

**UNIVERSITY OF ARKANSAS
COMMUNITY COLLEGE AT BATESVILLE (UACCB)**

**OFFICE OF FINANCIAL AID
POLICIES AND PROCEDURES MANUAL**

Updated: 12/1/2020

POLICIES & PROCEDURES MANUAL

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SECTION 1: MANUAL INTRODUCTION

Federal regulations mandate that institutions have written policies and procedures. Beyond the federal requirement, there are many benefits to having a written document outlining financial aid office policies and procedures: 1) for distribution to appropriate others outside the Financial Aid Office (FAO) for the purpose of informing and fostering an understanding of the complexity and operation of the FAO; 2) for FAO staff as a referral guide to assist in maintaining consistency in the problem-solving process; and 3) as an important component of a comprehensive training program.

The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at the University of Arkansas Community College at Batesville (UACCB). If no policy or procedure addresses a given issue, the FAO staff is expected to use professional judgment based upon the intent of all financial aid programs and Office practices.

This Manual:

1. Provides the financial aid staff with current policies and procedures which pertain to eligibility assessment for federal, state, and UACCB programs.
2. Provides each staff member with general and specific responsibilities of the total staff, their individual responsibilities, and the Office's relationship to other departments/divisions of the College.
3. Provides each staff member with general office procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.
4. Provides quick reference to various practices.
5. Facilitates the orientation and training of personnel when changes occur.

Financial Aid Reference Documents

There are many resource guides which assist the FAO staff, including the Federal Register, Department of Education guides (such as the Federal Student Financial Aid Handbook, Verification Guide, formula books, and Audit Guide), Dear Colleague Letters, financial aid legislation and other laws or regulations that impact student aid, and the National Association for Student Financial Aid Administrators Newsletters. All publications are stored in an electronic format or available online through their respective agencies.

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Public Web Site

<https://www.uaccb.edu/financial-aid/>

About the Institution

UACCB is a public, non-profit institution of higher education that is in the state of Arkansas. UACCB provides a two-academic-year educational program for which it awards an associate degree, a certificate, or other recognized educational credential and prepares students for gainful employment in a recognized occupation. UACCB is accredited by The Higher Learning Commission and a member of the Higher Learning Commission. UACCB is authorized to offer the Associate of Applied Science and the Associate of Arts and Associate of Science degrees by the AHECB and HLC. As a state-supported, two-year institution, UACCB is recognized by the Arkansas Department of Higher Education, the Arkansas Department of Workforce Education, and the Arkansas State Approving Agency for Veterans Training for financial aid purposes. The Arkansas State Board of Nursing and the National League for Nursing Accrediting Commission accredits the LPN to RN, Associate Degree Program. The Practical Nursing program is approved by the Arkansas State Board of Nursing. The Emergency Medical Technician programs are approved by the Arkansas Department of Health, Division of Emergency Medical Services. The Certified Nursing Assistant program is approved by the Arkansas Department of Human Services, Office of Long-Term Care. (34 CFR 600.4); (Authority: 20 U.S.C. 1094, 1099b, and 1141(a)); [59 FR 22336, Apr. 29, 1994, as amended at 64 FR 58615, Oct. 29, 1999]; (34 CFR 603)

The University of Arkansas Community College at Batesville admits as regular students only persons who have a high school diploma or the recognized equivalent of a high school diploma. Admission requirements are defined in the University of Arkansas Community College at Batesville Catalog.

Drug Free Schools and Campuses

The College has a drug prevention program as provided under 34 CFR Part 86. The College has a program to prevent the unlawful possession, use, or distribution of illicit drugs and alcohol by all students and employees on school premises or as part of any of its activities.

Family Educational Rights and Privacy

The College fully complies with requirements for the protection of the privacy of parents and students, as provided under 34 CFR 99; (34 CFR 600.5); (34 CFR Part 86); (34 CFR Part 99)

Purpose & Philosophy of the Financial Aid Office

The University of Arkansas Community College at Batesville, a comprehensive community college, provides learning experiences that improve the lives of those we serve. We continuously identify and respond to the diverse educational needs of students, workforce and community.

The mission of the Financial Aid Office is to help eligible students fund their college education at UACCB.

Policies & Procedures Development Responsibilities

All changes to policies and procedures must meet the approval of the UACCB Administrative Cabinet or the Chancellor. The Director of Financial Aid is responsible for proposing and presenting policy changes to the Cabinet or the Chancellor. All UACCB policies and procedures must meet appropriate federal and state regulations. In addition to the policies defined in this manual, the Financial Aid Office is governed by all applicable institutional policies. This includes, for example, policies concerning personnel, travel, purchasing, etc.

1.3.1 Responsible Personnel

The Director of Financial Aid is responsible for ensuring others are aware of any changes to existing policies and procedures or the development of new ones. Email or any written communication will be the preferred method of communicating changes to offices across campus.

1.3.2 Documents & Methods

The Financial Aid Office at UACCB uses several documents and methods to keep abreast of new regulations, laws, and ED policy guidance that might impact the financial aid office's policies and procedures.

The Information for Financial Aid Professionals (IFAP) Web site has a subscription service that notifies financial aid professionals via e-mail of new and timely statutory and/or regulatory changes. Also, NASFAA's *Today's News* and the *NASFAA Newsletter* announce such changes on a daily basis. Financial aid staff members and other non-aid office personnel subscribe to these services. 668.16(o) GEN-97-11

Other publications include but are not limited to:

- *Federal Registers* – both Notices of Proposed Rulemaking (NPRMs) and Final Rules
- The *Audit Guide* or appropriate OMB circulars
- *Federal Student Aid Handbooks*
- *The Blue Book*
- Compilations of Federal Regulations
- Dear Colleague/Partner Letters
- Policy Bulletins
- Electronic Announcements
- Regulations and other publications applying to the years for which financial aid records must be retained
- The *Common Manual* published by the National Council for Higher Education Loan Programs (NCHELP)
- The *Student Financial Aid Guidelines* published by the Department of Health and Human Services (HHS) for health professions programs
- Newsletters from professional associations (state, regional, and national, such as NASFAA)
- Other publications that provide guidance to laws or regulations that impact student aid

SECTION 2: ADMINISTRATIVE ORGANIZATION & OFFICE MANAGEMENT

Institutional & Divisional Structure

The College has a system in place which provides internal checks and balances and which designates the function of authorizing payments of FSA program funds to the Financial Aid Office and disbursement of funds to the College Business Office. These functions are separated organizationally within the College's management structure: the Business Office is part of the Division of Finance and Administration, and the Financial Aid Office is in the Division of Student Affairs. 668.16(b)(4)

UACCB divides the functions of authorizing payments and disbursing or delivering funds so that no office has responsibility for both functions with respect to any particular student aided under the programs. For example, the functions of authorizing payments and disbursing or delivering funds are divided so that for any particular student aided under the programs, the two functions are carried out by at least two organizationally independent individuals who are not members of the same family, as defined in §668.15, or who do not together exercise substantial control, as defined in §668.15, over the institution. 668.16(c)(2)

Financial Aid Office Structure & Position Responsibilities

The Financial Aid Office shall not impose or apply eligibility criteria that screen out or tend to screen out an individual with a disability or any class of individuals from fully and equally enjoying any goods, services, facilities, privileges, advantages, or accommodations, unless such criteria can be shown to be necessary for the provision of the goods, services, facilities, privileges, advantages, or accommodations being offered. 28 CFR 36.301-310 28 CFR Part 35

The UACCB Financial Aid Office follows all institutional, state and federal regulations regarding hiring and terminating employees.

General Aid Office Administration

The UACCB Financial Aid staff is available Monday through Friday from 8:00 AM to 5:00 PM unless the campus is closed for holiday or other activities. Financial Aid employees try to be available to students at all times through phone, email or in-person contact.

2.3.1 Accommodations for Disabilities

Policies

In accordance with the Americans with Disabilities Act (ADA), UACCB shall not impose or apply eligibility criteria that screen out or tend to screen out an individual with a disability or any class of individuals with disabilities from fully and equally enjoying any goods, services, facilities, privileges, advantages, or accommodations, unless such criteria can be shown to be necessary for the provision of the goods, services, facilities, privileges, advantages, or accommodations being offered.

UACCB may impose legitimate safety requirements that are necessary for safe operation. Safety requirements must be based on actual risks and not on mere speculation, stereotypes, or generalizations about individuals with disabilities.

UACCB may not impose a surcharge on a particular individual with a disability or any group of individuals with disabilities to cover the costs of measures, such as the provision of auxiliary aids, barrier removal, alternatives to barrier removal, and reasonable modifications in policies, practices, or procedures, that are required to provide that individual or group with the nondiscriminatory treatment required by the Act. 28 CFR Part 36

2.3.2 Appointments with Staff

Policies

The Financial Aid Office will meet with students by appointment with reasonable notice. Appointments are intended to provide service to students and not to provide preferential treatment to those students. A student may schedule an appointment with any staff member at any scheduled time.

2.3.3 Treatment of Correspondence/Forms

Policies

All correspondence and forms should be directed, first, to the secretary of the financial aid office. Materials are then distributed to the appropriate person and/or file for further processing. Categories of correspondence and forms include mail (ingoing and outgoing), verification forms, tax documents, award letters, institutional loan applications and any other written material.

Correspondence and forms should flow through the secretary's desk in order to ensure the security and proper delivery of the material. Student work studies may also distribute correspondence. Any correspondence marked personal and confidential shall not be opened by anyone except the person or persons addressed on the correspondence.

Procedures

Procedures for handling correspondence include the following:

Routine correspondence shall be received, distributed and responded to by the secretary, unless circumstances warrant alternative handling.

Standard form letters are used for award letters and all other written correspondence, unless a specified form is requested or a system-generated letter can be produced.

- Outgoing mail shall be delivered to the UACCB mailroom for processing. Any staff member within the Office of Student Affairs may deliver this material as well as any student work study.

Required forms are filed in the appropriate student file and delivered or stored as needed. Student files will be kept in bundles by award year and filed in the file room once complete.

2.4.4 Telephone

Policies

Financial Aid Office phone calls are accepted through (870) 612-2036 unless the caller asks specifically for an individual within the office.

Financial aid staff members do strive to return voicemail messages with 24 hours. When away from the office on planned leave, staff members will leave a specific voicemail message and refer students to an alternate individual.

