Financial Aid Handbook
for
Tennessee Board of Regents

Tennessee Colleges of
Applied Technology

Nashville, Tennessee, 2018-2019

Revised: August 2018

MANUAL LAY-OUT

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PURPOSE

The purpose of this manual is to provide the basic guidelines for the administration of financial aid at the Tennessee Board of Regents' Tennessee Colleges of Applied Technology and to designate and correlate the responsibilities between the Tennessee Colleges of Applied Technology and TBR Service Center.

Disbursement Plan for Tennessee Colleges of Applied Technology

* An academic year is represented by 1296 hours and 43.2 weeks. (1296 hours per academic year divided by 30 hours per week = 43.2 weeks per academic year) [Rounds to 44 weeks]

* Each academic term students will be assessed fees. Students enrolling or completing between term's beginning and ending dates will pay a prorated fee for that term based upon the fee schedule. Fees must be paid during registration before a student will be officially admitted to class. Thereafter, the fee must be paid at the beginning of each term.

* For financial aid purposes, the payment period for programs that are one academic year or less in length will be half an academic year or half the length of the program respectively. For any remaining portion of a program that is more than half an academic year but less than a full academic year, the payment period will be half of the remaining hours in the program. If the remaining portion of the program is less than half an academic year the payment period will be the remainder of the program.

    Multiple disbursements may be made within the payment period.

* Students enrolling in programs that are less than an academic year will be awarded on a prorated basis. (Pell Formula Four)

* The scheduled award is always based on a full-time student attending a full academic year.

This manual is to be used in conjunction with Title IV regulations, Federal Student Aid Handbook, Department of Education guidelines, State regulations, and institutional policies.

**TENNESSEE COLLEGES OF APPLIED TECHNOLOGY
FINANCIAL AID COMMITTEE**

The TCAT Financial Aid Committee was formed to develop and keep current the policies and procedures manual and to provide training for the TCATs Financial Aid Officers. Currently, the committee meets prior to each regional meeting (three times per year) and after each regional meeting. The committee is also available at the request of the TBR Board Office for such meetings as deemed necessary.

The TCAT Financial Aid Committee is made up of one TCAT financial aid officer from each of the three grand regions of the State of Tennessee, East, Middle and West. In addition, there will be a representative from the Tennessee Board of Regents.

The committee members from the TCATs will serve a four-year term. In the third year of their term the committee member will serve as the committee chairperson. The fourth year of the term will be spent as the past-chairperson. The past-chairperson is responsible for choosing the new committee member to represent their region.

TCAT FINANCIAL AID ADVISORY BOARD MEMBERS

Jo Wallace, Chair, Tennessee College of Applied Technology – McKenzie

Alison Nunley, Tennessee College of Applied Technology-Crossville

Emily Wilson, Tennessee College of Applied Technology-Dickson

Chelle Travis, Tennessee Board of Regents

Julie Marlatt, Tennessee Board of Regents

ADMINISTRATIVE RESPONSIBILITIES OF FINANCIAL AID ADMINISTRATORS AT TENNESSEE COLLEGES OF APPLIED TECHNOLOGY

Financial Aid Advisory Committee (on your campus)

The Financial Aid Advisory Committee should be appointed annually and meet at least once annually. This committee will also serve as an appeal committee for students who request a hearing. This committee must include, but is not limited to, two faculty members, two students, one administrator and one clerical person with the Financial Aid Administrator as a nonvoting member.

Professional Organizations

Through membership in professional organizations, the financial aid administrator is provided with the information needed to successfully run the institution's aid programs. The financial aid office has a broad responsibility for awarding, administering and coordinating virtually all financial aid funds which flow through the institution and for acquiring those funds from the federal, state and private sources. Critical to performing these responsibilities successfully is a thorough understanding and continuous monitoring of regulations, legislation and philosophies which affect the delivery of student aid. The professional staff which is current on these issues is in a position to recommend appropriate action to the President of the institution and to speak with authority in disseminating information to other departments of the institution.

There are three professional organizations to which aid administrators and the institution could belong: Tennessee Association of Student Financial Aid Administrators (TASFAA-TN), Southern Association of Student Financial Aid Administrators (SASFAA), and the National Association of Student Financial Aid Administrators (NASFAA).

Through membership in these organizations, the aid administrator will be provided the most current information on the administration of financial aid on a timely basis. These organizations also provide many guides and manuals on developing an effective financial aid office, as well as periodic workshops.

Through active participation in these professional organizations, the administrator comes in contact with a vast network of financial aid administrators who can serve as resource persons or as sounding boards in many instances. This interaction increases job performance.

Needs Analysis Services

Students must apply for all financial aid programs utilizing the FAFSA (Free Application for Federal Student Aid). This service allows students to apply for all types of federal and state aid (TSAA, WNTSG, TN Promise & TCAT Reconnect) and federal aid programs, (FWS, FSEOG, Federal PELL). The information received once processed provides the necessary documentation to establish a student's financial need.

The FAFSA online web address is: *www.fafsa.gov*

ADMINISTRATIVE "THINGS" TO KEEP IN THE FINANCIAL AID OFFICE

All schools should maintain the following administrative files and manuals in easily accessible paper or electronic files. Many of the documents are located on the Department of Education Information for Financial Aid Professionals web site. **(http://ifap.ed.gov) Accessibility to this web site is required**.

Documents from the Department of Education are not mailed in hard copy, therefore, the TCAT Financial Aid Committee recommends that the financial aid officer participate in the Subscriptions System provided through the IFAP web site. This system will provide you, via email, with a list of publications that have been added to the web site for the week. To subscribe to this system, go to the IFAP web site and click on **My IFAP**. Then follow the directions to register.

> As a registered IFAP member, you are automatically enrolled for the weekly subscription email service.

ON THE WEB – http://ifap.ed.gov

1. Office of Student Financial Aid (OSFA) guides.
    a.   Index of Regulations
    b.   Legislative Update for Federal Student Assistance Programs
    c.   Aid Administrator's Guide to IRS Forms and Schedules

2. The Blue Book (Accounting, Record keeping and Reporting by Post-secondary Educational Institutions for Federally Funded Student Financial Aid Programs)

3. Audit Guide for Student Financial Assistance Programs

4. U.S. Department of Education - Higher Education Act of 1965 as Amended, Titles IV and XII.

5. Title IV Regulations and Updates

6.   Federal Registers

7.   Dear Colleague/Partner Letters

9.   Policy and Procedures Manual for TSAC
        (https://clipslink.tsac.tn.gov/signon/SignOn.aspx)

10.   All Federal Student Aid Handbooks (Federal Pell program manuals, calculation manuals; handbooks published by USDE, etc.)

11.   Verification Guide

12.   Department of Education Action Letters

13.   "Questions and Answers" (published by DOE periodically)

14.   NASFAA Newsletters and Federal Monitors will be located on the NASFAA web site www.nasfaa.org

HARD COPIES – OFFICE DOCUMENTS

15.   Program Participation Agreements (past and present) plus all accompanying certifications – Drug-free workplace, etc.

16.   Letter of Eligibility (ECAR)

        a.   all materials and applications used to establish eligibility
        b.   signed letter from DOE certifying eligibility

17.   Federal Application for Funds/Operations (kept on a fiscal year basis) FISAP

        a.   data to substantiate the information submitted on original application.
        b.   copy of signed original application

18.   Notification of Final Funding Levels, as well as any Appeals Notification (kept per fiscal year basis)

19.   Student Budget Construction Explanations (kept per fiscal year). Include documentation of budget components.

20.   Student Consumer Information (see Consumer Info Guide on page 61)

21.   TCAT Financial Aid Administrative Policies and Procedures Manual

22.   Any audit reports and responses

23.   A master list of all students receiving aid and the amounts received should be done on a fiscal year basis. This is used for audits and reconciliation's for end of the year reports. This may be used in preparing the Financial Aid Office's FISAP.

24.   Individual Student Files (active and inactive)

25.   Drug Abuse Plan, Drug Free Workplace and Campus Information, Campus Crime Statistics Report, and Student Right-to-Know data

26.   Tracking and Disclosure requirements such as Satisfactory Progress reports, Lifetime Eligibility Used (LEU)

NOTE: From time to time, additional material will be received which must be kept on file.

REFERENCE: The Financial Aid Committee recommends that all financial aid records be retained for five (5) years from the end of the award year in which the FISAP is submitted. For example: FISAP is submitted September 30, 2018 for the year ending June 30, 2018; records will be kept through 2023-2024. (Federal audits may ask to see last 5 years)

STUDENT FILE COMPONENTS

The student's Financial Aid file will normally include:

1. Institutional Financial Aid Application if required by institution

2. It is required that a "Student Ledger" be kept in each student's file to help keep track of awards and charges through the fiscal year.

3. NSLDS Transfer monitoring alerts received for any transfer student

4. Institutional Student Information Record (ISIR), Student Aid Report (SAR), or SAR Information Acknowledgment Form

5. Verification Information and appropriate copies (refer to the USDOE Application and Verification Guide)

6. Award(s) calculations

7. Award(s) or Non-award Notification (Accept or Decline response by student is not required.)

8. Any pertinent material involved in FWS awards, such as job contracts, interview sheets, job descriptions, payroll data, W-4's, approved INS documentation (I-9) ***May be kept in the HR Office

9. Documentation of Dependency Status (where necessary)

10. Any pertinent material involved in Federal Pell awards, such as the SAR/ISIR, payment documents, verification materials, etc.

11. State Agency Eligibility (TSAA, WNTSG, TN Promise and TCAT Reconnect) Schools can access their electronic roster on the EGrands website.

12. FSEOG Awards require no specific documentation other than notification of the award and the determination of exceptional financial need. (Federal Pell eligibility)

    NOTE: From time to time, additional materials will be received which you must keep on file.

GENERAL POLICIES
Enrollment Status

For purposes of awarding aid the following are the definitions of enrollment status: (Has to meet eligible student and eligible program definition)

1. Full-time - any student enrolled and attending classes for a minimum of 30 hours per week.

2. 3/4 Time - any student enrolled and attending classes for a minimum of 23-29 hours a week.

3. 1/2 Time - any student enrolled and attending classes for a minimum of 15-22 hours a week.

4. Any student enrolled less than 15 hours a week is considered a less than half time student.

Academic Year Definition

An academic year is represented by 1296 hours with a minimum of forty (40) weeks. There may be exceptions at institutions that have more or less than 1296 hours within an academic year.

Program Eligibility

If a program is being offered by an eligible institution, it would have to meet the same requirements for an eligible program as any other program at that institution in order for students to receive Title IV Financial Aid Assistance. There are four major components to the eligible program definition for Title IV Financial Assistance:

1. Regular student status
2. Certificate or Diploma
3. Minimum length of instructional time as prescribed by federal regulations
4. Accreditation by a USDE approved agency

Should an eligible institution offer a program of study either as a part of WIOA or Special Industry on its own behalf which does not meet the regulatory definition of an eligible program, that program of study is not eligible for purposes of Title IV Federal Aid. If fifty percent (50%) or more of a program is taught at an off-site location, the location must be approved by the accrediting agency and notification provided to the U.S. Department of Education via the eligibility web site (www.eligicert.ed.gov). Eligibility begins from the date of accrediting agency approval.

Student Eligibility

In order for a student to receive financial assistance from federal or state financial aid programs, the student must:

* be enrolled as a regular student in an eligible program (Refer to Federal Guidelines for exceptions).

* be a U.S. citizen/national or an eligible noncitizen.

* be making satisfactory academic progress in accordance with institutional policy.

* not be in default on a Federal Perkins/National Direct Student Loan, Federal Family Education Loan, Federal Direct Student Loan, Income Contingent Loan or a Consolidated Loan or must have documented satisfactory repayment arrangements if in default. Note: Satisfactory repayment arrangements only clears eligibility for Federal Grants

* not owe a refund or repayment on a Federal Pell Grant, Tennessee Student Assistance Award, Federal Supplemental Educational Opportunity Grant, Byrd Scholarship, or a Wilder-Naifeh Technical Skills Grant or must have documented satisfactory repayment arrangements.

* have a federal confirmation statement of registration compliance indicating either that the student has registered with the Selective Service or that the student is not required to register.

* have completed a statement of educational purpose saying that the student will use the money only for expenses related to attending the school. (Usually collected on the FAFSA).

* have a High School Diploma, GED, approved Home School certification, or be beyond the age of compulsory school attendance in Tennessee and have the ability to benefit from the education or training offered as prescribed by the US Department of Education. (See Federal Student Aid Handbook Vol 1 Chap 1)

* Must not have been convicted of any drug related offense while receiving Title IV Aid.

ABILITY TO BENEFIT

Refer to FSA Handbook Volume 1, Chapter 1

If a student does not qualify to study at the postsecondary level; refer to FSA Handbook Vol 1 Chap 1 under Academic Qualification; then that student must complete one of the ability-to-benefit (ATB) alternatives.

Students may become eligible for Title IV aid through the ATB alternatives in one of two ways.
- If a student first enrolled in an eligible postsecondary program prior to July 1, 2012, the student may enroll in any eligible program and can become eligible through one of the ATB alternatives.
- However, if a student first enrolled in an eligible postsecondary program on or after July 1, 2012, the student may only become eligible through one of the ATB alternatives if the student is enrolled in an "eligible career pathway program." See below for more details about eligible career pathway programs.

An ATB student need not be enrolled concurrently in both the eligible postsecondary program and the component for attaining a high school diploma or its recognized equivalent.

The ATB alternatives include:

• Passing an independently administered Department of Education approved ATB test (see chart at the end of the ATB section in the FSA Handbook Vol 1, Chap 1).
• Completing at least 6 credit hours or 225 clock hours that are applicable toward a Title IV-eligible degree or certificate offered by the postsecondary institution (neither remedial nor developmental coursework count toward this requirement. The coursework must demonstrate that the student has the ability to benefit from the postsecondary program in which the student is enrolled or intends to enroll, but need not be applicable to the specific degree or program in which the student is enrolled).
• Completing a State process approved by the Secretary of Education. Note: To date, no State process has been submitted for the Secretary's approval.

Eligible Career Pathway Programs: (Note: TCATs do not currently have an eligible Career Pathways Program)

An "eligible career pathway program" means a program that combines rigorous and high-quality education, training, and other services that:

1. Align with the skill needs of industries in the economy of the State or regional economy involved;

2. Prepares an individual to be successful in any of a full range of secondary or postsecondary education options, including apprenticeships registered under the Act of August 16, 1937 (commonly known as the "National Apprenticeship Act"; 50 Stat. 664, chapter 663; 29 U.S.C. 50 et seq.);

3. Includes counseling to support an individual in achieving the individual's education and career goals;

4. Includes, as appropriate, education offered concurrently with and in the same context as workforce preparation activities and training for a specific occupation or occupational cluster;

5. Organizes education, training, and other services to meet the particular needs of an individual in a manner that accelerates the educational and career advancement of the individual to the extent practicable;

6. Enables an individual to attain a high school diploma or its recognized equivalent, and at least one recognized postsecondary credential; and

7. Helps an individual enter or advance within a specific occupation or occupational cluster.

You must make a determination on whether a program meets these criteria, and you are responsible for documenting that your career pathway program(s) meet each of the requirements described above. The Department does not require that you receive approvals or endorsements from a State or local workforce agency to fulfill these requirements, although that may be one way that you document your compliance.

You must maintain documentation that each eligible career pathway program that you use as a basis for determining a student's eligibility under the ATB alternatives meets the above requirements. This must include documentation that the program(s) in question include workforce preparation activities and training for a specific occupation or occupational cluster, and that the program is aligned with the skill needs of the U.S. state or regional economy in which your school is located.

SATISFACTORY PROGRESS FOR FINANCIAL AID

A.   **To make satisfactory progress a student must:**

1.   Successfully complete 67% of cumulative scheduled hours (pace of completion). All periods of enrollment for a student's program will be included in determining the cumulative scheduled hours used for SAP, regardless of receipt of Title IV aid for the prior enrollments.

2.   Must maintain a minimum cumulative passing grade of "C" or higher if specified by the program and as published by the institution. CFR 668.34

B.   Satisfactory progress will be evaluated at the expected end of a student's payment period. If the student fails to make satisfactory progress, the student will be placed on financial aid warning for the next payment period.   If the student fails to make satisfactory progress for the next payment period, financial aid will be suspended. There is no appeals process for financial aid satisfactory progress. In order to reestablish eligibility for federal aid, a student must make satisfactory academic progress at the next evaluation date. Once a student's aid has been suspended, eligibility for state grants cannot be reestablished.

