

**Riverland Community College  
Policy and Procedure**

4/14/2021

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## Section 1: Manual Introduction

### 1.1 Introduction to the Financial Aid Office

The main Financial Aid Department of Riverland Community College is located in the Austin East Building in N201. Hours of operation are 7:30-4:30 Monday through Thursday and 7:30 to 4:00 on Friday. Contact information for Financial Aid is:

1900 8<sup>th</sup> Ave. NW Austin, MN 55912

1-507-433-0600 (Phone)

1-507-433-0515 (Fax)

There is also financial aid staff located on the Albert Lea and Owatonna campus located in the Student Service Centers.

Financial Aid information and forms can be accessed from the Riverland Community College website at <http://www.riverland.edu/tuition-costs/financial-aid/>.

This document articulates the policies and procedures governing the administration of financial aid at Riverland Community College. The Financial Aid Office at Riverland Community College is committed to providing students with accurate information on available financial assistance to help meet the cost of education; assist students in applying for and receiving financial aid dollars in a timely and courteous manner; and to maintain regulatory compliance with funding agencies to insure institutional eligibility.

### 1.2 Purpose and Philosophy of the Financial Aid Office

It is the mission of Riverland Community College to inspire personal success through education. The Financial Aid Office strives to help students find all types of aid they may be eligible for to help them achieve success. The Financial Aid Department also utilizes the most efficient procedures possible for processing the different types of aid.

Riverland Community College participates in federal, state, and institutional financial aid programs in order to provide its students with financial access to post-secondary education. Each external financial aid program has specific administrative and management requirements that necessitate the development of institutional policies and procedures to ensure compliance with regulatory requirements, to facilitate consistency of treatment among classes of students, and to enhance the timely and efficient delivery of aid to students.

This manual has been developed to reflect Riverland Community College's current practices in the delivery of financial aid. It is intended to be used as a reference for existing staff and as a training resource for new staff. In addition, the manual may be made available to students, other College personnel, or state or federal agency representatives who request to review it.

#### DISCLAIMER

This manual is intended as an informational guide for Riverland Community College employees. The manual is also used to explain policies and procedures to students. This manual is not used as a guide for federal and/or state regulations concerning financial aid. Therefore, if any information is identified as being inconsistent with the always changing federal/state regulations, those regulations supersede this manual.

#### Operating Polices:

1. Financial aid is awarded to eligible students who have completed the application process and who are seeking a valid degree, diploma or certificate at Riverland Community College. All applicants are awarded on the basis of financial need using data from the Free Application for Federal Student Aid, which must be completed annually.
2. Students must declare a major course of study that leads to a degree diploma or certificate. Ineligible majors for Federal Student Aid purposes include, but are not limited to any programs that are less than 16 credits and any programs that are not approved by our accrediting agency and

included in the our Program Participation Agreement with the Department of Education.

3. Applications are evaluated on a first-come, first-served basis prior to the Fall semester start and on a rolling basis thereafter. Summer session is considered the third semester of the academic year.

4. Riverland Community College reserves the right to change awards based on availability of funds, changes in enrollment, academic progress, and/or changes in student eligibility.

5. Students have the right to appeal decisions of the financial aid office staff by making an appeal through the Financial Aid Director and/or the Dean of Student Affairs.

### **1.3 Policies and Procedures Development Responsibilities**

The Director of Financial Aid is responsible for developing and implementing polices regarding the delivery of student aid at Riverland Community College with input from the Financial Aid staff. These policies are developed with respect to all federal and state rules and regulations.

#### **1.3.1 Responsible Personnel**

The Director of Financial Aid is responsible for ensuring the appropriate staff are aware of any changes to existing policies and procedures. The Director also works closely with faculty regarding new programs or changes to existing programs and how aid eligibility is affected.

#### **1.3.2 Documents and Methods**

The policies and procedures manual is intended to ensure that Riverland Community College is in compliance with regulatory and audit requirements by clearly and comprehensively documenting the policies and procedures by which the office operates. The policies and procedures contained here support the philosophy of financial aid delivery and will not, in any case, supersede or be contrary to federal regulation or state law governing the financial aid programs. The publications and documents used routinely by the financial aid office in establishing institutional policies and procedures include:

- The Congressional Federal Register, Congress
- The Financial Aid Handbook, US Department of Education
- The Encyclopedia of Student Financial Aid, NASFAA
- Dear Colleague and Action Letters, and “Q & A” distributed by the US Department of Education, website.
- The Federal Student Assistance Audit Guide
- The Minnesota Higher Education Services Office publications
- Common Manual
- NASFAA website
- IFAP website
- Department of Education website
- Various financial aid listservs

#### **Resources:**

[668.16\(o\)](#)  
[2017-18 FSA Handbook, Vol. 2,](#)  
[Ch. 3](#)

## Section 2: Administrative Organization and Office Management

### 2.1 Institutional and Divisional Structure

The financial aid office falls under the Vice President of Academic & Student Affairs. The complete organizational chart is found on Riverland staff website at

<https://www.riverland.edu/riverland/assets/File/About/Riverland%20Organizational%20Chart%20March%202019.pdf>

There are clear and separate divisions of responsibility between the different departments such as the Advising and the Registrar, Business Office, and Financial Aid. Riverland's set up of the Minnesota State Integrated Statewide Records System (ISRS) ensures that different departments do not have crossover security rights. A summary of departmental duties is listed below.

#### Resources:

668.16(b)(3)  
668.16(b)(4)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3  
668.16(c)

Registrar and Academic Advisors	Financial Aid Office	Business Office
Assist students in filing FAFSA	Determine and monitor student eligibility for aid	Maintain accurate billing statements
Relay general financial aid information	Collecting supporting documentation for determining aid eligibility	Collect payments for student accounts
Assist students with the registration process	Notify students of aid eligibility	Disburse aid through the use of Higher One
Work in conjunction with financial aid regarding satisfactory academic progress	Post financial aid awards and review the aid apply process on a weekly basis	Draw down and reconcile funds
Review and explain financial aid awards with students	Reconcile awarded funds for all federal and state financial aid programs on a monthly basis	Collect Return to Title IV balances owed to the college
Assist students with electronically accepting or declining aid awards	Compile and complete all federal, state and institutional reports	Refund tuition charges based on institutional policy regarding dropped courses and total withdrawals
Notify the Financial Aid department of changes in enrollment for aid recipients	Calculate Return to Title Funds	

### 2.2 Financial Aid Office Structure and Position Responsibilities

Each member of the financial aid office at Riverland Community College has expertise in a given area of financial aid as well as a general knowledge of all or most other areas. The following job description summarizes the major job functions and areas of accountability:

#### Director of Financial Aid:

- Responsible for the overall management of the office staff, including hiring and performance appraisals and developing policies and procedures for all areas of the office.
- Responsible for all fund management, software enhancements, and updates as well as serve as liaison with Minnesota State and Riverland Community College for the ISRS system.
- Responsible for system setup, document tracking letters, packaging of aid and production of award notices.
- Responsible for all federal, state, and other reporting totaling around \$20,000,000 programs.
- Responsible for the administration of all State and Federal Programs.
- Responsible for the completion and submission of the FISAP on an annual basis.
- Responsible for notifying the Department of Education when new programs are developed, reporting changes in Administration, Fiscal Officer or Financial Aid Director, and updating the PPA (Participation Agreement).

#### Resources:

668.16(b)(1)  
668.16(b)(2)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3  
28 CFR 35  
28 CFR 36.301-311  
34 CFR 104

- Responsible for the training of new staff on financial aid, regardless of department.

**Financial Aid Advisor, MAPE I (position 1 out of 2):**

- Responsible for all verification of student financial aid applications that are selected by the Department of Education.
- Ensure that federal and state guidelines are being met.
- Responsible for verifying and resolving any conflicting information on student application and making any corrections necessary to determine the correct eligibility for each student.
- Pulls in files from EdConnect on a daily basis to ensure accurate ISIR and funding information.
- Packaging federal and state aid with the exception of the MN State Postsecondary Child Care Grant, MN GI Bill, MN Indian Scholarship and the MN Dream Act funds for students in our credit-based programs.
- Reviews the aid apply process and makes any adjustments as needed based on student eligibility.
- Responsible for the Return to Title IV calculations.
- This person is also responsible for creating and maintaining the document imaging system for financial aid records.
- Sends all tracking letters requesting verification information and/or advising students of FAFSA issues.

**Financial Aid Advisor, MAPE I (position 2 out of 2):**

- Responsible for the origination and certification of all Federal Direct Loans and private lender loans disbursed through Riverland Community College.
- Responsible for all reconciliation of Federal funds on a monthly basis.
- Resolves disbursement and origination errors with COD.
- Monitors the Pell Lifetime Eligibility Used for Riverland students.
- Works with Pell Grant program on a weekly basis to make corrections if errors are received from COD
- Monitors the Federal Direct Subsidized Loan Usage reports to ensure proper awarding of need-based aid.
- Responsible for determining awards for students in clock hour programs.

**Student Affairs Generalist:** Financial Aid department responsibilities include:

- Calculating, verifying and monitoring student eligibility for the MN State Postsecondary Child Care grant, MN GI bill, and MN Indian Scholarship and Federal Perkins Loan programs.
- Contact person for the MN Dream Act funds.
- Responsible for all reconciliation of State funds on a monthly basis.
- Monitors student eligibility and institutional spending for federal and state work study funds.
- Responsible for reconciliation for reporting of the above mentioned funds.
- Maintains a database of work study postings and supervisors
- Maintains a waiting list for work study funds in the event that additional funds become available.

**2.2.1 Personnel Policies**

**Policies**

All financial aid staff are held to the Riverland Community College Employee Code of Conduct policy as found on the Riverland web page at <http://www.riverland.edu/policy/Employee-Code-of-Conduct-1000.pdf> , as well as the Financial Aid Office Employees Code of Conduct listed below.

All Riverland Financial Aid staff are also governed by a union contract. The union contract is used to govern all aspects of the of staff employment from hiring, work hours, vacation, sick leave, seniority,

**Resources:**

- 2 CFR 3485
- 34 CFR 84
- 601.21
- 2017-18 FSA Handbook, Vol. 2, Ch. 1



discipline and discharge, etc.

### Financial Aid Office Employees Code of Conduct.

This Code of Conduct is in response to the Higher Education Opportunity Act signed August, 14, 2008. This code is applicable to all Riverland Community College employees with responsibilities related to Federal Title IV student loans and prohibits a conflict of interest. Where applicable, this code is superseded by the Minnesota State Employees Code of Conduct, if more restrictive.

Riverland Community College employees responsible for Federal Title IV student loans are prohibited from:

- Revenue sharing arrangements,
- Receiving most lender gifts, including those to family members, with certain minimal exceptions,
- Receiving fees or other compensation for consulting with lenders,
- Using the award packaging or other methods to assign first-time borrowers to certain lenders,
- Delaying or refusing to certify any loan based on the borrower's choice of lender,
- Accepting any funds for private education loans in exchange for benefits to the lenders such as a preferred lender arrangement,
- Requesting or accepting assistance from any lender for call-center staffing or financial aid office staffing, and
- Receiving any compensation or financial benefit for service other than reasonable reimbursement of expenses for any financial aid office employee who serves on a lender's advisory board.

This Code of Conduct is given annually to each employee with a responsibility related to Federal Title IV student loans.

2017-18 FSA Handbook, Vol. 2, Ch. 3  
 2017-18 FSA Handbook, Vol. 2, Ch. 6  
 668.14(b)(18)(i)  
 668.14(b)(18)(iii)  
 668.14(b)(27)  
 668.14(b)(22)  
 668.14(c)(1)  
 668.16(d)(2)  
 Federal Register, 7/28/09, p. 37446

## 2.3 Frequent Contact Information

Patty Hemann	Financial Aid Director	507-433-0816	patty.hemann@riverland.edu
Linda Wasmoen	Student Affairs Generalist	507-379-3323	linda.wasmoen@riverland.edu
Krista Olson	Financial Aid Advisor	507-433-0603	krista.olson@riverland.edu
Darcy Drake-Tapp	Financial Aid Advisor	507-433-0639	darcy.drake-tapp@riverland.edu

**Resources:**  
 668.16(b)(3)  
 668.16(b)(4)

### 2.3.1 Third-Party Servicers

#### Policies

Riverland Community College uses BankMobile to disburse any excess financial aid funds. The CFO at Riverland is responsible for maintaining all aspects of the contract with BankMobile. The CFO is also responsible for monitoring BankMobile to ensure the work performed meets all federal and state guidelines on disbursing aid.

#### Procedures

Information regarding Riverland's contracts with BankMobile are available at <https://www.vibeaccount.com/swc/doc/landing/m20xsxgjj9zaxn62sthtm>.

**Resources:**  
 668.25  
 GEN-15-01  
 GEN-16-15

**Resources:**  
 2017-18 FSA Handbook, Vol. 2, Ch. 3

## 2.4 General Financial Aid Office Administration

### 2.4.1 Accommodations for Disabilities

#### Policies

Students with disabilities will receive accommodations from the financial aid office upon request for services. Riverland will provide requested accommodations as they are available. If the financial aid office is unable to provide required accommodations, the student will be referred to Director of Disability Services to assist the student with appropriate accommodations.

**Resources:**  
 28 CFR 35  
 28 CFR 36  
 34 CFR 104  
 2017-18 FSA Handbook, Vol. 2, Ch. 6

### 2.4.2 Appointments with Staff

### **Policies**

Students are not required to have an appointment to meet with financial aid staff. Students are able to walk in during regular business hours and receive financial aid assistance. If a student requests an appointment with a specific financial aid staff, the student should contact the staff member by phone or email to set up an appointment.

### **Resources:**

668.16(h)

## **2.4.4 Telephone**

### **Policies**

Incoming calls are initially screened by our Call Center and Academic Advisors and referred to Financial Aid Staff as needed.

## **2.4.5 Confidentiality of Student Records**

### **Policies**

All financial aid information is treated as private and not released to anyone other than the student.

### **Resources:**

16 CFR 313.3(n)  
16 CFR 314  
34 CFR 99  
GEN-16-12  
GEN-15-18  
Electronic Announcement,  
9/5/17  
2017-18 FSA Handbook, Vol. 2,  
Ch. 7

## **2.5 Records Management and Retention**

### **Resources:**

668.24(d)  
668.24(f)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 7

### **Resources:**

668.14(b)(4)  
668.24  
674.19(e)  
675.19(b)  
676.19(b)  
682.610(b)  
685.309(c)  
686.38  
690.82(a)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 7

## **2.5.1 Safeguarding Electronic Records**

### **Policies**

The Financial Aid office is responsible for all records management and retention. Riverland uses an electronic imaging system for all records retention. All electronic records are kept on a secure server that is maintained by Minnesota State. The imaging system is a password controlled program that provides the highest level of security for student records.

### **Resources:**

2017-18 FSA Handbook, Vol. 2,  
Ch. 7

Records are kept for five years electronically. After five years have passed, all records are manually purged from the electronic imaging system.

### **Procedures**

Access to the electronic system is granted through a two step process. Users are first given access to the ImageNow ISRS security group. Minnesota State handles all security aspects with the username and password of each user in this group. The servers are housed at Minnesota State University, Mankato.

Next, the user is created within the Riverland specific electronic system and access to specific information is granted based on the needs of the employee's position.

## **2.6 Information Sharing and the Family Educational Rights and Privacy Act**

## 2.6.1 Internal Disclosure

### Policies

Student data containing financial aid information will not be shared with any school official unless they have a legitimate educational purpose for the data. Each request for data will be reviewed to determine if the request is a legitimate educational need. If there is a legitimate educational need, only the necessary information is shared with the school official.

### **Resources:**

99.30  
99.31  
99.2  
99.3, Directory information,  
Disclosure, Education records  
99.8  
99.10  
99.12  
99.20  
99.34  
99.7  
99.37  
Electronic Announcement,  
9/5/17  
2017-18 FSA Handbook, Vol. 2,  
Ch. 7

## 2.6.2 External Disclosure

### Policies

Financial aid data is not shared with anyone inside the college without a legitimate educational purpose.

Data will only be provided to outside organizations if the disclosure is to a scholarship granting organization, tribal organization, or other organization assisting the applicant in applying for and receiving federal, state, local, or tribal financial assistance for any component of the applicant's cost of attendance. The student must provide explicit written consent before any information is released.

Financial aid information may be released to a dependent student parent. The parent must be listed on the FAFSA as the student parent. The parent must authorize their social security number and date of birth as well as providing the student's tech ID or social security number before information is released to the parent.

### **Resources:**

99.31(a)(1),(9)-(11),(13)-(14),  
(16)  
99.33(a)  
99.36  
Electronic Announcement,  
9/5/17

## 2.6.3 Authorization Consent Form

### Policies

Any request for data release must contain enough information to confirm the student who the information is being requested. This must include the student full name as well as the student tech ID or social security number.

### **Resources:**

2017-18 FSA Handbook, Vol. 2,  
Ch. 7

### **Resources:**

99.31(a)(2)-(16)  
99.33(b)  
99.36  
Electronic Announcement,  
9/5/17  
2017-18 FSA Handbook, Vol. 2,  
Ch. 7

## 2.6.4 Information Release via Telephone

### Policies

Information is not released to a third party over the phone.

### **Resources:**

2017-18 FSA Handbook, Vol. 2,  
Ch. 7

## Section 3: Financial Aid Programs

### 3.1 Institutional Eligibility Requirements

Riverland Community College is authorized by the State of Minnesota to offer postsecondary education degrees, diplomas, and certificates. Regionally, Riverland is accredited by the Higher Learning Commission of the North Central Association of Colleges and Schools.

#### Resources:

600.7  
600.10(d)  
600.20(b)(2)  
600.20(e)(3)  
668.13(b)  
668.14(g)  
668.14(h)

#### Resources:

600  
600.4  
600.5  
600.6

### 3.1.1 Program Eligibility

#### Policies

Riverland Community College is a two year community and technical college that offers Associate of Arts, Associate of Science, Associate of Applied Science, Diploma and Certificate programs. The academic year is nine months in length and consists of two, 16 week semesters of credit hour instruction. Minnesota State ensures that Gainful Employment requirements are maintained. All programs are reviewed by Minnesota State to determine program eligibility. No financial aid is paid to a student until they are enrolled in an eligible program of study.

#### Resources:

P. L. 113-235  
HEA 484(d)(2)  
600.9(a), (b)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 5  
668.232(b), (c), (d), (e)  
Federal Register, 6/24/14, pp.  
35692 to 35693  
GEN-16-09  
GEN-15-10  
GEN-15-09  
GEN-14-04  
GEN-13-20  
GEN-12-13  
GEN-11-05  
GEN-11-01  
Electronic Announcement,  
10/22/15  
2017-18 FSA Handbook, Vol. 2,  
Ch. 1  
2017-18 FSA Handbook, Vol. 2,  
Ch. 2

#### Resources:

600.2 Clock hour, Credit hour,  
Educational Program  
668.3  
668.8  
668.8(a)  
668.8(b)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 5  
668.8(c)(3),(d)  
668.8(e)  
668.8(g)  
668.8(k),(l)  
668.14(b)(26)  
668.231  
668.232  
GEN-11-10  
2017-18 FSA Handbook, Vol. 2,  
Ch. 2  
2017-18 FSA Handbook, Vol. 3,  
Ch. 1

### 3.1.1.1 Ineligible Programs

#### Policies

Ineligible programs are programs that are not approved by Minnesota State. This also includes programs of less than 16 credits and 15 weeks of instruction.

### 3.1.2 Administrative Capability

#### Resources:

#### Resources:

### 3.1.2.2 Administration

#### Policies

Riverland has a Financial Aid Director who is responsible for administering and coordinating the institutions financial aid programs. The financial aid office will employ an adequate number of staff to administer all Title IV programs and state aid.