Procedures

Preferably, telephone calls are routed through the office secretary. If the request or question cannot be handled by the secretary, the call is forwarded to the Financial Aid Specialist. In the event the Financial Aid

Specialist cannot resolve the call, the call will be forwarded to the Assistant Director of Financial Aid. In the event that the Assistant Director cannot resolve the telephone call, the call will be forwarded to the Director of Financial Aid. Students who need further assistance may also be routed to the Vice Chancellor for Student Services or the Chancellor of the institution.

2.4.5 Confidentiality of Student Records

Policies

UACCB protects student records in file rooms that are in close proximity to Financial Aid staff. Students or other unauthorized personnel are prohibited from entering the file room under any circumstances, unless the student is an employed work study with prior approval. Financial aid staff members will not share personal information on any student with any unauthorized individual. Refer to section 2.5 for further information.

Records Management & Retention

Policies

Section 668.24 of the Student Assistance General provisions outlines the record retention requirements for the student financial assistance programs. Generally, a record must be maintained for three years following the end of the award year for which the record was established. With respect to the disclosure of institutional and financial assistance information provided under Subpart D of the Student Assistance General Provisions, the purpose is for the disclosure of certain information to students and other parties. Therefore, the institution must retain any record related to the disclosure for three years following the date of disclosure.

The school must retain all required records for a minimum of three years from the end of the award year. However, the starting point for the three-year period is not the same for all records. For example, some Campus-Based program records must be kept for three years from the end of the award year in which the funds were awarded and disbursed. Different retention periods are necessary to ensure enforcement and repayment of FSA loans. Records relating to a borrower's eligibility and participation in the Direct Loan program must be kept for three years from the last day of the award year in which the student last attended the school.

The school may retain records longer than the minimum period required. Moreover, the school may be required to retain records involved in any loan, claim, or expenditure questioned in any FSA program review, audit, investigation, or other review, for more than three years. If the three-year retention period expires before the issue in question is resolved, the school must continue to retain all records until resolution is reached.

Records are retained physically in the financial aid office for three award years. At that time, these records are archived in UACCB storage (maintenance building). For example, if the current award year is 2009-2010, records for 2008-2009, 2007-2008, and 2006-2007. Once the records have been in archive for three years, they are destroyed. If the records are archived on July 1, 2009, they will be scheduled for destruction on July 1, 2012.

668.24
674.19(e)
675.19(b)
682.610(b)

Information Sharing & the Family Educational Rights and Privacy Act

Policies

Under FERPA, UACCB may not have a policy or practice of disclosing personally identifiable information from a student's education records without his or her prior written consent, except as specified by law. Specific requirements for written consent are presented in the FERPA regulations at 34 C.F.R. §99.30, and exceptions to the consent requirement are contained at §99.31. These regulations can be found by visiting <http://www.ed.gov/policy/gen/guid/fpco/index.html>.

One of the exceptions to the prior written consent requirement in FERPA permits an institution to disclose information that has been appropriately designated as "directory information" by the institution. Directory information includes information such as the student's name, address, telephone listing, e-mail address, major field of study, and other information that generally would not be considered harmful or an invasion of privacy.

However, an institution may not disclose "directory information" that is linked to non-directory information, such as information on a student's financial aid status. Therefore, if UACCB receives a request for information about a student's financial aid status, or if the request is only for directory information for students who have received student financial aid, the institution is restricted, under FERPA, from releasing that information without first securing the student's or former student's written consent. Institutions are not required by FERPA to actively seek such consent. Finally, institutions may not release any directory information for any students or former students who have opted out of the disclosure of that information. 34 CFR §99.2

2.6.1 Internal Disclosure

Policies

The Financial Aid Office may disclose student information to other school officials, including teachers, within the agency or institution whom the agency or institution has determined to have legitimate educational interests. 34 CFR §99.31

External Disclosure

Policies

UACCB may disclose student information to officials of another school, school system, or institution of postsecondary education where the student seeks or intends to enroll.

Information may also be provided to the following agencies under certain circumstances:

- The Comptroller General of the United States;
- The Attorney General of the United States;
- The Secretary;
- State and local educational authorities; or
- Any other agency or institution, as requested by the student.

The disclosure must be in connection with financial aid for which the student has applied or which the student has received, and only if the information is necessary for such purposes as to determine eligibility for the aid; determine the amount of the aid; determine the conditions for the aid; or enforce the terms and conditions of the aid. 34 CFR §99.31

2.6.3 Authorization Consent Form

Policies

The parent or eligible student shall provide a signed and dated written consent before an educational agency or institution discloses personally identifiable information from the student's education records, except as provided in § 99.31. The written consent must:

- Specify the records that may be disclosed;
- State the purpose of the disclosure; and
- Identify the party or class of parties to whom the disclosure may be made.

If a parent or eligible student so requests, the educational agency or institution shall provide him or her with a copy of the records disclosed; and if the parent of a student who is not an eligible student so requests, the agency or institution shall provide the student with a copy of the records disclosed.

Signed and dated written consent may include a record and signature in electronic form that identifies and authenticates a particular person as the source of the electronic consent; and indicates such person's approval of the information contained in the electronic consent. 34 CFR §99.30(b)(1),(2),(3)

2.6.4 Information Release via Telephone

Policies

Financial Aid information will only be given to students over the phone if they identify themselves with their name and social security number or Colleague student ID number. Information will not be shared with other parties unless prior consent has been given by the student.

Information regarding satisfactory academic progress policies and progress updates (i.e. appeals results, etc.) will not be given over the phone. This information will only be shared in person or through written correspondence.

SECTION 3: FINANCIAL AID PROGRAMS

Institutional Eligibility Requirements

UACCB is a public, non-profit institution of higher education that is in the state of Arkansas. UACCB provides a two-academic-year educational program for which it awards an associate degree, a certificate, or other recognized educational credential and prepares students for gainful employment in a recognized occupation. UACCB is accredited by The Higher Learning Commission.

Policies

The University of Arkansas Community College at Batesville was re-certified as eligible to participate in FSA programs for the period 07/01/2016 through 06/30/2021. The Institutional Eligibility Notice is located in Financial Aid Office.

The University of Arkansas Community College at Batesville possesses a fully authorized Program Participation Agreement. The document is located in the Financial Aid Office. 600.10(d); 600.20; 668.13(b); 668.14(g),(h)

Program Eligibility

Policies

The University of Arkansas Community College at Batesville provides Title IV program assistance only to students enrolled in an educational program offered by the College which leads to an associate degree, technical certificate. All eligible programs are listed in the University of Arkansas Community College at Batesville Catalog. It is the school's responsibility to ensure that a student is enrolled in an eligible program before disbursing Title IV aid. 668.8

3.1.1.1 Ineligible Programs

Policies

UACCB does not award Title IV student aid to a student in a program of study which does not result in the completion of an Associate's degree, Certificate of Proficiency in Early Childhood Education, Health Skills or EMT Basic Program.

3.1.1.2 Evaluation of New Programs

As new programs are introduced, The Financial Aid Office will complete the appropriate applications and other required actions to apply for Title IV eligibility. 600.10(c)

Administrative Capability

The University of Arkansas Community College at Batesville administers the Title IV, HEA programs in accordance with all statutory provisions of or applicable to Title IV of the HEA, all applicable regulatory provisions prescribed under that statutory authority, and all special arrangements, agreements, and limitations entered into under the authority of statutes applicable to Title IV of the HEA.

The University of Arkansas Community College at Batesville has designated a capable individual to be responsible for administering all Title IV, HEA programs in which it participates and for coordinating those programs with the College's other Federal and non-Federal programs of student financial assistance. The

College provides an adequate number of qualified persons to administer the Title IV, HEA programs in which the College participates.

All information regarding a student's eligibility for financial assistance from any source is communicated to the Financial Aid Office. 668.16

3.1.2.1 Provisions

Policies

The institution must administer the Title IV programs in accordance with all applicable statutory and regulatory provisions. Any additional special arrangements, agreements, or limitations into which it has entered must also be observed. 668.16(a)

3.1.2.2 Administration

Policies

The institution has:

Designated the Director of Financial Aid, Assistant Director of Financial Aid, Financial Aid Specialist and the Administrative Secretary for Financial Aid as capable individuals to be responsible for administering and coordinating the institution's financial aid programs. 668.16(b)(1)

The Financial Aid Office is committed to providing adequate personnel to fulfill its mission. 668.16(b)(2)

3.1.2.3 Responsibilities of Institutional Offices

Policies

Evaluation and Approval of financial aid awards is the responsibility of the Financial Aid Office. Disbursement and Delivery of financial aid to students involves the Business Office. All required reports to federal and state authorities are the responsibility of the Financial Aid Office. 668.16(b)(4)

3.1.2.4 Separation of Duties

Policies

The institution must administer Title IV programs with adequate checks and balances in its system of internal controls. The functions of authorizing payments and disbursing or delivering Title IV funds must be divided among organizationally independent individuals so that no office has responsibility for both functions.

668.16(c)(1)

668.16(c)(2)

Individuals working in either authorization or disbursement may perform other functions as well, but not both authorization and disbursement. These two functions must be performed by individuals who are not members of the same family and who do not together exercise substantial control over the school. If a school performs any aspect of these functions via computer, no one person may have the ability to change data that affect both authorization and disbursement.

UACCB has set up controls that prevent an individual or an office from having the authority (or the ability) to perform both functions. In addition, the system also has controls that prevent cross-functional tampering. For example, financial aid office employees should not be able to change data elements that are entered by the registrar's office.

3.1.2.5 Records

Policies

The institution must establish and maintain records as required under the General Provisions and individual program regulations. (See the section on records management & retention in this manual.) 668.16(d)

3.1.2.6 Electronic Processes

Policies

UACCB encourages all students to apply for financial aid using the FAFSA website and submitting the application online. Additionally, UACCB encourages students to apply for a U.S. Department of Education FSA ID in order to complete the application process.