C.   **Remedial Courses** – Any courses considered 'remedial' are included in the student's normal program of study and are included in the students SAP calculation.

D.   **Program Changes** - Changes in program will not affect SAP because a student will then have a new program length and new payment periods.

E.   **Transfer Credit** – Students who receive credit for hours completed for previous education (other institutions, life experience, work credit, dual enrollment, etc.) will have their program length reduced. A student that receives transfer credit will have a maximum timeframe calculated based on the reduced program length. The hours and grades for transfer credits will not be included when determining satisfactory academic program (SAP)

F.   **Repeats**
Program Repeats – Any student who completes an entire clock hour program and later re-enrolls to take that same program again or to take another program may be paid for repeating coursework regardless of the amount of time between completions of the first program and beginning the same program or another program. The hours and grades for the prior enrollment will not be included when determining satisfactory academic progress for the new enrollment.

Course Repeats The repeated course grade will be counted along with the previously assigned grade. Repeated course hours will count toward total cumulative hours (pace of progression).

G. **Withdrawals**

Reentry within 180 days – A student who withdraws from a clock hour or credit hour non-term program and reenters within 180 days is considered to remain in the same payment period when he/she returns and, subject to conditions imposed by ED, is eligible to receive FSA funds for which he/she was eligible prior to withdrawal, including funds that were returned under R2T4 rules. The repeated course grade will be counted along with the previously assigned grade. Repeated course hours will count toward total cumulative hours (pace of progression).

Reentry after 180 days and transfer students – Generally, you must calculate new payment periods for a clock hour or credit hour non-term program for:

* A student who withdraws and then reenters the same program at the same institution after 180 days: the repeated course grade will be counted along with the previously assigned grade. Repeated course hours will count toward total cumulative hours (pace of progression), or

* A student who withdraws from a program and then enrolls in a new program at the same institution, or at another institution within any time period. The student establishes a new maximum timeframe based on the new program length. Hours and grades from the previous program are not included when evaluating SAP for the new program.

* **Note**: SAP Must be evaluated at the point of reentry regardless of the length of time between enrollments. If the student's previous hours + the number of hours required to complete the program is greater than the maximum number of hours, then the student is not eligible for Title IV aid.

For example – A student enrolls in Welding (1296 hour program) and completes 700 hours. Student returns 2 years later. Instructor requires student to retake entire program. Student could not complete the program in 150% (1944 hours) as 1296 +700 = 1996 hours. Therefore, this student would not be eligible for Title IV aid upon re-entry.

H.   **Maximum Time Frame** (this is for maximum timeframe only, cannot pay Title IV Aid for more than 100% of the student's program length)

Students may continue to receive Federal and State Aid at the pace of 67% or greater until they have been enrolled 150% of their scheduled hours.

For example: A full-time student enrolled in a 1296 hours (12 months) program progressing at a rate of 67% may take 1944 hours (18 months) to successfully complete the 1296 hours. (Student would still only be paid Title IV aid for 1296 hours)

- A student may receive aid while enrolled in this program, up to the point you determine the student cannot complete the program within 150% (our maximum timeframe for SAP). The student fails SAP for maximum timeframe at the evaluation point where they can no longer graduate within the maximum timeframe - not at the point where they actually hit the number of hours or weeks that make up the maximum timeframe (this point is actually earlier than the actual maximum timeframe).

- If the student's previous hours + the number of hours required to complete the program is greater than the maximum number of hours, then the student is not eligible for Title IV aid.

Example – A student enrolls in Welding (1296 hour program) and completes 700 hours. The student returns two (2) years later, and the instructor requires the student to retake the entire program. The student could not complete the program in 150% (1944 hours) as 1296 +700 = 1996 hours. Therefore, this student would not be eligible for Title IV aid upon re-entry.

I.   **Notification**

Students will be notified of any evaluations that impact eligibility of Title IV aid.

Note: Students receiving Tennessee State Aid may not appeal unsatisfactory progress.

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TITLE IV FEDRAL PROGRAMS: GRANTS, WORK-STUDY AND LOANS

GRANTS

FEDERAL PELL GRANT -

A Federal Pell Grant helps undergraduates pay for their education after high school. For the Federal Pell Grant Program, an undergraduate is one who has not earned a bachelor's or first professional degree.

For many students, Federal Pell Grants provide a "foundation" of financial aid, to which aid from other Federal and non-Federal sources may be added.

ELIGIBILITY -

To determine if a student is eligible, the Department of Education uses a standard formula, passed into law by Congress, to evaluate the information reported on the Free Application for Federal Student Aid (FAFSA). The formula produces an Expected Family Contribution (EFC) number. The SAR or ISIR contains this number and will show whether the student is eligible.

The student must also meet general eligibility requirements.

PELL GRANT CALCULATION PROCEDURES

1. An academic year is represented by 1296 hours and 43.2 weeks. (1296 hours per academic year divided by 30 hours per week = 43.2 weeks per academic year. **[Rounds to 44 weeks]**

2. Students enrolling in programs for less than an academic year will be awarded on a prorated basis.

3. The scheduled award is always based on a full-time student attending a full academic year.

4. Fees must be paid during registration before a student will be officially admitted to class. Students enrolling or completing between the academic term's beginning and ending dates will pay a prorated fee for that academic term based upon the fee schedule.

5. For financial aid purposes, the payment period for programs that are one academic year or less in length will be half an academic year or half the length of the program respectively. For any remaining portion of a program that is more than half an academic year but less than a full academic year, the payment period will be half of the remaining hours in the program. If the remaining portion of the program is less than half an academic year the payment period will be the remainder of the program. Multiple disbursements may be made within the payment period.

6. Prior to the second payment period and subsequent payment periods, confirm the student's continuing eligibility by checking satisfactory academic progress (SAP). **Students must also complete the hours and weeks in the first payment period in order to progress to the next payment period (payment period progression) in order to be eligible for the next payment period disbursement.

7. The scheduled award is determined by using the annual federal payment schedule for a full-time student. On the full-time schedule, locate the row for the cost of attendance (use a 12 month budget) and move across to the *appropriate EFC column. This amount represents the scheduled award for a full academic year.

    *Per the Department of Education's Federal Regulations, always use the 9-month EFC when determining the Federal Pell Grant scheduled award.

    Example
    Expected Family Contribution

Cost of Attend.	0 to 0	1 to 100	101 to 200	201 to 300	301 to 400	401 to 500	501 to 600	601 to 700	701 to 800	801 to 900	901 to 1000	1001 to 1100	1101 to 1200
3200-32	$	$	$	$	$	$	$	$	$	$	$	$	$
3300-99	$	$	$	$	$	$	$	$	$	$	$	$	$

8. Students attending less than half time must be paid Pell if all other eligibility requirements are met.

9.   Formula 4 of Pell payment calculations is performed in the following manner:

Annual Award   x   the lesser of:

Weeks of instructional time for a full-time student to complete hours in payment period
Weeks of instructional time in program's definition of academic year

OR

Number of Hours enrolled for the payment period   =   Disbursement payment period
Number of Hours in program's definition of academic year

SAMPLES ON FOLLOWING PAGES

Sample 1: Full time student who enrolls for a full academic year in a 2160 clock hour program.

Academic Term	Summer	Fall	Spring	Summer	Fall
Award Year	09-10/09-10	10-11/10-11	10-11/10-11	10-11/10-11	11-12/11-12
Hours Enrolled	432	216 / 216	432	432	432
Payment Period	648 hours/ 22 weeks	648 hours/ 22 weeks		432 hours	432 hours
Payment Amt	$2775 (10-10)		$2775	$1850 (11-12)	$1850 (11-12)

a. Determine award for the year based on EFC, Cost of Attendance, and Federal Pell Payment Schedule.

b. Scheduled   X   Lesser of: # of weeks in Payment Period
   Award   # of weeks in academic year

                                  Or

                      # of Hours in payment period   =   Expected Award for Payment Period
                      # of Hours in Academic Year

1. EFC = 0000, Cost of Attendance = $8444, Scheduled 09-10 Award Maximum = $5350 Scheduled 10-11 Award Maximum = $5550. Assume same Award Maximum for 11-12.

2. $5550 x $\frac{21.6}{43.2}$ or $\frac{648}{1296}$ = $2775 Expected Disbursement for payment period
                                            **in this case the weeks and hours are the same %

3. Payment periods may continue into the next academic term. Student would not be eligible for another disbursement until they have successfully completed both the hours and weeks in the first payment period (648 hours and 21.6 weeks). The remainder of the program (1512 hours) is more than a full academic year (1296 hours) therefore, a second payment period of 648 hours should be scheduled, provided SAP has been met. Since the remainder of the program (864 hours) is less than a full academic year (1296 hours) but more than one half of an academic year (648 hours), the remaining period would be divided into two equal payment periods of 432 hours each. *Payment periods that crossover July 1 are subject to crossover rules. The award would be $2775 for the first payment period (648 hours and 21.6 weeks). As the student reaches the end of the first payment period (648 hours and 21.6 weeks), SAP must be evaluated. If SAP has been met and when 648 clock hours of instruction have been successfully completed, the second disbursement should be awarded. (If SAP has not been met, then the student should be issued a "financial aid warning" and the second disbursement cannot be awarded until the student has successfully completed 648 clock hours of instruction.) In this case the Financial Aid Administrator (FAA) would check SAP again at the end of the second payment period. If SAP was met, the FAA would continue with payment period 3 after the successful completion of

1296 clock hours. If SAP was not met, the student would lose financial aid eligibility. Also, in this case the Financial Aid Administrator (FAA) would check SAP again at the end of the third payment period. If SAP was met, the FAA would continue with payment period 4 after the successful completion of 1728 clock hours.

REMINDER: Federal Pell funds must be disbursed out of the same fiscal year within each payment period.

Sample 2: Full time student who enrolls with 204 hours remaining in Summer academic term in a 1728 clock hour program.

Academic Term	Summer		Fall		Spring		Summer		Fall	
Award Year	09-10/09-10		10-11/10-11		10-11/10-11		10-11/10-11		11-12/11-12	
Hours Enrolled		204	432		12	420	228	204	228	
Payment Period		648 hours/ 22 weeks				648 hours/ 22 weeks		432 hrs/15 wks		
Payment Amt		$2775 (10-11)				$2775 (10-11)		$1850 (11-12)		

a. Determine award for the year based on EFC, Cost of Attendance, and Federal Pell Payment Schedule.

b. Scheduled x Lesser of <u>Weeks in Payment Period</u> or <u>Number of Hours Enrolled</u> = Expected Award
   Award   Weeks in Academic Yr   Number of Hrs in Academic Yr   for Payment Period

1. EFC = 0000, Cost of Attendance = $8444, Scheduled 09-10 Award Maximum = $5350 per academic year
    Scheduled 10-11 Award Maximum = $5550 per academic year. Assume same Award Maximum for 11-12.

2. $5550 x <u>21.6</u> or <u>648</u> = $2775   Expected Disbursement for payment period
                 43.2   1296   ** in this case the weeks and hours are the same %

3. Payment periods may continue into the next academic term. Student would not be eligible for another disbursement until they have successfully completed both the hours and weeks in the first payment period (648 hours and 21.6 weeks). *Payment periods that crossover July 1 are subject to crossover rules.   The award would be $2775 for the first payment period (648 hours and 21.6 weeks). As the student reaches the end of the first payment period (648 hours and 21.6 weeks), SAP must be evaluated. If SAP has been met and when <u>648 clock hours of instruction have been successfully completed</u>, the second disbursement should be awarded. (If SAP has not been met, then the student should be issued a "financial aid warning" and the second disbursement <u>cannot</u> be awarded until the student has <u>successfully completed 648 clock hours of instruction.)</u> In this case the Financial Aid Administrator (FAA) would check SAP again at the end of the second payment period. If SAP was met, the FAA would continue with payment period 3 after the successful completion of 1296 clock hours. If SAP was not met, the student would lose financial aid eligibility.

REMINDER: Federal Pell funds must be disbursed out of the same fiscal year within each payment period.

Sample 3: Full time student who enrolls with 204 hours remaining in Summer academic term in an 864 clock hour program

a. Determine award for the year based on EFC, Cost of Attendance, and Federal Pell Payment Schedule.

Academic Term	Summer	Fall		Spring		Summer	Fall
Award Year	09-10/09-10	10-11/10-11		10-11/10-11		10-11/10-11	11-12/11-12
Hours Enrolled		204	228	204	228		
Payment Period		432		432			
Payment Amt		$1850 (10-11)		$1850 (10-11)			

b. Scheduled   x Lesser of <u>Weeks in Payment Period</u>   or <u>Number of Hours Enrolled </u> = Expected Award
   Award   Weeks in Academic Yr   Number of Hrs in Academic Yr   for Payment Period

1. EFC = 0000, Cost of Attendance = $8444, Scheduled 09-10 Award Maximum = $5350 per academic year
Scheduled 10-11 Award Maximum = $5550 per academic year. Assume same Award Maximum for 11-12.

2. $5550   x <u>14.4</u> or <u>432</u> = $1850 Expected Disbursement for payment period
             43.2   1296   ** in this case the weeks and hours are the same %

3.   Payment periods may continue into the next academic term. Student would not be eligible for another disbursement until they have successfully completed both the hours and weeks in the first payment period (432 hours and 14.4 weeks). *The entire program (864 hours) is less than an academic year (1296 hours) but more than one half of an academic year and will be divided into two payment periods of 432 hours.* *Payment periods that crossover July 1 are subject to crossover rules.   The award would be $1850 for the first payment period (432 hours and 14.4 weeks). As the student reaches the end of the first payment period (432 hours and 14.4 weeks), SAP must be evaluated. If SAP has been met and when 432 clock hours of instruction have been successfully completed, the second disbursement should be awarded. (If SAP has not been met, then the student should be issued a "financial aid warning" and the second disbursement cannot be awarded until the student has successfully completed 432 clock hours of instruction.)

REMINDER: Federal Pell funds must be disbursed out of the same fiscal year within each payment period.

Sample 4: Full time student who enrolls for a full academic year in a 1918 clock hour program.

Academic Term	Summer	Fall		Spring	Summer	Fall	
Award Year	09-10/09-10	10-11/10-11		10-11/10-11	10-11/10-11	11/12/11-12	
Hours Enrolled	432	216	216	432	432	190	
Payment Period	648 hours/ 22 weeks			648 hours/22 weeks	622 hours/ 21 weeks		
Payment Amt	$2775 (10-11)			$2775 (10-11)	$2664 (11/12)		

a. Determine award for the year based on EFC, Cost of Attendance, and Federal Pell Payment Schedule.

b. Scheduled   X Lesser of: # of weeks in Payment Period
   Award   # of weeks in academic year

Or

# of Hours in payment period =   Expected Award for
# of Hours in Academic Year   Payment Period

1. EFC = 0000, Cost of Attendance = $8444, Scheduled 09-10 Award Maximum = $5350
   Scheduled 10-11 Award Maximum = $5550. Assume same Award Maximum for 11-12.

2. $5550 x $\frac{21.6}{43.2}$ or $\frac{648}{1296}$ = $2775 Expected Disbursement for payment period

   ** in this case the weeks and hours are the same %

3.   Payment periods may continue into the next academic term. Student would not be eligible for another disbursement until they have successfully completed both the hours and weeks in the first payment period (648 hours and 21.6 weeks). *Payment periods that crossover July 1 are subject to crossover rules.   The award would be $2775 for the first payment period (648 hours and 21.6 weeks). As the student reaches the end of the first payment period (648 hours and 21.6 weeks), SAP must be evaluated. If SAP has been met and when 648 clock hours of instruction have been successfully completed, the second disbursement should be awarded. (If SAP has not been met, then the student should be issued a "financial aid warning" and the second disbursement cannot be awarded until the student has successfully completed 648 clock hours of instruction.)   In this case the Financial Aid Administrator (FAA) would check SAP again at the end of the second payment period. The remainder of the program (622 hours and 20.73 weeks) is less than one half of an academic year (1296 hours) the third payment period will be for the remaining hours (622). If SAP was met, the FAA would continue with payment period 3 after the successful completion of 1296 clock hours. If SAP was not met, the student would lose financial aid eligibility.