#### **Resources:**

668.16(b)(1), (2), (3)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3

### 3.1.4 Reporting & Reconciliation

#### **Resources:**

668.16(i)  
674.19(d)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 4  
675.19(b)(2)(iv)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 7  
676.19(b)(2)  
685.300(b)(5)  
2017-18 FSA Handbook, Vol. 4,  
Appendix A  
2017-18 FSA Handbook, Vol. 4,  
Ch. 4

#### 3.1.4.1 Fiscal Operations Report and Application to Participate

#### **Resources:**

2017-18 FSA Handbook, Vol. 6,  
Ch. 1

#### 3.1.4.2 National Student Loan Data System

#### **Resources:**

674.19(f)  
682.210(c)  
685.309(b)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3  
GEN-14-17  
GEN-14-07  
GEN-98-14  
NSLDS Transfer Student  
Monitoring/Financial Aid History  
User Guide and Batch File  
Layouts (October 2017)  
2017-18 FSA Handbook, Vol. 4,  
Ch. 4  
NSLDS Enrollment Reporting  
Guide (November 2017)  
2017-18 FSA Handbook, Vol. 4,  
Ch. 3

### 3.2 General Title IV Student Eligibility Requirements

#### Policies

The student must:

- Be enrolled as a regular student in an eligible program

#### **Resources:**

600.2, Recognized equivalent  
of a high school diploma;  
Regular student

- Not be enrolled simultaneously in elementary or secondary school
- Meet one of the following academic criteria:
  - Have a valid high school diploma
  - Have the recognized equivalent of a high school diploma, including:
    - A General Education Development Certificate (GED)
    - An academic transcript indicating the successful completion of a two-year program in which all credits apply towards fulfilling bachelor's degree requirements
  - For students enrolled prior to July 1, 2012 and for students enrolled in an eligible career pathway program on or after July 1, 2014, meet one of the following ability-to-benefit (ATB) alternatives:
    - Have a passing score on an independently administered, ED-approved ATB test
    - Complete at least 6 credit hours or 225 clock hours that apply directly toward the student's current academic program
    - Complete a state process approved by ED if/when one is approved
  - Be home schooled, and
    - Obtain a secondary school completion credential for home schooling provided by the student's home state, if one is offered, or
    - Have completed a secondary school education in a home school setting that qualifies as an exemption from compulsory attendance requirements under state law
- Have a valid Social Security Number, if required
- Be a U.S. citizen or eligible noncitizen
- Be registered with Selective Service, if required
- Sign a Statement of Educational Purpose, which certifies he or she will use federal student financial aid only to pay educational costs
- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements with the loan holder
- Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program
- Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan, or if liable, have made satisfactory repayment arrangements with the holder of the debt
- Be making satisfactory academic progress (SAP)
- Not have property which is subject to a judgment lien for a debt owed to the U.S., or if subject to a judgment lien, have made satisfactory repayment arrangements with the debt holder
- Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid
- Have completed repayment of funds to either ED or the holder of a loan, as applicable, if the student has been convicted of, or pled nolo contendere or guilty to, a crime involving fraud in obtaining Title IV aid

P.L. 114-113, Sec. 313  
 668.40  
 668.5  
 668.20  
 668.32  
 668.33  
 GEN-15-09  
 668.34  
 668.35(a)-(h)  
 668.36  
 668.37  
 668.38  
 668.39  
 668 Subpart I  
 668.231(a)  
 668.233(a)  
 GEN-16-09  
 GEN-14-06  
 GEN-12-09  
 GEN-12-03  
 GEN-11-01  
 GEN-01-09

**Procedures**

**3.3 Federal Aid Programs in Which Institution Participates**

**3.3.1 Federal Work-Study Program**

**Resources:**

675.8(c)-(f)

**Resources:**

675.1(a)

## **Policies**

Riverland Community College recognizes, encourages, and promotes the use of work study programs as a valuable educational program. The first and original purpose is to stimulate and promote the part-time employment of student who are enrolled as undergraduate students and who need employment to pursue courses of study at eligible institutions. The second purpose is to encourage students to participate in community service activities. The school makes work study reasonably available to the extent of available funds, to all eligible students. Students must be registered for the semester to be eligible for work study. Students will be awarded work study for the year. Awards for Work Study are a maximum of \$1,500 per semester or \$3,000 for the year. The current rate of pay is \$11.00 per hour. Some positions requiring special skills (i.e. Campus Security, Tutors, Document Imaging) are paid at \$13.00 per hour. Once a student has earned the maximum for the semester, they will stop working. If the student is working in a priority area (Student Services, Bookstore, Copy Center, Library, Computer Lab and/or Maintenance Dept.) they may be awarded additional funds if they are eligible and there are funds remaining.

Tutors are compensated according to the following schedule:

### **2019 – 2020 Tutoring Program Payment Policy**

#### Pay Rates

Incentive-based pay rates are offered to new tutors for successful completion of all training and meeting requirements each semester. The RCC Tutoring Program Supervisor will track completion and submit the names of all tutors who qualify for the pay increase to payroll. The increased wage will be applied to the next pay period.

	Starting Wage	Ending Wage
<u>Semester 1</u>	\$12.00	\$12.50
<u>Semester 2</u>	\$12.50	\$13.00
<u>Semester 3 or more</u>	Returning tutors and new tutors with a bachelor's or higher degree will earn \$13 per hour.	Max. wage \$13.00 per hour

#### Required Trainings

RCC Tutoring Program offers 3 trainings – two individual tutoring and one group tutoring --each semester through D2L Brightspace and in-person Tutor Meetings. Each semester, tutors must complete the following components by the deadline in order to earn an incentive-based pay increase:

- View 4 pre-determined video modules on individual tutoring
- View 1 pre-determined video module on group tutoring
- Answer 10 D2L discussion questions (2 for each module)
- Write 5 responses to another tutor's post (1 for each module)
- Attend 2 one hour In-Person Tutor Meetings
- Complete 2 Post-Training Surveys (1 for each meeting)

### **RCC Tutoring Program Payment Policy Summer 2020**

#### Pay Rates

Incentive-based pay rates are offered to new tutors for successful completion of all training and meeting requirements each semester. The RCC Tutoring Program Supervisor will track completion and submit to payroll the names of tutors who qualify for the pay increase. The increased wage will

be applied to the next pay period.

	Starting Wage	Ending Wage
<u>Summer 1, 2, 3</u>	\$13.00	\$13.50 to \$14
<u>Semester 3 or more</u>	Returning tutors and new tutors with a bachelor's or higher degree will earn \$14 - \$15 per hour.	Max. wage \$15.00 per hour

#### Required Trainings

RCC Tutoring Program offers 3 trainings – two individual tutoring and one group tutoring --each semester through D2L Brightspace and in-person Tutor Meetings. Each semester, tutors must complete the following components by the deadline in order to earn an incentive-based pay increase:

- View 4 pre-determined video modules on individual tutoring
- View 1 pre-determined video module on group tutoring
- Answer 10 D2L discussion questions (2 for each module)
- Write 5 responses to another tutor's post (1 for each module)
- Attend 2 one hour In-Person Tutor Meetings
- Complete 2 Post-Training Surveys (1 for each meeting)

## RCC Tutoring Program Payment Policy 2020 – 2021

#### Pay Rates

Incentive-based pay rates are offered to new tutors for successful completion of all training and meeting requirements each semester. The RCC Tutoring Program Supervisor will track completion and submit the names of all tutors who qualify for the pay increase to payroll. The increased wage will be applied to the next pay period.

	Starting Wage	Ending Wage
<u>Semester 1</u>	\$13.00	\$13.50
<u>Semester 2</u>	\$13.50	\$14.00
<u>Semester 3 or more</u>	Returning tutors and new tutors with a bachelor's or higher degree will earn \$14 - \$15 per hour.	Max. wage \$15.00 per hour

#### Required Trainings

RCC Tutoring Program offers 3 trainings – two individual tutoring and one group tutoring --each semester through D2L Brightspace and in-person Tutor Meetings. Each semester, tutors must complete the following components by the deadline in order to earn an incentive-based pay increase:

- View 4 pre-determined video modules on individual tutoring
- View 1 pre-determined video module on group tutoring
- Answer 10 D2L discussion questions (2 for each module)
- Write 5 responses to another tutor's post (1 for each module)



- Attend 2 one hour In-Person Tutor Meetings
- Complete 2 Post-Training Surveys (1 for each meeting)

**Procedures**

Students who have applied for financial aid, received an award letter, and are eligible for work study may apply and are paid \$11.00 per hour and areas requiring a special skill or knowledge will be paid at \$13.00 per hour. Supervisors must provide job duties and a description showing the student requires additional skills to be employed to receive the \$13.00. If students are funded under Institutional Work Study with Grant funding and the Grant requires they be paid at higher wages, that will be approved.

During the summer of each year, Off-Campus Work Study Contracts are sent to the sites that are eligible for student employment. Included in that mailing are a cover letter, Off-Campus Work Study Contract, and Off-Campus Job Request form. Upon return, the documents are reviewed to determine eligibility of requests and contracts.

Non-profit off-campus site pay 25% of their share of the student's hourly wage. For profit off-campus sites pay 50% share.

The Business Office bills the off-campus sites after each Semester for their share.

External Organizations that are on site such as the day care center and KSMQ are treated as on campus and do not pay the 25% of the salary.

Faculty and staff are sent the On-Campus Job Request each year. The various departments and instructors will complete the request form and return it to the Student Services Generalist. **No one can hire a student if a current job request form is not on file.**

Once the Job Request Forms (both Off and On Campus) have been received, they are added to the list of available jobs on the Riverland website. Students can view the list for open positions. The web will list the Job Title, Department and location of the position and a description of the job with required skills. The supervisor is listed and how to contact them.

Once the student has found a position they are interested in, they contact the supervisor listed for the position. The student will contact the supervisor and once they have been hired, they will complete the Employment Agreement packet with the supervisor. When the supervisor and student have completed the forms, it is returned to an Academic Advisor. It will then be scanned and linked to the students' record and routed to the Student Services Generalist.

The Student Services Generalist, will verify that all the paperwork is completed properly. The amount the student is eligible to earn will be entered on the Employment Agreement along with their rate of pay and if it is Federal, State or Institutional Work Study. After the Employment Agreement paperwork is completed, it is forwarded to the Business Office via Document Imaging workflow to be entered into ISRS.

Once the student is entered into ISRS, the student is able to access their electronic timesheet to report their hours of work. At the end of each pay period the student and supervisor will approve the timesheet and they are submitted to the Business Office for payroll processing.

Once the Business Office has completed processing the payroll, they will provide the Student Services Generalist with the processing reports. The Student Services Generalist will review the reports to monitor earnings. As students reach their maximum award, the Student Services Generalist will e-mail both the student and supervisor with a message of how many hours the student has remaining. If a student is working in a priority area and they have remaining need and funds are available, the work study award may be increased. This is reviewed on a student by student basis. Reductions to an award may also be made if the student has exceeded their need due to other financial aid or the student chooses to reduce their award.

**Resources:**

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

**3.3.1.1 General Employment Conditions & Limitations**

**Resources:**

- 2017-18 FSA Handbook, Vol. 6, Ch. 2

**Resources:**

- 675.20(a)-(c)
- 2017-18 FSA Handbook, Vol. 6, Ch. 2

### 3.3.1.2 Federal Share Limitations

#### Resources:

675.26  
675.27  
2017-18 FSA Handbook, Vol. 6,  
Ch. 1  
2017-18 FSA Handbook, Vol. 6,  
Ch. 2

### 3.3.1.3 Fiscal Procedures & Recordkeeping

#### Resources:

668.16(i)  
675.19  
2017-18 FSA Handbook, Vol. 6,  
Ch. 1

### 3.3.1.4 Job Location and Development Program

#### Resources:

675, Subpart B  
675.19  
675.32  
675.33  
675.34  
675.36  
2017-18 FSA Handbook, Vol. 6,  
Ch. 2

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

### Pell Grant

#### *Policies*

To get a Pell grant, you must complete the [Free Application for Federal Student Aid \(FAFSA\)](#). A Federal Pell Grant, unlike a loan, does not have to be repaid. The maximum Pell grant is determined on a yearly basis. The amount depends on the student's financial need, costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less.

The Federal Pell Grant Program provides need-based grants to low-income undergraduate and certain post baccalaureate students to promote access to postsecondary education. Students may use their grants at any one of approximately 5,400 participating postsecondary institutions. Grant amounts are dependent on: the student's expected family contribution (EFC) (see below); the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full academic year or less.

Students may not receive Federal Pell Grant funds from more than one school at a time. Pell grants have a "Lifetime Limit" as mandated by the Federal Department of Education. Total awards cannot exceed 600% of a one-year full-time award amount. Riverland tracks and checks disbursements to keep Pell awards within this mandatory limit.

Financial need is determined by the U.S. Department of Education using a standard formula, established by Congress, to evaluate the financial information reported on the Free Application for Federal Student Aid (FAFSA) and to determine the family EFC. The fundamental elements in this standard formula are the student's income (and assets if the student is independent), the parents' income and assets (if the student is dependent), the family's household size, and the number of family members (excluding parents) attending postsecondary institutions. The EFC is the sum of: (1) a percentage of net income (remaining income after subtracting allowances for basic living expenses and taxes) and (2) a percentage of net assets (assets remaining after subtracting an asset protection allowance). Different assessment rates and allowances are used for dependent students, independent students without dependents, and independent students with dependents. After filing a

FAFSA, the student receives a Student Aid Report (SAR), or the institution receives an Institutional Student Information Record (ISIR), which notifies the student if he or she is eligible for a Federal Pell Grant and provides the student's EFC.

Federal Pell Grants are direct grants awarded through participating institutions to students with financial need who have not received their first bachelor's degree or who are enrolled in certain post baccalaureate programs that lead to teacher certification or licensure. Riverland credits the Federal Pell Grant funds to the student's school account, and payments to students are arranged through the Business Office. Students must be paid at least once per semester.

**Procedures**

Students receive an estimated Pell Grant amount upon completion of their online FAFSA. All FAFSA applications are verified and awarded by the school verification specialist. Pell Grants are awarded based on the students EFC and then students are informed via mail (postcard) and through their E-services student portal. Pell Grants are awarded at full-time, ¾ time, ½ time and less than ½ time levels.

The U. S. Department of Education (COD) sends the college a weekly PGLE (PELL Grant Lifetime Eligibility) report via SAIG. Reports will usually be received for two different years. This report is monitored and reviewed for students having over 500% of their lifetime limit. Before the first fall awarding, the amount of the percentage over 500% must be entered on ISRS screen FA0158UG. For example, a student has used 581.618% as reported on the new YRTR PGLE report. The amount of 81.618 would be entered in the percent used field.

Award ID	Institution	Term	Pell Credit Override Use Only	Amount	Percent Used
10000	FICE ID 999999 91017910	20171			81.618

When the student is award, the ISRS system refers to this information so that Pell Grants are not over awarded. All Pell Grant yearly and lifetime awards can be checked on the COD website.

Riverland disburses aid on the 11<sup>th</sup> day of each new semester and then runs Aid Apply/Funds Apply on a weekly basis. The Financial Aid office runs the Aid Apply which calculates the students' award based on their current enrollment level.

Pell Grant originations are then run using the ISRS Report FA\_\_11CF. The report data is then pulled up on the UT5006UG screen, and then downloaded and save as a PGEO file on the U-Drive under EdConnect, data, 2016, Pell. The PGEO file is imported into Ed Express and then checked for errors before exporting to COD via EdConnect as a CRAA file.

The Business Office runs the Funds Apply and disburses funds. Pell Grants can be awarded for prior semesters as long as they are within the same fiscal year. Returns are processed through the R2T4 (Return to Title IV) process using the online calculation forms.

Pell Grant reconciliation is completed on at least a monthly basis. With the help of the Easy Recon Access report, both the Riverland disbursements and the COD disbursement are compared and balanced. The reconciliation report is prepared by a Financial Aid Admin and reviewed by the Financial Aid Director, both will sign and date the report. The COD also lists a School Funding Summary and other reports on their website which is updated daily.

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

#### **SEOG**

#### ***Policies***

The Federal Supplemental Educational Opportunity Grant Program (FSEOG) provides assistance to exceptionally needy undergraduate students. Students are exceptionally needy if they have the lowest EFCs. A priority must be given to Pell Grant recipients.

#### ***Procedures***

#### **AWARDING FSEOG**

#### ***Award amounts***

The maximum Federal Supplemental Educational Opportunity Grant (FSEOG) for a full academic year is usually \$4,000. At Riverland Community College we award students \$300 for full-time; \$225 for three-fourths time; and \$150 for half time per semester.

#### ***Selecting FSEOG recipients***

When awarding FSEOG funds for an award year, you must first select students with the lowest expected family contributions (EFC) who will also receive Pell Grants in that award year. This group is known as the FSEOG first selection group. A student who will receive a Pell Grant in the award year is a student who has demonstrated Pell Grant eligibility for the same award year based upon an EFC that you have calculated for the student or the EFC on the student's valid SAR or ISIR.

A student who receives a Pell Grant at any time in the award year may be awarded an FSEOG for that award year; the student does not have to receive a Pell Grant in the same payment period as the FSEOG. For example, in the case of a student who receives a Pell Grant for the fall semester only due to reaching his lifetime eligibility used (LEU), the student may be awarded an FSEOG for

both the fall semester and subsequent spring semester.

If you have remaining FSEOG funds after making awards to all Pell Grant recipients for that award year, you must next select students with the lowest EFCs who are not receiving Pell Grants. This group of students is known as the FSEOG second selection group. This group also includes students who have exceeded their LEU.

You must keep documentation of the eligible EFC that was calculated for the student, and you must confirm Pell Grant eligibility prior to disbursement of the FSEOG. If the FSEOG recipient does not actually receive a Pell Grant during the award year, but the documentation shows that the FSEOG award and disbursement was made in good faith, you are not required to recover the FSEOG funds. If the student loses Pell Grant eligibility prior to disbursement of the FSEOG, you must cancel the FSEOG award.

### **3.3.6 Sixth Federal Program (e.g., Federal Perkins Loan Program)**

#### **Perkins Loan**

##### ***Policies***

Federal Perkins Loans are low-interest, long-term loans made through school financial aid offices to help needy undergraduate and graduate students pay for postsecondary education.

##### ***Procedures***

#### **MAKING A PERKINS LOAN**

A Perkins Loan is made when the borrower has signed the Perkins Master Promissory Note (MPN), and the school makes the first disbursement of loan funds under that promissory note for that award year. The student is required to sign the MPN only once. Additional Perkins Loans may be disbursed to a student for up to 10 years after the date the MPN is signed. Although the borrower is only required to sign the MPN once, a school may choose to require a borrower to sign a new MPN for each award year. A student may also make a written request to sign a separate MPN for each award year.

Once a student completes the Perkins Loan packet which includes the Perkins Information Sheet, Perkins Application, Perkins Statement of Rights and Responsibilities and the Perkins Promissory Note; it is returned to the college and forwarded to the processor. The processor confirms that the student is eligible for the Perkins Loan. The award is entered on FA0106UG; \$1,500/semester full-time, \$1,125/semester three-quarter time and \$750/semester half-time. After the award is entered it is set to an "01 Accepted" status. The Promissory Note is entered on FA0234UG as received. Entrance Counseling is entered on FA0143UG for the Perkins Loan. The Promissory Note and Rights and Responsibility Statement are entered on FA0206UG. The final screen is FA0020UG where the Aid Preference is set to "4".

Once everything has been entered, run an audit aid report to be sure the funds will apply to the students account.

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

#### **Direct Stafford Loans**

Direct Stafford Loans are low-interest loans for eligible students that help cover the cost of higher education at a four-year college or university, community college or trade, career or technical school. Students qualify for the Direct Loan by filing the Free Application for Federal Student Aid (FAFSA). Because most students do not have a credit history, and would not otherwise be able to borrow, the federal government "guarantees" the loan. Eligible students borrow directly from the U.S. Department of Education at participating schools. Federal Stafford loans are part of the Federal Direct Loan Program. There are two types of Stafford loans: subsidized and unsubsidized.

Federal Direct Student Loans are awarded to eligible students, posted with financial aid awards, and requested through the student's e-services account. The student's year in school, status (i.e. dependent vs. independent), cost of education, and total financial aid determine the maximum the student may borrow through the Direct Stafford Loan Program during a given academic year. All students have the option to accept the loan in full, borrow a lesser amount, or reject the loan for all or part of that academic year. The interest rate for Direct Subsidized and Unsubsidized Loans will be

announced by the Department of Education prior to the award year. Students must complete the pre-requirements, Mater Promissory Note and Entrance Counseling, before their loan can be certified.

**Direct Subsidized Loan**

A subsidized Stafford loan requires students meet a needs test in order to be eligible for the loan award. Interest rates are set by Congress and are generally lower than those in the current private loan market. The federal government will pay the interest on the subsidized loan while students are enrolled in school in at least six credits and for up to six months after the student finishes or leaves school. After the six-month grace period, the government will stop paying the interest, and the student will be required to repay the loan and any interest that accrues from that point forward. The student will generally have up to ten years to repay the Stafford loan. However, there are repayment options and deferments that may extend the repayment period longer, if necessary. In some instances, the student can even have some of the loan obligation canceled or forgiven in return for teaching or public service. Student loan forgiveness may be provided by the United States Department of Education.

**Direct Unsubsidized Loan**

Unlike subsidized loans, unsubsidized loans do not require a student to demonstrate financial need. However, interest will accumulate from the time the loan is first paid out. Students can pay the interest while they are in school and during grace periods and deferment or forbearance periods, or students can allow it to accrue and be capitalized. If a student chooses not to pay the interest as it accrues, this will increase the total amount to repay because interest will be charged on the principal amount.

Loan Limits:

	<b>Dependent Undergraduate Student</b>	<b>Independent Undergraduate Student</b>
<b>Freshman</b>	<b>\$5,500</b>	<b>\$9,500</b>
Completed (1 – 29 credits)	No more than \$3,500 of this amount may be in subsidized loans	No more than \$3,500 of this amount may be in subsidized loans.
<b>Sophomore</b>	<b>\$6,500</b>	<b>\$10,500</b>
Completed (30+ credits)	No more than \$4,500 of this amount may be in subsidized loans	No more than \$4,500 of this amount may be in subsidized loans.
<b>Aggregate Loan Limits:</b>	<b>\$31,000</b>	<b>\$57,500</b>
	No more than \$23,000 may be in subsidized loans.	No more than \$23,000 may be in subsidized loans.

**Master Promissory Note**

The master promissory note is the student’s contract with the Department of Education. The contract states the agreement to abide by the repayment terms of the Federal student loans.

The master promissory note must be completed before any loan funds can be disbursed. Students may complete the master promissory note online at [www.studentloans.gov](http://www.studentloans.gov). Riverland cannot disburse Federal direct loan funds to a student that has not completed a Master Promissory Note.

**Loan Entrance Counseling**

Federal regulations require that every first-time borrower must successfully complete loan entrance counseling before he or she can receive the first loan disbursement of a Federal direct loan. Entrance counseling provides information on the student's rights and responsibilities as a borrower and additional information on financial management. Students may complete the loan entrance counseling online at [www.studentloans.gov](http://www.studentloans.gov). Riverland cannot disburse Federal direct loan funds to a student that has not completed Entrance Counseling.

### **Loan Exit Counseling**

Borrowers must complete a loan exit counseling session shortly before they cease attending, at least half-time at the college that awarded the student's loans; either by transferring or leaving the college. Exit counseling provides information on the average amount borrowers owe, repayment options, consolidation of loans, calculation tools and budget information. Students should complete the loan exit counseling online at [www.studentloans.gov](http://www.studentloans.gov). Students will be contacted when they are required to complete Exit Counseling. In the event that the student does not complete Exit Counseling at [www.studentloans.gov](http://www.studentloans.gov) within 30 days of being contacted, an Exit Counseling Guide provided by the Department of Education in PDF format, will be emailed to the student's personal email address on file with Riverland. In the event that the email is returned as undeliverable, a printed Exit Counseling Guide will be mailed to the student's permanent address on file with Riverland.