UACCB must participate in electronic processes designated by the Secretary including, but not limited to:

- Student Aid Information Gateway (SAIG)
- Sending and Receiving origination and disbursement data for the Federal Pell Grant Program and the Federal Direct Loan Program to our Common Origination and Disbursement (COD) system
- Updating its Application for Approval to Participate in the Federal Student Aid Programs (for example, when the institution initially applies to participate, when it is recertified, or when it reports required changes, or seeks to be reinstated);
- Submitting the Fiscal Operations Report and Application to Participate (FISAP) and other required reports or requests for the campus-based programs (Federal Work-Study, Federal Supplemental Educational Opportunity Grant);
- Electronically receiving Institutional Student Information Records (ISIRs) from Central Processing System (CPS) using the Student Aid Information Gateway (SAIG);
- Using the Student Aid Information Gateway (SAIG) and approved electronic processes when submitting corrections or updates to FAFSA data to CPS for an applicant;
- If not already listed, add itself to the Central Processing System (CPS) record for a student it wishes to consider for Title IV assistance;
- Have online Internet access to the National Student Loan Data System (NSLDS) and submit to NSLDS its, its student enrollment records, its Title IV program overpayments, and its NSLDS Transfer Monitoring records using either the offered Student Aid Information Gateway (SAIG) services or the Internet, as appropriate;
- Access the "Information for Financial Aid Professionals" (IFAP) Web site;
- Electronically submit its annual compliance and financial statement audits, and any other required audits;
- Receive its draft and official cohort default rate data electronically; and
- Send and receive origination and disbursement data for the Federal Pell Grant Program to the COD system using the Student Aid Information Gateway (SAIG)

For UACCB to effectively and efficiently participate in the designated electronic processes listed above, it must obtain appropriate software and hardware. 668.16(o); GEN-01-06

3.1.2.7 Information Discrepancies

Policies

An institutional file or record is created for each financial aid applicant. This file or record is used by financial aid office personnel to track and document the receipt of required documents and the consistency of data provided. If a discrepancy exists, the student is notified in writing of documentation required to reconcile the conflict in information. All documents received by the Financial Aid Office from or on behalf of a student are reviewed. Data is compared to that on file; the comparison may be done either by the Colleague System or manually using CPS.

Awards are not processed until all required documents have been received and reviewed, and any discrepancies have been resolved. No aid may be disbursed if conflicting information is on file, or if any reason exists to believe that application information is incorrect. If a discrepancy is discovered after aid has been disbursed, it must be resolved, and the student is required to repay aid received in excess of his/her eligibility. 668.16(f)

The institution must refer for investigation to the Office of Inspector General (OIG) any credible information indicating that a Title IV aid applicant, school employee, or third party servicer may have engaged in fraud or other criminal misconduct in connection with the aid application. 668.16(g)(1),(2); *FR*, 12/1/87, pp. 45716-45717

The University of Arkansas Community College at Batesville provides loan counseling to students before borrowing and at the time the student completes his or her course of study or otherwise leaves the College. The College utilizes online resources and one-on-one counseling in the process. The College mails printed materials to students who do not attend or utilize an online exit loan counseling session. Students who do not complete required exit counseling are placed on a transcript hold with the College. 34 CFR Sections 674.16, 682.604, 685.304)

3.1.2.8 Reviews & Proceedings

Policies

In order to show administrative capability, the institution must show no evidence of significant problems that affect the institution's ability to administer a Title IV program, as identified in: 668.16(j)

- Program reviews conducted by ED, an accrediting agency, or a state agency
- Audits conducted by ED, an accrediting agency, or a state agency
- Internal Audits
- Findings made in any criminal, civil, or administrative proceeding

The institution must not be debarred, suspended, or engaging in any activity that is a cause for debarment or suspension, and must not have any principal or affiliate of the institution that is debarred, suspended, or engaging in any activity that is a cause for debarment or suspension. 668.16(k)

Financial Responsibility

Institutions must meet certain financial standards to begin participation in and maintain eligibility for Title IV programs. UACCB meets all financial responsibilities for a public two-year institution. Part 668, Subpart L

Reporting & Reconciliation

The institution must reconcile the Title IV programs in which it participates and must meet reporting requirements. 668.16(i)

3.1.4.1 Fiscal Operations Report & Application to Participate

Policies

The institution must accurately prepare the **Fiscal Operations Report & Application to Participate (FISAP)**. The FISAP must be submitted in a timely manner on an annual basis.

3.1.4.2 National Student Loan Data System

Policies

The University of Arkansas Community College at Batesville determines, by obtaining a financial aid history, whether a student is eligible for additional Title IV, HEA program assistance, based upon the amount of aid the student has previously received: and whether the student is in default or owes a repayment on an FSA grant or loan. The College does not disburse Title IV, HEA program assistance to the student prior to receipt of a financial aid history. *NSLDS User's Guide*, 668.19

UACCB will also submit student information to NSLDS for the purposes of transfer monitoring.

Procedures

The University of Arkansas Community College at Batesville utilizes the methods available through the NSLDS, listed below, to obtain a financial aid history.

Use Colleague to review NSLDS history. Log on to the NSLDS directly and accessing the NSLDS data on-line for an individual student.

To ensure the student's eligibility, the output document is reviewed for students for whom the identifying information matches the NSLDS database and for whom there is relevant information for the student in the database.

UACCB, after reviewing financial aid history through the NSLDS, does not check for changes to the data before disbursing funds to a student. However, if UACCB becomes aware that the student was not eligible or is no longer eligible, the College assists in making sure the student arranges to repay the aid that he or she was not eligible to receive.

For a student who has attended another school in the same award year for which the student is applying for aid, UACCB will normally view the NSLDS website to verify eligibility for the current award year and utilize the NSLDS data base for a financial aid history for prior years.

General Title IV Student Eligibility Requirements

Policies

The University of Arkansas Community College at Batesville provides Title IV, HEA program assistance to a student who meets the following criteria:

- Is enrolled as a regular student in an eligible program 668.32(a)(1).
- Not enrolled simultaneously in elementary or secondary school 668.32(b)
- Meet one of the following academic criteria: 668.32(e)
 - Have a high school diploma or its recognized equivalent (e.g., a GED);
 - Be enrolled in an eligible institution that participates in a state process approved by the Secretary;or

- 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 with the Social Security Administration
- Meet citizenship requirements in one of the following categories:
 - A U.S. citizen or national
 - A permanent resident of the U.S.
 - Certain residents of the Pacific Islands
 - Other eligible non-citizen as defined in Chapter 2 of the Federal Student Aid Handbook.
- Documents accepted for proof of citizenship, resident status, or eligible non-citizen status is contained in Volume 1, Chapter 2, of the Federal Student Aid Handbook.
- Be registered with Selective Service, if required.
- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements.
- Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program 668.32(g)(2)
- Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan or, if liable, have made satisfactory repayment arrangements 668.32(g)(4) 668.35(e)-(g)
- Be making satisfactory academic progress (SAP) 668.32(f) 668.34
- 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 668.32(g)(3); 668.35(f)
- Has not been convicted of an offense involving the possession or sale of illegal drugs while receiving title IV aid
- Meets all Admissions policies for conditional admission students, early admission students
- Meets the registration requirements for various Title IV programs, such as determining registration status, enrollment tracking, etc.
- Meets any applicable multi-institutional agreements, such as consortium/contractual agreements, study abroad, etc.
- Transfer student academic transcripts are routinely evaluated to determine the student's eligibility for Title IV aid, as well as financial aid history, satisfactory academic progress, etc.

International Students

International students are not eligible for federal or state financial aid because they do not meet the citizenship requirement. International students may receive institutional aid, but funds are limited.

Procedures

When a student applies for financial aid and the ISIR is received by UACCB, a file jacket is created for each academic year. Using this jacket, eligibility is evaluated for each student by a financial aid counselor. The jacket is used to review and document any issues that may prevent a student from receiving title IV aid.

Federal Aid Programs in Which Institution Participates

As required by federal law, separate policies and procedures are established for each federal program in which UACCB participates. Each subsection outlined below describes procedures for each program.

3.3.1 Federal Work-Study Program

Assigning Federal Work-Study (FWS) Jobs

UACCB will make FWS jobs reasonably available to all eligible students at the school. To the maximum extent practical, UACCB provides FWS jobs that complement and reinforce each recipient's educational program or career goals. The student's financial need, the number of hours per week the student can work, the period of employment, the anticipated wage rate, and the amount of other assistance available to the student are all factors that must be considered. While there is no minimum or maximum award, the amount for each student should be determined based on these factors.

Employment Conditions and Limitations

FWS employment must be governed by employment conditions, including pay, that are appropriate and reasonable according to the type of work performed, the geographic region, the employee's proficiency, and any applicable federal, state, or local law. FWS employers must pay students at least the federal minimum wage in effect at the time of employment. However, it is not permissible to pay the subminimum wage rate to students in FWS jobs. Also, as noted earlier, the pay must meet the requirements of the state or local law. This means that when the state or local law requires a higher minimum wage, FWS funds must also pay a higher wage.

A student's need places a limit on the total FWS earnings permissible but has no bearing on his or her wage rate. It is not acceptable to base the wage rate on need or on any other factor not related to the student's skills or job description. If a student's skill level depends on his or her academic advancement, UACCB may pay a student on that basis. However, in most cases, students performing jobs comparable to those of other employees should be paid comparable wages. FWS employment must not displace employees (including those on strike) or impair existing service contracts. FWS positions must not involve constructing, operating, or maintaining any part of a building used for religious worship or sectarian instruction. Any student employed under FWS must be paid for all hours worked.

A student may earn FWS wages toward the next period of enrollment during any period, including during a period of non-attendance or a period of enrollment made up, in whole or in part, of mini-sessions. A student may be employed under FWS during a period of non-attendance, such as a summer term, an equivalent vacation period, the full-time work period of a cooperative education program, or an unattended fall or spring semester. The student must be planning to enroll for the next period of enrollment and must have demonstrated financial need for that period. The student's net earnings during this period of nonattendance must be used to cover expenses associated with her financial need for the next period of enrollment. HEA 441(a); 675.1; Small Business Job Protection Act of 1996; 675.20(c)(2)(iv); The Fair Labor Standards Act of 1938

Procedures

FWS applicants are first identified by self-certification from the FAFSA application. However, if a student is notified of an available work study position, and meets the qualifications, he or she may be awarded work-study funds at any time. 675.9; 675.10

The initial maximum award for a work-study student is \$3,500 per academic year. 2019-20 *FSA Handbook*, Vol 6, Ch 2

FWS awards are applied to student accounts using Colleague and included as part of the student's resource package. 675.10(b); 674.10(c)

At the time of the FWS award, students must have enough need to meet the amount requested. Otherwise, the FWS amount must be reduced or cancelled. 673.(a)(2)

The UACCB payroll office provides monthly reports listing total earnings for each work study student throughout the academic year. GEN-88-25

Colleague produces FWS reports showing the amount awarded and earned for each student. These reports are regularly monitored to ensure compliance with the program requirements. 675.19

The UACCB Financial Aid Office works closely with the Career Services Office and the Payroll Office to ensure continued compliance with the FWS program requirements.