YEAR-ROUND PELL GRANT (150%)

This provision is effective beginning with the 2017–2018 award year it allows a student to receive Federal Pell Grant funds for up to 150% of the student's Pell Grant Scheduled Award for an award year.

To be eligible for the additional Pell Grant funds, the student must be otherwise eligible to receive Pell Grant funds for the payment period and must be enrolled at least half-time, in the payment period(s) for which the student receives the additional Pell Grant funds in excess of 100% of the student's Pell Grant Scheduled Award.

For a student who is eligible for the additional Pell Grant funds, the institution must pay the student all of the student's eligible Pell Grant funds, up to 150% of the student's Pell Grant Scheduled Award for the award year. Note that the provisions of the new law state that any Pell Grant received will be included in determining the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU)

(For additional guidance see Dear Colleague GEN-17-06 dated June 19, 2017)

(Year-Round Pell might be used if a student only needs to complete a few extra hours as in Cosmetology, student transfers from another institution and used Pell; or may not be eligible for Pell in the next fiscal year)

LIFETIME ELIGIBILITY UNITS (LEU)

Federal regulations placed a maximum lifetime eligibility regarding the receipt of Title IV funds. The lifetime eligibility units (LEU) are the equivalent of 6 full Pell awards for each student or a total of 600%. ISIRs indicate the amount of Pell Grant used or it can be found on COD. If the student is getting close to 600% a "C" code will show on the ISIR and the student's Pell award may need to be reduced, as award cannot exceed 600%.

UNUSUAL ENROLLMENT HISTORY (UEH)

This guidance describes the Department's efforts to prevent fraud and abuse in the Federal Pell Grant program by identifying students with unusual enrollment histories, and describes how institutions must resolve the resulting ISIR "C" codes for students with these enrollment histories. DCL ID: GEN – 13 – 09

TRANSFER STUDENT'S AWARD CALCULATION

For a transfer student, the entitlement limitation is calculated in terms of the percentage of entitlement used at each school attended during the award year rather than in terms of the dollar amount disbursed. This ensures that the student who transfers from a high cost institution to a low cost institution is not denied a Federal Pell Grant because the amount received at the first institution exceeds the amount for which the student is eligible at the second institution. The percentage used is determined by dividing the amount disbursed at each school by the Scheduled Award for the educational program in question at the school.

If a transfer student's first term at the second institution starts before the last term at the first institution ends, the student may receive a Federal Pell Grant award for the overlapping period of time from both institutions, assuming the student is no longer enrolled at the first institution. A transfer student is required to repay any amount received in an award year which exceeds the scheduled Federal Pell Grant, which may include the 150% Pell Award.

Schools are not required to respond to or request a paper Financial Aid Transcript to obtain the financial aid history of transfer students. Schools are required to obtain this information from NSLDS.

Students who receive credit for hours completed for previous education (another institution, life experience credit, work credit, dual enrollment, etc.) will have their program length reduced and payment periods will be adjusted accordingly.

For purposes of calculating payment periods ONLY, the length of the program is the number of clock or credit hours and weeks of instructional time the student has remaining in the program he/she reenters or he/she transfers into. If the remaining hours and weeks constitute half of an

academic year or less, the remaining hours constitute one payment period. In this circumstance, the student may be paid for repeating coursework, if the student is receiving credit for repeating the course. However, you may consider the student who transfers from one program to another at the same institution to remain in the same payment period if the following conditions apply:

    * the student is continuously enrolled at the institution

    * the coursework in the payment period out of which the student transfers is substantially similar to the coursework into which the student transfers

    * the payment periods are substantially similar in length of weeks of instruction and clock or credit hours

    * there are little or no changes in institutional charges associated with the payment period, and

    * the credits from the payment period out of which the student transfers are accepted for credit in the new program.

TRANSFER MONITORING REQUIREMENT

A school **must** inform NSLDS about all its mid-year transfers (students who transfer from one school to another during the same award year), including those for whom the school accesses NSLDS directly. A school may inform NSLDS about a student at any time it determines that a student may be transferring to the school and seeking Title IV aid, but it must do so prior to disbursing any Title IV aid to the student. The school informs NSLDS by entering student identifiers and other information on the Transfer Monitoring pages at the NSLDS web site www.NSLDSFAP.ed.gov or by sending a batch file with that information to NSLDS.

The Transfer Monitoring Process is designed to provide schools with the most current relevant data about the financial aid history of its transfer students – especially its mid-year transfers. The new regulations that became effective on July 1, 2001 (34 CFR 668.19) as published in the Federal Register on November 1, 2000, require the school to:

- Inform NSLDS of its mid-year transfer students.
- Wait at least 7 days after informing NSLDS before disbursing Title IV aid to those students so that NSLDS can perform its monitoring function.
- Access any Alerts sent to the school by NSLDS as a result of the monitoring function.
- Review the mid-year transfer students' revised financial aid history.
- Make any necessary adjustments to scheduled disbursements.
- Determine if the student is responsible for repaying any Title IV aid that was disbursed prior to the school's receipt of the revised history.

CAMPUS-BASED: FSEOG & FWS
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

Student Eligibility

To be eligible to receive FSEOG funds, students must show exceptional financial need and meet other general eligibility requirements for Title IV programs. Exceptionally needy students are those who have the lowest expected family contribution (EFC) and are eligible to receive Federal Pell Grant funds in the current award year. Since students are admitted on an ongoing basis throughout the year, the lowest EFC may mean the lowest EFC for groups of applicants whose aid is being packaged at the same time.

FSEOG awards are restricted to undergraduate students only. Students who have already received a Bachelor's Degree may not receive FSEOG.

Written selection procedures must be developed to ensure that FSEOG recipients are selected on the basis of the lowest EFC and Pell Grant priority requirements over the entire award year. For institutions which enroll students as often as monthly or weekly, FSEOG funds can be reserved for use throughout the award year and selection practices can be applied in a manner which would assure that a reasonable consistency over the entire award year results.

Award Amounts
The maximum Federal Supplemental Educational Opportunity Grant (FSEOG) for a full academic year is usually $4,000. The minimum FSEOG amount is $100, but you may prorate this amount if the student is enrolled for less than an academic year.

Frequency and Amount of FSEOG Disbursements
If you're awarding an FSEOG for a full academic year, you must pay a portion of the grant during each payment period.

To determine the amount of each disbursement, you would usually divide the total FSEOG award by the number of payment periods the student will attend. However, you are allowed to pay an FSEOG in unequal amounts if the student has costs or resources that are different for different payment periods. You may make payments within a payment period in whatever installments will best meet the student's needs.

Example of Prorating a FSEOG Award

Award is $100 for the academic year. Divided by two for payment periods = $50/payment period. Student only attends half of the academic year. Award is $50 for that payment period.

<u>Matching</u>

As stated in the Federal Student Aid Handbook, the non-federal share of FSEOG must be made from the school's own resources. These resources may include:

1. institutional scholarships and grants;
2. waivers of tuition and fees;
3. state scholarships and grants; and
4. funds from foundations or other charitable organizations.

Dear Colleague Letter CB-06-03 states "The Department has determined that all state scholarships and grants, except for the Leveraging Educational Assistance Partnership (LEAP) and the Special Leveraging Educational Assistance Partnership (SLEAP) program awards are eligible funds that may be used to meet the nonfederal share requirement. LEAP and SLEAP grants, for this purpose, are defined as the federal LEAP and SLEAP allocations plus the minimum required state matching amount. The balance of State grant amounts are considered non-LEAP and non-SLEAP awards and therefore can be used to meet the FSEOG nonfederal share requirement.

*Note: If a school chooses to match SEOG with state scholarships, Part IV, section C of the FISAP will be reported differently. When the funds are matched with institutional monies, the match is reported as "cash outlay contributed". If state grants are used, the match is reported as "other resources designated".

The federal share may not exceed 75%.

THE FEDERAL WORK-STUDY PROGRAM

Eligibility to receive Federal Work Study (FWS) funds is based on general student eligibility requirements. Each Tennessee College of Applied Technology must make FWS jobs reasonably available to all eligible students at the school. To the maximum extent practicable, a school must provide FWS jobs that complement and reinforce each recipient's educational program or career goals the primary use of FWS funds is to pay students for on-and-off campus employment.
FWS funds must be matched as the federal share may not exceed 75% for on campus employment. The federal share of FWS wages may not be used for fringe benefits. A Tennessee College of Applied Technology that provides its match in non-cash forms (e.g. tuition and fees, or books and supplies) must carefully document the cash equivalent of this contribution.

Job placement under the FWS program has some restrictions. FWS workers may not:

* Displace regular workers,
* Be involved in recruiting potential students,
* Be involved in political or religious activity,
* Be paid less than federal minimum wage.

Institutions are required to use at least seven percent (7%) of its FWS initial and supplemental allocations for an award year to pay the federal share of wages to students employed in community service jobs. In addition, schools must employ at least one student in a reading tutoring or a family literacy project. This requirement can be waived by the Secretary if enforcing it would create a hardship for students at the institution. *Schools must submit a request for this waiver each year.

An institution must make FWS employment reasonably available to all eligible students and have selection procedures which are uniformly applied, in writing and maintained in the school's files. All FWS workers must complete the Employment Eligibility Verification Form (Form I-9) and provide supporting documentation within three days of the hire.

A Tennessee College of Applied Technology has four options for establishing wage rates for the FWS program.

1. Pay the federal minimum wage to all student workers,
2. Pay a higher than minimum wage rate to all FWS students,
3. Pay different hourly wage rates for different types of jobs depending upon skill level and rates paid to non-FWS employees doing the same or comparable work,
4. Develop a range of wage rates for each type of position.

FWS students must be paid at least once a month. The Tennessee College of Applied Technology is responsible for paying the employer's share of social security and/or workmen's compensation and applicable local, state and federal taxes. The Financial Aid Administrator must continually monitor student's need based employment and actual earnings against their awards to prevent overpayments. Time records for students paid on an hourly basis must show the hours each student worked in clock time sequence or the total hours worked per day.

State Programs: Tennessee Student Assistance Award,
Wilder-Naifeh Technical Skills Grant, Tennessee Promise and TCAT Reconnect

The state aid programs are administered by the Tennessee Student Assistance Corporation (TSAC). The following policies and procedures are intended to be used in conjunction with the policies and procedures provided to institutions by TSAC. Students apply for the State Programs by completing the FAFSA and indicating TN Residency. Students must reapply each year.

Tennessee Student Assistance Award (TSAA) –

The application date for the State programs will be accepted until funds are expended.

The TSAA is a grant awarded to Tennessee's most needy students.

Eligibility –

> ➢ Must be a Tennessee resident and a U.S. Citizen
> ➢ Must meet all general eligibility requirements for Title IV aid
> ➢ Must attend an approved Tennessee post-secondary institution
> ➢ Must be enrolled at least half-time
> ➢ Must have an EFC within the specified eligible range

Retention of TSAA-

> ➢ Must continue to meet all eligibility requirements as stated above
> ➢ Must reapply each year using the FAFSA
> ➢ Must maintain satisfactory progress according to standards used for Title IV purposes.

Calculation of TSAA Award-

The maximum TSAA award is set each year by TSAC based on the available funding. It is best to file the FAFSA within the first couple of months of opening to ensure TSAA eligibility.

TCAT Award Formula for TSAA for 2018-2019

Student must be enrolled for at least 15 hrs per week to be eligible for TSAA.

Definition: 30 hour = full time
29- 23 hours = 3/4 time
22 - 15 hours = 1/2 time
14 or less hours = less than 1/2 time (ineligible for TSAA)

Example: ¾ time x $1000 = $750/3 = $250 per term
½ time x $1000 = $500/3 = $167 per term
Less than ½ time = $0/3 = $0 per term

The maximum number of TSAA payments a student may receive is limited by their program type and length as follows:

6 month - 11 month program	2 TSAA payments
12 month - 17 month program	3 TSAA payments
18 month - 24 month program	6 TSAA payments

Certification –

Schools will certify eligible students via the e*GRandS certification roster. The financial aid administrator will certify the student's eligibility status, enrollment status, program type, and the TSAA award amount.   A certification roster will be completed for each term. The financial aid administrator may certify students for payment throughout the term as students enroll and become eligible for payment. Once the financial aid administrator submits a certification roster, TSAC will normally deliver the funds to the institution within two weeks. (ACH electronic funds transmittal is recommended.)

Note: A student must be currently enrolled at the time the financial aid administrator completes the certification roster. If a student withdraws from school prior to the certification roster being completed, the student is **not** eligible to receive the TSAA award for the term, unless the TSAA award was applied to student charges or the student has a balance owed on their account.   If, so, the school may certify the TSAA award up to the amount owed or the amount of the TSAA award.

NOTE: Reconciliation Roster must be submitted to TSAC each trimester and at the end of each fiscal year showing TSAA funds are balanced. **TSAC will not release additional monies to your school unless the reconciliation rosters are received.**

Wilder-Naifeh Technical Skills Grant (WNTSG) –

Application Receipt Dates are:
- July 1, Summer
- November. 1, Fall
- March 1, Spring

The Wilder-Naifeh Technical Skills Grant is part of the Tennessee Education Lottery Scholarship program (TELS). The WNTSG is a grant that is available only to Tennessee residents that attend a Tennessee College of Applied Technology. This program became effective for the Fall term 2004.

Eligibility Criteria**:**

- ➢ Must be a Tennessee resident one year prior to application deadline. State residency is determined using TBR promulgated rules; TBR Rules 0240-2-2.
- ➢ Must be a U.S. Citizen or permanent resident
- ➢ Must be in compliance with Selective Service requirements
- ➢ Must be in compliance with federal drug-free rules and laws for receiving financial aid.
- ➢ Must not be in default on a federal student loan
- ➢ Must not owe a financial aid refund or overpayment
- ➢ Must not be incarcerated.
- ➢ Must meet the enrollment requirements for both the school and the program. (Do not have to have a high school diploma or GED if not required for enrollment in the school or program.)
- ➢ Must be enrolled in a program leading to a certificate or diploma. Continuing education and supplemental certificate programs are not eligible.

Note: Students may enroll as full-time or part-time. There is no income limit for eligibility. A student with a bachelor's degree may be eligible to receive the WNTSG.

Retention of WNTSG –

- ➢ Must continue to meet all eligibility requirements as stated above.
- ➢ Must reapply each year using the FAFSA.
- ➢ Must maintain continuous enrollment (unless a leave of absence is granted).
  - o Continuous enrollment as defined by TCAT: WNTSG must be certified for each trimester.
    - ▪ Example: a student enrolls Fall 2017, WNTSG is certified for but the student withdrawals prior to the end of the term. Then reenrolls Spring 2018, the student will remain eligible for WNTSG.
- ➢ Must maintain satisfactory progress according to standards used for Title IV purposes. **Failure to maintain satisfactory progress is NOT appeal able.**
- ➢ May receive the WNTSG for all coursework required for completion of the certificate or diploma program.
- ➢ Maximum time frame of 5 years from first disbursement.

NOTE: **Once the student becomes ineligible for the WNTSG, for any reason, the student shall not be eligible to regain the WNTSG.**

Calculation of WNTSG Award –

The maximum WNTSG award will be $2,000 per fiscal year. This amount is subject to availability of funds from the Tennessee Education Lottery Scholarship program on a fiscal year basis.

The WNTSG will be paid each term in the academic year. The amount of the award will be prorated based on the number of scheduled hours for each term not to exceed $667 per term up to $2,000 per academic award year. To determine the amount of the WNTSG use the following formulas:

Formula A $\dfrac{\text{Scheduled hrs for term}}{\text{Hours in program (greater than 1296)}}$ x $2000 = Award

Formula B $\dfrac{\text{Scheduled hrs for term}}{\text{1296}}$ x $2000 = Award

Note: Programs that are less than a term in length will receive the respective trimester amount ($667 or $666) or the actual cost of tuition/fees, whichever is less, in WNTSG funds.

1. If a student enrolls for summer 2018 and AGD is between 5/1/19 and 6/30/19 and all WNTSG funds are paid from 18-19, use Formula A (will allow WNTSG funds to be paid for 4 terms.)