### **Student Loan Repayment, Counseling & Monitoring**

In addition to the student loan repayment information provided in the required Entrance and Exit Counseling, Riverland provides students access to the payment calculator at [www.studentloans.gov](http://www.studentloans.gov) and other money management and financial literacy tools at <https://www.riverland.edu/tuition-costs/financial-aid/money-management-and-financial-literacy/>

Financial aid advisors will be available to students during regular business hours within a reasonable amount of time.

Default monitoring is performed monthly and affected students are contact by email and letter.

Riverland updates loan servicers with borrower contact information as requested and allowed by regulation.

Students are encouraged to visit [www.nslds.ed.gov/nslds/nslds\\_SA/](http://www.nslds.ed.gov/nslds/nslds_SA/) to monitor their federal loan balances and find their loan servicer's contact information.

### **Loan Proration**

Students who are graduating after fall semester or enrolled in a program that is shorter than a full academic year will have their Direct Loan(s) prorated based on the number of credits needed to complete the program on record. Therefore, the amount listed on the student's award letter may be higher than the actual remaining eligibility. The amount will be revised at the time the college certifies the student loan.

### **Federal Direct Parent PLUS Loan**

Federal Parent PLUS loans enable parents to borrow loans if their dependent child is enrolled at least half time. The loan amount is calculated based on the student's enrollment budget minus other financial aid awarded. Federal PLUS loan borrowers do not have to demonstrate financial need, although they will have to undergo a credit analysis. If a parent is denied a PLUS Loan, the student may be eligible for additional Unsubsidized Direct Loan funding. The parent may request the excess funds from the PLUS loan be issued to the parent or the student. If the funds are to be issued the parent, a check will be sent from Riverland to the parent.

Excess funds will be determined at the time the PLUS loan applies to the student account. The student's balance due for the academic year will be determined. The following awards applying at the same time will be subtracted from the balance due first:

- Federal grants

- State grants
- Loans in student name
- Scholarships
- Third party funds
- Tuition waivers

The PLUS loan disbursed amount will be applied to the outstanding balance last. If there are excess funds and the parent has requested the funds be distributed to them, a check will be sent to the parent for the excess funds, the amount of the excess funds will not exceed the amount of the PLUS loan. Any difference will be issued to the student.

## **REQUESTING A STUDENT LOAN**

### **Federal Subsidized and Unsubsidized Loan Request – Direct Loan**

Students need to complete their Free Application for Federal Student Aid (FAFSA) to determine their Direct Loan eligibility. The student will then “accept” their loans through their e-services portal. The yearly maximum loan amounts are listed for each student according to grade level and dependence. Students are able to request less than maximum amount and can choose their loan period dates as well.

On the e-services portal, the students are also prompted to complete the Master Promissory Note (MPN) and the Entrance Counseling (EC) at [www.studentloans.gov](http://www.studentloans.gov) (Department of Education site) if they haven't done so already. The MPN and EC are prerequisites to the Federal Student Loan Program and the students must log into the above web page using their FSA ID. The MPN and EC are good for the next ten (10) years, but the MPN will expire if not used within the first twelve (12) months. A loan cannot be processed without the MPN and EC.

### **Self Loans**

Self loan requests can either be completed online or using the paper application. All Self loans require a co-signer, regardless of the credit worthiness of the applicant. Only the credit of the co-signer will be reviewed to determine eligibility. A student may borrow \$7,500 as a Freshman and \$7,500 as a Sophomore. This program is unique that a student has a limit at a class level, eligibility does not begin again each academic year. Once a student has borrowed \$7,500 at any college as a Freshman, they have no additional eligibility until they reach a Sophomore level status.

#### On-line request

On-line requests are completed at [www.selfloan.org](http://www.selfloan.org). The student borrower must first log in and apply for the loan. The student will be allowed, but not required, to electronically sign the application. Entrance counseling is required for Self loan before loan funds can be released to the student. Students must provide an email address for the co-signer in order to apply because the co-signer will be sent the link in an email to co-sign the application.

The co-signer will receive an email with the link to apply for the Self loan. The co-signer will be given the option to sign the application electronically. If the co-signer chooses to sign the application electronically, they will be asked to answer up to four questions based on their demographic and credit information to authenticate their identity. If the co-signer chooses to sign the application electronically they will print a promissory note and their signature must be notarized. Firstmark (Self loan processor) will send the school an email when everything has been received notifying the school there is a loan ready to certify.

#### Paper Request – available only upon request

Paper applications are available from any financial aid office. They are completed by the student and co-signer. The co-signer's signature must be notarized. It is very important the application is completed in the same hand writing and color of ink. The application will be returned to the borrower by Firstmark if there are any changes or other cross-outs on the application. The completed application is returned to the financial aid office for certification.



## **Alternative Loans**

Alternative loans are not promoted by Riverland Community College Financial Aid Office. Alternative loans are processed at the student's request. The student is responsible for researching the various alternative loans and determining the loan that best fits their needs. Riverland does not have a process set for requesting an alternative loan.

## **LOAN CERTIFICATION**

Eligibility for loans:

Eligibility for loan programs is initially determined during the verification and packaging process to insure the student is not currently in default on any existing student loans and that the student is currently enrolled in a program that is eligible to receive student loans.

## **CRSU – Common Record Subsidized Usage - UPDATE – Reports (SULA – 150% Sub Usage Report)**

Federal guidelines mandate that all subsidized loan funds be limited or equal to 150% of the student's enrolled program. For instance, if a student is enrolled in a two-year program, they cannot exceed three full year's of subsidized loan awards. Likewise, a one-year program enrollee may not exceed 1.5 semesters of subsidized loan award.

CRSU reports are received through the SAIG mailbox. Files are pulled in through FASTER and reports are submitted to the Loan Processor. SULA report amounts are reflected on the FA0170UG loan screen and the FA0016UG screen alerts a processor regarding Yes or No for SULA alert. SULA report amounts are also listed on the student's screen in COD – US Department of Education website.

## **RECONCILIATION**

Direct Loan reconciliation is completed at least monthly, with the help of the Easy Recon Access report. The Riverland and COD disbursement are compared and balanced. The reconciliation report is prepared by a Financial Aid Admin and reviewed by the Financial Aid Director, both will sign and date the report. The COD also lists a School Funding Summary and other reports on their website which is updated daily.

## **3.4 State Aid Programs in Which Institution Participates**

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

#### ***MINNESOTA STATE GRANT***

##### ***Policies***

The State Grant program is Minnesota's largest financial aid program. The program coordinates the federal Pell Grant Program with the State Grant program in assisting Minnesota residents to have the opportunity to invest in and obtain a postsecondary education.

There is no charge for applying to the Minnesota State Grant Program. Students can apply for a State Grant by [completing the Free Application for Federal Student Aid \(FAFSA\)](#). This form is used to determine the student's and family's expected financial contribution, and is the same form used to apply for the Federal Pell Grant and other types of aid. To receive a State Grant for a term, the FAFSA must be submitted to the federal processing center within 30 days of the school's term start date.

Undocumented students can apply for a Minnesota State Grant by completing the [MN Dream Act application](#).

**Minnesota residents** who are a graduate from a secondary school or its equivalent or are at least 17 years of age and who will be enrolled as an undergraduate for at least three credits may be eligible for the State grant.

Students who are in default on a student loan or who are more than 30 days behind on child support owed to a public agency are **NOT** eligible, unless they have established payment plans with the appropriate agency and made a series of on-time monthly payments. Check with Riverland's Financial Aid Office for more information on reestablishing eligibility for financial aid after a federal student loan default.

Students may receive State Grants for four consecutive full-time quarters or three consecutive semesters during the course of a single fiscal year.

State Grants are limited to:

- Students who have not yet attended eight full-time semesters of postsecondary education or the equivalent. Students who have withdrawn for active military service or for a major medical illness while under the care of a physician after December 31, 2002 are given an extra term of eligibility.
- Students who have NOT received a baccalaureate degree.

Students must reapply each year to be considered for a grant. A State Grant can be renewed for up to six full-time semesters. However, the student must make satisfactory progress and demonstrate financial need as defined in state law.

To receive the full amount of the State Grant, the applicant must be a full-time student (registered for at least 15 credits per term). Students taking less than 15 credits will have their award prorated based on the actual number of credits. Part-time students with three or more credits can be considered for a State Grant.

### ***Procedures***

Every Monday, MnSCU Report FA1610CF – State Grant Rejects/Warnings – is automatically printed to a designated printer at Riverland. This report must be checked for 'rejected' records and all 'rejected' records must be researched and corrected. Some records may still have a pending Financial Aid status, while others may need tuition and fees posted on the FA0106UG screen. Once fixed, the Financial Aid status may need to be added at 970 and the status returned to the previous setting after the record has been accepted at the State level, which usually takes a full week.

State Grant On-line Hold Report must be generated weekly from the State Grant web site. This must be completed before each Aid Apply. If a student has a child support hold, this is recorded on PS0050UG as 0048 Financial Aid Child Support Hold. A 'Hold' must also be placed on the FA0040UG screen to note holds for State aid programs. All student transcripts must be received, and evaluated for total units using the Minnesota State Grant Program Transcript Review Worksheet. The total should be verified, recorded, and compared with the Riverland record on FA0162UG. If the student has over 93.6 total units, a 'Hold' must also be placed on the FA0040UG screen to note holds for State aid programs.

Students are awarded the Minnesota State Grant through application of the FAFSA or the Minnesota Dream Act. The FAFSA applications are pulled into the ISRS database and each application is then processed before awarding. Awards are packaged and reported to students, via student e-services and are reflective of the student's enrollment level change. System holds for default, child support, and units will stop disbursement if necessary. Riverland runs disbursements on a weekly basis with MnSCU Aid and Funds Applied. The Business Office is responsible for the actual disbursement of funds. Any necessary returns from student accounts, usually due to enrollment reduction, is also processed through the ISRS student database. Students are notified of State Grant reversals by letter.

State Grant funds are requested through the State Grant Website at [www.ohe.state.mn.us](http://www.ohe.state.mn.us). Updated communication is kept through email with MN Office of Higher Education with the head of the State Grant program. Fund requests, balances, and award issues/concerns can also be discussed through the same email location.

Reconciliation is completed monthly to bi-monthly by generating a report from the State Grant Website and comparing the totals to an internal report with replicated data and the ISRS student

database. Any State Grant funds that were requested and not used within the fiscal year are returned through the Riverland Business Office using a MN Office of Higher Education Refund Return Form.

### 3.4.2 Second State Program (e.g., State Work-Study)

#### Minnesota State Work-Study Program

##### *Policies*

Riverland Community College recognizes, encourages, and promotes the use of work study programs as a valuable educational program. The first and original purpose is to stimulate and promote the part-time employment of student who are enrolled as undergraduate students and who need employment to pursue courses of study at eligible institutions. The second purpose is to encourage students to participate in community service activities. The school makes work study reasonably available to the extent of available funds, to all eligible students. Students must be registered for at least six credits per semester to be eligible for work study. Students will be awarded work study for the year. Awards for Work Study are a maximum of \$1,500 per semester or \$3,000 for the year. The current rate of pay is \$9.00 per hour. Some positions requiring special skills (i.e. Campus Security, Tutors, Document Imaging) are paid at \$11.00 per hour. Once they have earned their maximum for the semester, they will stop working. If they are working in a priority area (Student Services, Bookstore, Copy Center, Library, Computer Lab and/or Maintenance Dept.) they may be awarded additional funds if they are eligible and there are funds remaining.

##### *Procedures*

Students who have applied for financial aid, received an award letter, and are eligible for work study may apply and are paid \$9.00 per hour and areas requiring a special skill or knowledge will be paid at \$11.00 per hour. Supervisors must provide job duties and a description showing the student requires additional skills to be employed to receive the \$11.00.

During the summer of each year, Off-Campus Work Study Contracts are sent to the sites that are eligible for student employment. Included in that mailing are a cover letter, Off-Campus Work Study Contract, and Off-Campus Job Request form. Upon return, the documents are reviewed to determine eligibility of requests and contracts.

Non-profit off-campus site pay 25% of their share of the student's hourly wage. For profit off-campus sites pay 50% share.

The Business Office bills the off-campus sites after each Semester for their share.

External Organizations that are on site such as the day care center and KSMQ are treated as on campus and do not pay the 25% of the salary.

Faculty and staff are sent the On-Campus Job Request for each year. The various departments and instructors will complete the request form and return it to the Student Services Generalist. **No one can hire a student if they do not have a current job request form on file.**

Once the Job Request Forms (both Off and On Campus) have been received, they are added to the list of available jobs on the Riverland website. Students can view the list for open positions. It will list the Job Title, Department and location of the position and a description of the job with required skills. The supervisor is listed and how to contact them.

Once the student has found a position they are interested in, they contact the supervisor that is listed for the position. They will contact the supervisor and once they have been hired, they will complete the Employment Agreement packet with the supervisor. When the supervisor and student have completed the forms, it is returned to an Academic Advisor. It will then be scanned and linked to the students' record and routed to the Student Services Generalist.

The Student Services Generalist, will verify that all the paperwork is completed properly. The amount the student is eligible to earn will be entered on the Employment Agreement along with their rate of pay and if it is Federal, State or Institutional Work Study. After the Employment Agreement paperwork is completed, it is forwarded to the Business Office via Document Imaging workflow to be entered into ISRS.

Once the student is entered into ISRS, they are able to access their electronic timesheet to report their hours of work. At the end of each pay period the student and supervisor will approve the timesheet and they are submitted to the Business Office for payroll processing.

Once the Business Office has completed processing the payroll, they will provide the Student Services Generalist with the processing reports. The Student Services Generalist will review the reports to monitor earnings. As students reach their maximum award, the Student Services Generalist will e-mail both the student and supervisor how many hours the student has remaining. If a student is working in a priority area and they have remaining need and funds are available, their work study award may be increased. It is reviewed on a student by student basis. Reductions to an award may also be made if the student has exceeded their need due to other financial aid or the student chooses to reduce their award.

### **3.4.3 Third State Program (e.g. out-of-state program which can't be used at your school)**

#### **Minnesota Post-Secondary Child Care Grant**

##### ***Policies***

The Child Care Grant program provides financial assistance to students who have children 12 and under, are not receiving assistance under the Minnesota Family Investment Program (MFIP), and who demonstrate financial need for grants, to help pay for child care while pursuing a postsecondary education.

Applicants must:

- Meet state residency requirements
- Not be recipients of MFIP
- Be enrolled at least half-time (defined in statute for this program as six credits per term)
- Not have earned a baccalaureate degree or been enrolled on a full-time basis for eight semesters, 12 quarters, or the equivalent
- Not be in default on any educational loan
- Be making satisfactory progress
- Not be receiving tuition reciprocity benefits from another state, and
- Be pursuing a nonsectarian program or course of study that applies to an undergraduate degree, diploma or certificate.

The award is based upon the income of the applicant and spouse, the number in the applicant's family, the number of eligible children within the family who need child care, and the applicant's level of enrollment. The maximum award amount is \$3,000 per eligible child per academic year. The amount of the award cannot exceed 40 hours of child care per week per eligible child. The institution may increase the amount shown on the maximum award chart by 10 percent for infant care in certain counties.

##### ***Procedures***

The following is the step-by-step procedures for processing Post-Secondary Child Care Grants.

- Students print the application from the Riverland website or obtain one from an Enrollment Advisor.
- The student fills out the first page of the application; the provider fills out the second page and the application is returned to an Academic Advisor and scanned into Document Imaging and linked to the student's record.
- When the applications are received by the Student Affairs Generalist, a print out of the following screens are printed and attached to the application: ST1121UG, FA0113UG, FA0003UG, PS0050UG and FA0162UG.
- If when reviewing the printouts the student is registered for less than six credits, has exceeded 117.6 units, or are on Satisfactory Academic Suspension they are sent a "Denial" letter checking the appropriate statement.
- Before awarding, the providers are called to verify that the children are attending, how many children, and how many hours per week and hourly or weekly rate. The provider is also asked if the student is receiving any child care assistance from the County.
- Using the Award Calculation Spreadsheet that is sent out by the MN Office of High Education awards are calculated based on family size, number of credits registered for and child care costs.

- A spreadsheet is created in Excel with information from the application and award calculation spreadsheet.
- Once all awards are calculated, Award Letters are printed and sent to the student and the provider.
- All documents are then scanned into Document Imaging and linked to the student's record.
- Hard copies are kept in the file cabinet.
- Using the Award Letter the awards are entered in ISRS of FA0106UG for payment to the student.

## **Minnesota Indian Scholarship Program**

### ***Policies***

The Minnesota Indian Scholarship Program provides postsecondary financial assistance to eligible Minnesota resident students who are of one-fourth or more Indian ancestry and demonstrate financial need for an award. Students are eligible to receive a scholarship for up to five years of study at the undergraduate level and an additional five years of study at the graduate level. Students in certificate, diploma or associates degree programs are eligible to receive the scholarship for no more than three years in order to reserve the remaining two years of undergraduate eligibility for the completion of a bachelor's degree. Students may receive the scholarship for only one degree per undergraduate educational level and one doctorate or professional degree. The award amount is based on need up to \$4,000 per year for undergraduate students and up to \$6,000 for graduate students

### **Procedures**

The following is the step-by-step procedure for processing the MN Indian Scholarship.

Students complete the application at the MN Office of Higher Education website.

View submitted applications and enter Budget Information:

- The Student Services Generalist logs into the Portal for Institutions.
- Click on "View Submitted Application"
- Select the aid year you want to view
- Click 'Go' next to the student you are entering Budget Information for
- Click 'Budgets'
- Click 'Enter Budget'
  - Enter your name and phone number in top line
  - Enter information for student and click 'Save'
  - Complete the Budget Information for the student, they do need to be Registered and Awarded their Financial Aid to complete
- Click 'Save'

View Award Rosters:

- At main screen, click 'Award Roster'
- Click 'Go'
- Select desired parameters for Award Roster
- Click 'Go'
  - If you wish to view a complete award roster for a specific aid year
    - Select the desired aid year
    - Click on 'Go' button
    - If you wish to see all awards for a specific term and aid year

- Select the desired aid year and term and click on 'Go'
- If you wish to search by student SSN or last name
  - Enter student SSN or name in required field

Click on 'Go' button

- To confirm student eligibility for the current term award, click on 'Yes' button or choose from the 'No (select reason)' drop down menu to indicate reason

## **Minnesota GI Bill Program**

### ***Policies***

The Minnesota GI Bill Program provides postsecondary financial assistance to eligible Minnesota veterans and service members and to the children and spouses of deceased or severely disabled eligible Minnesota veterans. The Minnesota GI Bill program was established to provide financial assistance for postsecondary education to eligible Minnesota veterans and service members who served on or after September 11, 2001.

The MN GI Bill award is calculated by subtracting the student's Federal Pell Grant, MN State Grant and other veteran's benefits from the calculation budget. The maximum MN GI Bill award for an undergraduate student registered for 12 credits or more is \$1,000 per term. The maximum MN GI Bill award for an undergraduate student registered for 11 credits or less is \$500 per term. Graduate students considered full time by their institution are eligible for a maximum of \$1000 and graduate students considered part time by their institution are eligible for a maximum of \$500 per term. The maximum MN GI Bill award per fiscal year - July 1 through June 30 - is \$3,000, up to a lifetime maximum benefit of \$10,000.

### **An applicant must be:**

- A veteran who is serving or has served honorably in any branch of the United States armed forces at any time; or
- A non-veteran who has served honorably for a total of five years or more cumulatively as a member of the Minnesota National Guard or any other active or reserve component of the United States armed forces, and any part of that service occurred on or after September 11, 2001 ; or
- A spouse or dependent of a person who has served in the military at any time and who has died or has a total and permanent disability as a direct result of that military service. (Student must also be eligible to receive federal veterans education benefits as a spouse or dependent)

### **The student must also:**

- Be a Minnesota resident
- Apply for the MN GI Bill benefits before the last day of the term for which benefits are requested;
- Be less than 62 years old before the beginning of the term for which benefits are requested;
- Be current on child support obligations, if applicable;
- Be enrolled in an eligible MN postsecondary institution in a certificate, diploma, or degree program;
- Be making satisfactory academic progress in his or her academic program.
- Have a FAFSA on file for the academic year.

### ***Procedures***

The following is the step-by-step procedures for processing the MN Indian Scholarship.

Students complete the application at the MN Office of Higher Education website.

To view and edit/update applications received the Student Services Generalist logs into the Portal for Institutions.

- Select 'Schools'

- Select 'List of Applications'
- Select 'Update Student Application'
- Select Aid year and Type (Current Aid Year, Institution and All will be pre-populated)
- Click on 'Get the List'
  - This list will only generate students who have completed an application and listed our institution
  - If you wish to view only applications with or without completed checklists
    - Select 'With Checklists' or 'Without Checklists' from the drop down menu for Type
  - There may be multiple pages of students. To prevent missing a student's record, change the number of records per page from the drop down menu and check to see if there are multiple pages at the bottom.
  - If you wish to view in Excel spreadsheet:
    - Select ('Click and Drag') the desired information
    - Copy then paste into an open spreadsheet, then you can sort the information desired

#### Edit/Update Application

- Click on 'Edit Application' button associated with the student's record
- Make changes, if desired, to any data element on application form
- Click on 'Submit' button
  - To search for and update an individual application
    - Select 'Schools'
    - Select 'Update Student Application'
    - Enter SSN for student and click 'Get Student Record'
    - Make changes, if desired, to any element on application form
    - Click on 'Submit' button

#### View, Complete and Update Checklist Calculators

- Select 'Schools'
- Select 'Checklist Calculator for a Student'
- Enter student's SSN
- Select desired term for which you would like to view, complete or update a checklist calculator
- Click on 'Get Data' button
  - You can also view, complete and update checklist calculators from the list of applications by:
    - Click on 'Edit Application' button associated with student's record from list of applications
    - At bottom of application form click on 'Calculator' button
    - Select desired term for which you would like to view, complete or update a checklist calculator (Aid Year, Student SSN and Institution will be pre-populated)

#### Complete or Update Checklist Calculators:

- Once viewing Checklist calculator for desired student and term, review pre-populated information from student application listed under 'Student Information' and 'Service Member Information' for accuracy based on DD214 and other documentation provided by student
- Edit, in needed, any pre-populated information from student application listed under 'Student Information' and 'Service Member Information'
- Complete all required 'Benefit Amount Calculator' fields marked with "\*\*"
- Click on 'Calculate' button to calculate Student Term MN GI Bill Award Amount

- If benefit amount has been disbursed to student, list amount disbursed in field provided
- Click on 'Save' button
  - All required fields are marked with an "\*\*"
  - Choose 'Withdrawn' under Enrollment Status, if student is not enrolled, was never enrolled, or was enrolled but has since withdrawn
  - Some calculator information will be pre-populated from application however it must still be verified with documentation provided by student or held at the institution
  - Some fields on Checklist and Calculator are not editable by school and will populate when benefit amount is calculated
  - Click on pop-up links for help on specific fields

#### Update Disbursed Amount

View list of Awarded Students by Term:

- Select 'Schools'
- Select 'View and Update Student Disbursements by Term'
- Select desired term (Aid Year and Institution will be pre-populated)
- Click on 'Get Data' button

#### Edit Disbursed Amount

- Click on 'Edit' button associated with each student's record
- Enter or change disbursed amount
- Click on 'Update' button associated with student's record (Disbursed amount should now be listed)
  - Disbursed amounts can also be updated when viewing a student's Checklist or Calculator

Once the award is calculated, go to FA0106UG and add the Award ID 10225 to their awards for the corresponding term.