Reading and math tutoring jobs are available in the UACCB Student Success Center. 675.8(f)

3.3.2 Federal Pell Grant Program

UACCB follows all federal guidelines for administering the federal Pell Grant program. Pell Grant awards are based on students' enrollment status each semester. Students charge tuition, fees, books and supplies against their award. Those charges are deducted from the Pell Grant award and a check is issued for the balance. Any unused portion may be awarded summer session based on enrollment status. If an overpayment occurs, the student is responsible for reimbursing the College. Federal Pell Grants are awarded to students who submit a FAFSA to the Department of Education. The department uses the Federal Methodology to process a student's application, which determines a person's grant eligibility. The minimum and maximum amount is subject to change yearly.

3.3.3 Federal Supplemental Educational Opportunity Grant Program

UACCB follows all federal guidelines for administering the Federal Supplemental Educational Opportunity Grant Program Grant program. Students with 24 completed credits or more are considered 2nd-year students for all federal programs except the William d. Ford Direct Loan Program.

3.3.4 William D. Ford Direct Loan Program (Implemented in Summer 2010)

The Direct Loan Program is designed to help students pay for their education. There are two types of Direct Loans - subsidized and unsubsidized. Eligibility for subsidized loans is based on financial need as determined by federal guidelines. A loan is called "subsidized" because the government pays the interest for the student during at least half-time enrollment in school (6 or more hours).

Unsubsidized Stafford loans are available to students regardless of income or need. With an unsubsidized loan, borrowers are responsible for all interest that accrues. Borrowers may choose to pay the interest portion while in school, which would keep their loan balance at the original principal balance. If borrowers choose to defer such payments, the interest will be capitalized, resulting in an increase in both total debt and the amount of monthly payments.

Applying for a Stafford Student Loan

To request a student loan, borrowers need to submit a written request to the financial aid office including name, social security number (or student ID) and the amount that they are requesting. This can be done by applying in person and completing a loan application or by requesting an application by email or via MyUACCB student portal.

An electronic award letter will be made available on MyUACCB Self-Service and students must log in there to accept loan awards.

If the student is a first-time borrower, the Department of Education will contact students via email or regular mail to have them complete a Master Promissory Note (MPN) and their entrance counseling online. This must be completed in order for the loan to process.

Students with 30 completed credits or more are considered 2nd-year students for the loan program. Shortly before UACCB schedules student refunds, the UACCB Business Office will transmit/credit funds to the

students' accounts. If the student is a first-time borrower, the loan will not be disbursed until 30 days after the first day of classes.

Federal regulations require all student loan funds to be disbursed in at least two payments. If borrowers request a student loan for the whole academic year, half of the loan funds will be disbursed in the fall and the other half will disburse in the spring in two disbursements per semester. Borrowers may only request a student loan for only one semester if it is the semester they are scheduled to graduate, then funds will disburse early in the semester and after the mid-point of the semester. This loan must be based on reduced cost of attendance and EFC, rather than for the full academic year.

Reconciliation

Reconciliation of the Direct Loan program will be conducted at the conclusion of every month. Details of the reconciliation process from both the financial aid office and business office will be documented and stored on a shared drive between the two offices.

From the Common Origination and Disbursement website, a year-to-date SAS report will be generated the first Saturday of each month. Once this file is received and uploaded to Colleague, the financial aid director runs "DSRR" to produce a reconciliation report. Once the results of the report are reviewed, any necessary changes or adjustments will be made and documented.

SECTION 4: STUDENT CONSUMER INFORMATION REQUIREMENTS

Federal Student Consumer Information Requirements

The University of Arkansas Community College at Batesville provides reliable information to current and prospective students regarding its academic programs, facilities, and financial assistance programs. This information is available in various publications including school catalogs, the Schedule of Classes, and brochures of the Financial Aid Office, Admissions Office, and others. 668, subpart D; 2019-20 *FSA Handbook*, Vol 2, Ch 6; 668.41(a)

Some of this information **must be** sent or given to the consumer automatically, and some must be provided only upon request. This may involve offices other than financial aid. The office that produces and maintains the information may not necessarily be the office responsible for disseminating it.

4.1.1 Financial Aid Information

Policies

The institution must publish and make readily available to enrolled and prospective students, upon request: 668.41(d); 668.42

- A description of all available financial aid programs (including both need-based and non-need-based programs), and for each of those programs: 668.42(a)(1),(2)
- Procedures and forms required to apply 668.42(b)(1)
- Student eligibility requirements 668.42(b)(2)
- Criteria for selecting recipients and for determining award amounts 668.42(b)(3)
- Certain information about awarded aid, specifically:
 - General conditions and terms applicable to any employment provided to a student as part of the student's aid package 668.42(c)(5)
 - Terms of any loan that is part of a student's aid package, a sample loan repayment schedule for sample loans, and the necessity for repaying loans 668.42(c)(4)
 - Method and frequency of financial assistance disbursements to students 668.42(c)(3)
 - Rights and responsibilities of student aid recipients 668.42(c)
 - Criteria for continued eligibility under each program 668.42(c)(1)
 - Standards of satisfactory academic progress 668.42(c)(2)(i)
 - Criteria by which the student who has failed to maintain satisfactory academic progress may re-establish eligibility for financial assistance 668.42(c)(2)(ii)
- A summary of the requirements for the return of Title IV funds if the student withdraws. 668.43(a)(4)

- A statement that enrollment in a program of study abroad approved for credit by the institution may be considered enrollment in the institution for purposes of applying for Title IV aid. 668.43(a)(9)

4.1.2 Institutional Information

Policies

The institution must make certain information about itself readily available upon request to enrolled and prospective students. The UACCB Student Catalog meets this requirement. 668.43

4.1.3 Completion or Graduation Rates

Policies

An institution must annually prepare its completion or graduation rate, and, if applicable, its transfer-out rate, and must make these rates available to any enrolled or prospective student, on request. This information is maintained and is the responsibility of the UACCB Registrar's Office. 668.41(d); 668.45

4.1.4 Annual Security Report

Policies

UACCB must distribute an annual security report—including crime statistics and campus policies and procedures regarding security matters—to enrolled students and current employees. The institution must also ensure that prospective students and prospective employees are informed of the availability of the report and given an opportunity to obtain it. The statistics portion of the report must also be submitted to ED, as required. 668.41(b),(c),(e)
668.46; 86.100

This report is maintained and published by the Vice-Chancellor of Student Affairs Office.

The Vice-Chancellor of Student Affairs is responsible for the production of the annual security report.

SECTION 5: APPLICATIONS & FORMS

Application Process

Policies

Any student or prospective student who wishes to be considered for financial aid at the College is required to complete a Free Application for Federal Student Aid (FAFSA), and submit the application to the Federal Central Processing System or the UACCB Financial Aid office.

Students are strongly encouraged to submit their FAFSA online at www.studentaid.gov.

Procedures

Steps taken as each application is received:

1. Once all documentation has been received, the student's completed file is reviewed by the Director of Financial Aid, Assistant Director of Financial Aid or the Financial Aid Counselor.
2. The student applicant is required to provide accurate and complete data on the application. If requested by the College, the applicant is required to provide all documents necessary to verify the accuracy of the data.
3. The Central Processing System utilizes a single need analysis formula (the Federal Needs Analysis Methodology) to analyze information submitted by the student. The output of this analysis process is electronically transferred to the College for each student who indicates the College as their chosen destination.
4. To establish eligibility for Student Financial Assistance programs requiring need, an Expected Family Contribution must be calculated for the student. The Expected Family Contribution is the amount a family can reasonably be expected to contribute toward the cost of attending the College. The EFC is calculated by the need analysis formula.
5. Aid applications are processed on an individual basis. All required elements and eligibility criteria are reviewed and the appropriate funds are allocated to the student upon completion.
6. Under certain specific circumstances, information submitted by the student on the FAFSA may be modified or adjusted by Financial Aid Office personnel, resulting in a change to the EFC. Refer to Policy 430, "Professional Judgment," for policy information governing such changes.

Financial need is the difference between the student's cost of attendance and the family's ability to pay those costs as defined by the Expected Family Contribution. The lower the EFC, the higher the financial need. With the exception of unsubsidized loan programs (Unsubsidized Federal Stafford, Federal PLUS), a student must demonstrate financial need to receive aid from Title IV programs. A student's financial need is in effect reduced by aid awarded to the student.

UACCB is required to review all subsequent transactions for a student for the entire processing year, even if the file has already been verified on an earlier transaction.

Forms

Policies

The following supplemental forms may be requested in order to complete a student's financial aid application:

The UACCB Non-Filer Form

Verification Worksheet (Dependent and Independent)

Identity and Statement of Educational Purpose (Dependent and Independent)

Procedures

All financial aid forms are stored in the Financial Aid office file room.

Any financial aid staff member can distribute the appropriate forms to students as needed. The Financial Aid Office uses Colleague to track required forms and to determine which forms are required for which students.

SECTION 6: FILE REVIEW

In addition to reviewing application and data match information from the CPS, UACCB has an internal system to identify conflicting information—regardless of the source and regardless of whether the student is selected for verification—that would affect a student's eligibility, such as information from the admissions office as to whether the student has a high school diploma or information from other offices regarding academic progress and enrollment status. All conflicting information must be resolved.

If conflicting information is found concerning a student's eligibility or if there is reason to believe a student's application information is incorrect, the discrepancies must be resolved before disbursing FSA funds. If discrepancies are discovered after disbursing FSA funds, the conflicting information must be reconciled and appropriate action taken under the specific program requirements to resolve the conflict. 2007-08 *FSA Handbook*, Application and Verification Guide

Verification

6.1.1 Selection of Applicants to be Verified

Policies

Responsibility for verification resides with the Processing personnel of the Financial Aid Office. Procedures for verifying information contained in a student aid application are defined in the "Processing Procedures" manual, located in the Processing Section.