2. If student's AGD is not between 5/1/18 and 6/30/19, use Formula B. (will allow WNTSG funds to be paid for 3 terms. Either summer 18 will be paid from 17/18 funds or summer 19 will be paid from 19-20 funds.)

3. Any certificate or diploma granting program less than a term in entire program length, use Formula C.

4. Pay WNTSG funds in whole dollars rounding up or down as needed. You must have a valid ISIR for the award year that you are going to use to pay the student. (Verification process must be completed)

5. For programs less than a full term (less than 432 hours) WNTSG will pay either the full $667 or the amount of calculated fees; whichever is less.

Certification –

Schools will certify eligible students via the e*GRandS certification roster. The financial aid administrator will certify both the student's eligibility status and the WNTSG award amount. A certification roster will be completed for each term.

The financial aid administrator may complete a certification roster as early as 10 days prior to the beginning of a term. As with TSAA certification rosters, the financial aid administrator may certify students for payment throughout the term as students enroll and become eligible for payment.

Once the financial aid administrator submits a certification roster, TSAC will normally deliver the funds to the institution within two weeks via ACH electronic funds transmittal.

Awards Made in Error –

When a TELS award has been awarded in error, the school will cancel the award and inform the student of the error and the amount that must be repaid.

The school will notify TSAC by completing and adjustment on e*GRandS. The school will notify TBR Shared Service Center and funds must be returned to TSAC within 30 days of discovering the error. The school is then responsible for collecting the repayment from the student. TSAC will not release any additional funds to the school until repayment is received.

The student will be ineligible for additional funded assistance until the amount has been repaid to the school.

Over awards –

A WNTSG overaward is defined as the total of all financial assistance awards greater than the cost of attendance. (EFC is not used in determining an overaward for WNTSG.)

In the event of an overaward, the school may reaward aid prior to disbursement or charging to the student's account to eliminate the overaward. However, after disbursement or charging to the student's account, Title IV and state aid must be reduced until the overaward is eliminated in the following order:

1. FFELP/Direct Loans/Perkins Loans
2. FSEOG
3. FWS
4. WNTSG
5. TSAA
6. Institutional aid
7. Other aid

Refunds –

If a WNTSG recipient fails to complete a term for any reason, the institution must determine if a refund is due to the WNTSG program.

If the WNTSG recipient is also a Title IV funds recipient, the Return of Title IV funds calculation and federal regulations must be applied first. The institutional refund policy for fees and books will be applied next.

If the student owes a refund to WNTSG, the school will notify the student and TSAC of the student's obligation to return the funds. The student will be ineligible to receive any additional funds administered by TSAC until the refund is paid. The school must return the funds to TSAC within 30 days of determining the refund. The school is responsible for collecting the repayment from the student.

WNTSG Refunds*

TELS refunds are determined based on the eligible postsecondary institution's existing refund policy.

If Title IV aid is in the recipient's package, apply the Return of Title IV funds calculation first. Lottery scholarship awards are not included in Title IV calculations.

1. Apply institutional refund policy
2. Notify student of obligation to return funds
3. The institution must return lottery scholarship funds to TSAC within 30 days of determining the refund.
4. Until the obligation is paid, the student will be ineligible for any state-administered aid.

Step ONE: Determine the actual charges the student is required to pay:
                          25%, 50%, 100% of Maintenance Fee
                          + 100% of Technology Access Fee
                          + 100% of Student Activity Fee
                          + 100% of Special Program Fee
                          + 100% of Books
                          Total Amount School is Eligible to Retain

                          Enter Amount Here: _____

Step TWO: Complete Return of Title IV Calculation to determine the amount of Pell earned (if necessary). Subtract the amount of Pell earned from the amount calculated in Step 1.

                          Enter Amount Here: _____

Step THREE: Determine the amount the student paid toward fees (if any). Subtract this amount from the balance in Step 2.

<div align="center">Enter Amount Here: _____</div>

Step FOUR: Compare the amount in Step 1 to the new balance after applying amount(s) from Step 2 and 3. If the amount in Step 1 is more than $667 or $666, you are allowed to keep the entire term's lottery amount or the new balance from Step 3 (whichever is the lesser amount). If the amount in Step 1 is less than $667 or $666, you are only allowed to keep that amount from Step 1 in lottery or the new balance from Step 3 (whichever is the lesser amount).

If the student was scheduled to complete more than 20% of their registered hours at the time of withdrawal, then they have earned 100% of the WNTSG award.

*This is the formula recommended by the TCAT Financial Aid Committee. If your institution chooses to perform WNTSG refunds differently, it must be written in an addendum to the TCAT Financial Aid Handbook.

<div align="right">Approved by TSAC on February 5, 2009</div>

Example One:

Student enrolled on 9/2/08 – WNTSG only - $667
Charged $401 to Maintenance Fee
                            $67 to Technology Fee
                            $199 to Books
Student Paid $294
Withdrew on 9/18/08, scheduled to complete 78 hours – 78/432 = 18% - due a 50% refund.

Step ONE: We can keep: 347.50 (Maint.) + 67 (Tech) + 199 (Books) = $613.50

Step TWO: N/A – WNTSG only = $613.50

Step THREE: Paid $294, 631.50-294 = $319.50

Step FOUR: Compare $613.50 from Step 1 to $319.50 in Step 3. The amount in Step 3 is less than $667, so keep $319.50 from lottery.

Example Two:

Student enrolled on 9/2/08 – Pell - $693.67 & WNTSG - $667
Charged to WNTSG $63 Maintenance
                          $67 Technology
                          $537 Books

Charged to Pell $632 Maintenance
Withdrew on 9/3/08, scheduled to complete 12 hours = 12/432= 3% - due a 75% refund.

Step ONE: We can keep: 173.75 (Maint) + 67 (Tech) +537 (Books) = $777.75

Step TWO: $19.42 earned in Pell = $758.33

Step THREE: $O paid by student = $758.33

Step FOUR: The amount in Step 1 is more than $667, so keep all lottery funds = $91.33 – amount student owes the school.

Change in Status –

After the census date, students receiving a WNTSG award will normally not be allowed to change status during the term. The census date is defined as the first day of the term or the first day of the student's enrollment for the term.

A student may be allowed to change status from full-time to part-time during the term only when there are documented medical or personal reasons. Such medical or personal reasons shall include, but not be limited to, illness of the student, illness or death of an immediate family member, extreme financial hardship of the student or student's immediate family, or other extraordinary circumstances beyond the student's control where continued full-time attendance by the student creates a substantial hardship.
Students may change status between terms prior to the census date. However, approval for the change in status must be granted prior to registration.
If approved, the amount of any financial award, including WNTSG, being received will be adjusted based on the revised scheduled hours for the term and the revised AGD. Any amount that the student owes for financial resources already received must be paid prior to the effective date of the change. The institutional refund policy will be applied to determine if a refund is due.
In the event that the Student Services Coordinator or Financial Aid Administrator denies a student's request to change status, the student has the right to appeal the decision to the Institutional Review Panel (IRP).

Transfer Students -

Transfers between TCAT's - Students may transfer from one TCAT to another TCAT. A transfer student will retain their eligibility to receive WNTSG funds as long as they continue to meet all the eligibility requirements. This includes both continuous enrollment and satisfactory progress. For purposes of determining eligibility for WNTSG the student's satisfactory progress will follow them to the transfer TCAT.

Transfers between Programs at a TCAT - Students may transfer from one program to another at the same TCAT and retain WNTSG eligibility as long as they maintain continuous enrollment and maintain satisfactory progress.

Leave of Absence (LOA) –

For rare and unusual circumstances, a student may request a leave of absence (LOA) to continue eligibility for WNTSG. A LOA may be approved for documented medical or personal reasons, such as serious extended illness of the student, serious extended illness or death of an immediate family member, extreme financial hardship of the student or the student's immediate family, or other extraordinary circumstances that are beyond the student's control where continued enrollment creates a substantial hardship.

A student must submit a written request in advance for a leave of absence unless an unforeseen circumstance prevents the student from doing so. The student's signed and dated request must include the reason for the request, beginning and ending dates for the leave and supporting documentation.

The student will be readmitted as space is available upon completion of the LOA.

An approved LOA will be treated as a withdrawal for all financial aid programs other than the WNTSG/TNPromise/TCAT Reconnect. This may cause other awards to be recalculated and a Return of Title IV funds calculation must be done.

A leave of absence will normally not be granted for less than 9.7% of the student's scheduled hours or longer than the scheduled hours remaining in the term at the time of the leave.
If the student's request for a leave of absence is denied, the student may appeal the decision to the Institutional Review Panel (IPR).

Military Mobilization of Eligible Students –

Members of the United States Armed Services, National Guard, or Armed Forces Reserves receiving a Wilder-Naifeh Technical Skills Grant/TCAT Reconnect who are mobilized for active duty during a term that is already in progress shall be granted a personal leave of absence and shall not have their eligibility negatively impacted.

The hours attempted during the term will not be taken into consideration for purposes of satisfactory progress for determining future eligibility. The student's Wilder-Naifeh Technical Skills Grant/TCAT Reconnect eligibility will resume as if no break in enrollment has occurred as long as the student re-enrolls within one year following their return from the mobilization.

A student whose spouse, child, or parent is mobilized for active duty may also request a personal leave of absence. The same provisions as above will apply in these situations.

The student must provide the Student Services Office a copy of their military orders and complete a Leave of Absence request form.

For all other financial aid programs, including Title IV and Veteran's Education Benefits, the LOA will be treated as a withdrawal. Accordingly, awards will be recalculated and in some cases a Return of Title IV funds calculation may be necessary.

Appeal and Exception Process for Wilder-Naifeh Technical Skills Grant

The Institutional Review Panel (IRP) is established for the purpose of hearing appeals from decisions denying or revoking an applicant's Wilder-Naifeh Technical Skills Grant.

The following items may be appealed:

1. Denial of a Change in Status request
2. Denial of a Leave of Absence request
3. Denial of Reinstatement of Eligibility after a Change in Grade
4. Denial of Reinstatement of Eligibility after the Grade for an Incomplete Course is reported

*Note: Failure to maintain satisfactory progress is not appealable.

The IRP will be designated by the institution administrator and may be composed, but not limited to, the following: two faculty members, two students, one administrator and one support staff. An alternate will be designated for any IRP member who is personally involved in a particular case or is otherwise unable to attend. No eligible institution official rendering a decision to deny or revoke a WNTSG award shall participate in the appeal process.

IRP Appeals Process and Timeline

Any student wishing to appeal to the IRP must provide a written appeal within five (5) calendar days of notification of denial.

The IRP may review the student's appeal with or without a hearing and shall make a determination no later than fourteen (14) calendar days after the student properly files an appeal.

The IRP shall render a written decision no later than seven (7) calendar days after considering an appeal, except for exigent circumstances.

Appeals of IRP's Decision

A student seeking an appeal of a decision rendered by the IRP shall request in writing an appeal outlining the basis for the appeal with the Tennessee Student Assistance Corporation TELS Award Appeals Panel within fourteen (14) calendar days from the date the decision was delivered to the student.

Tennessee Student Assistance Corporation
TELS Award Appeal Panel
404 James Robertson Parkway, Suite 1950
Nashville, TN 37243

Tennessee Promise

Enacted by the Tennessee General Assembly in 2014, the Tennessee Promise Scholarship program (TNP) was established offering its first awards to eligible students in the Summer 2015.

The two (2) primary goals of the TNP program are:
1. Provide a last-dollar scholarship as a means of promoting access to higher education.
2. Enhance and promote economic and community development through workforce training.

TNP Application Process

A.   Students are required to complete the TNP award application for the initial year of enrollment no later than November 1 of their senior year of high school. If November 1 falls on the weekend this deadline will be extended until the next business day.

B.   Upon receipt of the initial TNP award application the student's status in e*GRandS will reflect "Pending FAFSA Receipt"

C.   Students must submit a FAFSA or renewal FAFSA according to the TSAC deadlines: (Date set by TSAC each year, usually around January 15th)

D.   Once a student has submitted a FAFSA his status in e*GRandS will reflect "Pending PO Verification"

TNP Eligibility

Students are required to attend two (2) mandatory meetings, hosted by the partnering organization for initial eligibility, and complete eight (8) hours of community service for each trimester enrolled. This information will be collected and entered into e*GRandS by the partnering organization. Upon receipt of the meeting information AND the community service hours for the initial term the student's status will reflect "Pending School Certification". This status on a student records means the student is ready for payment.

Deadlines for each cohort can be found at www.tnpromise.gov

Attendance Requirements

Students are required to enroll the Fall trimester following high school graduation or be placed on a waiting list at a TCAT. If a student is placed on a TCAT waiting list, eligibility will remain intact and community service will freeze. When student enrolls in classes, community service for that term will be due and community service for the upcoming term by the due date for that specific term. Students must be enrolled in a full time program, night classes do qualify as long as the program is approved by COE and US DOE as an eligible program.

If a student is placed on a TCAT waiting list you will still certify them in e*GrandS as "Leave of Absence". This will let TSAC know they are on a waiting list.

Students must maintain continuous enrollment to remain eligible for TN Promise. (as for all State Programs continuous enrollment means, must be enrolled and certified in each trimester)

Termination Events

A student may receive the TNP scholarship until the first of the following terminating events.

1. The student has earned a diploma or associate's degree; or

2. The student has attended an eligible postsecondary institution as a Tennessee Promise scholarship student for five (5) semesters if the institution is on a semester system or its equivalent if the institution is on a system other than a semester system. Such semester limit shall not include an approved leave of absence.

Note: Five (5) semesters is equal to Eight (8) trimesters or 1 ½ trimester equals 1 semester.

Certification Process

A. The e*GRandS on-line certification available dates for each semester, quarter, trimester will be displayed on the Award Rules screen.

B. When certifying TN Promise the following columns will appear:

1. Certify

a) Pending – Student is ready to certify.
b) Yes – Select if the student is eligible for payment of a TNP award.
c) No – Select if the student is ineligible. A corresponding certification indicator will further clarify this selection.
> **Note**: If student is eligible for TN Promise but tuition is paid fully by additional financial aid then you will certify them as "No-Tuition paid by gift aid"

d) Yes – Degree program Less than Full Time (2yr-4yr only) – Select if the student's program of study requires less than full-time OR if student is approved for less than full time enrollment.
e) School Verification Required – This will appear on a student's record if he/she has been selected for verification. Please enter the date materials were provided to the Financial Aid office to satisfy initial financial aid verification requirements. Until this date has been entered the student's eligibility cannot be certified.

2. Name – Student's full first and last name will be displayed

3. SSN – Student's full SSN will be displayed

Enrollment Status

A. Full-Time – Select if student is enrolled in 12-18 credit hours

(TCAT is always full-time)

B. Part-Time – Select if student is enrolled in less than 6-11 credit hours

C. Less Than Part-Time – Select if student is enrolled in less than 6 credit hours, or if you plan to certify as Not Enrolled.

GPA

A. For initial certification all institutions should enter 0.00

B. TCATs only – for subsequent certification enter 2.0 GPA to signify a student has met SAP

No Award Reason

a) Verification Incomplete – Select if the student failed to submit materials to the institution. This selection will make the student permanently ineligible. (you still have to put a date on the student's record in the verification file, use 12/31)

b) Not Enrolled – Select if the student is otherwise eligible but not enrolled at your institution. This selection will make the student permanently ineligible.

c) Not Enrolled Full Time – Select if the student is enrolled less than full time as of institutional census date. This selection will make the student permanently ineligible.

d) Tuition/Fees Covered by Gift Aid – Select if the amount of gift aid awarded to the student exceeds the allowable cost of tuition and mandatory fees. This selection will allow the student to appear on succeeding certification rosters given that student meets additional community service requirement.

e) Graduated – (for 2-year and 4-year schools only)

f) Drop from FT to PT – (for 2-year and 4-year schools only)

g) Academic Progress Not Met – Select if the student has not met Satisfactory Academic Progress at TCAT or if student's Cumulative GPA is below a 2.0 at the end of the academic year. This selection will make the student permanently ineligible.

h) Leave of Absence – Select if the student has been approved for a leave of absence for reasons as outlined in TSAC Rule. This selection will allow the student to appear on succeeding certification rosters. (use this if student is on a TCAT waiting list)

i) Appeals Pending – (Alternative selection to Leave of Absence) –

j) Ineligible Degree – (4-year schools only)

k) **Diploma Received – (TCATs only)** – Select if the student has completed a diploma program. This selection will make the student permanently ineligible.

l) Program Complete – Select if five (5) semesters, or the equivalent (8 trimesters) if the institution is on a non-semester system, have passed since the student's date of initial enrollment, excluding semesters during a leave of absence. Also, select if the student has violated other types of TNP Scholarship continuation requirements. This selection will make the student permanently ineligible.

m) Associate Degree (2-year and 4-year schools only)

n) Received five (5) semesters – Select if the student is otherwise eligible, but has received the award for five (5) semesters. This selection will make the student permanently ineligible

o) Not TN Resident – Select if student is otherwise eligible, but has been determined to not meet institutional residency requirements. This selection will make the student permanently ineligible.