### 3.5 Institutional Aid Programs

#### Policies

##### **Institutional Work-Study**

#### ***Policies***

Riverland Community College recognizes, encourages, and promotes the use of work study programs as a valuable educational program. The purpose is to stimulate and promote the part-time employment of students who are enrolled as undergraduate students and who need employment to pursue courses of study at eligible institutions. Students not eligible for Work Study may receive funding through Institutional or Department funds. Awards for Institutional Work Study are a maximum of \$2,500 per semester or \$5,000 for the year. The current rate of pay is \$9.00 per hour. Some positions requiring special skills (i.e. Tutors) are paid at \$10.00, \$10.50 or \$11.00 per hour.

#### ***Procedures***

Faculty and staff are sent the On-Campus Job Request for each year. The various departments and instructors will complete the request form and return it to the Student Services Generalist. **No one can hire a student if they do not have a current job request form on file.**

Once the Job Request Forms (both Off and On Campus) have been received, they are added to the list of available jobs on the Riverland website. Students can view the list for open positions. It will list the Job Title, Department and location of the position and a description of the job with required skills. The supervisor is listed and how to contact them.

Once the student has found a position they are interested in, they contact the supervisor that is listed for the position. Once they have been hired, they will complete the Employment Agreement packet



with the supervisor. When the supervisor and student have completed the forms, it is returned to an Academic Advisor. It will then be scanned and linked to the students' record and routed to the Student Services Generalist.

The Student Services Generalist, will verify that all the paperwork is completed properly. The amount the student is eligible to earn will be entered on the Employment Agreement along with their rate of pay and Cost Center for funding. After the Employment Agreement paperwork is completed, it is forwarded to the Business Office via Document Imaging workflow to be entered into ISRS.

Once the student is entered into ISRS, they are able to access their electronic timesheet to report their hours of work. At the end of each pay period the student and supervisor will approve the timesheet and they are submitted to the Business Office for payroll processing.

Once the Business Office has completed processing the payroll, they will provide the Student Services Generalist with the processing reports. The Student Services Generalist will review the reports to monitor earnings. As students reach their maximum award, the Student Services Generalist will e-mail both the student and supervisor how many hours the student has remaining.

## Section 4: Institutional Requirements Relating to Educational Loans

### 4.1 Private Education Loan Disclosures

#### Policies

Private education loan disclosures are set by the Lender. Disclosure information is issued by the Lender to the student

#### **Resources:**

601.2(b)  
601.11(a-c)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 5  
Federal Register, 10/28/09, p.  
55628

### 4.2 Preferred Lender Arrangements

#### Policies

Students may be eligible to borrow alternative loans for their educational expenses. Eligibility criteria, loan limits, interest rates and repayment terms will vary from one loan program and lender to the next. Maximum loan levels are determined by the private lending institution. Riverland recommends students use the alternative loan programs as a last resort after exhausting eligibility from the federal loan programs. Referrals are made during direct consultation and upon request. Financial aid packaging does not include private loan eligibility or approved private loans. Private loans can only be approved if the amount is qualified within the student's budget eligibility.

A historical list of the alternative loan lenders used by our students in the past three years, and who are currently lending to our students, is available on the Riverland website. Riverland Community College does not endorse any specific lenders nor does Riverland Community College or its employees receive any benefits or compensation from any lenders.

Students are free to borrow from any participating lender, not just the ones available on our historical list. We encourage students to compare the benefits and select the program that best fits their borrowing needs. Suspended students may qualify for loans through a private lender and some private lenders will consider loans for prior semesters, 'look-back loans,' and/or loans for less than six-credit enrollment.

Our officials are prohibited from accepting any financial or other benefits in exchange for displaying lenders and loan options in [FASTChoice](#). Prohibited activities include: receiving compensation to serve on any lender board of directors or advisory boards; accepting gifts including trips, meals, and entertainment; allowing lenders to staff our institution's financial aid office; allowing lenders to place our institution's name or logo on any of their products; and owning of lender's stock (for college officials who make financial decisions for our institution). We list a direct internet connection for students to FASTChoice to start the Private Loan request process. FASTChoice is an impartial Web-based program offered through the Great Lakes loan servicer.

Riverland Community College does not have or maintain a Preferred Lender List. Riverland does maintain a "historic list" through the FASTChoice program with Great Lakes.

#### Procedures

Riverland's 'historic list' is updated through Great Lakes on an annual basis using information provided by Riverland.

#### **Resources:**

601.2(b) and 601.2(b),  
Education Loan  
601.10(a)-(d)  
601.21  
601.12  
668.14(b)(28)  
601.20  
Federal Register, 10/28/09, pp.  
55628 to 55629

#### 4.2.1 Preferred Lender Lists

##### Policies

Riverland Community College does not have or maintain a Preferred Lender List. Riverland does maintain a "historic list" through the FASTChoice program with Great Lakes.

##### Procedures

Riverland's 'historic list' is updated through Great Lakes on an annual basis using information provided by Riverland.

#### **Resources:**

601.10(d)  
668.14(b)(28)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 5

## Section 5: Student Consumer Information Requirements

### 5.1 Federal Student Consumer Information Requirements

#### 5.1.2 Financial Aid Information

##### Policies

A description of all available Federal and Minnesota State financial aid programs is available on our website at <http://www.riverland.edu/tuition-costs/financial-aid/what-types-of-financial-aid-are-available/> . Eligibility for these programs are determined by the results of the Free Application for Federal Student Aid (FAFSA) and the lifetime limits of all grants and loans. Prospective students can apply at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) .

Basic eligibility requirements for Federal Student Aid include:

- Have a high school diploma or GED
- Be a U.S. citizen or eligible non-citizen
- Enrollment in an eligible degree or certificate program
- Registration with Selective Service (males only)
- Have a valid Social Security Number (unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau)
- Sign certifying statements on the *Free Application for Federal Student Aid* (FAFSA) stating that
  - you are not in *default* on a *federal student loan* and do not owe a refund on a *federal grant* and
  - you will use federal student aid only for educational purposes

Basic eligibility requirements for the Minnesota State Grant programs include the information above' in addition to being a Minnesota resident. The definition of a Minnesota Resident is found in the Minnesota Office of Higher Education's Financial Aid Manual in the Common Definitions section (<https://www.ohe.state.mn.us/pdf/FAManual/CommonDefinitions.pdf> )

Federal Direct Student loans require that students complete a loan request in their e-Services account and Entrance Counseling and a Master Promissory Note at [www.studentloans.gov](http://www.studentloans.gov). The most current terms and conditions of loans are available at <https://studentaid.ed.gov/sa/types/loans> .

#### 5.4 Title IV Loan Counseling

##### **Resources:**

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

##### **Resources:**

668.42  
668.41(d)(1)  
668.42(a)(1),(2)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 6  
668.42(c)  
668.42(a)(4)  
668.42(b)(1)  
668.42(b)(2)  
668.42(b)(3),(4)  
668.164(i)

##### **Resources:**

668.41(b)  
668.41(c)(2)  
668.44

##### **Resources:**

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

## 5.4.1 Entrance Counseling

**Resources:**

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

**Resources:**

685.304(a)

## Section 6: Applications and Forms

### 6.1 Application Process

#### Policies

To be considered for federal student aid, a student must complete a FAFSA. This application collects financial and other information used to calculate the expected family contribution (EFC) and to determine a student's eligibility through computer matches with other agencies.

Riverland Community College does not require a supplemental or institutional aid application to receive Title IV aid. However, some state funded financial aid programs that Riverland participates in do require a program-specific application in addition to the FAFSA. Applications for these programs are provided to Riverland by the MN Office of Higher Education either in pdf format or are available to the student electronically.

#### Procedures

The FAFSA is a **Free Application for Federal Student Aid** and is available for completion online at <https://fafsa.ed.gov>. Students must designate which colleges or universities they would like their application sent to. They may designate up to ten different institutions. Applications are submitted to the United States Department of Education and a Student Aid Report (SAR) is sent back to the student. Students are asked to review the SAR for accuracy. Staff are available to assist students and parents with FAFSA completion if necessary.

An Institutional Student Information Record (ISIR) is sent to each of the colleges and/or universities as designated by the student. The ISIR is imported into the ISRS student database and reviewed by the Financial Aid Office. Riverland generally does not process any changes or corrections from the SAR. Staff will assist the students in making electronic updates or corrections to the FAFSA online.

Each ISIR is reviewed by financial aid staff to determine if additional information is needed to process the student's aid applications within 1-2 business days of receipt. ISRS alerts the financial aid processor to any required documentation or issues that may need resolution on the ISIR.

### 6.2 Forms

#### Policies

Most information is requested in the form of a personalized tracking letter that differentiates the information needed based on specific information provided on the FAFSA. There are some forms utilized by Riverland in addition to the tracking letters. These forms include:

- 150% Maximum Time Frame
- Appeal for Independent Status
- Application for Professional Judgement-Dependent
- Application for Professional Judgement-Independent
- Consortium Agreement
- Statement of Identity and Educational Purpose
- MN State Grant Online Eligibility Questionnaire
- PLUS loan authorization
- Request for Pell Recalculation
- Satisfactory Progress Appeal
- Selective Service Exemption
- Unsubsidized Loan Only
- Worksheet for Determining Support
- Emergency Loan Application
- Request for Documentation
- Cost of Attendance Adjustment

These forms are used to request detailed information needed or to address specific situations that are unique to the student.

#### Procedures

Most forms are available on our website <http://www.riverland.edu/tuition-costs/financial-aid/forms-worksheets/> or upon request. Tracking letters that require completion are available to the student on

#### **Resources:**

20 U.S. Code Sec. 1090 [HEA§483]  
Summary of Changes for the Application Processing System, 2018–19  
2018-19 FSA Handbook, Vol. AVG, Ch. 1

#### **Resources:**

668.16(f)  
Summary of Changes for the Application Processing System, 2018–19  
2018-19 FSA Handbook, Vol. AVG, Ch. 1  
2018-19 FSA Handbook, Vol. AVG, Ch. 5

their e-Services account or can be reprinted by the Student Affairs staff on any campus. Certain forms that can only be accessed by the Financial Aid Department are stored on a restricted computer drive. Access to forms is only restricted in situations that require additional review by financial aid staff and/or additional guidance to a student with unique circumstances or internal office use only forms. Some examples of forms with the the restricted access are the "Statement of Identity and Educational Purpose" and "Appeal for Independent Status". The Financial Aid Director reviews the forms annually to ensure compliance and updates the forms on the website if necessary.

Tracking letters contain form codes at the end of the paragraph to indicate that a form is needed. Forms are mailed to the student with the initial tracking letter. Once the student has completed and returned the form, it is routed to the appropriate processor. If the form is incomplete, the tracking letter is returned to the student with a "Request for Documentation Form" specifying what was incomplete.

## 6.3 Deadlines

### Policies

The application processing cycle lasts 21 months. The CPS must receive a student's electronic FAFSA by June 30 to be qualified for the corresponding year term. A paper FAFSA must be legible, and it must be mailed to the Federal Student Aid Programs address listed on the FAFSA in time for the processor to receive it by June 30. There are no exceptions to these deadlines. An electronic application cannot be received before January 1 of the corresponding year, and if it is received after June 30 of the following year, it will not be processed. A paper application received before October 1, or after June 30, will be returned unprocessed with a letter of explanation.

Riverland must have a valid ISIR on file before the deadline established by the Department of Education (June 30) and the student must be eligible to receive Title IV funds. An otherwise eligible student or parent becomes ineligible to receive FSA funds on the date that the student:

- for the Direct Loan program, is no longer enrolled at least half time; or
- for the FSA Grant, the student is no longer enrolled at the school for the award year.

In certain circumstances where a student had a valid ISIR and began attendance in their classes, they may be entitled to a "late disbursements". Applications for campus-based funds follow the same guidelines as other federal aid. Institutional scholarships have specific deadlines that are established and monitored by the Riverland Community College Foundation office. Minnesota State grants funds require that a student have a valid ISIR on file within 30 days of the start of the semester. All late submitted applications and documentation are reviewed to determine if a student is eligible to receive a disbursement.

Aid application deadlines are available on the financial aid website.

### **Resources:**

668.53(a)(1)  
668.60  
2018-19 FAFSA  
2018-19 FSA Handbook, Vol.  
AVG, Ch. 1

## 6.4 Document Assignment, Collection, and Tracking

### Policies

ISIRs are loaded into ISRS and personalized tracking letters are printed based on the information available on the ISIR. The personalized tracking letters indicate what, if any information is needed to complete the processing of their financial aid package. Some verification information that can be completed on the tracking letter includes but is not limited to:

- household size
- untaxed income information
- child support paid or received.

In addition, Riverland Community College has additional forms that students may be required to complete. Each tracking letter references the form required to be completed by the student and the forms are available from our website at <http://www.riverland.edu/student-services/student-service-forms-documents/> . Tracking letter paragraphs and paper forms are reviewed each year and compared with the Department of Ed's suggested verification text to ensure compliance. For more detailed information about specific forms, please see Section 6.2 Forms.

### **Resources:**

GEN-15-01  
GEN-16-12  
GEN-15-18  
GEN-16-15

## **Procedures**

ISIRs are loaded into ISRS and a student record is created for the award year. ISRS is set up with a series of edit that flag specific information on the FAFSA that is needed to process the student's aid application. When additional documentation or review is needed, these edits fail. The ISIRs are reviewed by the OAS- Financial Aid Processor and issues are resolved if possible. If additional documentation is needed, the student is set to a tracking status to print a letter. The failing edits have paragraphs attached to them that print out in a tracking letter. The student receives the first tracking letter both by mail and electronically through their e-Services account. Subsequent letters are available electronically and the student is notified by postcard to check their e-Services account. Tracking letters are mailed every thirty days automatically and up to three letters per tracking level are mailed. Tracking levels are determined based on what documents are required. For example, students who are chosen for verification start at a level one. Students who have completed verification, but are failing admission status edits are at a level three. The appropriate tracking levels for the edits are determined by the Financial Aid Director on an annual basis.

In some instances where unique documentation is needed or special circumstances occur, a student is notified by mail, email or phone explaining what is needed. Incomplete forms are returned to the student with a request for documentation specifying what is missing.

Once documentation has been received, the information is coded into ISRS. If the student has submitted all documentation that is required and no other edits fail in the tracking process, the student will move forward to awarding. If the data entry results in a correction to the student's original information, a batch file is uploaded through EdConnect to CPS. CPS processes the correction and the new transaction is loaded into ISRS. The information is run through the series of edits again to determine if additional information is needed or if packaging can begin. Submitted documentation that results in conflicting information may cause the student's application to be put on hold until additional documentation is submitted or the issue is resolved.

## **6.5 Pre-Award Appeals**

### **Policies**

The Financial Aid Office at Riverland Community College exercises professional judgment discretion when addressing award appeals. Award appeals are processed before awarding are dependency overrides and students whose parents refuse to complete the FAFSA and provide no financial support.

Changes in student or parent resources, the expected family contribution, and/or the cost of attendance are generally done after the initial awarding as the situations occur. Detailed information about professional judgments is available in Section 10: Professional Judgments.

### **Procedures**

Students with a special circumstances flag on their ISIR are notified by mail that additional documentation is needed to process their application without parental data. Students whose parents refuse to provide data receive a form requesting a written statement from the student and parent(s) that the parents refuse to complete the FAFSA and that they do not and will not provide any financial support for the student. If the parent refuses to write a statement, it is requested that the student get documentation from a third party. Riverland staff will try to contact that parent to make sure the parent understands that completing the FAFSA will not make the parent liable for any tuition costs or loan debt incurred by the student. Students who meet the criteria for a dependency override are given a form and asked to provide a written statement explaining their situation and documentation from a third party to support their appeal for independent status. Specific examples of acceptable documentation are available on the form.

Reviews of changes in EFCs and student or parent resources are done on a case by case basis when a student or parent notifies the financial aid office. The student (and parent, if dependent)

### **Resources:**

[GEN-16-12](#)  
[GEN-15-18](#)

### **Resources:**

[HEA 479A](#)  
[GEN-10-16](#)  
[GEN-11-15](#)  
[2018-19 FSA Handbook, Vol. AVG, Ch. 5](#)  
[GEN-11-04](#)  
[GEN-09-05](#)  
[GEN-08-12](#)  
[GEN-09-04](#)  
[GEN-08-01](#)  
[GEN-03-07](#)

complete a form and submit documentation of their circumstances. The original FAFSA information is first verified to ensure accuracy and then a professional judgment is performed if the change would benefit the students. Professional Judgments are not processed for students who already have a zero EFC.

Results of the pre-award appeal process are generally given to the student verbally.



## Section 7: File Review

### 7 - File Review - Intro

#### 7.1 Verification

##### 7.1.1 Selection of Applicants to be Verified

###### Policies

Riverland Community College verifies all financial aid applications that are chosen by the Department of Education. In addition, Riverland institutionally selects additional students for verification based on certain criteria or inconsistencies on a student's financial aid application. Instances where a student is institutionally selected for verification are:

- Taxes paid is the same as or an unusually high percentage of the Adjusted Gross Income
- Conflicting information is brought to our attention
- FAFSA information was changed resulting in change in Expected Family Contribution
- Riverland is notified of a student changing information after the use of the Data Retrieval Tool
- Students under 24 years of age that are filing the FAFSA as independent students and it appears their income is below the federal poverty guidelines for their family size
- Students who have requested a Professional Judgment

The student's ISIR is loaded the Minnesota State Integrated Statewide Record System (ISRS) database where it is analyzed electronically by the system to flag any of the above situations. Riverland does not have a specific minimum or maximum percentage of applicants chosen for verification, students are chosen on a case-by-case basis depending on the information submitted.

Riverland does not package financial aid awards for students until the verification process is complete. Exclusions (absent conflicting information) include, but are not limited to:

- Applicants who die during the award year (regardless of conflicting information)
- Dependent students whose parents reside outside of the United States and cannot be contacted by normal means (exclusion is for parent information only and information from a third party regarding situation is required)
- Dependents students when parents are mentally incapacitated or incarcerated (exclusion is for parent information only and information from a third party regarding situation is required)
- Students whose spouse is deceased, mentally incapacitated, residing in a country other than the United States and cannot be contacted by normal means, or the spouse's contact information is unknown (exclusion applies to spousal information only and documentation regarding the situation would be required)

###### HEROES

Eligible students under the HEROES act are either self-identified or identified by a parent or spouse to the financial aid office that they are currently unable to meet verification and signature requirements. Acceptable documentation of the situation can include deployment orders with the specified location listed.

###### Procedures

Student financial aid applications chosen for verification are identified by failing certain edit flags within ISRS. The information that the ISRS edits look for include, but are not limited to:

- Verification flag on incoming ISIR
- Need Analysis rejects
- Specific SAR Comment codes
- Student's age and answers to dependency questions
- Use of estimated income on FAFSA

###### **Resources:**

[668.53](#)  
[668.60](#)  
[668.54](#)  
[Federal Register, 4/1/16, pp. 18843 to 18847](#)  
[GEN-17-08](#)  
[668.54\(a\)](#)  
[GEN-16-07](#)  
[2018-19 FSA Handbook, Vol. AVG, Ch. 4](#)  
[668.54\(b\)](#)  
[Federal Register, 9/29/17, pp. 45465 to 45471](#)  
[Electronic Announcement, 9/13/17](#)

###### **Resources:**

[668.54\(a\)](#)

Students who do not fail any edit flags, move forward for packaging. Students who are selected for verification by the Department of Education and students who use estimated income on the FAFSA receive a tracking letter requesting the documentation required based on which verification group they are assigned to. Students who fail any of the other flags listed above are reviewed to determine if they need to be verified based on the criteria provided in the edit training manual for each edit and federal guidance regarding verification procedures.