Because the verification process is an unusually detailed legal requirement described in very specific language in the regulations, summary is not practical. As an assurance of compliance, the regulations are extensively cited herein, with some minor paraphrasing for purposes of clarity. 668.54(a)(2)(i),(ii); 34 CFR 668.54; 34 CFR 668.16

Verification must be completed before packaging any federal student aid for a student. CFR 668.60

Exclusions from verification may include: CFR 668.54(b)(2)(viii)

Applicants who die during award year (regardless of conflicting information) CFR 668.54(b)(1)

Applicants who are legal residents (or dependents of parents who are legal residents) of the Commonwealth of the Northern Mariana Islands, Guam, or American Samoa CFR 668.54(b)(2)(i)(A) Applicants who are citizens of (and dependents of parents who are citizens of) the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau CFR 668.54(b)(2)(i)(B) Incarcerated students CFR 668.54(2)(b)(ii)

Dependent students whose parents reside outside the United States and cannot be contacted by normal means of communication (exclusion is applicable to parental information only) CFR 668.54(2)(b)(iii)

An applicant who is an immigrant and arrived in the U.S. during either calendar year of the award year. CFR 668.54(b)(iv)

An applicant whose parents' address is unknown and cannot be obtained (exclusion is applicable to parental information only) CFR 668.54(b)(v)

A dependent applicant and both parents are deceased or physically or mentally incapacitated (exclusion is applicable to parental information only) CFR 668.54(b)(vi)

An applicant who will not receive Title IV assistance for reasons other than the applicant's failure to verify the information on the application. CFR 668.54(b)(vii)

A transfer student who completed verification at the previous school and the current school obtains the correct information/data. CFR 668.54(b)(viii)

Procedures

Applications are selected for verification either by the CPS or UACCB. Students' output documents show if their application was chosen by the CPS: the verification flag, which is in the Financial Aid Office Use Only section with the match flag results, will have a value of "Y." Colleague will display a verification status of "2" if the application is selected for verification by CPS.

UACCB will verify any application information that it has reason to believe is incorrect [34 CFR 668.54(a)(3)] or discrepant [34 CFR 668.16(f)]. Students with these applications are considered to be selected for verification by the school even though it may not be verifying the same data as for CPS-selected applications.

The school may also select additional applications for verification beyond those required, and in these cases the school decides which items to verify: it can choose any that must be verified on CPS-selected applications, or it can choose different items. Regardless of whether the CPS or the school selected the application for verification, all other verification requirements, such as deadlines and interim disbursement rules, apply equally to all students who are being verified. CFR 668.54(a)

6.1.2 Acceptable Documentation & Forms

Policies

As documentation of items to be verified, the College accepts those documents listed under 34 CFR Section 668.57, cited below. Where Section 668.57 allows for signed statements as acceptable documentation, the college provides a form to be completed and signed by the student, parent, or other authorized individual. 668.57; 668.53(a); 668.53(b)

The following documents are required from all students selected for verification:

Dependent or Independent Verification worksheet.

IRS Data Retrieval tool, tax return transcript, or signed copy of 1040 form

Signatures on all forms submitted. 668.57

All verification documentation must be submitted within 30 days after notification has been sent to the student. No awards will be made to the student until all verification documents have been received. 668.60

Procedures

Once an ISIR has been received, UACCB sends written notification to any student selected for verification request the appropriate documentation.

Documents are assigned to a student's file automatically.

Document requests are sent every 30 days until all requested documents have been received.

Upon receipt, the financial aid office records the date of receipt in the students file.

Incomplete documents are mailed back to the student. A copy of the incorrect document may be maintained in the student's file.

The Administrative Assistant in the Financial Aid Office is responsible for document management.

6.1.3 Data Elements to be Verified

Policies

The College requires a student selected for Group 1 verification to verify the following items.

For tax filers:

- Adjusted gross income
- U.S. income tax paid
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax-exempt interest income
- Education credits
- Household size
- Number in college

Adjusted Gross Income (AGI), income earned from work, and U.S. income tax paid. Except as provided in this section, the institution requires an applicant selected for verification to verify AGI and U.S. income tax paid by submitting one or more of the following:

- IRS data retrieval for the applicant, his or her spouse, and his or her parents.
- For a dependent student, a copy of each Internal Revenue Service (IRS) Form W-2 received by the parent whose income is being taken into account if the parents are divorced or separated or one of the parents has died; and, for an independent student, a copy of each IRS Form W-2 he or she received if the independent student filed a joint return; and is a widow or widower, or is divorced or separated.
- If an individual who filed a U.S. tax return and who is required to provide proof of the IRS data retrieval, the institution may require that individual to submit, in lieu of a copy of the IRS data retrieval, a copy of an IRS tax return transcript or signed copy of the 1040 form.

For non-tax filers:

- If the individual (1) has not and is not required to file an income tax return; (2) is required to file a U.S. tax return and has been granted a filing extension by the IRS; or (3) has requested a copy of the tax return or a Listing of Tax Account Information and the IRS or a government of a U.S. territory or commonwealth or a foreign central government cannot locate the return or provide a Listing of Tax Account Information.
- The institution accepts a statement signed by that individual certifying that he or she has not filed and is not required to file an income tax return for the base year and certifying for that year that individual's sources of income earned from work as stated on the application; and amounts of income from each source;
- A copy of the IRS Form 4868, "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return," that the individual filed with the IRS for the base year, or a copy of the IRS's approval of an

extension beyond the automatic four-month extension if the individual requested an additional extension of the filing time; and

- A copy of each IRS Form W-2 that the individual received for the base year; or for an individual who is self-employed or has filed an income tax return with a government of a U.S. territory or commonwealth, or a foreign central government, a statement signed by the individual certifying the amount of adjusted gross income for the base year.
- For individuals filing extensions, the institution requires an individual to provide a copy of his or her completed income tax return when filed. When the institution receives the copy of the return, it may re-verify the adjusted gross income and taxes paid by the applicant and his or her spouse or parents.
- If an individual who is required to submit an IRS Form W-2 under this paragraph is unable to obtain one in a timely manner, the institution may permit that individual to set forth, in a statement signed by the individual, the amount of income earned from work, the source of that income, and the reason that the IRS Form W-2 is not available in a timely manner.

Number of family members in household. The institution requires an applicant selected for verification to verify the number of family members in the household by submitting to it a statement signed by the applicant and the applicant's parent if the applicant is a dependent student, or the applicant and the applicant's spouse if the applicant is an independent student, listing the name and age of each family member in the household, any postsecondary educational institutions attending, and the relationship of that household member to the applicant. 668.56(a)(3)

Number of family household members enrolled in postsecondary institutions. (1) Except as provided in Section 668.56(b), (d), and (e) the institution requires an applicant selected for verification to verify annually information included on the application regarding the number of household members in the applicant's family enrolled on at least a half-time basis in postsecondary institutions. The institution requires the applicant to verify the information by submitting a statement signed by the applicant and one of the applicant's parents, if the applicant is a dependent student, or by the applicant and the applicant's spouse, if the applicant is an independent student, listing the following:

- ◆ The name of each family member who is or will be attending a postsecondary educational institution as at least a half-time student in the award year;
- ◆ The age of each student; and
- ◆ The name of the institution attended by each student.

If the institution has reason to believe that the information included on the application regarding the number of family household members enrolled in postsecondary institutions is inaccurate, the institution requires a statement from the individuals and a statement from each institution named by the applicant that the household member in question is or will be attending the institution on at least a half-time basis, unless the institution the student is attending determines that such a statement is not available because the household member in question has not yet registered at the institution he or she plans to attend or the institution has information itself that the student will be attending the same school as the applicant. 668.56(a)(4)

Procedures

Verification changes are recorded in the Colleague verification module. All corrections are sent to the federal processor using Colleague's export function. The Assistant Director of Financial Aid and Financial Aid

Specialist are responsible for verification reviews and changes. Additional guidance regarding the verification process can be found in the *Application and Verification Guide* of the *Federal Student Aid Handbook*.

6.1.4 Conflicting & Inaccurate Information

Policies

When conflicting information is present, only the conflicting data elements are documented. In some cases, conflicting information can warrant a full verification of the student's file. UACCB may also select students for verification even if the federal processor does not select them. 668.54(a)(3),(5); 668.16(f); 2019-20 *FSA Handbook*, Application and Verification Guide

In the event that deliberate fraud is suspected, UACCB will notify the Office of Inspector General (OIG). 668.16(g)(1)

Procedures

Students who question the information and/or calculation of their Federal Student Aid eligibility may be selected by the institution for verification. If a student wishes for their entire file to be review, they must submit the required verification documents. These students are then verified in the same way as a federally selected student.

6.1.5 Student Notification of Verification Changes

Policies

If a file review results in a change to the student's EFC, the student is notified with an adjusted award letter displaying their eligibility for aid after verification. 668.53(a)(3)

Procedures

Students are notified, in writing, with an adjusted award letter when the results of verification cause changes in the applicant's award or loan amounts.

Database Matches, Reject Codes, & "C" Codes Clearance

Certain ISIR comment codes and database matches must be addressed before federal student aid can be awarded. Each year, the Department of Education publishes an ISIR Guide which will offer detailed guidance on these codes. The ISIR guide should be referenced when there is doubt about how to resolve a code. This manual is intended to give basic direction with regard to these codes. *The ISIR Guide; NSLDS User's Guide*

Policies

Database matches, reject codes, and "C" codes must be resolved before aid can be awarded. GEN-01-03

Procedures

Students will be notified in writing if a database match, reject code, and "C" code presents a problem.

For more information, review the post-screening, document collection and tracking, and forms sections of this manual.

The following sections detail the policies specific to the most common database matches.

6.2.1 Match with Selective Service Registration

Policies

In the event that a student does not have a match with the Selective service, and is not otherwise exempt from selective service registration, the Financial Aid Office must respond in order for the student to be eligible for Title IV aid.

Procedures

To meet student eligibility requirements, student must register with Selective Service, present appropriate confirmation that he is already registered, or qualify for a waiver or exemption.

6.2.2 Match with the Department of Homeland Security

Policies

Only students who are citizens of the United States or certain eligible non-citizens are eligible for financial aid. The student's information is matched against the Department of Homeland Security and, if a match occurs, and the student's citizenship status is in question, then the Financial Aid Office must respond.