Awarding of Tennessee Promise

Tennessee Promise is a last dollar scholarship and gift aid must be awarded prior to awarding Tennessee Promise. Gift aid is defined as Pell, Wilder Naifeh Technical Skills Grant, SEOG, and TSAA. (Other scholarships such as Access & Diversity, Rotary, private, etc…can be used along with TN Promise to help with the cost of books/tools/supplies.)

Example 1:

Student is eligible for TN Promise. Student is a zero EFC and receives WNTSG.

Tuition and Fees for the Year: 3,648

Pell Award Amount: 5815

WNTSG Amount: 2000

Tuition Gap/ TN Promise Award Amount= 0

Example 2:

Student is eligible for TN Promise. Student does not qualify for Pell and receives WNTSG.

Tuition and Fees for the Year: 3648

WNTSG Amount:2000

Tuition Gap/ TN Promise Award Amount = 1648

The following are scenario's and answers from TSAC regarding Cross Over Payment Periods.

Scenario 1:

Student enrolled in Summer 2015 – had no Pell eligibility.

Summer 2015 – paid $334 lottery

Fall 2015 – paid $667 lottery and $518 Reconnect/**TN Promise**

Spring 2016 – paid $666 lottery and $519 Reconnect/**TN Promise**

Now we are to Summer 2017 – he is still in a 15-16 Pell payment period. He has eligibility for 16-17 Pell, but that payment period does not begin until July 6, 2016. Fees of $1185 are due on May 2.
Do I keep him in 15-16 for the Summer and pull the remaining $333 in lottery and get $852 from Reconnect/**TN Promise**
OR
Do I move him to 16-17? If I move him to 16-17, he will not have any Reconnect/**TN Promise** eligibility due to Pell, so he would have to pay his balance on May 2.

TSAC's response – Please pay from the initial academic year, 15-16 in this example. It is understood that this may lead to an overpayment to the student resulting in a refund to the student, but it is in the best interest of the student to prevent a break in continuous enrollment due to a potential lack of ability to pay funds due prior to your ability to disburse eligible financial aid.

Scenario 2:

Student enrolls in Spring 2016. His payment period/ award year breakdown for Pell is as follows:

For the 2015-2016 Award Year he will receive $712 in Pell and $1333 in Wilder. His tuition will be $2370 for Spring and Summer. Half way through the Summer term, he will move into his next payment period for Pell which means he should be eligible for an additional $237 for Summer in Pell. However, at this current time he has not filed a FAFSA therefore he is not eligible for that aid…

Student would be awarded TCAT Reconnect/TN Promise from the 15-16 AC Yr. In your example the student's award would be $325 to cover tuition and mandatory fees.

TCAT Reconnect

Enacted by the Tennessee General Assembly in 2014, the Tennessee Reconnect Grant was established offering its first awards to eligible students in the Summer 2015. (TCAT Reconnect was formally known as TN Reconnect prior to Reconnect implementation at the Community Colleges in Fall 2018)

The two (2) primary goals of the TCAT Reconnect program are: 1. Provide a last-dollar scholarship as a means of promoting access to higher education. 2. Enhance and promote economic and community development through workforce training.

Eligibility Requirements:

➢ TN Resident of at least one year and US Citizen or eligible non-citizen
➢ Complete FAFSA and have status of independent student
➢ Be in pursuit of a certificate or diploma
➢ Enroll at a TCAT, maintain continuous enrollment and satisfactory academic progress

Terminating Events and Continuous Enrollment mirrors Wilder-Naifeh Technical Skills Grant

Certifying TCAT Reconnect: as per James Snider, TSAC at TASFAA 04/2018

➢ The best process for certifying TCAT Reconnect students would be one of two things.
  o First option would be to not certify them at all unless you're requesting payment of funds.

- o <u>Second option</u> would be to certify them as Appeals Pending. This certification indicator serves as a pass through to the next trimester and would allow us a mechanism by which to track the students.
  <u>Note:</u> A certification of Tuition/Fees Covered by Gift Aid would trigger eligibility for TCAT Reconnect to start. A certification of "Not Enrolled" would not give TSAC a current TCAT Reconnect count for statistics.

<u>INSTITUTIONAL COST OF ATTENDANCE BUDGETS</u>

Budgets are used in the determination of awards for the Federal Pell Grant Program and the campus based programs (FWS, FSEOG), Federal Stafford, FPLUS, Institutional and private Scholarships, TSAA, WNTSG, TN Promise & TCAT Reconnect.

Student budgets are the basis for estimating the cost of attendance for a given student or a group of students. For Tennessee Colleges of Applied Technology, student budgets will be calculated on a 12 month/1296 hours basis.

Due to Banner implementation TCATs will use three budgets. They will be categorized as follows:

- * Dependent
- * Independent
- * Less than Half-Time

<u>BUDGET COMPONENTS</u>

<u>Transportation Costs</u>

In determining transportation costs, the institution should use the standard allowance of $.47 per mile and the average number of miles a student drives round trip daily times 216 days per year.

NOTE: The state mileage charts provide good estimates for distances between communities.

Average number of miles driven per day may be obtained by determining the number of miles from each town or community in the service area to the school. Adding the total miles driven one way from each area and then dividing that number by the total number of towns or communities surveyed will give the average mileage for one way. Multiply that figure by two (2) and it will give the average round trip mileage. Or, you may survey the students to arrive at a more accurate average.

Be consistent in your method

Example: 54 miles round-trip per day at $.47 per mile x 216 days per year equals $5,482, which would be your yearly allowance for mileage.

Room and Board (formerly Living Maintenance Allowance)

This allowance is figured based on the 2017-2018 allowance plus a cost-of-living-adjustment (COLA) of 2.0% for 2018. The COLA was not available at the time for 2019/2020 Budget Construction; therefore, this was increased by another 2.0%.

1.   Dependents
      This allowance is $2,951 for 12 months/1296 hours. (rounded to the nearest $10)

2.   Independents
      This allowance is $4,970 for 12 months/1296 hours. (rounded to the nearest $10)

Tuition and Fees
The maintenance fees for 2018-19 have been set by the Tennessee Board of Regents. All required fees are subject to be changed yearly effective in Fall term of each new fiscal year. The fees are currently $1281 for full-time students (432 hours) per academic term and prorated for less than full time students.

Technology Access Fee

All students will be required to pay a Technology Access Fee per term of either $41 or $67. The actual fee is based on a student's scheduled hours.

Student Activity Fee
All full-time and part-time on ground students are required to pay a $10/term Student Activity Fee.

Books and Supplies
The Financial Aid Committee recommends that one Books and Supplies budget be developed by each TCAT. Each TCAT should average its books/supplies costs of all the programs. Any other special program fees that are required for a program should be included here and not in Tuition/Fees.

NOTE: All data used must be documented and auditable.

Note: Due to Banner Implementation line items on our Budget Construction has been updated as follows:

Living Maintenance Allowance = Room and Board
Maintenance Fees/TAF & SAF = Tuition/Fees (no special program fees included here)
Personal Expense   = Personal/Miscellaneous Expense
Transportation   = Transportation (no change)
Books/Supplies   = Books/Supplies (no change)

BUDGET CONSTRUCTION

Dependent

Transportation	$_____ (campus average)
Room and Board	$ __2951.00__
Tuition and Fees	$ __3843__ (according to TBR Policy)
Personal/Miscellaneous Expenses	$ _600.00_
Books and Supplies	$ _____ (avg all books/supplies/program fees)
TOTAL BUDGET	$ _____

Independent

Transportation	$ _____ (campus average)
Room and Board	$ __4970.00__
Tuition and Fees	$ __3843.00_ (according to TBR policy)
Books and Supplies	$ _____ (avg all books/supplies/program fees)
Personal/Miscellaneous Expenses	$ _600.00_
**Dependent Care	$ ___0__
TOTAL BUDGET	$ _____

Students Enrolled Less Than Half Time

  Transportation $ _____ (campus average)

  Tuition and Fees $ _3843_ (according to TBR policy)

  Books and Supplies $ _____ (avg all books/supplies/program fees)

  **Dependent Care $ _____

**If this option is used, verification of this cost is required. This has to be done on an individual case based on expenses reasonably incurred for dependent care based on the number and age of such dependents.

<u>NOTE</u>: For persons with disabilities, an allowance (as determined by the Institution) is permitted for those expenses related to the disabilities, including special services that are reasonably incurred and not provided for by other assisting agencies.

IF A STUDENT ENROLLS FOR LESS THAN A FULL AWARD YEAR, THE BUDGET MUST BE ADJUSTED ACCORDINGLY BEFORE AWARDS ARE DETERMINED.

<u>**PACKAGING**</u>

"Packaging" refers to evaluating a student's financial need and awarding aid in an equitable and consistent manner.

Evaluating a student's financial need consists of the formula (institution's cost of attendance budget - expected family contribution = estimated need). After estimated need is established, the Financial Aid Administrator should look at all financial aid resources available to that student. The Aid Administrator will, also, take into account any aid received from other sources and subtract this from the need prior to awarding any Campus-based aid or Stafford Loans.

Examples of other sources of aid include but are not limited to the following: TOPS, AmeriCorps benefits, scholarships, fee waivers, Vocational Rehabilitation, WIOA (Workforce Innovation and Opportunity Act), Families First, (TRA) Trade Readjustment Act, etc.

Packaging for Title IV aid will be based on payment periods as defined by Federal Regulations. Non-Title IV aid will be based on scheduled hours in an academic term.

DISBURSEMENT PROCEDURES

All disbursements represent payments made **in advance of training.** Dollars are not 'earned' until the student has completed both attendance hours and competency hours associated with each payment period. If a student withdraws before completing the hours he/she has been paid for, the student is at risk of overpayment with the Department of Education or may owe monies to the institution. Funds owed the institution that are not paid back will be turned over to a collection agency.

Once a student qualifies to receive a disbursement, the Financial Aid Office will pay all estimated tuition and fee charges for the entire payment period and any other student authorized charges. If the student has a credit balance (funds remaining) after these charges have been paid, the institution will release the remaining funds in the form of a residual disbursement.

Credit Memo and Cash Disbursements for Federal Pell, FSEOG, TSAA, WNTSG, TNPromise and TCAT Reconnect

A student may use their financial aid funds through a payment system to purchase books and supplies offered through the TCAT bookstore or a contracted bookstore provider.

Federal Pell disbursements will be made in payment periods based on half of an academic year and may have multiple disbursements. For any remaining portion of a program that is more than half an academic year but less than full academic year, the payment period will be half the remaining hours in the program. If the remaining portion of a program is less than half an academic year, the payment period will be the remainder of the program.

FSEOG must be awarded for the academic year and disbursed equally for the payment periods in the academic year.

TSAA, WNTSG, TNPromise and TCAT Reconnect are disbursed each academic term.

A "Credit Memo" allows the student to authorize that payment for fees and/or books be deducted from their eligible financial aid award disbursement(s) for the payment period (Federal Pell, FSEOG, TSAA, WNTSG). On this memo the Aid Administrator will approve the student's appropriate disbursement for the payment period corresponding with the appropriate academic term. (Students must have all paperwork completed correctly prior to the enrollment date in order for the credit memo to be used.)

Example of Credit Memo Process:

> The Aid Administrator will calculate the student's award, prepare the memo, and give it to the student. The student will present it to the "Fee Collector" who will deduct the tuition and fees from the total authorized amount. The student and the "Fee Collector" will sign the memo. The student's purchase if applicable will be deducted from the remaining authorization. The "Bookstore" and the student will sign the memo. The credit memo is then returned by the Tennessee College of Applied Technology's "Business Office" to the Financial Aid Office.

After the TBR refund period has passed, the Financial Aid Administrator makes all the necessary adjustments to the student's total authorization and requests that a check be cut for the remaining difference between the student's charges and disbursements for the payment period. The student will receive the remaining funds according the institutional processing time, but normally no earlier than the 30th day of the term.

Once a student qualifies to receive a disbursement, the Financial Aid Office will pay all estimated tuition and fee charges for the entire payment period and any other charges authorized by the student. If a student has funds remaining after these charges have been credited, the funds will be released to the student in the form of a residual disbursement. Since tuition costs are assessed on an academic term and a payment period may span several academic terms, tuition costs are estimated on the front end. Once actual costs are determined to be less than estimated costs (initially withheld) a refund will be issued to the student. If actual costs are determined to be more than estimated costs (initially withheld), the student will be responsible for actual costs incurred.

When a check is requested from the Shared Service Center, an "Expenditure Report and Request" form should be used to record the total expenditures for each student. After the check is cut, the Shared Service Center will overnight the checks to it to the TCAT Business Office.

Federal Work Study Disbursements

The TCAT and the Shared Service Center will determine when the payroll period will begin and end. After the ending date, the designated Tennessee College of Applied Technology FWS payroll personnel will complete the "Payroll Sheet" and submit it to Shared Service Center. A copy of the timesheet(s) and the "Payroll Sheet" should be kept by the TCATs' Financial Aid Office. The student's supervisor or the "Office" should keep a copy of the timesheet. The Shared Service Center will provide the check(s) to the TCATs. The Financial Aid Office will review for accuracy and approve for disbursement.

DISBURSEMENT

TCAT Disbursement of Checks and Tracking

1.   The TCAT must designate a person other than the Financial Aid Administrator to disburse all financial aid checks (FWS, Federal Pell, FSEOG, TSAA, WNTSG and FFELP). This must be a person outside the financial aid office.

2.   Disbursements must be documented by tracking all monies received under Title IV by the school, all awards made, all expenditures and all amounts de-obligated to Title IV during each award year.

3.   Documentation must be maintained on an award year basis which tracks all individual awards and expenditures. Include: individual's name, social security and/or account number, award for year (broken down by terms), entry for all credits (from credit memo), disbursements (payments) made, dates and amounts

4.   Federal Pell, FSEOG, TSAA and WNTSG checks will be overnighted to the TCAT Business Office from the Shared Service Center. After the Aid Administrator confirms student eligibility, they will notify the "disburser" that the funds may be released and delivered to the student.

5.   Each student must sign for and present positive identification (preferably a picture I.D.) for any check(s) received. The "disburser" will initial next to student's signature. (may be on a separate sheet which lists student's name, type of award and amount, etc.

ASSIGNMENT OF STUDENT ACCOUNT NUMBERS

A S# will be assigned by the Shared Service Center once a residual check is cut. Once Banner is live this process may change.

THE TENNESSEE BOARD OF REGENTS REFUND OF MAINTENANCE FEES AND TECHNOLOGY FEE POLICY

A. Eligibility for Refund
1. Change in a full-time student's schedule, which results in reclassification to a part-time student.

2. Change in a part-time student's schedule which results in fewer hours enrolled.

3. Voluntary withdrawal from the school.

4. Cancellation of a class by the school.

5. Death of a student.

6. Students administratively dismissed will not be eligible for refunds.

B. Calculation of a Refund
1. Full Refund
    a. 100% of fees will be refunded for classes canceled by the school.
    b. 100% of fees will be refunded for drops or withdrawals prior to the first official day of classes.
    c. 100% of fees will be refunded in the case of death of the student during the term.

2. Partial Refund
    a. A refund of 75% may be allowed if a program is dropped or student withdraws within the first 10% of the class hours.
    b. A refund of 50% may be allowed if a program is dropped or a student withdraws within the first 20% of the class hours.
    c. No refund may be permitted after 20% of the class hours have been completed.

There will be no refund after the first official day of classes when a minimum fee is collected. Technology access fees, student activity fee and special program fees may be non-refundable at the discretion of each TCAT President.