## 7.1.2 Acceptable Documentation and Forms

### Policies

Acceptable verification documentation at Riverland Community College is based on the *Federal Register* notice that is published annually regarding acceptable documentation and suggested text. Changes or additions to current verification edits, procedures and policies are initially made for the upcoming year in March. IFAP announcements are continually monitored throughout the year for any additional changes/updates that may be made needed. Riverland Community College uses a “personalized” approach to requesting needed documentation instead of generic verification worksheets. Incoming ISIRs fail edits based on information entered on the FAFSA, triggering a tracking letter with the specific information required for that particular student. For example, a dependent student with a family size of three and one in college where the parents indicated Married on the FAFSA would not be asked for family size information because it is not required. In this same situation, the student would be asked for income and tax information unless the student and parents were tax filers and used the IRS Data Retrieval Tool. Tracking letters are used to request specific information regarding most required verification items depending on the verification group that the student was assigned to and need to be signed and dated by the student and parent(if dependent). The only exceptions to this policy where a specific form is used are:

- Statement of Identity
- Worksheet for determining support to determine independent status
- Selective Service Registration waiver

Acceptable documentation includes:

- Unaltered data transferred to FAFSA on the Web using the Data Retrieval Tool by student and parents (if dependent) or an official Tax Return Transcript (exceptions are made on a case by case basis for the special tax situations allowed in the Application and Verification Guide of the Federal Student Aid Handbook)
- Signed and dated statements on tracking letters with W2s for non-filers or students chosen for the V6 verification group
- Signed and dated statements on tracking letters regarding untaxed income received section of tracking letter (if applicable)
- Signed and dated statements on tracking letters indicating child support paid or receipt of SNAP benefits
- Signed and dated statements on tracking letters indicating the household size and number in college
- High School diploma or final transcript, GED certificate of transcript, home school transcript showing completion of a secondary school education, foreign secondary school completion documents or college academic transcripts showing that the student successfully complete at least a two year program that is acceptable for full credit toward a bachelor’s degree (for students chosen for verification of High School completion)
- Signed (and notarized if applicable)“Statement of Identity and Education Purpose” along with a valid, unexpired government issued photo ID such as a driver’s license

**Note:** Additional information from a third party in addition to the signed and dated statements may be requested if there is conflicting or questionable information.

### Procedures

The following is the step-by-step procedures for the document collection and tracking procedures:

- Processed ISIRs are loaded into ISRS for processing

### **Resources:**

668.56  
668.53(a)  
668.53(b)  
[Federal Register, 4/1/16, pp. 18843 to 18847](#)  
668.57  
GEN-16-07  
2018-19 FSA Handbook, Vol. AVG, Ch. 4  
GEN-17-04  
GEN-01-06  
[Electronic Announcement, 7/29/16](#)  
2017-18 FSA Handbook, Vol. 2, Ch. 7

### **Resources:**

GEN-01-06  
2017-18 FSA Handbook, Vol. 2,

- Student records are analyzed to determine if they need to be verified
- After review of tracking edits, a tracking letter is sent to the student requesting the required documentation. Notification is sent every 21 days until a student has received three notices or has submitted all the required items. If a student has not submitted the required documentation, the file goes to an automatic inactive status. If the student submitted some of the required documentation, but not all, an additional tracking letter is sent requesting the un-submitted documentation.
- Student submitted documentation is collected by Academic Advisors or work study students and it is scanned into a document imaging system. The document imaging system routes the document to the appropriate processor (position duties are listed in Section 2.2 Financial Aid Office Structure & Responsibilities) based on the document type. Any forms or tracking letters that are incomplete or unsigned are returned to the student with a letter explaining what is missing. No processing is completed without all required information or signatures.
- Documents are scanned and linked to the student account within 1 Business Day. Documents are then audited to ensure that the document was linked to the correct student and document type.

**Note:** Only specific users in Student Services have access to student documents.

### 7.1.3 Data Elements to be Verified

#### Policies

Data elements to be verified each year are based on the notice published annually in the *Federal Register* by the Department of Education. In addition, Riverland Community College will also verify the following on a case by case basis:

- Information that would cause an otherwise dependent student to be independent
- Any type of conflicting information that has been brought to the department's attention
- State residency

Any corrections that need to be made are sent to CPS within 1-2 business days depending on the time of year. Corrections are made through an ISRS report and uploaded to EdConnect to send to CPS. Results from those corrections generally come back within 2 business days. The document verification process generally takes 1-4 business days. This time may vary during peak periods.

#### Procedures

The following procedure is the standard verification process. The exceptions for the standard process are in cases where a student is required to verify identity or independent status based on a child they support. Those situations will be referenced separately at the end of this section.

- Documentation such as tracking letters, forms and tax return transcripts are received by the processor through workflow.
- The processor enters the information into ISRS into the appropriate screens. Refer to the Edit Training Manual for specific screen information.
- Once the information has been entered into the appropriate screens, another tracking process is run to check for any possible data entry errors or additional items needed to review.
- If corrections need to be made at this point, an ISRS report is ran to send the corrections to CPS.
- If no corrections are needed and the student does not need to submit any additional information, the student moves to a "Ready for Packaging" Status. If additional information is needed, the student is mailed another tracking letter. This letter is also available electronically through their e-Services account.
- Students who are required to verify identity are required to meet with financial aid personnel in person to submit the valid, unexpired, government-issued photo ID and sign the "Statement of Identity and Educational Purpose". Students who are online only students that live out of state are given the option of going to a notary public and signing the "Statement of Identity and Educational Purpose". In these cases, the student must then submit that statement, a certification from the notary that he or she appeared before her and presented a government-issued photo ID confirming his or her identity and a copy of that same ID.
- Students who are required to verify their independent status based providing more than 50% of the

#### **Resources:**

668.56  
668.59(a)  
[Federal Register, 4/1/16, pp. 18843 to 18847](#)  
GEN-16-07  
[2018-19 FSA Handbook, Vol. AVG, Ch. 4](#)

#### **Resources:**

[Federal Register, 6/27/17, pp. 29058 to 29062](#)  
[Electronic Announcement, 11/18/16](#)  
[2018-19 FSA Handbook, Vol. AVG, Ch. 4](#)  
[Electronic Announcement, 6/18/14](#)

support for a child are required to fill out a "Worksheet for Determining Support". The processor will review this form before entering the family size information into FA0003UG. The income section is compared to the expenses that the student pays to determine if there is enough income to pay the expenses. The total expenses paid by the student are divided by the total monthly household expenses to determine a percentage of the support. If it is higher than 50%, the processor will enter the family size information and that documentation regarding independent status was received. If it is not, the student is notified by email that they indicated that they are not providing more than 50% of the support and will need to correct their FAFSA information.

### 7.1.4 Conflicting and Inaccurate Information

#### Policies

Riverland Community College treats any information that does not match with financial aid documentation previously submitted as conflicting information. Examples of previous experiences with conflicting information include:

- Child support paid listed on FAFSA compared to the child support paid on the returned verification tracking letter
- Names and Social Security numbers on W2s do not match the names and Social Security numbers on the tax return transcript
- Students indicating on FAFSA that they completed high school, but indicated they did not on admissions application
- Students who previously indicated that they had income and made changes to reflect no income
- Students who have children listed in the household size but are also claiming child support paid for the same children
- Two students claiming the same children in their household size in order to be considered independent

Depending on the nature of the conflicting information, students may be subject to a full verification of the student's information. These decisions are made on a case by case basis, by the financial aid processor and/or the Director of Financial Aid.

In instances where fraud or other criminal misconduct is suspected, the Financial Aid Director will gather documentation and submit it to the Minnesota State Office of Internal Audit. Reporting fraud policies are explained in greater detail in Section 15: Title IV Fraud.

#### Procedures

Conflicting or inaccurate information is resolved by requesting specific documentation from the student. The information requested may vary depending on the nature of the conflicting information. Information is requested by mail or email. If the student submits the requested information and the conflict can be resolved, corrections are made to the FAFSA (if the conflicting information was a FAFSA data element). If the student does not submit the requested information, their file is put on hold and no financial aid is disbursed. In the event that the conflicting/inaccurate information cannot be resolved and it is determined that the student does not meet eligibility requirements for federal financial aid funds, the student is notified that they are not eligible for financial aid.

### 7.1.5 Student Notification of Verification Changes

#### Policies

Riverland typically does not award any student until the verification process is completed. In the event that the student is chosen for verification on a subsequent transaction or conflicting information is discovered by the financial aid office after being awarded, no further disbursements will be made until verification is completed.

#### Procedures

The student is notified by email their revised awards available on their e-Services account. If a disbursement has already been made to the student and the changes result in lower award amounts, the student is notified in writing they have been over awarded.

### 7.1.6 Interim Disbursements

#### **Resources:**

668.16(f)  
668.16(g)(1)  
668.54(a)(2)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3  
2018-19 FSA Handbook, Vol.  
AVG, Ch. 5

#### **Resources:**

668.53(a)(5)

#### **Resources:**

668.53(a)(3)  
668.53(a)(4)

## **Policies**

Riverland does not make interim disbursements to students. Students are not awarded any federal or state financial aid funds until we have received all processed corrections.

## **Resources:**

[668.58](#)  
[2018-19 FSA Handbook, Vol. AVG, Ch. 4](#)

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

### **Policies**

Database match errors, reject codes and C-codes occur when the FAFSA is not signed by the student and parent (if applicable) or the information entered on the FAFSA appears to be in error or incomplete. Database matches include:

- Social Security Number
- Citizenship
- Department of Homeland Security (primary and secondary)
- Selective Service
- National Student Loan Data System (NSLDS)
- Veterans Affairs
- Department of Defense

Reject codes occur when there is not a successful match between information on file with the above agencies and the information entered on the student's FAFSA. C-codes occur in situations when the financial aid administrator must request additional information in order to determine if a student is eligible.

Riverland's policy is to resolve all database match errors, reject codes and C-codes before packaging any financial aid funds. Students are notified of any possible errors on their FAFSA. In specific instances where students are able to resolve the issue by submitting required signatures or corrections, they are asked to do so. If the student is unable to make the corrections, they will be required to provide specific documentation based on the code and the corrections will be made by the financial aid processor. Specific information related to documentation required will be provided in Sections 7.2.1-7.2.7. Students who are unable to provide documentation or it has been determined that they are ineligible for financial aid funds will have their financial aid application canceled in ISRS.

### **Procedures**

Incoming ISIRs are reviewed for database match, reject code, and C-Code issues. Students are notified if they need to submit signatures or corrections to the FAFSA to clear the issues or submit documentation to the financial aid office. Any corrections made by financial aid staff are only completed when documentation has been received. Once documentation is received, the financial aid processor will review the documentation and submit corrections to the student's FAFSA information in ISRS. A corrections file is sent to CPS through EdConnect. In the event that a secondary confirmation is needed for a DHS match for citizenship status, the processor will complete a G-845 form and mail with documentation to the U.S. Citizenship and Immigration Services (USCIS).

## **Resources:**

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

## **Resources:**

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

### **7.2.1 Social Security Administration (SSA)**

#### **Policies**

The student is notified that the name, date of birth or social security number reported on the FAFSA does not match the SSA's records. If the FAFSA was filed with an incorrect SSN, we request that the student correct the error or complete a new FAFSA with the correct SSN.

#### **Procedures**

- If the student's name doesn't match the SSA records, the student must provide name change documentation to the school such as a marriage certificate or court order explaining the name

change. Corrections are made in CPS to reflect the name change. If the corrected name is still rejected, the student is referred to the SSA to update their information to avoid future problems. Once the student's information has been updated with the SSA and the financial aid office has been notified, the processor will force a new transaction on the student's FAFSA to run through the database matches again. No awards are packaged until the information on the FAFSA matches the information on file with the SSA. The same procedure applies for the parents of dependent students who fail the SSA match.

- If the date of birth on the FAFSA is incorrect, the student will be required to submit a birth certificate or state-issued ID with the date of birth. Corrections are made in CPS. If the corrections come back with the issue resolved, the student will move forward in the financial aid process. If the issue is still not resolved, the student will need to contact the SSA to correct their records. The same procedure applies for the parents of dependent students who fail the SSA match for date of birth.

## **7.2.2 Department of Homeland Security (DHS)**

### **Policies**

The student is notified that the DHS did not confirm their citizenship status and documentation of citizenship or eligible non-citizen status is required to continue processing their financial aid application. If the secondary confirmation results from CPS also do not confirm citizenship status, a G-845 form and documentation are submitted to the USCIS.

### **Procedures**

- Student submits a Certificate of Naturalization form to confirm citizenship. The ISIR is reviewed to determine if student entered an Alien Registration Number (ARN). If not, the financial aid processor adds the ARN and sends corrections to CPS to run the DHS match again. Students will generally pass through at this point. If the citizenship still is not confirmed, a G-845 is submitted to the USCIS. Student is not packaged until confirmation of citizenship is received.
- Student submits a permanent resident card or other proof of eligible non-citizen status. The ISIR is reviewed to determine if the student answered the citizenship question correctly and if the ARN was entered correctly. If not, the processor will make the corrections and sends the file to CPS to run the DHS match again. If the citizenship still is not confirmed, a G-845 is submitted to the USCIS. Student is not packaged until confirmation of citizenship is received.
- Student submits an Employment Authorization Only card. Student is notified that they are not financial aid eligible based on their citizenship status. If subsequent documentation is submitted, the same steps listed above are performed.

## **7.2.3 Selective Service System**

### **Policies**

The student is required to complete a form stating that they are exempt from the Selective Service registration requirement. Documentation is required to be submitted with the form and the form is not reviewed until documentation is submitted. The Financial Aid Director reviews these forms to determine if the student meets the exemption requirement. Students who are considered to be exempt are:

- Females
- Males who are not yet 18 and they are unable to register because it is not within 30 days of their 18<sup>th</sup> birth date are considered temporarily exempt for that academic year.
- Males currently in the Armed Services and on Active Duty.
- Males born before 1960.
- Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia (A citizen or nation of the Republic of the Marshall Islands or the Federated States of Micronesia who lives in the U.S. for more than one year for any reason except as a student or employee of the government of his homeland must register).
- Noncitizens who entered the U.S. after they turned 26.
- Noncitizens who entered the U.S. as lawful nonimmigrants on a valid visa and remained in the U.S.

on the terms of that visa until after they turned 26.

- Transgender males who were assigned the sex of female at birth.

Some students who meet certain criteria may be qualify for a waiver of the registration requirement. Students who weren't required to register prior to meeting one of these criteria and who meet a criterion for the entire time through the age of 25 qualify for the waiver if:

- They were unable to register due to being hospitalized, incarcerated, or institutionalized the entire time through the ages of 18-25.
- They are enrolled in officer procurement program at the Citadel, North Georgia College and State University, Norwich University, Virginia Military Institute, Texas A&M University, or Virginia Polytechnic and State University.
- They are commissioned Public Health Service officers on active duty or members of the Reserve of the Public Health Service on specified active duty.

If the Director of Financial Aid determines that the student does not meet the criteria for an exemption or a waiver or decides the student had knowingly and willfully failed to register, the student is not eligible for financial aid.

### **Procedures**

The ISIR is reviewed and the financial aid processor will check the Selective Service registration on [www.sss.gov](http://www.sss.gov) . If registration is confirmed, the information is coded in ISRS. If not, the student is required to complete a form and submit documentation showing they are exempt or meet the conditions for a waiver. Acceptable documentation for each circumstance are listed below.

- For students who were born before 1960 or who have not reached their 18<sup>th</sup> birthday, the birth date on the FAFSA is checked. If the date on the FAFSA is incorrect, documentation of birth date will be required to make corrections.
- For students who indicated they are female, the gender on the FAFSA is reviewed to make sure it was entered correctly. Corrections will be made if needed.
- Students who are in the Armed Services and on Active Duty will be required to submit a DD214 or Active Duty Orders.
- Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia will be required to submit documentation of their residency.
- Noncitizens who entered the U.S. after they turned 26 will be required to submit documentation of their age when they first entered the U.S. Acceptable documentation can include proof of birth date on a passport, birth certificate, or U.S. Driver's license, or state ID; and proof of immigration date into the U.S. from and entry date stamp on the I-94 form or in the passport, or a letter from the USCIS indicating the entry date.
- Noncitizens who entered the U.S. as lawful nonimmigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26 will be required to submit a student visa form (I-20) or other valid U.S. passport visa stamp on a foreign passport with expiration date (the dates must be from entry until after the male turned 26).
- Transgender males will be required to submit a birth certificate with the gender listed as female.
- Students unable to register due to hospitalization, incarceration, or institutionalization will be required to submit documentation of those circumstances.
- Students enrolled in officer procurement program will be required to submit documentation of enrollment.
- Commissioned Public Health Service officers or Reserved Public Health Service officers will be required to submit documentation of Active Duty.

## **7.2.4 National Student Loan Data System (NSLDS)**

### **Policies**

Riverland requires the student submit documentation of any reported defaults or overpayments listed

on NSLDS if the student has resolved the default or overpayment. Separate documentation from each loan servicer of each defaulted loans must be submitted before a student will be awarded aid. If the ISIR indicates the record was not sent to NSLDS and there was not a previous match, the financial aid processor reviews the student's NSLDS record before awarding aid.

### **Procedures**

Incoming ISIRs are reviewed for any NSLDS match issues. NSLDS is reviewed by the financial aid processor to determine if the information is correct and the student is notified that they are not eligible for financial aid funds until the default or overpayment has been resolved. In an overpayment situation, the student will need to work with the school reporting the overpayment to update NSLDS. If the student is in default, the student will need to submit documentation from all affected loan servicers that the student is now in good standing and their Title IV eligibility has been re-established. Once the documentation has been received, it is coded into ISRS and the student will be awarded.

## **7.2.5 Department of Defense (DoD)**

### **Policies**

Student records with a positive DoD match are reviewed to determine if the students may be eligible for additional Title IV aid. Students will be awarded additional funding if eligible.

### **Procedures**

Student records flagged with a positive DoD match are reviewed to confirm that applicants were over age 23 at the time of their parent's or guardian's death and were enrolled in college at the time the parent or guardian died. The student's aid package and is adjusted as necessary.

## **7.2.6 Department of Justice (DOJ) via ED Hold File**

### **Policies**

Students with a reject code of 19 and SAR comment of 009 or 055 will not be awarded financial aid. The student will need to contact the Department of Justice to resolve this issue.

### **Procedures**

Students are notified in writing they are not eligible for financial aid and will need to contact the DOJ at 202-377-3889 to resolve the issue. Student will be placed at a canceled status to prevent any additional processing of application.

## **7.2.8 Unusual Enrollment History (UEH)**

### **Policies**

Student records with an Unusual Enrollment History flag are reviewed by using NSLDS information and transcripts from all colleges attended. The initial procedure is the same for all students regardless of whether there is a flag of "2" or "3". Each of these student records are reviewed to determine if we have transcripts for all schools attended. Transcripts are reviewed for credit completion for all colleges attended the four years prior to the current academic year.

If the student was not a Riverland student in the prior year and we do not have all transcripts on file, the student is sent a Unusual Enrollment Appeal form requesting any missing transcripts and an explanation and documentation for any academic periods where credit was not earned.

## **7.3 Review of Subsequent ISIR Transactions and Postscreening**

### **Policies**

Riverland is required to monitor all subsequent ISIR transactions for each student who has an ISIR on file. ISIR reports are reviewed daily for any new transactions by a Financial Aid processor. The processor will use CPS to compare previous ISIR transactions to determine what, if any, action needs to be taken.

### **Procedures**

Files are pulled from EdConnect/EdExpress each morning and loaded into ISRS. The file is compared to current student records to determine if there are any new transactions coming in for students who are at a tracking status that does not allow for ISIR loads. The student is changed to a 185 until the new transaction loads. If the student has already been verified and the items changed on the subsequent transaction, the ISIR may not be loaded depending on what the changes are. For example, a tax return transcript with reported income is on file but the student changes the income,

### **Resources:**

[GEN-13-09](#)  
[GEN-15-05](#)  
[2018-19 FSA Handbook, Vol. 1, Ch. 3](#)  
[Electronic Announcement, 1/20/16](#)  
[Electronic Announcement, 1/10/17](#)

### **Resources:**

[2018-19 FSA Handbook, Vol. 1, Ch. 3](#)  
[2018-19 FSA Handbook, Vol. AVG, Ch. 5](#)  
[2018-19 The ISIR Guide](#)  
[NSLDS Transfer Student Monitoring/Financial Aid History User Guide and Batch File Layouts \(October 2017\)](#)



the ISIR would not be loaded. In cases like this, the student is notified we are unable to make the change because information is on file conflicting with changed income.

Any items that have changed are reviewed to determine if there is any action that staff or the student need to take. Riverland contacts students by mail if the subsequent transaction results in any changes to their financial aid eligibility or any additional documentation that is needed before any more aid can be disbursed. Some examples of these changes include situation where the student:

- was chosen for verification on a subsequent transaction;
- is now in default;
- previously used the DRT and has changed tax information;
- changed the answer to the citizenship question;
- changed the answer to dependency status question;
- is now flagged for unusual enrollment history or the unusual enrollment history flag changes.

For any subsequent transactions resulting in a situation where staff cannot resolve and additional documentation is needed, the student's record is put on hold until documentation is received. No further disbursements are made. If it is determined the student is no longer eligible for financial aid funds, the student is notified in writing they have lost eligibility. Student will also be repackaged and required to return any over-awarded funds if the subsequent transaction results in a change of eligibility to a student who was received funds.

### **7.3.1 Defaults**

#### **Policies**

Students in default are not awarded financial aid funds until we receive documentation they are in good standing from the loan servicer or NSLDS is updated to reflect the student is no longer in default.

#### **Procedures**

The college is notified by the incoming ISIR that the NSLDS record reflects that the student is in default. The student is notified that no further processing of the financial aid application will be done until documentation is received they are in good standing and they will need to contact their loan servicer. Acceptable documentation includes an update on NSLDS or a letter on letterhead from their loan servicer stating their Title IV eligibility has been reinstated.

### **7.3.2 Overpayments**

#### **Policies**

Students who have overpayments of federal funds listed on NSLDS are not awarded financial aid funds until the overpayment has been resolved.

#### **Procedures**

The college is notified by the incoming ISIR that the NSLDS record reflects that the student has an overpayment of federal financial aid funds. The student is notified no further processing of the financial aid application will be done until documentation is received stating the student is in good standing. The student is advised to contact the school where the overpayment occurred to resolve the issue. Acceptable documentation includes an update on NSLDS or a letter on letterhead from the college of overpayment stating the overpayment is resolved and the school will be updating the NSLDS information. The financial aid processor will monitor NSLDS for changes and award the student when the information has been updated.

### **7.3.3 Change in Disability Status**

#### **Policies**

Students with loans previously discharged due to a disability are not eligible for any additional loans funds until they provide documentation to regain eligibility status per guidelines from the Department of Education.