Procedures

If a student failed to indicate citizenship, DHS match will not be conducted. However, a match is still conducted with the SSA to determine citizenship. If the SSA Citizenship Flag indicates that the student is a U.S. citizen, record will not be rejected. No resolution is required, but student should correct question 14 to reflect that student is U.S. Citizen/National. If student is an eligible non-citizen, student should correct citizenship in question 14 to indicate eligible non-citizen status AND should provide an Alien Registration Number. The student's record will be sent to the DHS match to determine if the student is an eligible non-citizen. After the corrected SAR is returned, review the DHS match flag to determine student's citizenship status.

If a student changes the citizenship answer, determine why they changed their citizenship status and resolve any conflicting information. The student may need to submit proof of citizenship depending on reason for change.

If a student fails to provide Alien Registration Number or provided an invalid Alien Registration Number, do not perform Secondary Confirmation. Instead, help student make the corrections to the SAR/ISIR and resubmit for processing. If the student provides adequate information to conduct a match, the record will be sent back to DHS for matching. Review match flags on subsequent transactions for updated match flag.

6.2.3 Match on Social Security Administration

Policies

If the Social Security Administration cannot confirm a student's citizenship status, this must be resolved before aid can be awarded.

Procedures

If the SSA cannot confirm a student's citizenship, and the student is a U.S. citizen, he or she should provide birth certificate, passport, or other documents that definitively prove citizenship. Voter registration cards are not adequate proof of citizenship since many localities do not require proof of citizenship. If student is an eligible non-citizen, he or she should correct question 14 to indicate that the student is an eligible non-citizen and question 15 to indicate a valid Alien Registration Number. If student already provided citizenship and Alien Registration Number on the FAFSA or SAR, determine if his or her record was sent to DHS for matching.

If the student's SSN does not match with SSA, an aid administrator should help the student make corrections to Social Security Number, name, or date of birth if necessary, so that his or her record can be sent back to SSA for matching. Review subsequent transactions for updated match flag. Note: If the SSN was incorrect, the student can correct the SSN on the SAR/ISIR. If this is done, the student's original SAR ID will not change, but the current SSN reported in question 8 will be changed to reflect the corrected SSN. Alternatively, the applicant can file a new FAFSA under the correct SSN. This FAFSA will be treated as an original application and will be sent through all of the matches as if another FAFSA had never been completed. The SAR ID will be the same as the SSN reported on this application. If the student believes the information reported on the application is correct, he or she should contact the Social Security Administration. Obtain documentation from the student that clearly proves that he or she is either a citizen or eligible non-citizen.

6.2.4 Match with NSLDS

Policies

If a student has an overpayment with Title IV funding or a defaulted loan, they are ineligible for financial aid until these issues are resolved.

Procedures

Students will be notified, in writing, that an NSLDS match has indicated that they are not eligible for aid due to an overpayment or default. Aid administrators will not process the student's financial aid application until the student provides written proof from a credible source that he or she has resolved the issue. This source may include the Department of Education, the student's lender or guarantee agency. All sources should be verified for accuracy before processing student aid.

6.2.5 Match for Drug Conviction

Policies

Failure to provide an answer to the drug conviction question (#31) makes a student ineligible to receive federal student aid.

Procedures

A student must indicate on the FAFSA that they have not been convicted of possessing or selling illegal drugs for an offense which occurred while they were receiving federal student aid (such as grants, loans, and work-study), or use the drug worksheet to determine their answer to this question. A drug conviction does not necessarily disqualify students from receiving student aid.

A response of '2' in response to question 31 indicates that the student is ineligible for federal student aid for part of the 2020-21 year. Students should contact the Financial Aid Administrator so that he or she can determine if the student may receive federal funds during the 2020-21 award year.

SECTION 7: STUDENT BUDGETS

Various Student Populations

The terms *budget*, *cost of attendance (COA)*, and *cost of education* are synonymous.

Policies

Cost of attendance is the College's estimate of a student's educational expense for the period of enrollment. Cost of attendance includes not only tuition and fees, but also an estimate of the amount a student will pay for other costs, such as room and board, books and supplies, transportation, personal expenses, and child care if applicable.

Costs of attendance are estimated for six categories of students, and the standard cost of attendance estimated for each category is assigned to each student within that category. Costs of attendance are estimated for the following categories:

- Student living at home with parent, in the county
- Student living separately from parent, in the county
- Student living at home with parent, out of the county
- Student living separately from parent, out of the county
- Student living out of state (non-resident) with parent
- Student living out of state (non-resident) separately from parent

The College's standard period of enrollment is an academic year and is approximately nine months in length. A student's individual period of enrollment may be equal to, greater than, or less than an academic year. Standard cost of living expenses are calculated using living expense budget as calculated using the following procedures:

- Director of Institutional Research pulls living expense data from various sources to determine personal and miscellaneous expenses.
- Get the tuition and fees chart from the business office. Use the costs per credit hour and then add the costs per semester to this calculation.
- Assume 30 hours per year, but calculate the expenses per semester, first.
- Use 9-month budget.

How Budgets are Derived & Updated

Policies

While each aid applicant is assigned to one of the categories listed in section 7.1, the College makes appropriate adjustments to the cost of attendance on a case-by-case basis for students in any budget category. Such adjustments may result in either an increased or decreased cost of attendance for the individual student. Examples of cases where an adjustment may be appropriate include the following:

Documentation is presented to support a special circumstance not accounted for in the standard cost of attendance.

All students in an eligible program could have expenses related to that program which is not accounted for in the standard cost of attendance. HEA 472

The University of Arkansas Community College at Batesville includes the following components in the Cost of Attendance:

The tuition and fees assessed a student, including costs of rental or purchase of equipment, materials, or supplies required of all students in the same course of study. HEA 472(1)

An allowance for books, supplies, transportation, and miscellaneous personal expenses. HEA 472(2)

An allowance for room and board. For students living at home with parents, an amount estimated by the College to reflect these costs, not less than \$2,350. For students living in a separate residence, the amount estimated by the College to reflect their costs, not less than \$3,700. HEA 472(3)

For a disabled student, an allowance could be included for expenses related to a student's disability, including special services, personal assistance, transportation, equipment, and supplies, that are reasonably incurred and not provided for by other agencies. HEA 472(3)

Transportation HEA 472(2)

Miscellaneous personal expenses HEA 472(2)

For students receiving FSA loans, the origination fees and insurance premiums required to receive a loan could be included. HEA 472(2)

Cost of attendance component values are evaluated and set annually. The components are the same for all Title IV programs.

Additional Costs

Components that can be added to the basic student budget for additional documented costs are:

- Dependent care expenses HEA 472(8)
- Loan fees HEA 472(12)
- Study abroad expenses HEA 472(7)
- Additional costs for students with disabilities HEA 472(9)
- Cooperative education program expenses HEA 472(11)

SECTION 8: OVERAWARDS

8.1 Resolving Overawards

Policies

The financial aid office must ensure that a student does not receive more Title IV aid than the amount for which he or she is eligible. UACCB does not award or disburse campus-based aid (FSEOG or FWS) to a student if that award, combined with the other resources the student receives, exceeds the student's need. The Institution does not certify or disburse a DIRECT LOAN program loan for a student if the loan, combined with the other resources the student receives, exceeds the student's need. 673.5(a)

An overaward occurs when a student is awarded financial aid in an amount greater than their need. Although the college takes meticulous care not to make overawards when packaging aid, overawards occasionally occur.

In the event that an overaward of Title IV funds occurs, corrective action is taken. The Institution withholds subsequent payments to the student of Title IV program funds; makes award adjustments as authorized by federal regulations; and, when applicable, promptly repays the overaward amount to the appropriate fund. In a case where the student has misrepresented his or her eligibility or reasonably should have known of his or her ineligibility for funds, the Institution makes reasonable attempts to secure repayment from the student. For example, in a situation where a student did not report receipt of an external scholarship to the financial aid office; but the business office reports receipt of those funds to the aid office, an overaward is discovered and must be resolved.

When the student's total aid exceeds his or her need by \$300 or less, under certain conditions this is not considered an overaward, and no corrective action is required. These conditions are as follows:

When packaging aid, a student's total resources are considered in the calculation of the student's eligibility for aid. Federal regulations define "resources" to include proceeds from the following sources (but not limited to the following):

- Federal Pell Grant
- DIRECT LOAN
- Other long-term loans
- Grants, including FSEOG, State grants
- Scholarships
- Waivers of tuition and fees
- Veterans' benefits
- Net earnings from need-based employment

When the Institution determines that required resources were not included in the calculation of a student's eligibility for aid, prescribed corrective actions differ by program.

FSEOG

When the Institution determines that required resources were not included in the calculation of a student's eligibility for FSEOG, the Institution determines if the student has increased financial need that was not known at the time of the award and uses this increased need. If no increased need exists or if the overaward exceeds need by more than \$300, the institution cancels any undisbursed loan or grant (other than Federal Pell Grant) and terminates FWS employment.

Federal Stafford Loan

If a student's Federal Stafford Loan exceeds need, the Institution proceeds as outlined below.

Loan Originated But Not Disbursed

If the loan has been originated but not yet disbursed, the Institution reduces or cancels aid over which it has control, and contacts the US Department of Education to reduce or cancel the loan.

Funds Received But Not Disbursed

If the loan funds have been received by the Institution, but have not yet been disbursed, procedures are as follows:

- The Institution attempts to reduce or eliminate the overaward by using a student's unsubsidized Federal Stafford Loan to replace the family's EFC.
- The Institution returns Federal Stafford subsidized and unsubsidized loan funds and then adjusts or cancels campus-based aid.
- If the student is eligible for a portion of the loan, the Institution returns the proceeds of the loan to Department of Education electronically.
- If the student is ineligible for the entire loan, the Institution returns the full proceeds of the loan electronically.

If the student is eligible for the current available portion of the loan, the Institution disburses the loan and contacts the lender to reduce or cancel subsequent disbursements.

Procedures

The Financial Aid Office shall produce a monthly overaward report which will list any students whose aid package resulted in an overaward.

If an overaward occurs due to an error on the part of the Institution, the Institution is ultimately responsible for any resulting liability. However, the Institution may attempt to recover the overaward from the student.