*Note: This refund policy also applies to the TCAT's TN E Campus Diploma Programs.

BOOKSTORE REFUND POLICY

Tennessee Colleges of Applied Technology do not refund bookstore purchases.

RETURN OF TITLE IV AID POLICY

Return of Title IV Funds calculations apply for any student who:

- Withdraws up through the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal.
- withdraws after the 60% point in the payment period, a student has earned 100% of the Title IV funds he or she was scheduled to receive, however the school must determine whether the student is eligible for a Post-withdrawal disbursement.
- received or could have received a disbursement of Title IV Funds (Pell grant, SEOG, & Stafford Loan).

If both of the above conditions apply to the student, the institution will perform a Return of Title IV Funds calculation in addition to the TBR Refund of Maintenance Fee calculation.

- A Return of Title IV calculation is **not** required if student received or was eligible to receive **only** FWS. FWS funds are not included in a Return of Title IV calculation.
- For any student whose last day of attendance (withdrawal date) is on or after July 1, 2006, TSAA funds are not included in the Return of Title IV aid calculation.
- **For Return of Title IV and Maintenance Fee, the scheduled hours must be based on students last day of attendance.**

The amount of FSEOG funds included in the Return of Title IV calculation depends on the institution's method of providing the FSEOG Nonfederal Match and the way the FSEOG award is presented to the student on the Award Letter.

Fund Type	Award Letter Notice	Treatment of Title IV Funds
Individual Matching Fund The school provides a 25% share to match the 75% FSEOG funds on an individual recipient basis.	FSEOG Amount: $ 750 Institutional FSEOG Matching Fund Award: $ 250 Total FSEOG Award: $1,000	Listed on Worksheet $ 750
Aggregate Matching Fund Example 1: The school awards institutional scholarships/grants or qualified state assistance to provide the aggregate sum of the qualifying match to meet the 25%.	FSEOG Amount: $ 750 Institutional Scholarship: $ 250 Total FSEOG Award: $1,000	Listed on Worksheet $ 750
Aggregate Matching Fund Example 2: The school awards institutional scholarships/grants or qualified state assistance to provide the aggregate sum of the qualifying match to meet the 25%. (See 1999-2000 Federal Student Aid Handbook: Campus-Based Programs, pages 4-11 to 4-13.)	FSEOG Amount: $ 750 Institutional Scholarship: $ 0 Total FSEOG Award: *$ 750 *Another student (with FSEOG) had an amount of institutional scholarship large enough to cover this student's 25% institutional matching amount. The matching is based on the sum in the aggregate, not on the individual.	Listed on Worksheet $ 750
Fund Specific Matching 25% school funds commingled with 75% Federal dollars from FSEOG = 100% FSEOG money.	FSEOG Amount: $1,000 Total FSEOG Award: $1,000	Listed on Worksheet $1,000

Return of Title IV Funds Calculation

Below are the steps to follow to calculate a student's Return of Title IV funds for any student whose last day of attendance (withdrawal date) is on or after July 1, 2006. The TCAT Financial Aid Committee recommends use of either the computer calculation worksheet developed by the Committee, the Department of Education Return of Title IV Funds on the web product, or the Department of Education Return of Title IV worksheets, pages 65-67.

Step 1. Determine Amount of Title IV Aid Disbursed or that Could Have Been Disbursed for the Payment Period

In addition to aid disbursed, aid that could have been disbursed is used. Aid that could have been disbursed includes aid that *legally* could have been disbursed but was not. This would include situations where the school chooses to disburse in increments or chooses to delay disbursement.

Step 2. Determine the Percentage of Title IV Aid Earned by the Student

Note: Round to three decimal places when calculating percentages.
Example: .4486 would be .449 or 44.9%

Divide the clock hours scheduled to have been completed as of the last day of attendance (withdrawal date) in the payment period by the total clock hours in the payment period.

If this percentage is greater than 60%, the student has earned 100% of the Title IV aid, proceed to Step 3. (.6001 would be considered as greater than 60% even though when rounding the percent would be 60.0%, however, .5999 would be less than 60%)

If this percentage is less than or equal to 60%, proceed to Step 3.

Step 3.   Determine the Amount of Title IV Aid Earned

Multiply the Percentage of Title IV Aid Earned from Step 2 times the total Title IV aid disbursed plus the Title IV aid that could have been disbursed for the payment period from Step 1.

Step 4. Determine the Amount of Title IV Aid to be Disbursed or Returned

Compare the amount of Title IV aid earned to the amount of Title IV aid that was disbursed for the payment period.

If the amount of Title IV aid earned is less than the amount of Title IV aid disbursed, the difference must be returned to the Title IV programs.

If the amount of Title IV Aid earned is greater than the amount of Title IV aid disbursed, the difference must be offered to the student as a post-withdrawal disbursement.

Step 5.   Determine the Amount of Title IV Aid to be Returned by the   School

Multiply the institutional charges for the payment period times the percentage of aid unearned (100% - % from Step 3). The school is responsible to return the lesser of the amount determined in Step 4 or Step 5.

Note: Tuition and Fees are always considered Institutional charges no matter how they were paid.

Step 6.   Return of Funds by the School

The school must return the unearned aid for which it is responsible by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Pell Grant
FSEOG

The TCAT's do not participate in the Perkins Loan, FFEL GRAD/{ PLUS Loan, Academic Competitiveness Grant, National SMART Grant, Federal Stafford Loan, or the Federal Direct Stafford Loan programs; therefore they have been omitted from the above list.

Step 7.   Determine the Initial Amount of Title IV Aid to be Returned by the Student

Subtract the amount of Title IV aid due from the school from the amount of Title IV aid to be returned. (Amount from Step 5 minus amount from Step 4)

Step 8.   Determine the Amount of Title IV Grant Funds to be Returned by the Student

  1. **Amount of Title IV Grant protection:**
    Multiply the total Title IV grant aid that was disbursed or could have been disbursed for the period of enrollment by 50%.

  2. **Title IV Grant funds for student to return:**
    Subtract the protected amount of Title IV grants from the initial amount of Title IV grants for the student to return.

The grant funds returned by the student are applied to the following sources, in order, up to the total amount disbursed from that grant program, after subtracting the amount the school will return. *

1. Pell Grant
2. FSEOG

* The TCATs do not participate in the Perkins Loan, FFEL GRAD/{ PLUS Loan, Academic Competitiveness Grant, National SMART Grant, Federal Stafford Loan, or the Federal Direct Stafford Loan programs; therefore they have been omitted from the above list.

Within 45 days of notice, the student must make full payment or satisfactory repayment arrangements of the amount owed to federal grants. During this initial 45 days the student must make payment to the school. If the student does not make payment in full or make satisfactory repayment arrangements during the 45 day period, the student will lose eligibility for additional Title IV funds at any school.

Note that the student is not responsible for returning funds to any grant program to which the student owes $50.00 or less.

APPLYING THE RETURN OF TITLE IV FUNDS POLICY AND
THE TBR REFUND OF MAINTENANCE POLICY

In most instances when a student has charged their maintenance and other fees to their Federal Pell grant and withdraws prior to completing 60% of their scheduled hours for the payment period, the amount of Federal Pell Grant earned by the student will not cover the amount of Maintenance and other fees earned by the school. This will occur when the TBR refund policy determines that the school has earned a larger percentage of the fees than the Return of Title IV Funds calculation.

In these instances the school may require payment of the difference from the student. A "HOLD" may be placed on the student's account until full payment or satisfactory repayment arrangements are made with the school. The student may not be allowed to register for class or receive official copies of transcripts until the outstanding balance on their account is paid or a Promise to Pay Contract has been set up.

Return to Title IV Worksheets
Please use the following forms when the withdrawal date is on or after 7/1/2010

Treatment Of Title IV Funds When A Student Withdraws From A Clock-Hour Program

Student's Name [   ] **Social Security Number** [   ]

Date form completed [/   /   ] **Date of school's determination that student withdrew** [/   /   ]

Period used for calculation (check one) [ ] **Payment period** [ ] **Period of enrollment**

Monetary amounts should be in dollars and cents (rounded to the nearest penny).
When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)

STEP 1: Student's Title IV Aid Information

Title IV Grant Programs	Amount Disbursed	Amount that Could Have Been Disbursed
1. Pell Grant		
2. Academic Competitiveness Grant		
3. National SMART Grant		
4. FSEOG		
5. TEACH Grant		
6. Iraq Afghanistan Service Grant		
	A. _____ Subtotal	C. _____ Subtotal

E. Total Title IV aid disbursed for the period.
A. [   ]
+ B. [   ]
= E. $ [.]

F. Total Title IV grant aid disbursed and that could have been disbursed for the period.
A. [   ]
+ C. [   ]
= F. $ [.]

Title IV Loan Programs	Net Amount Disbursed	Net Amount that Could Have Been Disbursed
7. Unsubsidized FFEL/Direct Stafford Loan		
8. Subsidized FFEL/Direct Stafford Loan		
9. Perkins Loan		
10. FFEL/Direct PLUS (Graduate Student)		
11. FFEL/Direct PLUS (Parent)		
	B. _____ Subtotal	D. _____ Subtotal

G. Total Title IV aid disbursed and that could have been disbursed for the period.
A. [   ]
B. [   ]
C. [   ]
+ D. [   ]
= G. $ [.]

STEP 2: Percentage of Title IV Aid Earned

Withdrawal date [/   /   ]

H. Determine the percentage of the period completed:
Divide the clock hours scheduled to have been completed as of the withdrawal date in the period by the total clock hours in the period.

[   ] ÷ [   ] = [.] %
Hours scheduled to complete / Total hours in period

▶ If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3.

▶ If this percentage is less than or equal to 60%, enter that percentage in Box H, and proceed to Step 3.

H. [.] %

STEP 3: Amount of Title IV Aid Earned by the Student

Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).

[%] X [   ] = I.$ [.]
Box H   Box G

STEP 4: Title IV Aid to be Disbursed or Returned

▶ *If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement).*

▶ *If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K).*

▶ *If the amounts in Box I and Box E are equal, STOP. No further action is necessary.*

J. Post-withdrawal disbursement
From the Amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.

[   ] − [   ] = J.$ [.]
Box I   Box E

If there's an entry for "J," **Stop here**, and enter the amount in Box 1 on Page 3 (Post-withdrawal disbursement tracking sheet).

K. Title IV aid to be returned
From the Total Title IV aid disbursed for the period (Box E) subtract the Amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.

[   ] − [   ] = K.$ [.]
Box E   Box I

Student's Name		Social Security Number	

STEP 5: Amount of Unearned Title IV Aid Due from the School

L. Institutional charges for the period

Tuition	
Room	
Board	
Other	
Other	
Other	

Total Institutional Charges
(Add all the charges together) = **L.$** .

M. Percentage of unearned Title IV aid

100% − [%] = **M.** . %
Box H

N. Amount of unearned charges
Multiply institutional charges for the period (Box L) by the Percentage of unearned Title IV aid (Box M).

[ ] X [%] = **N.$** .
Box L   Box M

O. Amount for school to return
Compare the amount of Title IV aid to be returned (Box K) to Amount of unearned charges (Box N), and enter the lesser amount.

O.$.

STEP 6: Return of Funds by the School

The school must return the unearned aid for which the school is responsible (Box O) by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.

Title IV Programs	Amount for School to Return
1. Unsubsidized FFEL/Direct Stafford Loan	
2. Subsidized FFEL/Direct Stafford Loan	
3. Perkins Loan	
4. FFEL/Direct PLUS (Graduate Student)	
5. FFEL/Direct PLUS (Parent)	
Total loans the school must return = **P. $** .	
6. Pell Grant	
7. Academic Competitiveness Grant	
8. National SMART Grant	
9. FSEOG	
10. TEACH Grant	
11. Iraq Afghanistan Service Grant	

STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student

From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).

[ ] − [ ] = **Q.$**
Box K   Box O

▶ If Box Q is ≤ zero, **STOP**. If greater than zero, go to Step 8.

STEP 8: Repayment of the Student's loans

From the Net loans disbursed to the student (Box B) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R).

These loans consist of loans the student has earned, or unearned loan funds the school is not responsible for repaying. They are repaid to the loan holders according to the terms of the borrower's promissory note.

[ ] − [ ] = **R.$**
Box B   Box P

▶ If Box Q is less than or equal to Box R, **STOP**. The only action a school must take is to notify the holders of the loans of the student's withdrawal date.
▶ If Box Q is greater than Box R, proceed to Step 9.

STEP 9: Grant Funds to be Returned

S. Initial amount of Title IV grants for student to return
From the Initial amount of unearned Title IV aid due from the student (Box Q) subtract the amount of loans to be repaid by the student (Box R) .

[ ] − [ ] = **S.** .
Box Q   Box R

T. Amount of Title IV grant protection
Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box F) by 50%.

[ ] X **50%** = **T.** .
Box F

U. Title IV grant funds for student to return
From the Initial amount of Title IV grants for student to return (Box S) subtract the Amount of Title IV grant protection (Box T).

[ ] − [ ] = **U.** .
Box S   Box T

▶ If Box U is less than or equal to zero, **STOP**. If not, go to Step 10.

STEP 10: Return of Grant Funds by the Student

Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box U). The grant funds returned by the student are applied in order as indicated, up to the amount disbursed from that grant program minus any grant funds the school is responsible for returning to that program in Step 6.

Note that the student is not responsible for returning funds to any program to which the student owes $50.00 or less.

Title IV Grant Programs	Amount To Return
1. Pell Grant	
2. Academic Competitiveness Grant	
3. National SMART Grant	
4. FSEOG	
5. TEACH Grant	
6. Iraq Afghanistan Service Grant	

POST-WITHDRAWAL DISBURSEMENT TRACKING SHEET

Student's Name [   ] Social Security Number [   ]

Date of school's determination that student withdrew [/   /   ]

I. Amount of Post-withdrawal Disbursement (PWD)

Amount from "Box J" of the Treatment of Title IV Funds When a Student Withdraws worksheet **Box 1** $ [   ] .

II. Outstanding Charges For Educationally Related Expenses Remaining On Student's Account

Total Outstanding Charges Scheduled to be Paid from PWD
(*Note: Prior-year charges cannot exceed $200.*) **Box 2** $ [   ] .

III. Post-withdrawal Disbursement Offered Directly to Student and/or Parent

From the total Post-withdrawal Disbursement due (Box 1), subtract the Post-withdrawal Disbursement to be credited to the student's account (Box 2) . This is the amount you must make to the student (grant) or offer to the student or parent (Loan) as a Direct Disbursement.

$ [   ] .   — $ [   ] .   =   **Box 3** $ [   ] .
Box 1   Box 2

IV. Allocation of Post-withdrawal Disbursement

Type of Aid	Loan Amount School Seeks to Credit to Account	Loan Amount Authorized to Credit to Account	Title IV Aid Credited to Account	Loan Amount Offered as Direct Disbursement	Loan Amount Accepted as Direct Disbursement	Title IV Aid Disbursed Directly to Student
Pell Grant	N/A	N/A		N/A	N/A	
ACG	N/A	N/A		N/A	N/A	
National SMART Grant	N/A	N/A		N/A	N/A	
FSEOG	N/A	N/A		N/A	N/A	
TEACH Grant	N/A	N/A		N/A	N/A	
Iraq Afghanistan Svc. Grant	N/A	N/A		N/A	N/A	
Perkins						
Subsidized FFEL / Direct						
Unsubsidized FFEL / Direct						
FFEL / Direct Grad Plus						
FFEL / Direct Parent Plus						
Totals						

V. Authorizations and Notifications

Post-withdrawal disbursement loan notification sent to student and/or parent on [/   /   ]

Deadline for student and/or parent to respond [/   /   ]

☐ Response received from student and/or parent on [/   /   ]   ☐ Response not received
☐ School does not accept late response

VI. Date Funds Sent

Date Direct Disbursement mailed or transferred   Grant [/   /   ]   Loan [/   /   ]

RETURN OF TITLE IV NOTIFICATION REQUIREMENTS AND DEADLINES

Post Withdrawal Disbursements

Notify the Student   the school shall notify the student in writing of their eligibility for a post-withdrawal disbursement within **30 days** of the date the school determined the student withdrew.   (See Sample Letter)

Student's Responsibility   Within **14 days** of the date the school sends the eligibility notification to the student, the student must provide a response instructing the school to make the post-withdrawal disbursement.