#### **Procedures**

The college is notified by the incoming ISIR the student has previously had loans discharged due to a

disability. The student is notified they will not be eligible for Federal Direct Loans until they have exceeded the time limit set forth by the Department of Education or they submit documentation from a doctor stating that they are physically capable of becoming gainfully employed after completion of a program.

### 7.3.4 Postscreening Process

#### Policies

Incoming ISIRs are reviewed for an NSLDS Postscreening changes. All changes are reviewed to determine if the student is still eligible for financial aid and appropriate action is taken if necessary.

#### Procedures

The following is a list of examples of Postscreening changes and procedures specific to those changes.

- Change in Pell LEU- if the student has reached the maximum Pell allowed- the award is blocked so no additional Pell is disbursed. FSEOG is also blocked on the FA0040UG.
- Change in Subsidized Usage- awards are adjusted as needed. Detailed information is available in the loan section of this manual.
- Unusual Enrollment History (UEH) - student record is reviewed to ensure credits have been completed according to federal guidance on the UEH flag.
- Default Resolved- student is allowed to receive federal financial aid funds.
- Default Added- Packaged awards are put on hold until resolved or student is not packaged if not previously awarded.
- Master Promissory Note (MPN) change- Loans are not disbursed until there is an updated MPN on record.

### 7.4 Additional Institution-Specific Data Elements

#### Policies

Riverland Community College's policy for calculating a student's eligibility for Title IV financial aid programs uses the same data elements included in the Federal Methodology need analysis calculation. There are no additional data elements used to determine eligibility.

#### **Resources:**

[668.54\(a\)\(3\)](#)

## Section 8: Student Budgets

### 8.1 Various Student Populations

#### Policies

Riverland Community College has one budget for all students, regardless of class level, tuition differential amounts and living arrangements.

### 8.2 How Budgets are Derived and Updated

#### Policies

Budget amounts are reviewed on an annual basis. Financial aid staff review the budget to determine if the cost of attendance for each item in the budget has changed. This is done by consulting various offices and agencies to determine average costs. A survey is given to students every 3 to 5 years to help determine average cost to students.

A student budget includes:

- General tuition
- Basic fees charged to all students
- Room and board
- Transportation
- Miscellaneous personal expenses

The basic budget components are the same for students taking all or a part of a program online. The amount for the budget is determined based on the average cost of student's attending. Budgets for each student can be seen in ISRS. Budgets for each student are prorated based on enrollment level, full-time, three-quarter time, etc. Budgets for less than half time enrollment is limited to tuition and fees, books and supplies and transportation costs.

### 8.3 Additional Costs

#### Policies

Financial aid understands the budget developed for each student may not accurately reflect the actual cost of attendance for an individual student. Financial aid staff will adjust a student's budget based on documented expenses over the average cost of attendance. Items a student budget may be adjusted for include but are not limited to:

- Dependent care expenses
- Additional costs to students with disabilities
- Extensive commute
- Tuition and fees over the general amount

Student's budgets will be adjusted at any time before or during the semester as long as documentation is provided. Budget adjustments are reviewed and completed when students request and provide appropriate documentation. Budget adjustments are not completed until proper documentation is provided by the student. Proper documentation would include forms signed by a

#### **Resources:**

[HEA 472](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 2](#)  
[HEA 472\(1\)](#)  
[HEA 472\(2\)](#)  
[HEA 472\(3\)](#)  
[HEA 472\(10\)](#)  
[668.5\(d\)\(3\)\(i\)](#)  
[668.16\(b\)\(3\)](#)  
[GEN-15-09](#)

#### **Resources:**

[2017-18 FSA Handbook, Vol. 3, Ch. 2](#)  
[2017-18 FSA Handbook, Vol. 4, Ch. 2](#)

#### **Resources:**

[HEA 472\(7\)](#)  
[HEA 472\(8\)](#)  
[HEA 472\(12\)](#)  
[HEA 472\(13\)](#)  
[HEA 472\(4\)\(C\)](#)  
[GEN-06-05](#)  
[HEA 472\(9\)](#)  
[HEA 472\(11\)](#)  
[2017-18 FSA Handbook, Vol. 4, Ch. 2](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 2](#)

third party documenting the cost, for example daycare provider providing a statement of expense or student with disabilities providing a statement from provider of additional services with costs. A tuition statement can be used to increase the budget for a student with increased cost of tuition and fees. Any budget increase is logged into ISRS.

## 8.4 Budget Restrictions

### Policies

Less than half time student budgets are determined automatically within ISRS and reflect only the allowable budget items.

Incarcerated students are identified by staff within Student Services. Budgets are adjusted and aid held as necessary.

## 8.5 Budget Waivers

### Policies

All waivers are posted by the business office and considered in aid received regardless of the source of the funding. After the business office posts the waiver, it is able to be viewed as part of the financial aid award. ISRS treats any of these awards like any other aid when determining aid eligibility and over awards.

## 8.6 Budget Appeals

### Policies

A student's budget is reviewed for an adjustment when a student is over awarded or if a student inquires for additional funds. The process to check for over awards is ran weekly. If a student is identified as being over awarded, the budget is first reviewed for any area the budget may be increased to avoid a return of student loan funds. If a student inquires for additional funds but has reached their maximum budget award, the student is reviewed for any items in the budget that may be increased. The student is advised of any documentation necessary by financial aid staff to complete the budget adjustment.

### **Resources:**

[HEA 472\(4\)](#)  
[HEA 472\(5\)](#)  
[HEA 472\(6\)](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 2](#)

### **Resources:**

[HEA 480\(j\)\(3\)](#)  
[GEN-06-05](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 2](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 6](#)

### **Resources:**

[668.53\(c\)](#)  
[HEA 479A\(a\)](#)  
[HEA 479A\(b\)](#)  
[668.42\(c\)](#)

## Section 9: Awarding and Packaging Financial Aid

### 9.1 Packaging Philosophies

#### Policies

It is the mission of Riverland Community College to inspire personal success through education. The packaging philosophies of the Financial Aid Office aid in that mission by providing aid to as many students as possible and to the neediest students to the maximum extent possible. The Director of Financial Aid is responsible for reviewing our packaging philosophies to ensure they are aligned with our school's mission.

The financial aid office is specifically responsible for awarding Federal and State grants and loans. The college's Foundation Office processes internal scholarship funds. Riverland's Business Office processes third party funds. Approximately 80% of Riverland students receive some type of financial aid.

#### Procedures

Changes or adjustments to our packaging philosophies are generally not needed. In the event, that new sources of funding become available, the Financial Aid Director will review our procedures to ensure the funds will be awarded to the maximum number of students possible within program specific guidelines. Campus based funds are generally awarded to the students with greatest need and by application date until funds are exhausted.

### 9.2 Available Funds and Number of Eligible Students

#### 9.2.1 Campus-Based Program Amounts

#### Policies

The administrative cost allowance (ACA) is calculated prior to awarding based on the initial allocation. Initial awards are based on the estimated remaining amount of funds. The Financial Aid Director determines if the administrative allowance is claimed annually and the ACA is used to cover the cost of administering the financial aid programs.

#### Procedures

The ACA is calculated by multiplying the initial allocation by the percentage of the ACA. For example, the initial allocation of the FSEOG is \$80,000.00 and the ACA is 10%, the amount reserved would be \$8,000.00 ( $\$80,000.00 \times .10 = \$8,000.00$ ).

#### **Resources:**

673.7  
2017-18 FSA Handbook, Vol. 6,  
Ch. 1

#### **Resources:**

673.7(c)  
2017-18 FSA Handbook, Vol. 6,  
Ch. 1

### 9.3 Packaging Groups

#### Policies

Riverland Community College does not categorize or separate students into groups when determining award packages.

### 9.4 Determining Award Amounts

#### Policies

Campus-based funds are awarded based on set amounts per semester. These awards amounts are the same year to year and adjusted on a case-by-case basis if needed. The Financial Aid Director is responsible for determining these amounts. Federal and State work study is awarded at \$1500 per semester or at the student's remaining unmet need. Federal SEOG is awarded at \$300 per semester for full-time students with a \$0 EFC. That amount is prorated to \$225 for  $\frac{3}{4}$  time students and \$150 for  $\frac{1}{2}$  time students. In the event that there are not enough students with a \$0 EFC to fully disburse funds, we will award students with EFCs up to \$500 and increase that amount until all funds have been awarded. Students must be enrolled for at least 6 credits to receive work study and SEOG.

#### Procedures

Initial awards are processed in the order that the ISIR was received. Initial allocations are entered into ISRS and students are batch packaged up that specified amount. Students are awarded based on full-time expected enrollment. Remaining SEOG funds are reviewed periodically by the Financial Aid Director. If there are funds remaining, a query will be ran to determine students with need and those funds will also be awarded in the order that the ISIR was received. In the case of work study funds, a waiting list is started once the semester has started. The students are checked to determine if they

have unmet need before being placed on the waiting list. Once it has been determined that there are enough funds to award additional students, we will award work study to the students on the waiting list in the order that they were placed on the list.

#### 9.4.1 Program-Specific Award Amount Determinations

##### Resources:

[675.10\(c\)](#)  
[674.10\(a\)](#)  
[GEN-16-05](#)  
[674.10\(b\)](#)  
[676.10\(b\)](#)  
[686.11](#)  
[686.21](#)  
[690.62\(a\)](#)  
[Electronic Announcement, 5/13/10](#)  
[GEN-17-10](#)  
[2018-19 FSA Handbook, Vol. 1, Ch. 6](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 3](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 6](#)

#### 9.5 Package Construction

##### Policies

Year specific information is entered annually into ISRS that determines the Cost of Attendance (COA), award amounts, packaging limits and funds available. Students are batch packaged after file review and/or completion of verification. The funds that are batch packaged are the Pell Grant, Minnesota State Grant, SEOG grant, Direct Subsidized loans, Direct Unsubsidized loans and work study funds. Need-based aid is awarded up to the amount of the COA minus the EFC or the maximum award limits. Unsubsidized loans are awarded up to the remaining budget amount or the annual maximum award limits. Loan amounts are awarded up to one half of the annual maximum limit per semester. For more specific information on budget construction, please refer to Section 8 Student Budgets.

##### Procedures

Students are packaged after verification is complete on a daily basis. A batch packaging process is used that checks ISRS for student specific information to determine the award amounts allowable for each student. This information includes the student budget amounts, class level, and award availability, planned enrollment for both semesters and funding limitations. The process for packaging is as follows:

- The financial aid processor runs the FA0008CB- Financial Aid Packaging report. This report indicates the number of students selected to package and how many of those students who were packaged. This report also indicates the allocated amount for each award type; the current, previous, and total packaged amounts; and the remaining funds balance for each award type. This report is reviewed to ensure funds are not being over awarded. The processor will alert the Financial Aid Director if there are any issues with the packaging parameters.
- The financial aid process runs the FA0095CP-Packaging Roster. This report lists all the students who were awarded and the amounts of each type of award.
- Batch Tracking (FA0220UG) is run for the academic year to move students who were packaged to an award letter status.
- FA0125CB-Email Award Notifications is run next to alert students that their award letter is available electronically on their e-Services account.

##### Resources:

[GEN-06-05](#)  
[HEA 480\(j\)](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 2](#)  
[GEN-16-05](#)

#### 9.6 Packaging Other Educational Resources

### **Policies**

Financial aid awards are packaged to utilize as much need-based aid as the student is eligible for. Any amount left over within the student's budget, is packaged with non-need based aid. Third party financial assistance is posted to the student's account by the Business Office. In the event that additional estimated financial assistance (EFA) is posted after the student has already been awarded, the non-need based aid would be adjusted accordingly. Examples of some types of funding that are not considered EFA are listed in subsection 9.6.1-9.6.3 of this section.

### **Procedures**

#### ***Procedures***

The Business Office notifies the Financial Aid processor and the Director of Financial Aid of outside scholarships that are received for students. In addition, an over award report is run weekly throughout the payment before the aid apply process to determine if there are any students who are now over awarded. All third party funding is posted to the student's account by the Business Office.

## **9.6.3 AmeriCorps Benefits**

### **Policies**

AmeriCorps benefits are not included in the EFA when determining eligibility for Direct *Subsidized* loans. All AmeriCorps benefits are included as EFA when determining eligibility for Direct *Unsubsidized* loans.

#### **Resources:**

[45 CFR 2528.10](#)

#### **Resources:**

[HEA 480\(j\)](#)

#### **Resources:**

[673.5\(c\)\(3\)](#)  
[685.102\(b\)](#), Estimated financial assistance  
[2017-18 FSA Handbook, Vol. 3, Ch. 7](#)

## **9.6.4 Vocational Rehabilitation Benefits**

### **Policies**

Vocational Rehabilitation funds are not considered EFA when packaging a student. However, these funds will be included when determining the student's overall budget to prevent an overaward. The Business Office processes all vocational rehabilitation funds and works with state agencies to determine how vocational rehabilitation assistance will coordinated with other forms of financial aid.

#### **Resources:**

[2017-18 FSA Handbook, Vol. 3, Ch. 7](#)

#### **Resources:**

[GEN-06-19](#)

## **9.6.5 Bureau of Indian Affairs Grants**

### **Policies**

A student who is or may be eligible for a Bureau of Indian Affairs (BIA grant) is packaged without considering any BIA funds. If the total aid package after the BIA funds are added, does not exceed the student's need, no adjustment is made to the aid package. If the package does exceed the student's need, the excess need-based aid is removed until the package is at maximum need in the following order:

- Direct Subsidized Loans
- Work-study awards
- Grants (other than Pell or BIA)

The Financial Aid Director may on a case-by-case basis alter that sequence upon the student's request if it is in the best interest of the student. For example, if the student has their tuition covered by the Pell and BIA and would rather have their FSEOG removed instead of work-study, the Director could allow that.

#### **Resources:**

[673.6\(b\)](#)  
[673.6\(c\)](#)  
[2017-18 FSA Handbook, Vol. 3, Ch. 7](#)

#### **Resources:**

[673.6](#)

## **9.7 Employer-Provided Educational Assistance**

## **Policies**

Employer-provided Educational Assistance is processed by our Business Office.

## **Procedures**

An overaward report is ran weekly before aid apply to determine if any award postings by the Business Office will result in a need for reduction of financial aid funds. The student is notified in writing by the Financial Aid Office in the event of an overaward situation.

## **9.8 Summer Awards**

### **Policies**

Riverland offers two summer sessions that are considered one term for financial aid purposes. Summer is always treated a trailer for all aid programs and programs of study. The Pell census date the 10<sup>th</sup> day of the semester. No adjustments will be made to awards for registration after that date unless the Financial Aid Director determines that extenuating circumstances apply.

The COA is adjusted to reflect a period of less than 9 months and the same cost of attendance is used for all students. Summer aid is packaged separately from the academic year. A scheduled academic year (SAY) is used for Direct Loans purposes. Summer aid is packaged separately from the academic year. Any loans processed or campus-based awarded after June 30<sup>th</sup> would use the same EFC as if it was processed or disbursed before June 30<sup>th</sup>.

Work-Study funds are awarded up to the amount of need and students are able to work until June 30<sup>th</sup>. If the student is registered for the upcoming Fall semester and has been awarded work-study, the student has the option of working after July 1<sup>st</sup> and utilizing their Fall work-study awards as long as the student is a returning work-study student.

### **Procedures**

Summer semester is not packaged until the student has registered. The FA0064CB-Summer Packaging Auto Selection report is ran to determine who is ready for summer packaging. The students are batch packaged using the FA0008CB-Financial Aid Packaging report process and are packaged for any remaining grant or loans funds that they are eligible for without exceeding the annual maximums. Campus-based funds are awarded manually if the Financial Aid Director determines there is additional funding.

Students are notified by email that their awards are available in e-Services. If the student has no remaining aid eligibility, they are notified through their e-Services account.

Student eligibility for summer awards is documented through the use of the above reports and date/timestamps in ISRS.

## **9.9 Award Package Notification**

### **Policies**

Students are notified by email that their awards are available to view in e-Services. Awards are broke down by semester. Once a student has reviewed the awards, they must accept the awards. Loan acceptance is handled separately from the grant acceptance. When accepting student loans, the student is informed that they must complete the required Entrance Counseling and Master Promissory Note before any funds will be disbursed. Subsidized and Unsubsidized loans are always listed separately on the award notification.

Disbursement dates for the semester are listed on our website. In addition, student loan borrowers receive email notification that loans have been disbursed to their student account.

### **Procedures**

Notifications is sent to student via email and the award notification is available electronically in their e-Services account. Student are asked to accept their awards, but grants are applied to the student's account as long as they have not become ineligible. Student who do not accept student loans and complete the Entrance Counseling and Master Promissory Note will not receive student loan funds. The student is able to accept awards at any time during the semester as long as they remain eligible for financial aid funds.

## **9.9.1 Packaging Appeals**

### **Policies**

### **Resources:**

IRS Pub 970, Tax Benefits for Education, Chapter 11

### **Resources:**

690.64(a)(2)  
2017-18 FSA Handbook, Vol. 3, Ch. 5  
2017-18 FSA Handbook, Vol. 3, Ch. 7  
2017-18 FSA Handbook, Vol. 6, Ch. 2  
2017-18 FSA Handbook, Vol. 3, Ch. 3

### **Resources:**

668.165(a)  
2017-18 FSA Handbook, Vol. 4, Ch. 2  
2017-18 FSA Handbook, Vol. 3, Ch. 7  
2017-18 FSA Handbook, Vol. 2, Ch. 7

### **Resources:**

2017-18 FSA Handbook, Vol. 2, Ch. 7  
2017-18 FSA Handbook, Vol. 4, Ch. 2

### **Resources:**



Adjustments to a student's packaged awards are done on a case by case basis. The determination is made by the Director of Financial Aid. Reasons for adjusting awards and/or EFCs include:

- Dependency overrides
- Loss of income
- High medical or dental payments that cause income to be inaccurately portrayed

Detailed information on the Professional Judgment process is included in Section 10: Professional Judgment.

GEN-11-15  
2018-19 FSA Handbook, Vol.  
AVG, Ch. 5

## 9.9.2 Award Package Revisions

### Policies

Certain situations may require that revisions be made to a student's packaged awards. These include but are not limited to:

- Changes in enrollment status prior to the Pell census date
- The Financial Aid Office is notified that the student has not begun attendance in one or more classes
- Changes in eligibility status
- Financial aid received at other college during the same payment period or academic year (if it was accounted for)

### Procedures

Financial aid packages are revised as soon as possible after the Financial Aid office is notified of the change in eligibility or enrollment status. If the aid apply process has already been completed and funds have been applied to the student account, funds will be reversed automatically in ISRS. ISRS is programmed to recognize the Pell census date, FN grades and dropped classes and will adjust the aid accordingly based on the revised enrollment level. The Aid Apply/Fund Apply process is ran once a week on Wednesdays. The student is notified at this time that the aid has been returned and the student now owes a balance to Riverland. If aid has not been applied, the student is re-awarded and another award notification is sent.

### **Resources:**

690.80  
2017-18 FSA Handbook, Vol. 3,  
Ch. 3

## 9.10 Overawards and Overpayments

### Policies

ISRS is designed to monitor the student's enrollment status and notify the Financial Aid office if the student's enrollment status does not correctly match with the posted awards. In addition to notification during the weekly Aid Apply report, an overaward report is also ran on a weekly basis to determine if a student has been overawarded. Situations that results in overawards or overpayments can include changes in enrollment status or aid eligibility, additional EFA being applied to the student's account after disbursement, or being chosen for verification after a subsequent transaction when funds have already been disbursed.

### Procedures

The FA0050CP-Financial Aid Overaward Processing is run weekly before Aid Apply to determine if there were any changes to the student's award. This report is checked for possible overawards of both need and overall budget by the Financial Aid Director. If an overaward or overpayment exists, then funds may be reversed from the student's account resulting in a balance owed to Riverland Community College. The Federal Pell Grant and Minnesota State Grant are never reversed in the case of an overaward. In these instances, the Financial Aid Director documents that these were the only awards available and cannot be reduced.

### **Resources:**

673.5(a)  
685.301(a)(4)  
686.21(c)  
686.21(d)  
2017-18 FSA Handbook, Vol. 4,  
Ch. 3

### **Resources:**

673.5(f)  
686.34  
690.79  
2017-18 FSA Handbook, Vol. 4,  
Ch. 3

## 9.10.1 Resolving an Overaward or Overpayment When Student is Liable

### Policies

If additional funds have been posted to the student account after aid has been fully disbursed to the student, the Financial Aid Director will try to determine if the student has additional educational expenses not already included in the budget. If possible, the student's budget will be increased.

### **Resources:**

673.5(d)  
673.5(e)  
673.5(f)

If there are pending disbursements when the overaward occurs, those disbursement will be reduced or canceled to resolve the overaward.

If there is no possible way to resolve the overaward or in the case of an overpayment, the student's funds are reversed and the student will owe a balance to Riverland. The student is notified in writing that a balance is owed and must be repaid immediately. The Business Office will send a 2<sup>nd</sup> notice at the end of the semester. If the balance is not paid within twenty days of the end of the semester, the balance owed is referred by the Business Office to the Minnesota Department of Revenue-Collections. Riverland Community College does not report overpayments to NSLDS.

686.34(b)  
686.34(c)  
690.79(b)  
690.79(c)  
2017-18 FSA Handbook, Vol. 4,  
Ch. 3

**Resources:**

673.5(f)(3)  
673.5(f)(4)  
686.34(b)  
686.34(c)  
690.79(b)  
690.79(c)  
2017-18 FSA Handbook, Vol. 4,  
Ch. 3

## 9.10.2 Resolving an Overaward or Overpayment When School is Liable

### Policies

In the event of an overaward due to staff error, funds are returned to the appropriate program. Students are not liable for Federal Pell Grant, FSEOG or Federal Perkins Loan overawards or overpayments caused by school error and such overawards or overpayments are not corrected by reducing subsequent disbursement. Overawards or overpayments for which the school is liable is not reported to NSLDS or debt collection nor is the overpayment amount considered EFA or financial aid when packaging. The Financial Aid Director will review the student to determine if there is additional need in the student's budget and use campus-based aid to offset the overpayment if possible. If this is not possible, institutional funds will be used to replace the overaward or overpayment on the student account.