If an overaward occurs because of a student's error, the student, not the Institution, is held responsible for the resulting liability. In this case, the Institution is required to make a reasonable effort to recover the overaward from the student. 673.5(f)

8.1.1 Resolving an Overaward When Student is Liable

Policies

If the student is responsible for the overaward error, the institution attempts to eliminate the overaward by adjusting subsequent disbursements. If that does not resolve the case, the Institution discontinues disbursement of further Federal Pell Grant and FSEOG and discontinues FWS until the student takes either of the following actions:

1. Makes full repayment of the overaward, or
2. Makes repayment arrangements satisfactory to the institution.

If the student refuses to repay an overaward, the Institution makes reasonable efforts to recover the overaward. If the student does not respond to these efforts, the institution refers the federal share of the debt to the Secretary (notifies the Department of Education).

The following actions may be taken to resolve an overaward in which the student is liable: 2013-14 *FSA Handbook*, Vol 4, Ch 3

Increasing the student's budget (if warranted)	673.5(d)(1)
Decreasing the student's EFC (if warranted)	673.5(d)(1)
Invoking the \$300 tolerance for campus-based aid	673.5(d)
Reducing or canceling award(s)	
Terminating the student's FWS employment	673.5(e)
Returning loan proceeds that have not been delivered to the student	

8.1.2 Resolving an Overpayment When School is Liable

Policies

If the Institution is responsible for the error in the award, the Institution attempts to resolve the overpayment by:

1. Eliminating the overpayment by adjusting subsequent disbursements, or
2. Obtaining full repayment of the overaward from the student, or
3. Making satisfactory arrangements with the student to repay the overaward.

When the Institution is unable to resolve an overaward by the methods listed above, the Institution reimburses the appropriate program with institutional funds within 60 days of the student's last day of enrollment or by the last day of the award year, whichever comes first. 673.5(f)

Immediate restoration by the school of Federal Pell Grant, FSEOG, or Federal Perkins Loan funds incorrectly awarded but previously disbursed

Immediate correction of pending Federal Pell Grant, FSEOG, or Federal Perkins Loan award amounts and disbursements

SECTION 9: PROFESSIONAL JUDGMENT

Professional Judgment Authority & Individuals Who May Exercise It

The Higher Education Act HEA provides the authority for the financial aid administrator to exercise discretion in a number of areas when a student has special or unusual circumstances. This authority is known as “professional judgment.” It allows the aid administrator to treat a student individually when conditions exist that differentiate that student from a class of students. Professional judgment (PJ) decisions must be made on a case-by-case basis as the result of examining a particular student’s unique circumstances. HEA 479A; 2019-20 *FSA Handbook*, Application and Verification Guide

Policies

Either the Director or Assistant Director of Financial Aid may exercise professional judgment with regard to a student’s financial aid package.

Professional judgment may be used after verification, before packaging, after conflicting/inconsistent information has been resolved, or any time a student provides sufficient documentation to warrant professional intervention.

A decision made due to professional judgment is final and cannot be appealed to the Department of Education (ED).

Circumstances Where PJ May be Used & Possible Actions

The financial aid administrator can exercise discretion in certain areas when a student’s family has special or unusual circumstances that are not adequately addressed by the need analysis system, regulations, or legislation. ED does not regulate PJ. The HEA gives authority to the financial aid administrator to exercise PJ in the following areas: HEA 479A

- Dependency status (dependent to independent only) GEN-03-07
- Certain data elements used to calculate the expected family contribution (EFC)
- Cost of attendance (COA)
- Satisfactory academic progress (SAP)
- Denial or reduction of Direct Loan eligibility
- Policies
- Adjustments are made only to actual data elements and are never made directly to the EFC.
- A student may be declared to be making satisfactory academic progress when the student did not meet the College's requirements as defined in Policy 320.

Request for Professional Judgment Consideration

Policies

A student's individual circumstances are considered by Financial Aid Office personnel upon request by the student. For example, a student classified as a dependent who believes they can demonstrate self-sufficiency may submit documentation supporting their independency. A student who has experienced financial hardships not reflected on the FAFSA may submit a Special Circumstances Application.

Authority to make adjustments based on professional judgment is restricted to the Director of Financial Aid and Assistant Director of Financial Aid.

Procedures

Students can complete an application for professional judgment and submit any supporting documentation to the Financial Aid Office in order to be considered for review.

Documentation

The law gives the financial aid administrator the authority to request and use supplemental information when making a PJ decision. Such supplemental information is important because the special circumstances, as well as the action taken must be documented in the student's file. If it is determined that a student's situation does not warrant special consideration, this decision must also be noted and maintained in the file. HEA 479A

Policies

Documentation should be submitted for the following situations:

- ◆ Loss of employment or change in employment status—ESD forms which indicate the amount the student will receive from the unemployment benefits; a letter from employer detailing termination date and gross income received for 2020; and/or unemployment papers and copy of last payroll check stub(s) reflecting year-to-date wage total.
- ◆ Divorce, separation or death of a spouse or parent—Provide the appropriate W-2 form(s) and a copy of divorce decree or death certificate or death notice.
- ◆ Loss of untaxed income—Provide a letter from the agency who provided benefits detailing termination of benefits and copies of summaries of benefits.
- ◆ Disability of student/spouse/parent—Provide medical documentation of disability and document any benefits received as a result of the disability. Also document any decrease in income this may have created.
- ◆ Unusual medical/dental bills or handicapped related expenses—Provide canceled checks or receipts showing amount paid; include medical insurance premiums paid.
- ◆ One time income—Document source and amount of income and verify use of income. Discretionary expenses will be reviewed according to Federal Regulations.

Other unusual debt/expenses—Document the debt/expense and include method of payment.

Procedures

Documentation must be received within the award year when the student is requesting a review.

Students are given a written response indicating what, if any, changes were made to their financial aid application.

SECTION 10: DISBURSEMENTS

Disbursement Process

The Financial Aid Office and the Business Office have distinctly important but separate functions within the disbursement process. The Financial Aid Office is responsible for certifying the eligibility for the type and amount of an award, and that the award may be disbursed to a student. The Business Office is responsible for the disbursement of funds to a student, returning funds to lenders and program accounts, and primary maintenance and accounting for these funds. 668.16(c)(2); 2019-20 *FSA Handbook*, Vol 4, Ch 2

While the financial aid office awards aid and authorizes payment to these students, the bursar (or business) office actually disburses and delivers the funds.

Policies

No financial aid, including aid from outside sources, may be disbursed to a student without prior coordination with the Financial Aid Office.

The two related but distinct functions of authorizing payments and disbursing (or delivering) Title IV funds must be carried out by organizationally independent individuals in accordance with the cash management regulations. No one office may be responsible for both functions. This requirement is taken so seriously that the individuals responsible for each of these functions may not be related to one another, nor may they together exercise substantial control over the institution.

Procedures

Refunds are distributed to Federal Student Aid accounts as prescribed by law and regulation. Funds returned may not exceed those received. Refunds are distributed in the order outlined below.

- (1) Unsubsidized Direct Stafford Loan
- (2) Subsidized Direct Stafford Loan
- (3) Perkins Loan
- (4) Direct PLUS
- (5) Pell Grant
- (6) FSEOG
- (7) Other Title IV programs

Students may have hold placed on their disbursement if they have an Admissions Hold, Financial Hold, or any other circumstance that affects their eligibility for financial aid.

The aid office might notify the business office of the amount of funds to be drawn down to cover pending disbursements, and the business office in turn notifies the aid office of the actual amounts disbursed and returned.

The Colleague system verifies the identities and enrollment statuses of students and any criteria that affects their aid eligibility prior to disbursement of funds.

At the time of disbursement, the Financial Aid Office will provide a copy of the transmittal report to the Business Office so that specific students can be reviewed prior to payment.

Definition of Disbursements & Disbursement Methods

Policies

Refer to the UACCB Business Office's policies and procedures with regard to disbursements. UACCB credits the student's account with any aid that has been received. Students then receive a credit and/or refund for these funds from UACCB. 668.164(c),(d)

Procedures

UACCB uses institutional funds to disburse Title IV funds to a student or a parent borrower prior to the drawdown and receipt of Title IV funds with the exception of student loan funds, which are received and disbursed at generally the same time. 668.164(a)(1)

The institution may not penalize Title IV recipients for nonpayment of fees due to financial aid regulations or delays attributable to the school. 668.14(b)(21)

10.3 Disbursement Dates & Schedules

Policies

At The University of Arkansas Community College at Batesville, a payment period, as defined in 34 CFR Section 668.4, is a semester. 668.4; 668.164(f)

The Financial Aid Office, in cooperation with the Business Office, will determine the disbursement dates and student refund date each semester. The loan disbursement period is typically a few days prior to the student refund date. 668.167(a)

10.4 Student & Parent Authorizations

Policies

Students and PLUS borrowers may authorize the school to:

- Disburse Title IV funds by EFT to a bank account designated by the student or PLUS borrower. 668.165(b)(1)(i); 675.16(a)(3)(ii), (4)(i)(B)
- Disburse FWS funds by crediting the student's institutional account to pay current charges for tuition, fees, contracted room and board, and other institutionally-provided educationally-related goods and services 675.16(a)(3)(iii)
- Disburse FWS funds by crediting the student's institutional account to pay minor prior-year charges 675.16(a)(3)(iv)
- Disburse Title IV funds (other than FWS) by crediting the student's account to pay current institutional charges for educationally-related activities other than tuition, fees, contracted room and board, and minor prior-year charges 668.165(b)(1)(ii)
- Hold excess Title IV funds (credit balances) 668.165(b)(1)(iii); 675.16(a)(4)(ii)

Any authorization related to the school's handling of a student's FWS funds must be made separately from those authorizing the school's handling of the student's other Title IV funds.

SECTION 11: SATISFACTORY ACADEMIC PROGRESS

11.1 Process Overview & Responsibilities

All students enrolled at UACCB who receive any Title IV aid should meet the following Satisfactory Academic Progress (SAP) requirements. Students' academic progress will go through a review at the conclusion of each semester of each school year and/or during the application process. Transfer work will be evaluated in the same manner as credit hours received at UACCB.