If the student responds after the 14 day period, it is up to the school to decide if they will make the post-withdrawal disbursement. The school must notify the student of its decision on the request for the post-withdrawal disbursement.

School's Responsibility The school must issue the post-withdrawal disbursement to the student within **90 days** of the date the school determined that the student withdrew.

Return of Unearned Title IV Aid

School's Responsibility   Any unearned Title IV funds for which the school is responsible must be returned within **45 days** after the date the school determined that the student withdrew.

The school has **30 days** from the date it determined the student withdrew to notify the student in writing of the amount of the overpayment that must be repaid. (See Sample Letters)

Student's Responsibility   The student has **45 days** to make payment in full or make satisfactory repayment arrangements. The school is not required to enter into a repayment arrangement with the student.   If the school does enter into a repayment arrangement, the terms must provide for the complete payment of the overpayment within two years of the date the school determined that the student withdrew. During this 45 day period the student remains eligible for additional Title IV aid. A student will also remain eligible as long as they comply with the terms of the repayment arrangement.

Sample – Post-withdrawal letter

Date

Student Name
Address
City, State Zip

Dear Student:

According to our records, you have withdrawn from school prior to receiving your Title IV aid disbursement. As stated in your handbook, your Title IV aid is earned in a prorated manner on an hourly basis up to and including the 60% point of your scheduled hours.

You are entitled to the following amount of Title IV aid that was earned but not disbursed:
$000.00 of Federal Pell Grant

You have fourteen calendar days from the date of this letter to notify the Financial Aid Office at TCAT (Your School) to receive this disbursement. The Financial Aid Office will not request this amount unless notification is made within the time allotted. The Financial Aid Office will notify you when the check is available for disbursement.

The amount of *Federal Pell Grant* funds you may receive over your lifetime is limited by a new federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%.

At this time you have used 88.409%, if you choose to accept this additional disbursement you will have used 100% of your 600% LEU.

Please let me know if you have any questions.

Sincerely,

Your Name
Your Title

Sample – Owe Department of Education Letter

Date

Student Name
Address
City, State Zip

Dear Student:

According to our records, you have withdrawn prior to completing 60% of the payment period, and your eligibility for Title IV financial aid has been recalculated based on the percent of time you attended for the payment period. As stated in your handbook, your Title IV aid is earned in a prorated manner on an hourly basis up to and including your 60% point of your scheduled hours.

You are to return the following amount of Title IV aid that was disbursed but not earned:

$000.00 owed to the Department of Education

You have 45 calendar days from the date of this letter to make full payment to the Tennessee College of Applied Technology Business Office, or make satisfactory repayment arrangements. If full payment is not made within 45 calendar days, the amount owed will be reported to the United States Department of Education. Failure to make full payment or repayment arrangements within 45 calendar days will cause you to become ineligible for additional Title IV funds at any school.

Please also note that a "HOLD" will be placed on your account until full payment or satisfactory repayment arrangements have been made. You will not be allowed to register for class or receive official copies of your transcripts until the "HOLD" is removed from your account.

Sincerely,

Your Name
Your Title

cc: Name, Business Office Supervisor
             Name, Registrar/Admissions
             Name, Assistant Director
             Name, Student Records Clerk

Sample – Owe to School Letter

Date

Student Name
Address
City, State Zip

Dear Name:

According to our records, you have withdrawn prior to completing 60% of the payment period, and your eligibility for Title IV financial aid has been recalculated based on the percent of time you attended for the payment period. As stated in your handbook, your Title IV aid is earned in a prorated manner on an hourly basis up to and including your 60% point of your scheduled hours.

You used your Title IV aid (Federal Pell Grant) to pay your education charges. However, because you withdrew prior to earning 100% of your aid for the payment period, **you owe the school $000.00 for the balance of your education charges not covered by financial aid.**

You have 30 calendar days from the date of this letter to make payment in full to the Tennessee College of Applied Technology Business Office, or make satisfactory repayment arrangements. Please also note that a "HOLD" will be placed on your account until full payment or satisfactory repayment arrangements have been made. You will not be allowed to register for class or receive official copies of your transcripts until the "HOLD" is removed from your account.

Sincerely,

Your Name
Your Title

cc: Name, Business Office Supervisor
             Name, Registrar/Admissions
             Name, Assistant Director
             Name, Student Records Clerk

Sample – Owe to Department of Education and School Letter

Date

Student Name
Address
City, State Zip

Dear Student:

According to our records, you have withdrawn prior to completing 60% of the payment period, and your eligibility for Title IV financial aid has been recalculated based on the percent of time you attended for the payment period. As stated in your handbook, your Title IV aid is earned in a prorated manner on an hourly basis up to and including your 60% point of your scheduled hours.

You are to return the following amount of Title IV aid that was disbursed but not earned:

$000.00 owed to the Department of Education

You have 45 calendar days from the date of this letter to make payment in full to the Tennessee College of Applied Technology Business Office, or make satisfactory repayment arrangements. If full payment is not made within 45 calendar days, the amount owed will be reported to the United States Department of Education. Failure to make full payment or repayment arrangements within 45 calendar days will cause you to become ineligible for additional Title IV funds at any school.

In addition, you used Title IV funds (Federal Pell Grant) to pay your tuition. However, because you withdrew prior to earning 100% of your aid, **you owe the school $000.00 for the balance of your tuition not covered by financial aid.**

You have 30 calendar days from the date of this letter to make payment in full to the Tennessee College of Applied Technology Business Office, or make satisfactory repayment arrangements. Please also note that a "HOLD" will be placed on your account until full payment or satisfactory repayment arrangements have been made. You will not be allowed to register for class or receive official copies of your transcripts until the "HOLD" is removed from your account.

Sincerely,

Your Name
Your Title

cc: Name, Business Office Supervisor
            Name, Registrar/Admissions
            Name, Assistant Director
            Name, Student Records Clerk

REPORTING OVERPAYMENTS

The school must report the overpayment to the Department of Education after the 45 day period.   The school reports the overpayment on the NSLDS web site (www.nsldsfap.ed.gov).

Steps to report overpayments to NSLDS on-line:

> Go to www.nsldsfap.ed.gov
> Enter your user name and password. (User name supplied by NSLDS)
> Review privacy act and click on "I Agree"
> Enter student's social security number, first name and date of birth
> Click on Overpayment History
> Click on Add Overpayment
> Select the Type (Pell, SEOG)
> Enter the disbursement date
> Select the Indicator (Overpayment, Satisfactory Arrangement, Repaid)
> Select the Source (TRF – transfer, SCH – school)
> Click on Submit

If the student has made repayment arrangements with the school, the school should immediately report this status to NSLDS on-line. The Indicator would be Satisfactory Arrangement and the Source would be SCH.

If the student fails to pay in full, make arrangements with the school, or fails to comply with the arrangements made, the Indicator would be Overpayment and the Source would be TRF.   In addition, the school must then refer the overpayment to the Department of Education for collection.

Students who pay in full during the 45 day period should not be reported to NSLDS.

REFERRAL TO THE DEPARTMENT OF EDUCATION

The school must refer the overpayment to the Department of Education if the following conditions are not met:

> The student does not pay overpayment in full.
> The student does not enter into a repayment agreement.
> The student fails to meet the terms of the repayment agreement.

To refer overpayments to the Department of Education for collection, schools should use the Student Withdrawal/Overpayment Referral to ED/SFA Collections form. **The Student Withdrawal/Overpayment Referral to ED/SFA Collections form must be completed on school letterhead.** In addition, the school must report to NSLDS on-line the status and the source of the overpayment.

> NOTE: When completing the Dates of Disbursement on the referral form it is important that the school use the **exact same dates** that were used in NSLDS.

> Once the school has reported and referred the student's overpayment, the school should provide the student with the phone number, e-mail and address for the Department of Education Collections. (See Sample Letter)

Information for Overpayment Referral to ED Collections

Not applicable for aid returned for student withdrawals—use referral information in Volume 2, Chapter 6.

ED Collections will need the following information before it can accept an overpayment account from a school. Each referral must be typed and submitted on institutional letterhead.

PART 1. Student Information

Name: Social Security Number(s):   Date of Birth:
Address(es):   Telephone Number(s):

PART 2. Parent/Spouse Information

Name(s):   Social Security Number(s):
Address(es):   Telephone Number(s):

PART 3. Disbursements and Repayments

1. Name of aid program: _____

2. Total amounts disbursed: $_____

   a. Amount credited to tuition account: $_____
   b. Amount disbursed in hand: $_____

3. Dates of disbursement(s): _____   _____

4. Costs incurred by student: $_____

5. Amount determined to be owed: $_____

6. Total amount of debt repaid to institution: $_____

7. Date of last payment to institution, if any: _____

8. Total amount being referred: $_____
   (For FSEOG, provide federal share amount only)

PART 4. Other Required Information

Award Year of Overpayment:
Student Education Costs:
Name and Telephone Number of Institutional Contact:
Pell Identification Number of Institution:

PART 5. Detailed Explanation of Reason for Overpayment

Provide a detailed explanation of the reason for the overpayment. Each account reported to ED *must* contain this explanation.

FORWARD THE REFERRAL INFORMATION TO:	U.S. Department of Education Federal Student Aid Programs c/o Student Loan Processing Center Program Overpayments P.O. Box 4157 Greenville, Texas 75403

Sample – Notice of Referral Letter

Date

Student Name
Address
City, State Zip

Dear Student:

On July 1, 2004, you were sent a letter informing you that you had received an overpayment of Federal Title IV funds in the amount of $00.00. At that time you were given 45 calendar days to return the overpayment to the school. Since you have not contacted the school to make repayment, your account is being referred to the Department of Education. You will be ineligible to receive additional Title IV aid until you enter into a satisfactory repayment arrangement with the Department of Education.

You should allow at least ten days for processing before you contact the Department of Education Collections concerning your overpayment. Following is the phone number,   e-mail and postal address for the Department of Education Collections:

1-800-621-3115

DCS_HEPL@ed.gov

U.S. Department of Education
Student Financial Assistance Programs
P.O. Box 4222
Iowa City, IA 52245

If you have any questions concerning this overpayment please call me at (000) 000-0000.

Sincerely,

Your Name
Your Title

PROFESSIONAL JUDGEMENT

The Higher Education Act of 1965, as amended, Section 479(a) (1998) states:

> Nothing in this part shall be interpreted as limiting the authority of the financial aid administrator, on the basis of adequate documentation, to make adjustments on a case-by-case basis to the cost of attendance or the values of the data items required to calculate the expected student or parent contribution (or both) to allow for treatment of an individual eligible applicant with special circumstances. However, this authority shall not be construed to permit aid administrators to deviate from the contributions expected in the absence of special circumstances. Special circumstances shall be conditions that differentiate an individual student from a class of students rather than conditions that exist across a class of students. Adequate documentation for such adjustments shall substantiate such special circumstances of individual students.

The Higher Education Act of 1965, as amended, Section 480(d) (1998) defines an independent student as someone who fits into one or more specific categories. In addition, Section 480(d)(7) of the Act states that a student who does not qualify as an independent student under one of the specific categories may be considered to be an independent student if he or she is "a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances."

According to the Dear Colleague Letter, May 2003, GEN-03-07, a student for whom a financial aid administrator makes a documented determination of independent by reason of other unusual circumstances is a "dependency override." The letter also states, "Third party written documentation supporting a student's unusual circumstances is generally required" However, there may be some instances where the only documentation available to the financial aid administrator is a statement by the student. In these limited cases, the student's statement must include the facts related to the student's unusual circumstances, and the institution must include any other pertinent facts in writing.

Each Tennessee College of Applied Technology should develop a written policy on professional judgment and include it with the handbook as well as the school's student handbook.

STUDENT CONSUMER INFORMATION GUIDE

Federal regulations require that all schools have a Student Consumer Information Guide to be given to students upon request explaining the various financial aid programs available, etc. The following is the necessary information to be distributed or made available upon request to students. If this information is available on your institution's website, it must include a statement informing students that a hard copy is available upon request.

1. Availability of Financial Assistance:

   - Types of aid - institutional, state, federal, etc.

   - Eligibility and retention requirements

   - Contact information for assistance in applying

   - Penalties for Drug Law Violations while receiving aid

2. Information About the School's Academic Programs, Cost, Facilities and Policies:

   - Academic program information including faculty

   - Costs – Net Price Calculator, Shopping Sheet

   - Withdrawal procedures, refunds and return of aid

   - Accreditation and licensure

   - Disability Services

   - Transfer credit policies

   - Contact information

   - Penalties and institutional policies on copyright infringement

   - Vaccination Policies

   - Student activities

   - Student body diversity

3. Textbook Information

4. Completions, graduation, transfer, retention and placement rates.

5. Gainful employment programs and disclosures.

6. Campus crime and safety information:

    -   Crime Log

    -   Fire Safety

    -   Annual submission of campus security and fire safety statistics

    -   Emergency response and evacuation procedures

    -   Timely warning and emergency notification information

7. Drug and Alcohol Abuse Prevention

    -   Drug and alcohol abuse prevention program

    -   Drug Free Workplace requirements

8. Privacy – Safeguarding Consumer Information

    -   Family Educational Rights and Privacy Act (FERPA)

9. Voter Registration

10. Misrepresentation

11. Constitution Day

REPORTING

The following are the reports that the Tennessee College of Applied Technology's Financial Aid Administrator will complete at various times during the award year. A copy of these reports should always be kept for the institution's file or electronically.

1. NSLDS Enrollment Reporting (may not be done in the financial aid office, may be completed by the Records Office)
    These are done at least every 60 days to confirm student enrollment. Report is received via SAIG and completed on-line at the NSLDS web site

2. FISAP/FISOP (Fiscal Application to Participate/Operations Report)
    This is the end of the fiscal award year report for campus-based programs. It also serves as the application for the next year's funding and is due at the end of September each Fall. The FISAP will be received and completed electronically via COD website.

3. TBR Term Report: (Usually completed by the Records Office)
    This report is a summary of all financial aid recipients and dollars disbursed each term. This report is usually completed on last trimester's students at the beginning of the new trimester.

4. Federal Pell Grant Program
    A. Electronic Statement of Account (ESOA)
       In July, institutions should receive their initial Federal Pell Grant Account for the current award year. This information is transmitted via SAIG as a document called the Electronic Statement of Account.
       The ESOA gives the maximum amount of funds an institution may draw down from the Department of Education to cover payments made to students. The Department of Education will periodically adjust an institution's Federal Pell Grant authorization on the basis of the actual number and amount of awards that the institution has reported to the Department.
       It is important to remember that this form is NOT a report prepared by the institution. It originates in the Federal Pell Grant Disbursement System and is sent to the institution.

    B. Origination Records
       The origination record establishes a student's eligibility and the amount of Pell the student can receive for the award year. Origination records are reported to the Department of Education electronically using either the Pell Payment module of EDExpress or a third-party software.
       The school should submit an origination record for every student it **might** pay during the award year; the school doesn't have to disburse funds for each origination record.

Schools can submit origination records as early in the year as it chooses, once the system starts up. It is to the school's benefit to submit records well in advance of the time of the actual disbursement as COD must have an accepted origination record before a disbursement record can be processed.

Schools will receive an Origination Record Acknowledgement from COD after COD has received and edited the origination records.

Generally a school only needs to submit an updated origination record if there is a change that will *increase* a student's award amount. To update the origination record, the school sends a new record with the same Origination ID, Original SSN, Name Code, and Attended Campus ID. An accepted updated origination record will replace the data from the previous record.

C. Disbursement Records

The disbursement record is used to report to COD actual Pell payments made to eligible students. The school must report **each disbursement** made to the student to COD. Disbursement records are reported to COD electronically using either the Pell Payment module of EDExpress or third-party software. Each disbursement is given a number (disb. 1, disb 2, etc) and a sequence number (disb. 1 seq.1, disb 1 seq 2, disb 2 seq 1, disb 2 seq 2). Disbursements are always reported as positive amounts. When reporting a change to a disbursement, you will add a sequence to the disbursement number that is being updated and report the new amount of the disbursement.

Schools can submit disbursement records as early as 7 days prior to the actual disbursement date but no later than 10 days after the disbursement date. Remember, COD must have an accepted origination record before it will process a disbursement record.

Schools will receive a Disbursement Record Acknowledgement from COD after COD has received and edited the disbursement records.