### Procedures

Incorrectly disbursed Federal Pell Grant, FSEOG and Federal Perkins Loan funds are adjusted in ISRS once a week. Those funds will then be posted back to the appropriate Title IV account. The student is notified by email that the awards have been adjusted.

The Financial Aid Office is notified that a student never began attendance in class by the posting of a FN grade. The student's enrollment level is reviewed to determine if any awards need to be adjusted due the change in enrollment level. Any adjustments need are made once a week during our aid apply process and the student is notified in writing that funds have been reversed. A itemized bill is also sent with the letter. The student is expected to return the funds immediately. In the event that the student has not returned the funds by the end of the current academic period, the student account is referred to the Minnesota Department of Revenue for collection. The student is again notified in writing before this happens to give the student an opportunity to return the funds.

In the event that the student feels the FN grade was posted incorrectly, the student can work with the appropriate faculty or academic Dean to change the FN grade. In addition, if the student can provide documentation that they did begin attendance in that class to the Financial Aid Office, the appropriate awards will be restored. Riverland refers to the definition of academically related activities in the FSA handbook when reviewing documentation submitted by the student to determine if it meets the criteria to establish attendance.

**Resources:**

673.5(f)(2)  
686.34(a)(2)  
690.79(a)(2)  
2017-18 FSA Handbook, Vol. 4,  
Ch. 3

**Resources:**

668.21  
673.5(f)  
686.34  
690.79  
2017-18 FSA Handbook, Vol. 4,  
Ch. 3

## Section 10: Professional Judgment (PJ)

### 10.1 PJ Authority and Individuals Who May Exercise It

#### Resources:

[668.53\(c\)](#)

#### Resources:

[HEA 479A](#)  
[2018-19 FSA Handbook, Vol. AVG, Ch. 5](#)

### 10.2 Circumstances for Which PJ Adjustments are Allowed and Resulting Actions Taken

#### Policies

An aid administrator may use PJ on a case-by-case basis only to adjust the student's cost of attendance or the data used to calculate her EFC. This adjustment is valid only at the school making it. You submit a PJ change electronically, via FAA Access to CPS Online or third-party software, and you may do it without a signature from the student or parent. In FAA Access or EDE, you must select "EFC adjustment requested" for the professional judgment field. The next ISIR will indicate "Professional judgment processed."

#### PROFESSIONAL JUDGMENT

Special circumstances may include tuition expenses at an elementary or secondary school, medical, dental, or nursing home expenses not covered by insurance, unusually high child care or dependent care costs, recent unemployment of a family member or an independent student, a student or family member who is a dislocated worker (as defined in section 101 of the Workforce Investment Act of 1998), the number of parents enrolled at least half time in a degree, certificate, or other program leading to a recognized educational credential at an institution with a program participation agreement under section 487, a change in housing status that results in an individual being homeless (as defined in section 103 of the McKinney-Vento Homeless Assistance Act), or other changes in a family's income, a family's assets or a student's status. 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. In addition, nothing in this title shall be interpreted as limiting the authority of the student financial aid administrator in such cases (1) to request and use supplementary information about the financial status or personal circumstances of eligible applicants in selecting recipients and determining the amount of awards under this title, or (2) to offer a dependent student financial assistance under section 428H or a Federal Direct Unsubsidized Stafford Loan without requiring the parents of such student to file the financial aid form prescribed under section 483 if the student financial aid administrator verifies that the parent or parents of such student have ended financial support of such student and refuse to file such form. No student or parent shall be charged a fee for collecting, processing, or delivering such supplementary information.

#### DEPENDENCY OVERRIDES

A financial aid administrator (FAA) may do dependency overrides on a case-by-case basis for students with unusual circumstances. If the FAA determines that an override is appropriate, she must write a statement detailing the determination and must include the statement and supporting documentation in the student's file. However, none of the conditions listed below, singly or in combination, qualify as unusual circumstances meriting a dependency override:

1. Parents refuse to contribute to the student's education.
2. Parents are unwilling to provide information on the FAFSA or for verification.
3. Parents do not claim the student as a dependent for income tax purposes.
4. Student demonstrates total self-sufficiency.

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

#### PROFESSIONAL JUDGMENT

Students requesting a PJ meet with an Academic Advisor to discuss their situation. The Academic

#### Resources:

[GEN-08-12](#)  
[HEA 479A](#)  
[Federal Register, 9/27/12, p. 59313](#)  
[HEA 479A\(c\)](#)  
[Federal Register, 9/29/17, p. 45466](#)  
[GEN-15-06](#)  
[GEN-16-03](#)  
[GEN-10-16](#)  
[HEA 480\(d\)\(1\)\(I\)](#)  
[GEN-09-05](#)  
[HEA 480\(d\)\(2\)](#)  
[GEN-11-15](#)  
[GEN-09-04](#)  
[GEN-11-04](#)  
[HEA 484\(c\)\(3\)\(C\)](#)  
[668.34\(a\)\(9\)\(ii\)](#)  
[GEN-03-07](#)  
[685.301\(a\)\(8\)](#)  
[GEN-08-01](#)

Advisor will give them the Application for Professional Judgement and go over what needs to be completed. Once the form is returned with required documentation, it is scanned into Document Imaging and is linked to the student's record. The FA Administrator is then able to review the application and complete the PJ process.

### **DEPENDENCY OVERRIDE**

Students requesting a Dependency Override meet with an Academic Advisor to discuss their situation. The Academic Advisor will give them the Application for Independent Status and go over what needs to be completed. Once the form is returned with required documentation, it is scanned into Document Imaging and is linked to the student's record. The FA Administrator is then able to review the application and complete the Dependency Override process.

### **PROFESSIONAL JUDGMENT**

Depending on the reason for the PJ, documentation will vary.

If there is a change in the Household Size that occurred after filling out the FAFSA documentation may consist of: statement of parent's death, copy of a divorce decree or proof of separation, record of birth or adoption.

If there are Educational Expenses documentation may consist of: tuition statement for tuition expenses at a private Elementary or Secondary school, if the parent is enrolled in college documentation of their registration.

If there are Medical/Dental/Dependent Care Expenses documentation may consist of: signed statement itemizing out-of-pocket medical, dental or dependent care expenses paid (not reimbursed by insurance or employer's pre-tax cafeteria plan) for health/dental premiums, doctor, hospital, medication, dependent care, nursing home expenses, etc. Copy of schedule A if deductions were itemized.

If there are changes in income documentation may consist of: 1) Disability of Parent/Student: written statement from physician outlining the disability and the probability of returning to work, if work related documentation from student/parent's employer or government agency on availability and amount of worker's compensation benefits and/or short-term or long-term disability insurance, a copy of student/parents' most recent paystub and Income Source Table on application. 2) Student/Parent Unemployed: written statement indicating the date and reason student/parent became unemployed, copy of student/parent most recent paystubs, and copy of unemployment benefits and Income Source Table on application. 3) A Business or Farm has Closed Due to Bankruptcy, Foreclosure, or Natural Disaster: copy of the bankruptcy or foreclosure notice, written statement outlining the particular circumstances surrounding the event; if event was natural disaster, itemize statement of losses/damages that will not be covered by insurance or government assistance and Income Source Table on application. 4) Reduction in Earnings or Loss of Other Income: a written statement outlining the amount of income that was lost or reduced, the date the change became effective and the reason for the loss of income, copy of student/parents' most recent paystub and Income Source Table on application.

### **DEPENDENCY OVERRIDE**

Required documentation for a dependency override if there has been a breakdown in the family structure due to physical abuse, emotional abuse, and/or substance abuse: 1) the completed application for Appeal for Independent Status, a letter from the student fully explaining their situation, 2) copy of court documents, 3) one letter (on official letterhead) explaining the situation in detail from a clergyman, social worker, psychologist, high school guidance counselor, teacher, doctor, social agency or other professional, 4) police report, 5) a letter of personal support from a friend, family member or co-worker who is aware of your family situation.

Required documentation for a dependency override if the custodial parent has died and my other parent is still living. However, I have had no contact with my living parent for a significant period of time: 1) letter from the student fully explaining your situation, 2) a copy of the death certificate for the deceased custodial parent, 3) Documentation of the custodial relationship (i.e., a court document, a copy of the divorce decree, or other evidence) that the deceased was the custodial parent, 4) One letter (on official letterhead) from a clergyman, social worker, psychologist, high school counselor, teacher, doctor, social agency, or other professional which supports the claim of not having lived with nor received financial support from the non-custodial parent, 5) One letter of personal support from a friend, family member or co-worker who is aware of your family situation.

Required documentation for a dependency override if the situation does not fit those listed above: 1) letter from you fully explaining your situation and why you are requesting a change from *dependent* to *independent* as well as how you have been supporting yourself, 2) One letter (on official letterhead) from a clergyman, social worker, psychologist, high school counselor, teacher, doctor, social agency, or other professional, which supports your claim, 3) One letter of personal support from a friend, family member or co-worker who is aware of your family situation, 4) Signed copy of your Federal Tax Return. (If you have not filed a current return, provide copies of your W-2 forms and any untaxed income.)

## Section 11: Disbursements

### 11.1 Definition of Disbursements and Disbursement Methods

#### Policies

Disbursements are made to students by first crediting any available funds to outstanding charges at the college including any charges for books or housing authorized by the student. If there are excess funds, the student will receive a payment for the excess funds. Funds are credited to the student's account the second week of the semester. If there are excess funds, the funds are disbursed to the student by the business office. The business office uses a third party to disburse all funds to students.

A student may use financial aid funds to purchase books two weeks before classes start through the first four days of the semester. This can be done only if a student has excess financial aid funds after institutional charges are paid. The student must purchase their books at the college bookstore to use this option.

All work study funds earned are paid to the student biweekly by the Business Office using BankMobile. The payment schedule is established by the Business Office and provided to the student at the time completed work study paperwork is submitted.

#### **Resources:**

668.164(m)

#### **Resources:**

668.14(b)(21)  
668.16(c)(2)  
2017-18 FSA Handbook, Vol. 4, Ch. 2  
668.161(a)(1),(2) Access device; EFT (Electronic Funds Transfer); Financial account; Financial institution; Student ledger account; Title IV, HEA Programs  
Federal Register, 10/30/15, pp. 67127 to 67128  
668.164(d)  
668.164(e)  
668.164(c)  
668.164(f)  
668.164(m)  
675.16(a)(9)  
675.16(e)  
685.303(b)(5)  
Elec. Ann. 5/12/16 Cash Management Q&A  
668.164(a)

### 11.2 Disbursement Dates and Schedules

#### Policies

Riverland defines a payment period as one semester. Semester dates are set by the college academic affairs department. Excess financial aid funds are disbursed to students on the eleventh class day of the semester. Students enrolled in standard term programs will receive all award funds in one disbursement with the exception of student loans which are disbursed in two disbursements.

New students who are first time loan borrowers will have a 30 day delay before their loan funds are released. Thirty days from the start of the payment period loan funds will be released for first time student loan borrowers.

If a program is delivered in a non-standard term, the Pell grant and students loans will both be divided into two disbursements. One disbursement will be made at the beginning of the payment period and one at the midpoint of the payment period.

Late disbursements are made to students if the student meets the federal regulations allowing for late disbursements. Late disbursements are first applied to any outstanding balance a student owes the college and then any excess disbursed by the Business Office using BankMobile.

#### **Resources:**

668.4  
668.164(b)  
2017-18 FSA Handbook, Vol. 4, Ch. 2  
668.164(j)  
668.164(k)  
685.303(d)  
Federal Register 8/8/07, pp. 44623, 44636 to 44639  
Federal Register 11/1/07, p. 62017  
668.164(i)  
668.164(a)  
2017-18 FSA Handbook, Vol. 3, Ch. 1

### 11.3 Student and Parent Authorizations

#### Policies

When a parent applies for a PLUS loan the parent will complete a form notifying the college if the parent would like the PLUS loan proceeds applied to the student account and the remainder issued to the parent or to the student. If the parent wants the excess funds issued to them, the college will send a paper check to the parent for the excess funds. If the parent would like the excess funds issued to the student, the Business Office will disburse the excess funds as any other funds through the third party contracted by the college.

#### **Resources:**

668.165(b)(1)(ii)  
668.164(d)(4)  
675.16(d)(1)(ii)  
668.164(e)(2)  
2017-18 FSA Handbook, Vol. 4,

Ch. 2  
668.164(f)(4)  
675.16(b)(1)(ii)  
675.16(b)(1)(i)  
668.164(c)  
GEN-12-21

## 11.4 Student and Parent Notifications

### Policies

An email is sent to a student's college email address by Minnesota State within ISRS to a student when loan funds are disbursed to a student. The student is notified of the amount of the disbursement and the date of disbursement as well as the right to cancel.

Parents with PLUS loan disbursements are sent a letter notifying the parent of the disbursement, amount and cancelation rights.

### **Resources:**

668.165(a)(1)  
668.165(a)(2)-(6)  
675.16(a)(3)  
686.31(e)  
2017-18 FSA Handbook, Vol. 4,  
Ch. 2

## 11.5 Undeliverable Title IV Funds

### Policies

All funds are disbursed by the Business Office using a third party. The third party will return any undisbursed excess financial aid funds to the Business Office after six months if a check is not cashed. The Business Office will then attempt to locate the student and disburse the funds directly from the Business Office to the student. If the Business Office is unable to locate and disburse the funds, the financial aid office is notified and the funds returned to the appropriate program.

### **Resources:**

668.164(l)  
2017-18 FSA Handbook, Vol. 4,  
Ch. 1  
2017-18 FSA Handbook, Vol. 4,  
Ch. 2

## 11.6 Recovery of Title IV Disbursements When Student Does Not Begin Attendance

### Policies

Riverland instructors are not required to take attendance. Instructors do issue a grade to a student of FN if the student does not begin attendance. Instructors are asked to give the FN grade to students who do not begin attendance in the first two weeks of the class start date but are able to give the grade of FN through the end of the semester. When a grade of FN is posted, aid a student received is automatically adjusted by the aid apply process in ISRS. The student is notified of aid adjustment. The college returns any funds received to the aid program and the student pays the college for the funds returned.

### **Resources:**

668.21  
674.16(f)  
676.16(d)  
685.303(b)(4)  
GEN-13-02  
2017-18 FSA Handbook, Vol. 4,  
Ch. 3

## Section 12: Satisfactory Academic Progress

### 12.1 Process Overview and Responsibilities

**PURPOSE:** The purpose of this policy is to denote the standards for assessing academic progress and the various student status that will apply if students fail to meet standards.

**APPLICABILITY:** Satisfactory Academic Progress Standards

#### Introduction

Standards of academic progress are established to require students to progress satisfactorily and timely toward the completion of their degree, diploma or certificate. Additionally, federal regulations require that recipients of federal and/or state financial aid make satisfactory academic progress towards a degree, diploma or certificate to remain eligible for aid. In compliance with federal regulations, the college has established and will apply the following standard of academic progress to all students. The qualitative and quantitative standards of this policy are cumulative and include all periods of enrollment, whether or not a student received financial aid. The Registrar's Office is responsible for implementing and monitoring the satisfactory academic policy.

Students are responsible for their academic progress and for seeking assistance when experiencing academic difficulty. Students are encouraged to work closely with an advisor or a counselor to ensure that they are successfully completing graduation requirements and maintaining satisfactory progress.

#### Qualitative Measure (Grade Point Average - GPA)

- All students are required to maintain a minimum cumulative GPA of 2.00

#### Quantitative Measure (Completion Percentage)

- All students are required to successfully complete and maintain a minimum cumulative completion rate of 67%.
- Maximum Time Frame – All students are expected to complete their program of study within with 150% of the prescribed credits.

#### Evaluation Period

Satisfactory academic progress will be evaluated for all students with registered credits at the end of each semester; fall, spring and summer. Any non-standard session courses shall be evaluated during the semester in which they are transcribed.

#### Failure to Meet Standards (Warning and Suspension)

**Warning Status:** If at the end of the semester, a student has not met either the required cumulative GPA standard or required cumulative completion percentage standard, the student shall be allowed to enroll and retain their financial aid eligibility under **warning status** for one semester. Students on warning status are encouraged to meet with an advisor or counselor and complete an Academic Plan at the beginning of the warning term of enrollment.

**Reinstatement of Students on Warning Status:** If at the end of the warning period a student who has been on warning status has met both the institution's cumulative GPA and cumulative completion percentage status, the College will end the student's warning status.

**Suspension for Students on Warning Status:** A student on warning status who fails to meet the required cumulative GPA and/or cumulative completion percentage, shall be placed on suspension.

#### Suspension of Financial Aid

**Maximum Time-Frame Failure:** If a student has failed to complete their program of study within 150% of the prescribed credits, the student shall have their financial aid eligibility suspended.

**Suspension for Extraordinary Circumstances:** The College may immediately suspend students from financial aid eligibility in the event of extraordinary circumstances which may include but are not limited to the following:

- students who register for courses, receive financial aid, and who do not attend classes;
- students whose attendance patterns appear to abuse the receipt of financial aid.

#### Resources:

668.16(e)  
668.34  
2018-19 FSA Handbook, Vol. 1,  
Ch. 1  
668.32(f)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3



## Appeals and Probation

### Probationary Status:

A student who has successfully appealed shall be placed on probation for one semester. If at the end of the next semester, a student on probation status;

1. Has met the institution's cumulative GPA and cumulative completion percentage standards, the student shall return to good standing.
2. Has not met the institution's cumulative GPA and cumulative completion percentage standards but has met the conditions specified in his/her academic plan, the student shall retain probationary status for a subsequent evaluation period.
3. Has not met the institution's cumulative GPA and cumulative completion percentage standards and has also not met the conditions specified in his/her academic plan, the student shall be suspended immediately upon completion of the evaluation.

### Treatment of Grades

**Audited Courses:** Audited courses (AU) are not funded by financial aid and are not included in any financial aid satisfactory academic progress measurements.

**Attempted Credits:** Credits that include A, B, C, D, F, FN, FW (unofficial withdraw), I, W, Z, and P. They do not include AU (audit) or drops.

**Consortium Credits:** Credits for which a student is registered at another college which are accepted by Riverland for the purposes of processing financial aid are to be included for purposes of calculating satisfactory academic progress (cumulative GPA, completion percentage, and maximum time-frame calculations).

**Credits Attempted But Not Successfully Completed:** Credits for which a student receives a letter grade of I, NC, W, FN, FW, F, and Z shall be treated as credits attempted but not successfully completed. Audited courses (AU) are not counted as credits attempted.

**Earned Credits:** Successfully completed credits that count toward the required percentage of completion. Earned credits include only A, B, C, D, and P (pass).

**Academic Forgiveness:** Credits for which students have been granted academic forgiveness shall be recorded and retained in the Student Data System in such a way that they will be included in both the qualitative and/or quantitative measurements of financial aid satisfactory academic progress.

**Grade Point Average (GPA):** GPA is the quotient of the student's grade point total divided by the grade point credits. "P" does not carry a grade point value and as such is not calculated in the GPA. A "P" will neither raise nor lower a student's GPA. However, "P" counts toward registered and completed credits.

**Grade Points:** A letter grade is assigned at the end of the semester for each course in which the student is enrolled. A grade point value for each credit in the course is assigned to each letter grade. Only grades of A, B, C, D, and F carry grade point value and shall be included in the GPA calculation.

**Grade Point Total:** The sum of grade points earned as determined by multiplying the grade point value of the grade by the number of course credits.

**Incompletes:** Students must request of the instructor that they be assigned a grade of incomplete (I). A grade of "I" may be assigned at the discretion of the instructor in exceptional circumstances and is a temporary grade. It is to be given only to students who cannot complete the course work on schedule because of illness or other circumstances beyond their control. An incomplete grade will automatically become an "F" grade at the end of the next semester if requirements have not been satisfactorily met. Instructors have the option of setting an earlier completion date.

**Remedial/Developmental Courses:** Credits awarded for remedial or developmental course work (below 100 level) shall be included in the qualitative and quantitative percentage measurement of satisfactory academic progress. Students may receive financial aid for these credits up to a maximum of 30 semester credit hours. Up to 30 remedial and developmental credits shall be excluded from maximum time frame calculation.

**Repeated Courses:** In order to successfully complete a course as defined by program

requirements, a student may repeat a course no more than two (2) times. Repeating a course will not remove previous attempts from the student's transcript. The best grade will become the grade calculated for GPA purposes. All repeated credits are included in the completion percentage calculation for satisfactory academic progress and are taken into consideration when calculating maximum time frame. A student shall not be permitted to receive financial aid for more than one repetition of a previously passed course. In order for repeated courses to be calculated into a student's GPA, a passing grade must be earned. Repeating a course will not remove previously posted Satisfactory Academic Progress notations on the student's transcript.

**Successfully Completed Credits:** Credits for which a student receives a letter grade of A, B, C, D, and P are included in the calculation of cumulative completion percentage of credits

successfully completed.

**Transfer Credits:** Transfer credits are credits earned at another college which are accepted by Riverland. Transfer credits accepted by Riverland and applied to the student's program requirements shall be counted as credits attempted and completed for calculation of cumulative completion percentage. Grades associated with these credits shall not be used in calculating cumulative GPA. Transfer credits will be counted when calculating the 150% timeframe if the credits apply towards the student's current degree, diploma, or certificate.

**Withdrawals:** Credits for which a grade of "W" is received are considered attempted credits but not successfully completed credits for the purpose of monitoring satisfactory academic progress. A "W" does not impact GPA, but does negatively impact the cumulative completion percentage.

DEFINITIONS: N/A

DOES THIS POLICY HAVE A PROCEDURE? Yes, see below

Appeal for Reenrollment

Any student who has been suspended from enrollment and/or financial aid due to failure to make satisfactory academic progress may appeal based on documented unusual or extenuating circumstances which may include but is not limited to death of a relative, illness, hospitalization, or injury of the student. The student must complete an Academic Plan Form and meet with a counselor. The student shall submit, as part of the appeal, information regarding why the student failed to make satisfactory academic progress, and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the end of the next semester.

An appeal may be approved only if the College:

1. Has determined that the student has documented unusual or extenuating circumstances and should be able to meet SAP standards at the end of the next evaluation period; or
2. Develops an academic plan that, if followed, shall ensure that the student is able to meet SAP standards by a specific point in time. If the academic plan includes term standards of GPA and percent of completion, they shall be higher than the institution's cumulative standards.

The academic plan may include but is not limited to the following:

- a restriction on the number of credits;
- a requirement that certain courses be taken;
- a requirement that a student register for a First-Year Experience course (On Course);
- a requirement regarding class attendance;
- a requirement that scheduled meetings occur with a counselor or advisor to review
- student progress.

The Appeal Committee consists of Registration and Financial Aid Department staff. College staff will notify the student of the outcome of their appeal. Notification of approved appeals shall include the standards that the student is expected to meet or the academic plan that the student is expected to complete. Notification of denied appeals shall describe the reason(s) for the denial and the institution's process for appealing that denial.

Appeal for Reinstatement of Financial Aid

Any student who has been suspended from financial aid may appeal their ability to receive financial

aid directly to the Financial Aid Director by using the Appeal/Petition for Reinstatement of Financial Aid Form. The student must accurately complete and submit the form with supporting documentation and meet with a counselor to develop an Academic Improvement Plan, if necessary, to the college. The college will log the appeal and submit to the Financial Aid Director for review. The Financial Aid Director will notify the student of the outcome in writing. Neither paying for his or her own classes nor sitting out a period of time is sufficient in and of itself to re-establish a student's financial aid eligibility. Students whose financial aid eligibility has been suspended may regain their eligibility only through this appeal process or when they are again meeting the institution's financial aid satisfactory academic progress GPA and completion percentage standards.

Appeals will be granted in situations that demonstrate unusual or extenuating circumstances. Unusual or extenuating circumstances may include but are not limited to the following: death of a relative, illness, injury, or hospitalization of the student. It is required that students attach appropriate supportive documentation, such as doctor's statements to their form.

The student shall submit, as part of the appeal, information as requested regarding why the student failed to make satisfactory academic progress, and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the end of the next semester.

An appeal may be approved only if the Financial Aid Director:

1. Has determined that the student should be able to meet SAP standards at the end of the next evaluation period; or
2. Reviews the Academic Improvement Plan that was developed with a counselor, and if followed, ensures that the student is able to meet SAP standards by a specific point in time. If the academic plan includes term standards of GPA and percent of completion, they shall be higher than the institution's cumulative standards.

Notification of approved appeals shall include the standards that the student is expected to meet or the academic plan that the student is expected to complete in order to retain financial aid eligibility at the end of the next evaluation period. Notification of denied appeals shall describe the reason(s) for the denial and the institution's process for appealing that denial.

A student who files an appeal with the Financial Aid Director requesting to have financial aid reinstated and is denied, may appeal the financial aid decision by using the college Appeal/Petition for Reinstatement of Financial Aid Form within ten days of receiving the financial aid director's decision. The student must complete the Appeal/Petition for Reinstatement of Financial Aid Form accurately and submit the form and any additional required documentation to the Vice President of Academic and Student Affairs. The Vice President of Academic and Student Affairs will notify the student of the outcome in writing. The decision of the Vice President of Academic and Student Affairs is final and binding.

#### Appeal/Petition for Maximum Timeframe

Students who have reached the maximum timeframe for financial aid and who have only a few courses left to complete his/her degree, diploma, or certificate may petition to have the suspension lifted for ONLY the courses needed to finish. To file an appeal for maximum timeframe suspension, a student must develop an academic plan for completion. The academic plan outlines the courses needed for completion and a completion date. Students must submit a copy of the academic plan along with the Appeal/Petition for Reinstatement of Financial Aid form and any other supporting documentation to the financial aid office for review. If approved, the student's financial aid will cover only the courses related to completion of the degree, diploma, or certificate. Financial aid appeals submitted without required documentation will be denied.

#### Notification of Status

The College shall notify a student in writing any time the student is placed in a warning, suspension or probation status.

1. Notification of warning – Riverland shall notify a student in writing any time the student is placed in a warning status, and shall inform the student of the conditions of that warning status.
2. Notification of suspension – Riverland shall notify a student in writing any time a student is placed in a suspension status, and shall inform the student of their right to appeal the suspension.
3. Notification of probation – Riverland shall notify a student in writing any time a student is placed in

a probationary status, and shall include the standards the student is expected to meet or the academic plan the student is expected to complete at the end of the next evaluation period.

**LIST RELATED POLICIES, PROCEDURES OR PLANS HERE:** Minnesota State Board Policy 2.9

Riverland Council Initial Review: 12/11/2014; 2/9/2017

AASC Review (if applicable):

FSGC Review (if applicable): 12/17/2014; 2/15/2017; 3/22/2017; 4/19/2017

Date of Final Approval / Policy Adoption: 3/12/2015; 9/14/2017

Date & Subject of Revisions: 2017 changes reflect updates approved by AASC.

## Section 13: Return of Title IV Funds

### 13.1 Process Overview and Applicability

#### Resources:

668.4  
668.4(f), (g)  
668.22(a)(1)  
668.22(a)(2)  
668.22(a)(2)(ii)  
2017-18 FSA Handbook, Vol. 5,  
Ch. 2  
668.22(a)(2)(iii)  
668.22(a)(2)(iii)(B)  
668.22(a)(3)  
668.22(d)(1)  
668.22(g)(1)(ii)  
668.22(g)(2)  
668.22(l)(2)  
668.22(l)(3)  
668.22(l)(4)  
668.22(l)(6)  
668.164(a)  
668.22(l)(8)  
668.164(j)(2)  
Federal Register 11/1/1999, pp.  
59016 to 59044  
GEN-11-14  
GEN-04-12  
GEN-04-03  
2017-18 FSA Handbook, Vol. 5,  
Ch. 1  
GEN-00-24

#### Resources:

668.22(a)(6)(iii)  
668.22(a)(5)  
668.22(a)(6)(ii)(B)(1)  
668.22(j)  
668.22(i)  
668.22(a)(6)(ii)(A)(2)  
668.22(a)(6)(ii)(B)(2)  
668.22(a)(6)(ii)(A)(1)  
668.22(e)(4)  
668.22(g)(1)  
668.22(h)

#### **Policies**

The Financial Aid Office at Riverland is required by Federal regulations to return any federal financial aid funds that are not "earned" by the student due to withdrawing from their courses. Aid is considered earned by the student when they have completed 60% of the semester. All Federal grant and loan awards are recalculated when a student does a total withdrawal from all classes in a semester. Federal Work Study funds earned are not recalculated. Students who partially withdraw from their classes are not subject to this policy as long as the student remains enrolled in other courses that extend to the end of the current payment period. Payment periods are determined by the student's begin and end dates of courses in the current semester. Programs offered in modules may have courses that the student will be unable to complete if the student has withdrawn or failed the pre-requisite. In these cases, an administrative drop is completed, financial aid is adjusted to reflect the lower enrollment status, and a Return to Title IV calculation will be completed for that student if required. Students that never began attendance in all or some of their courses but have received financial aid will have their aid adjusted to the correct enrollment level before a Return to Title IV calculation is completed. Students are encouraged to speak to an Academic Advisor and/or Financial Aid staff before withdrawing from courses.

Students can withdraw from classes electronically using their e-Services account or in person in the Student Services Office on any campus. The withdrawal is date and time stamped. The withdrawal date is used to determine if there is a need to return funds. This is completed by dividing the number of days the student has completed by the total number of days in the payment period. The resulting percentage is multiplied by the amount of Title IV aid disbursed and could have been disbursed during the payment period to determine the amount of aid earned by the student. The total amount of earned aid is subtracted from the total amount of disbursed aid to determine the amount that needs

to be returned. The unearned percentage is also multiplied by the institutional charges on the student account to determine the amount of unearned charges. The amount Riverland is required to return is the lesser of either the unearned charges or the amount to be returned. For more specific information, refer to Section 13.3 Formula Calculation.

Reports in ISRS are ran on a weekly basis to ensure calculations are done in a timely manner. Students enrolled in modular programs are on these reports whether or not they have totally withdrawn so they are monitored to ensure they are still enrolled. Once the calculation has been completed and it has been determined that funds need to be returned, the Financial Aid Office will return the required refund to the designated federal student aid program and notify the student of the amount and type of funds that need to be returned and the total amount of the balance now owed to the college. An unpaid balance hold is put on the student account until the returned funds have been repaid by the student. An unpaid balance hold prevents the student from registering for classes at Riverland Community College and other Minnesota State institutions and from receiving a transcript from Riverland. The student can pay their balance online through their eServices account, by phone or in person on any of our three campuses.

Federal funds will be returned in the following order based on the type of funds that the student received:

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Perkins Loan
- PLUS
- Pell Grant
- Federal SEOG

In the event earned funds were not disbursed previously, the Financial Aid Office will notify the student of eligibility for a post withdrawal disbursement. Post withdrawal disbursement grant funds are automatically applied to any balance owed on the student's account. If there are grant funds that exceed the student's balance, they will be disbursed through the student's BankMobile account. If the post withdrawal disbursement consists of loans funds, the student will need to sign a statement requesting those funds be applied to their student account. This statement must be returned to the Financial Aid Office within 14 days in order for the loan to be processed. If this deadline is not met, a post withdrawal disbursement will not be made. For more specific information about post withdrawal disbursements, please refer to Section 13.4 Post-Withdrawal Disbursements. In the event loans funds are accepted that exceed the student's balance, they will also be disbursed through BankMobile.

Students not subject to a Return to Title IV calculation:

- Student did not receive any funds from the Federal Pell Grant, Federal SEOG, and Federal Direct Loan Programs;
- Student dropped classes while remaining enrolled in other classes that continue through the end of their payment period;
- withdraw from only some of their courses during the payment period but complete the rest of the courses they are enrolled in for the payment period;
- students who never began attendance in any classes (any aid that was disbursed will be automatically reversed).

## 13.2 Withdrawal Date

### Policies

The withdrawal date for students who officially withdraw from courses is determined by the date stamp on either the electronic record for students who withdraw electronically or the date on the paper Drop/Add/Withdraw form. Riverland Community College is not required to take attendance. There are procedures to monitor students to ensure they begin attendance and complete the payment period. Students who begin attendance, but cease attending at some point during the semester are considered unofficial withdrawals. The withdrawal date used in these situations will be the last date of an academically related activity. Instructors post a grade of FW with a last date of attendance to identify students who unofficially withdraw.

Academically related activities include but are not limited to:

- physically attending a class where there is an opportunity for direct interaction between the instructor and students;
- submitting an academic assignment;
- taking an exam, completing an interactive tutorial, or participating in computer-assisted instruction;
- attending a study group assigned by the school;
- participating in an online discussion about academic matters; and
- initiating contact with a faculty member to ask a question about the academic subject studied in the course.

Academically related activities do not include activities where a student may be present but not academically engaged, such as:

- living in institutional housing;
- logging into an online class without active participation; or
- participating in academic counseling or advisement.

Students who do not begin attendance in one or more courses but do not drop or withdraw will receive a grade of FN. If aid has already been disbursed, the award package will be adjusted based on the remaining enrollment. If a student receives FN grades in all courses, any financial aid applied to the student's account and/or disbursed will be reversed and the student will be responsible for repaying any aid that was disbursed. Riverland will return all reversed aid to the appropriate federal student aid program.

In the event the financial aid office is notified of a student's intent to withdraw and the student cannot document any academically related beyond the date of notification, that date will be used as the withdrawal date.

## 13.3 Formula Calculation

### Policies

### Resources:

GEN-04-12  
GEN-04-03  
2017-18 FSA Handbook, Vol. 5,  
Ch. 2

### Resources:

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

### Resources:

Return to Title IV calculations are completed by the Financial Aid Office at Riverland Community College. Riverland uses the web-based ISRS application to calculate earned and unearned aid. This application is similar to the application produced by the Department of Education, but utilizes ISRS to auto enter data. The Financial Aid Processor is responsible for ensuring all information is correct. The web-based application determines the following items:

- withdrawal date,
- payment period,
- institutional charges, and
- aid that has been disbursed or could have been disbursed.

Once these items have been determined, the amount of funds to be returned by the school and/or student is calculated. The application also determines if there are any subsequent changes made to a student's records that may affect an already completed Return to Title IV.

The student's payment period is based on their schedule. In most cases, the payment period is the semester. Some students may only register for short term classes or may be in a program that short term courses are offered sequentially throughout the semester.

Institutional charges include tuition, required fees, on campus housing, and required course materials that were charged to financial aid in our bookstore. This amount does not include any non-institutional charges such as late fees or library fines.

Financial aid that has been disbursed includes any Federal grants and Federal Direct loans that have been applied to charges on the student's account and/or disbursed directly to the student. Aid that could have been disbursed is any undisbursed Federal grants or loans that the student would be eligible for a late disbursement as long as the following conditions are met before the date that the student became ineligible:

- For all programs, the Department processed a Student Aid Report (SAR) or Institutional Student Information Record (ISIR) with an official Expected Family Contribution (EFC) for the student;
- For a FSEOG award, the institution made the award to the student; and
- For a Direct Loan, the institution originated the loan (a promissory note must be signed for a loan to be included as "aid that could have been disbursed").

A copy of the student's Return to Title IV calculation worksheet is kept in the Perceptive Content system. The Financial Aid Director reviews each worksheet to ensure the correct amount of returned funds are being processed. Students are notified by mail regarding any adjustments in financial aid due to changes in enrollment or a required Return to Title IV calculation. This notification letter is stored electronically in our Perceptive Content system.

### 13.4 Post-Withdrawal Disbursements

#### Policies

If some cases, the Return to Title IV calculation determines a student has "earned" more aid than has been disbursed to the student. This happens in cases where the student began attendance but disbursement was delayed because the student had not completed verification or a student completes the loan request process and the loan is originated but the student withdraws before the loan is actually disbursed.

Students will be notified by mail of any post-withdrawal disbursement eligibility within 14 days from the date that the financial aid office is notified of the withdrawal. If the student has grant fund eligibility

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

#### **Resources:**

668.22(a)(5)  
668.22(a)(6)  
668.164(j)  
Federal Register 9/27/2012, p.  
59314  
2017-18 FSA Handbook, Vol. 5,  
Ch. 2  
GEN-04-03



that could have been disbursed, the post withdrawal disbursement will be made using grant funds first. Any remaining eligibility will be offered in Direct loan funds. For example, if a student is due a post-withdrawal disbursement of \$500 and the student has received \$400 of \$1,000 in Federal Pell Grant funds that could have been disbursed and \$1,200 of the \$2,000 in Federal Direct Loan funds that could have been disbursed, the available undisbursed funds are \$600 in Federal Pell Grant funds and \$800 in Direct Loan funds. Any portion of the \$500 post-withdrawal disbursement that the school makes must be from the \$600 in available Federal Pell Grant funds. If the funds offered are grants, those funds will be automatically applied to the student's account. If the funds offered are loans, the student will be required to return a signed statement requesting the loan funds be applied to their account. The statement will need to be returned within 14 calendar days from the date of the letter notifying the student of eligibility.

GEN-04-12

Pell grant funds will be returned to the student within 45 days of the determination that the student withdrew and any direct loan funds requested by the student will be disbursed within 180 days.

All post-withdrawal disbursements are first applied to the student account to pay off existing charges. If the disbursement amount exceeds the charges on the student's account, any remaining grant funds or requested loans funds will be disbursed through the student's BankMobile account.

**Resources:**

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

### 13.5 Returning Unearned Funds

**Resources:**

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

**Resources:**

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

**Procedures**

Riverland will notify students in writing as soon as possible but no later than 30 days from the determination of a student's withdrawal. Reports identifying students who have withdrawn are ran on a weekly basis. The financial aid office is responsible for returning all funds to the appropriate federal student aid program within 45 days.

#### 13.5.1 Overpayment Resolution

**Policies**

Riverland's policy is to return all funds that are required to be repaid both by the college and the student. The student has the opportunity to repay all funds owed by the end of the payment period in which they withdrew. An unpaid balance hold will be placed on the student's account and the student will not be able to receive a transcript or register for future classes at any Minnesota State College or University until the balance is paid. Approximately twenty days after the semester ends, any remaining unpaid balance will be submitted to the Minnesota Department of Revenue for collections by the Business Office.

**Resources:**

GEN-06-05  
GEN-10-16  
2017-18 FSA Handbook, Vol. 5,  
Ch. 2

Students who completely withdraw during multiple semesters may lose future financial aid eligibility even if they are meeting the minimum cumulative satisfactory progress standards if the financial aid office has reason to believe financial aid fraud or abuse. An example of this would be a history of remaining enrolled just long enough to receive a disbursement of student aid funds.

**Resources:**

2017-18 FSA Handbook, Vol. 5,  
Ch. 2

### 13.X - Reserved for Institution Use

## **Section 14: Institutional Refunds**

### **14 Institutional Refunds**

#### **Policies**

The Business Office within Riverland Community College is responsible for establishing the refund policy. The Business Office posts to the Riverland webpage the dates for each semester the student will receive a refund if the student totally withdraws from classes.

## Section 15: Title IV Fraud

### 15.1 Student Fraud

#### Resources:

668.16(g)(1)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3

#### Resources:

668.16(f)  
2017-18 FSA Handbook, Vol.  
AVG, Ch. 5  
668.16(g)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3

#### Policies

In accordance with Federal regulations requiring institutions to report individuals who purposely supply false or misleading information in order to receive student financial aid. Riverland Community College will report to the Office of Inspector General any individual committing fraud on an application for financial aid, or any individual who fraudulently manipulates the financial aid programs or process for personal gain. Cases of suspected fraud, including knowingly misrepresenting family or financial applications information, purposeful certification of false statements are true and correct, or intentional falsification or misrepresentation on or alteration of documents used in the financial aid process that results in the receipt of aid, will be reported for possible collection of funds and/or prosecution.

#### Procedures

Any staff member who becomes aware that a student and/or parent have purposely misrepresented facts relevant to the student's financial aid application or have committed forgery or fraud, will report such student or parent promptly to the Director of Financial Aid.

The Director will schedule an appointment with the student and/or parent to determine if misrepresentation was intentional and to determine if that misrepresentation resulted in the incorrect receipt of funds, if fraud is established:

- ◆ The Director will document the nature of the fraudulent act and supply the information to the Vice President of Student Services and the Business Office.
- ◆ If funds were disbursed on fraudulent data, the Director will arrange for collection of any overawarded or inappropriately received funds through the Business Office,
- ◆ The Director will also refer the case to the Inspector General's Office for penalty and/or prosecution in accordance with 34 CFR Part 668.14(g). C. The college will make a reasonable effort to collect overawarded funds.

### 15.2 Institutional and Third-Party Fraud

#### Resources:

668.16(g)(2)  
GEN-15-01  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3  
GEN-16-15

#### Resources:

668.14(b)(22)  
668.16(g)(2)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3

#### Policies

Schools must also refer to the OIG any third-party servicer who may have engaged in fraud, breach of fiduciary responsibility, or other illegal conduct involving the FSA Programs.

### 15.3 Referrals

#### Policies

If you suspect such intent on the part of a student, report it to the OIG by phoning 1-800-MISUSED.

#### Resources:

2017-18 FSA Handbook, Vol.  
AVG, Ch. 5  
2017-18 FSA Handbook, Vol. 2,  
Ch. 3

## Section 16: Audits

### 16 Audits

#### Resources:

HEA 487(c)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 4  
668.23(b)  
668.23(d)  
668.23(a)  
668.27

#### 16.1 Type of Audit

#### Resources:

668.23(a)(1)  
668.25  
668.23(c)  
668.23(e)  
668.23(g)  
668.23(g)(4)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 4  
668.27  
GEN-16-15

#### Resources:

2017-18 FSA Handbook, Vol. 2,  
Ch. 4

#### Policies

A school that participates in any FSA program must have an independent auditor conduct an annual audit of the school's compliance with the laws and regulations that are applicable to the FSA programs in which the school participates (a compliance audit) and an audit of the school's financial statements (a financial statement audit). While a compliance audit covers the school's administration of the FSA programs, a financial statement audit provides the Department with information necessary to evaluate a school's status.

The type of compliance audit a school or servicer must undergo depends on its type of control: public, for-profit, or nonprofit.

Public and nonprofit schools must comply with the Single Audit Act. The Single Audit Act requires these schools to have an audit conducted in accordance with the Office of Management and Budget's (OMB) Circular A-133, Audits of States, Local Governments, and Nonprofit Organizations. (Circular A-133 allows an FSA compliance audit under the criteria of the Audit Guide under limited circumstances.) The Office of Inspector General (OIG) also conducts audits, usually in cases where there is concern over a school's administration of the FSA programs. An OIG or other federal audit does not satisfy the requirement that a school have annual compliance and financial statement audits performed by an independent public accountant.

The Financial Aid Director is responsible for coordinating the overall audit process including knowing the dates the auditors will be at the school, and making sure someone is available to provide documentation and answer questions. The Director will also have contact with the auditor and the type of records the office will need to provide to the auditor. The Director will also coordinate staff for the exit interview and the distribution list containing the names of individuals within the organization who will be notified of any audit findings.

#### Procedures

The Financial Aid Director will receive the names from the auditor of whose records will be included in the audit pool. The director will prepare the records or will provide access to Document Imaging for the auditor.

#### 16.2 Audit Submission Schedule

### **Policies**

Both the compliance audit and the financial statement audit must be performed on a fiscal-year basis. In cases where the school's fiscal year does not coincide with an award year, the school's compliance audit will cover parts of two award years.

### **Resources:**

668.23(a)(4),(5)  
2017-18 FSA Handbook, Vol. 2,  
Ch. 4  
668.23(b)(1),(2)  
668.23(d)(1)

**Section 17: Reserved for Institution**

## Section 18: Appendices