D. Year-to-Date Records (YTD)

The Year-to-Date file has origination and disbursement information for each student that the school has submitted to and been accepted by COD. **Year-to-Date records do not come automatically; they must be requested from COD via the Pell Payment module of EDExpress or a third-party software provider.**

Institutions should use the Year-to-Date Record to confirm that COD has received and accepted an Origination and Disbursement Record for all the Federal Pell Grant recipients paid by the institution. School records should also be reviewed to verify that the award amount authorized in each financial aid file agrees with the actual amount paid to the student and agrees with the total amount disbursed on the Year-to-Date Record. Any needed changes that are discovered must be made via the disbursement record.

E. Multiple Reporting Record (MRR)

The Multiple Reporting Record tells schools when another school has submitted an origination or disbursement record on a student for whom it has also submitted records. MRRs will be generated automatically if COD must reject or reduce a payment to prevent an overaward or if the student is receiving Pell payments for concurrent enrollment.

F. Potential Overaward Payment (POP)
Based on student receiving no more than one scheduled Pell Grant award in an award year. If the COD system receives disbursement information that a student has received more than 100% of the scheduled award, a POP situation exists.

5. **Tennessee Student Assistance Corporation (TSAC)**

A. Tennessee Student Assistance Award (TSAA) Certification Roster
B. Wilder-Naifeh Technical Skills Grant (WNTSG) Certification Roster
C. Tennessee Promise
D. TCAT Reconnect

To verify enrollment for a specific academic term, schools will log on to the e*GRandS website. By logging on the e*GRandS system the schools have a choice of processing the roster on-line or downloading the roster to their PC. The site administrator can complete the roster on-line (which will certify the students in real time); or the school may download the file to their PC and use the file to update their records at the institution level. Once TSAC receives the roster, it is processed for payment and a check is processed as a direct deposit to their account (ACH) to the certifying school.
Important Reminder: Please note that students only receive TSAA awards for three academic terms per academic year. Students must be enrolled at least half time in order to be eligible for TSAA. Less than half time students do not qualify.

e*GRandS- On-line Processing

e*GRandS is a full service Internet based **GR**ant **and** **S**cholarship management system that is used to process TSAC's grant and scholarship programs.

Certification Roster

Each schools' site administrator uses e*GRandS to certify students prior to being awarded TSAA, WNTSG, TN Promise & TCAT Reconnect. By using the online certification roster, site administrators can certify and update multiple grant records.

TSAA, WNTSG, Promise & Reconnect Adjustments

Site administrators enter adjustments to a grant payment per the student's payment history. The adjustment is placed into pending status until the adjustment is processed by TSAC. In the case of a refund, the adjustment will not be processed until TSAC receives the funds. Once the adjustments have been verified, they must be transmitted to the agency.

Reconciliation Rosters- A reconciliation roster must be received by TSAC each trimester and at the end of each fiscal year. If TSAC does not receive a reconciliation roaster they will not release any additional funds to the institution.

6.   **Gainful Employment Report** (this report may be completed by the Records Office and submitted to DOE by the Financial Aid Office

Reporting deadlines are set by Department of Education. You must watch IFAP or Electronic Announcements for updates.

AUDIT REQUIREMENTS

An institution is required to have an annual financial and compliance audit for Title IV funds. This audit requirement is considered to be satisfied if the institution has had an audit under the Single Audit Act (Chapter 75 of Title 31, United States Code). Audits will be scheduled and performed by the State Comptroller's Office.

Financial Aid files must be retained up to five years. Federal Auditors can request these files during an audit.

ACCOUNTING AND RECONCILIATION "HINTS"

It will be to the Financial Aid Administrator's advantage to keep a ledger by an award year basis which shows all transactions and dates involving Title IV funds. This ledger should show allocations, de-obligations and actual disbursements. The disbursement entries will show the date, the student's name, social security and/or student id number and the amount and type of aid disbursed.

The Financial Aid Administrator will develop a "Student Ledger System" which shows the amount of aid a student has received by award year(s) along with the source(s) of this aid and any charges the student made. The student ledgers should be kept continuously through the award year or at the end of the fiscal year. Student Ledgers have been required in audits.

The Shared Service Center will provide monthly reconciliation reports to the TCATs, which shows all financial aid transactions made that month. The report will show transactions made in Title IV and State Aid accounts. The Aid Administrator must retain copies of this report to show they have balanced each account each month. If accounts are balanced on a monthly basis, it is easier to balance the end of year figures.

TENNESSEE COLLEGE OF APPLIED TECHNOLOGY'S RESPONSIBILITIES TO THE SHARED SERVICE CENTER

Please refer to the Service Level Agreements found at portal.tbr.edu

VERIFICATION

Regulations governing the Title IV student financial aid programs require institutions to verify applicant report data in certain instances (34 CFR Part 668).

In 2018-2019, there are three categories for dependent and independent students which will be identified on student ISIRs: V1-standard (income & household size), V4-High School completion, Identity, & Educational Purpose, V5-Verify everything or specific items as requested. (Institutions must report verification status of V4 and V5 to https://faaaccess.ed.gov with regard to Identity and High School Completion Status whether the student enrolls on your campus or not)

These regulations also require institutions to develop written policies and procedures to carry out the verification process.

To achieve consistency, comply with the regulations governing verification and incorporate the below stated principles, the procedures outlined in this chapter have been established. The procedures which follow represent the minimum requirement. (If your school does 100% verification, you will apply these principles to all of your financial aid recipients).

Tennessee Colleges of Applied Technology adhere to the following verification principles developed by the National Association of Student Financial Aid Administrators (NASFAA).

* To ensure that limited financial aid funds are awarded to eligible students in an equitable and consistent manner, all institutions must develop policies for verification of family reported information.
* Requirements for verification of family-reported information for purposes of qualifying for financial aid must be cost effective, flexible, and based upon acceptance of a reasonable tolerance range for error applied to award amounts.
* While institutions vary widely by type, students served, and mission, minimum standards for verification must exist for all institutions.
* Established institutional policies which outline required forms and procedures to fulfill verification standards shall be written and made available to applicants for financial aid.
* Verification procedures must be uniformly applied to all financial aid programs which require demonstrated financial need as an eligibility criterion.
* Verification procedures used by institutions should as a minimum be based on an accurate representation of the applicant pool and may include the use of single or multiple edit checks used to establish error-prone criteria.

A.   Who must be verified?

The institution will verify applicants selected by the Secretary via the federally approved edits.
This includes recipients of the WNTSG, TNPromise and TCAT Reconnect even though they may not be Pell eligible.

The institution's selection policy will be applied consistently to all applicants not selected or required to be selected by the Secretary.

The institution will require transfer students previously selected for verification to re-verify their information unless they are excluded under the provisions of 34 CFR Part 668.

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B.   Verification Items

For applicants selected under A1, the institution will verify the items specified in 34 CFR Part 668.

The institution will resolve and document discrepant application information for all applicants in compliance with 34 CFR Part 668.

C.   Applicant responsibility

1. Applicants selected for verification by the Secretary are required to provide requested information or documentation in order to be eligible to receive Title IV student aid funds.

2. If a Federal Pell Grant or campus-based program applicant's dependency status changes during the award year, or the original application was filed incorrectly, the applicant must make a correction reflecting the changed status unless the change results from a change in marital status.

3. Selected applicants must certify and/or update the household size and number in postsecondary education to reflect accurate data as of the date of verification.

   NOTE: Students not selected for verification cannot update household size and number in college.

4. The applicant must return to Title IV or State Programs any overpayment discovered during verification.

D.   Documentation

1. The institution will require applicants to submit acceptable documentation as specified under 34 CFR Part 668.

2. For verification of independent student status for the campus-based and FFELP programs, the institution will adhere to the Federal Pell Grant documentation requirements specified in 34 CFR Part 668.

3. The institution will follow the guidelines under 34 CFR part 668 with respect to the "ability" of the parent(s) to provide documentation.

E.   Time Period

    1. Applicants selected for verification either by the Secretary or the institution must provide the requested information or documentation not later than: <u>three (3) months from the date of the verification letter</u>

    2. If the institution will grant an extension of time, the extension will be on an individual basis, and based on documented extenuating circumstances.

F.   Consequences for failure to provide documentation or information within the specified time period.

    <u>The institution will not disburse any Federal Pell, Federal Perkins (NDSL), FSEOG, TSAA, WNTSG, TN Promise, TCAT Reconnect funds, approve FWS employment, or certify a FFELP application for applicants who fail to provide requested documentation within the time frame.</u>

G.   Tolerances

    A corrected record will be submitted. A $25 net tolerance option (which applies only to AGI, Taxes Paid and Untaxed Income) exists for Pell, campus based programs, Federal Stafford, William D. Ford, Federal Direct Loans.

H.   Notification

    The institution will inform the applicant of verification procedures and requirements through written and/or verbal communications. (See example)

    The institution will notify the applicant of the results of verification through written and/or verbal communications.

I.   Referral Procedures

    The institution will forward to the Secretary the name, Social Security Number, and other relevant information of an applicant who has received funds based on possibly incorrect information, after the institution has made a reasonable effort to resolve the discrepancy.

Verification Letter Example

Dear

You have been selected for the process called verification. You are to fully complete the verification worksheet and return it to this office along with the following:

* * An IRS return transcript for your (and your spouse's) 2016 tax year

* * An IRS return transcript of your parents' 2016 tax year

* Other: signed dependent or independent verification form

In order to receive federal financial aid, you must submit the above information no later than three months from the date of this letter. If there are extenuating circumstances, you can request an extension. This is to be done in writing and within the deadline date.

Please be advised that the school will not disburse any Federal Pell, FSEOG, TSAA, WNTSG, TN PROMISE OR TCAT RECONNECT or start FWS employment, until you have completed the verification process.

Also, applicants who fail to provide the requested documentation to verify reported information within the three months' time period will forfeit their financial aid award.

Should you have additional questions, please contact the financial aid office immediately.
Sincerely,

John Q. Counselor

TN E Campus Students

Student Eligibility

TN E Campus students may receive federal and/or state aid based on the eligibility criteria of each financial assistance program. The student must meet general student eligibility requirements, also.

Award Amounts and Payment Procedures

Award amounts are based on each federal and/or state aid program the student is eligible to receive. TN E Campus students attend on a calendar established by the Tennessee Board of Regents for online students which coincides with the regular TCAT calendars.

TN E Campus students are registered online by each TCAT Campus Contract who should then give a copy of the students demographic information, proposed hours for each term, and if applicable previous term's grades and completed hours to the TCAT financial aid office. TN E Campus students' grades and completed hours from prior terms will also be available in permanent records.

The TCAT financial aid office will calculate each term award and notify the student. The TCAT should then enter the student into the campus registration system.

Financial Aid for TN E Campus students will be calculated the same as on-ground students.

Satisfactory Progress

Satisfactory academic progress for TN E Campus will be evaluated using the same timeframe and process as on-ground students.

Refunds

Applicable federal and/or state financial aid program refund policies will be followed for TN E Campus students. When a student withdraws during the term, scheduled hours may be determined as follows:

$$\frac{\text{Number of hours in the course(s)}}{\text{Number of days in the academic term}} \times \text{Number days elapsed in academic term} = \text{Scheduled Hours registered for}$$

Example: Student withdraws during the academic term after registering for a total of 216 hours.
The length of the academic term is 72 school days. A student withdraws on the 14th day of the academic term.

$$\frac{216}{72} = 3 \text{ hours per day} \times 14 \text{ days elapsed in school calendar} = 41 \text{ scheduled hours}$$

In the event a student who withdraws during the academic term has accelerated their progression in any course and the student's actual hours reported by TN E Campus faculty are larger than scheduled hours, refund calculations should use the larger figure in calculations. TN E Campus faculty will post grades and hours monthly or may be contacted by the TCAT Contact/Financial Aid Office for this information. TN E Campus faculty will report grades and hours for withdrawn students upon notification from TCAT TN E Campus contacts of the student's withdrawal.

GLOSSARY

Adjusted Gross Income (AGI) - all taxable income minus IRS allowable adjustment to income. This figure is from Form 1040, Form 1040A or Form 1040EZ or other acceptable IRS documentation.

Common Origination and Disbursement (COD) – the financial aid delivery system for the Federal Pell Grant and Direct Loan programs

Continuous Enrollment- for all TELS Program, the grant must be certified for each trimester

EDEXPRESS – a PC software package that offers several functions that allow schools to manage the delivery of financial aid information electronically.

EDCONNECT –is software that helps financial aid administrators send, receive, and manage their Federal student aid information electronically.

Expected Family Contribution (EFC) - the amount a student's family is expected to contribute toward the cost of attendance. This amount is usually based on the family's income and assets.

Federal Methodology (FM) - The methodology used in determining a family's ability to pay for postsecondary education.

Federal Pell Grant Program - guarantees each student enrolled at an institution of higher education, and who qualifies, a maximum Federal Pell Grant specified by legislation, minus the family financial contribution. Students may apply for Federal Pell Grants and other federal student aid by completing the FAFSA.

Federal Supplemental Educational Opportunity Grant (FSEOG) - a federal program available to undergraduate students with exceptional financial need. The federal government provides 75% of the award and the institution matches the remainder.

Federal Stafford Loan Program - a program in which a student may borrow from a bank or other financial institution. The Federal government will pay the interest on the loan while the student is in school if the loan is a Subsidized Stafford loan and the student is eligible for interest benefits. The student is responsible for paying the interest on an Unsubsidized Stafford loan.

Federal Work Study (FWS) - provides part-time jobs to assist students who it is determined need help to pay the expenses of higher education. The federal government provides 75% of the student's earnings and the employer contributes the balance.

Financial Need - obtained by subtracting the Expected Family Contribution from the Cost of Attendance

Financial Aid Package - the total amount of financial aid a student receives. Federal and non-Federal aid such as loans, grants, or work-study are combined in a "package" to help meet the student's need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of a school's financial aid administrator.

Financial Aid History - a record that shows the Federal student aid history for a student. If the student has received Federal student aid and transfers to another school, the new school must review the students' aid history through the NSLDS.

Free Application for Federal Student Aid (FAFSA) - federal form that must be used by students to apply for Federal Pell Grants and other federal and Tennessee state student aid.

Gramm-Leach Bliley Act – As stated by the FTC "Standards for Safeguarding Customer Information" Rule, Financial institutions must have an Information Security Program in place to monitor an individuals' non-public financial information.

ISIR - a paper or electronic document from the CPS which may be used to pay a student his or her Federal Pell Grant without the student presenting a SAR.

LEU – Lifetime Eligibility Units. The percentage of lifetime eligibility used by a student. Up to 600%.

National Student Loan Database System (NSLDS) - a comprehensive database containing select financial aid history information. Schools access NSLDS through SAIG for financial aid histories, to complete Enrollment Verification reports, and to report Perkins Loan status.

National Student Loan Clearinghouse (NSLC) - a not-for-profit organization that provides a central repository for information on enrollment status of students attending schools that participate in the clearinghouse. Schools report student status regularly to NSLC. The NSLC in turn will report the enrollment status information to the Department of Education, guarantee agencies and lenders. NSLC acts as a third party servicer to complete SSCR's through NSLDS and to complete student loan deferments for participating schools.

SAIG - the Department of Education's vehicle for electronically transmitting and receiving data on financial aid programs authorized under Title IV of the HEA as amended. SAIG transmits data from Ed's Electronic Data Exchange (EDE), the Direct Loan Program and the NSLDS.

Student Aid Report (SAR) - U.S. Department of Education's report to the student.

Student Expense Budget(Cost of Attendance) - the costs to a specific student of attending a specific institution. The institutional budget includes both in-state and out-of-state tuition and fees, an amount for books and supplies, and maintenance costs (food, housing, transportation, clothing, personal/medical care, etc.)

Successfully Completed Clock Hour – a clock hour is not considered successfully completed until the student has met all competencies associated with that clock hour while maintaining at least a 'C' average. An attended clock hour does not necessarily equal a successfully completed clock hour.

UEH – Unusual Enrollment History.

Wilder-Naifeh Technical Skills Grant(WNTSG) – part of the Tennessee Education Lottery Scholarship program for Tennessee residents that attend a Tennessee College of Applied Technology.

TENNESSEE COLLEGES OF APPLIED TECHNOLOGY

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