1. Students must be admitted and enrolled in an associate degree or eligible certificate granting program.
2. Students are allowed to attempt courses up to 150% of the published length of their program of study. An attempted course is any credit hour that a student takes while attending any college. For example, a student may attempt up to 90 credit hours while working toward a program that is 60 credit hours in length ($60 \times 150\% = 90$). After students have attempted more than 150% of the program requirements, their financial aid will be terminated.
3. Each semester students must also complete a minimum of 67% of cumulative attempted hours. Completed credits include grades of A, B, C, D and P (Pass). For example, the maximum time frame for a 60 credit hour program is 90 hours. 60 divided by 90 is 67%. If a student earns 67% of the credits attempted in each term, the student should complete the program within the maximum time frame. If the student takes 12 credit hours in the fall and earns 12 credit hours, the student has earned 100% of credits attempted. In the spring, the student enrolls in 18 credit hours and earns 15 credit hours. He has earned 27 out of 30 attempted hours. 27 divided by 30 is a pace of 90%.
4. Withdrawal from the university and/or receiving a 0.00 G.P.A. for a semester are viewed as unsatisfactory progress and are reviewed at the conclusion of each semester. Students who withdraw from classes or drop classes will have those courses counted as attempted credits, but not completed credits. (The completion of remedial courses is considered in the 67% attempted/completion standard above.)
5. Incomplete course work will be evaluated as failing grades until the course has been satisfactorily completed or an explanation accepted by the Financial Aid Director. Incomplete courses are considered as attempted credit and are evaluated as incomplete coursework for satisfactory academic progress. Incomplete courses are not considered as part of a student's GPA, but will be considered as part of the overall timeframe to complete a program of study. The grade "I" should only be assigned when a student has not completed a significant component of a course (i.e. an exam, paper or project) and the student has a valid rationale for this failure. A student receiving an "I" must meet with his/her instructor and contractually make arrangements to complete the course requirements no later than the end of the next regular semester (fall or spring). The student should maintain a copy of this contract for reference. The instructor, division chair and the Director of Student Information/Registrar will also keep copies of the contract. Faculty members will submit the grade by the end of the next regular semester following the one in which the "I" designation was received. The College will change the "I" designation to a grade of "F" if a grade is not assigned within the specified time period. A student may petition for an extension not to exceed one year because of extenuating circumstances. A written request by the student should be submitted to and approved by the Vice Chancellor for Academics. Students may not re-register to take a course for which an "I" designation has been received until the grade designation has been changed.
6. Students must achieve a 2.0 GPA at the end of each semester to maintain satisfactory academic progress.

7. If a student changes his/her program of study while attending UACCB, he/she should notify the Financial Aid Office. All credits under all programs of study will be included in the calculation of attempted, earned, and maximum timeframe credits, as well as the cumulative GPA calculation. If a student continues to take classes toward a second degree, after completing all required coursework for a first degree, the student may continue to receive financial aid as long as he meets the 150% timeframe and GPA requirements for the 2nd degree. Students pursuing a second undergraduate degree or certification will need to submit a degree plan approved by their academic advisor indicating the required courses. If approved by the financial aid office, a new maximum time frame will be established for that pursuit.
8. If students repeat courses, all of the attempted credits for each attempt will be considered as part of the calculation for attempted and earned credits, as well as the maximum timeframe requirement. Only the most recent attempt of the course will be considered as earned credit, providing the student completes the course. Repeated courses will not be considered as part of the student's GPA for the purposes of satisfactory academic progress evaluation. Coursework transferred to the institution will be counted toward attempted hours for SAP purposes. (as of 6/10/15)
9. Remedial courses taken while receiving financial aid are considered as attempted credit hours and are evaluated as part of the calculation for maximum timeframe. Additionally, remedial courses are considered credit courses and will be evaluated as part of the student's GPA.
10. If a student does not make satisfactory academic progress he/she will be placed on Financial Aid Warning. The student may continue to receive Title IV aid for the following semester. No appeal is necessary.
11. At the end of the Warning semester if the student makes satisfactory progress, the Warning status is removed. If the student does not make satisfactory progress, the student is disqualified for financial aid.
12. The student may submit a written appeal of financial aid disqualification to the UACCB Financial Aid Office if extenuating circumstances exist. Examples of extenuating circumstances may include death of a relative or student injury/illness. The appeal must include why the student failed to make satisfactory progress and what has changed that will allow the student to make satisfactory process at the next evaluation. The appeal may be approved with one of the following status definitions:
 - Probation: With this status the student would be eligible for Title IV aid for one additional semester only. If the student does make satisfactory progress at the end of the Probation semester, his status will be updated to Satisfactory. If the student does not make satisfactory academic progress, the student's financial aid will be placed in a Terminated status with no further avenue for appeal.
 - Academic Plan: With this status an individualized academic plan would be developed for the student that will allow the student to make satisfactory academic progress standards by a specific point in time. Examples of academic plan requirements may include, but are not limited to, regularly scheduled meetings with an academic advisor, minimum number of visits to the Student Success Center and financial literacy workshops. At the conclusion of the Academic Plan, if the student does make satisfactory progress, his status will be updated to Satisfactory. If the student is not making satisfactory academic progress the student's financial aid will be placed in a Terminated status with no further avenue for appeal. 668.16(e)

SECTION 12: RETURN OF TITLE IV FUNDS

Process Overview & Applicability

The return of Title IV funds (R2T4) requirement is a complex process. Students who withdraw from school prior to the 60% completion point of any semester will require a R2T4 calculation to determine how much of their financial aid was earned and how much must be paid back to the school and/or federal government.
GEN-04-03

There are a series of steps involved in any R2T4 calculation:

Step 1: Determine the percentage of aid earned by calculating the percentage of the period that the student completed. This can be derived from the withdrawal date.

Step 2: Determine the amount of earned aid by applying the percentage to the total Title IV aid that was or could have been disbursed.

Step 3: Determine the amount of unearned aid by subtracting earned aid from disbursed aid **or** determine the amount of a post-withdrawal disbursement by subtracting disbursed aid from earned aid

Step 4: If unearned funds must be returned, determine the school's and the student's shares; **or** if a post-withdrawal disbursement is due, determine the sources from which it will be funded

Step 5: If unearned funds must be returned, allocate unearned aid to programs from which student was funded; **or** if a post-withdrawal disbursement is due, send student applicable notification

Step 6: Return the institution's share and any funds repaid by the student or refer the student to ED; **or** make the post-withdrawal disbursement

The Colleague system will automatically calculate R2T4 funds. By using the R2T4 module in Colleague, a financial aid staff member can enter the appropriate data and obtain the calculation using this system. If, any time, there is doubt about an automatic calculation, a manual calculation should be performed to ensure accuracy.

Policies

Only students who have withdrawn from all classes are subject to the return of Title IV funds formula. Also, a student who has completed at least one class within the payment period or period of enrollment but drops other classes is treated as having changed enrollment status rather than as having withdrawn. 2018-19 *FSA Handbook*, Vol 5, Ch 1-2; 668.22

R2T4 calculations will be performed by the Director and/or Assistant Director of Financial Aid in accordance with federal regulations.

If the student official withdraws from all classes using a UACCB Complete Student Withdrawal Form, then the date of withdrawal is calculated as the earliest date listed on the form. Typically, the earliest date is the date that the student signed the form, but this is not always the case. The earliest date on this form is considered the date when the student intended to withdraw.

If the student ceases attendance without providing official notification to the institution of his or her withdrawal, the financial aid office will use the last date of recorded attendance as the date of withdrawal. If this date is not

available, the mid-point of the payment period (or period of enrollment, if applicable) is the withdrawal date used in R2T4 calculations. 668.22

For a student who provides notification to the institution of his or her withdrawal, R2T4 is determined by the student's withdrawal date or the date of notification of withdrawal, whichever is later. For a student who did not provide notification of his or her withdrawal to the institution, the date that the institution becomes aware that the student ceased attendance. 668.22(1)(3)

Procedures

When a student officially withdraws, a financial aid representative must sign the withdrawal form. A copy of the withdrawal form is retained in the student's file and is used for documentation.

Students who unofficially withdraw are identified as having all failing grades (Fs) on their semester grade report. At the end of each semester, the financial aid office will pull a report of all students with a 0.00 term GPA in order to identify students who failed all classes.

If a student who unofficially withdrew is able to provide documentation proving their attendance in any class after the mid-point of the semester, then the financial aid office will re-calculate R2T4 funds based on the modified date as the withdrawal date.

Withdrawal Date

The withdrawal date is determined by the earliest date listed on an official withdrawal form. The withdrawal date is always the date that the student initiated the withdrawal process, not when the form was actually received and processed. For unofficial withdrawals, the withdrawal date is assumed to be the mid-point of the semester unless documentation proves otherwise.

Policies

When a recipient of title IV grant or loan assistance withdraws from an institution during a payment period or period of enrollment in which the recipient began attendance, the institution must determine the amount of title IV grant or loan assistance that the student earned as of the student's withdrawal date. Title IV grant or loan assistance includes only assistance from the Direct Loan, Federal Pell Grant, Academic Competitiveness Grant, National SMART Grant, and FSEOG programs. 668.22

No additional disbursements may be made to the student for the payment period or period of enrollment.

Procedures

The withdrawal date is the date the student provides notification to the institution of his or her withdrawal.

For a student who did not provide notification of his or her withdrawal to the institution, the date that the institution becomes aware that the student ceased attendance should be used as the date of determination.

Documentation of attendance in academically-related activities can be used to determine a withdrawal date. Any written notification from an instructor may be considered when determining the withdrawal date.

Formula Calculation

Policies

The R2T4 calculation is determined by:

The Director or Assistant Director of Financial Aid performs the R2T4 calculations using Colleague's return to title IV module.

In the event that a calculation cannot be determined by Colleague, or if an aid administrator has reason to doubt the calculation, the Department of Education provides return of Title IV funds worksheets and has also developed software that automates the calculation. These resources will also be used to confirm the calculation.

The treatment of title IV grant or loan funds if a student withdraws must be determined on a payment period basis for a student who attended a standard term-based (semester, trimester, or quarter) educational program. 668.22(e)(5)

Procedures

Withdrawal information used for the R2T4 calculation is derived from the official withdrawal form at the time the student withdraws.

Pending disbursements and interim disbursements will be considered on an individual basis.

A copy of the withdrawal form is placed in the student's file. An electronic record generated by the Colleague system will be part of the student's financial aid package.

Post-Withdrawal Disbursements

Policies

A post-withdrawal disbursement must be made from available grant funds before available loan funds.

If outstanding charges exist on the student's account, the institution may credit the student's account up to the amount of outstanding charges with all or a portion of any grant funds that make up the post-withdrawal disbursement and loan funds that make up the post-withdrawal disbursement only after obtaining confirmation from the student or parent, in the case of a parent PLUS loan, that they still wish to have the loan funds disbursed.

The institution must offer to disburse directly to a student, or parent in the case of a parent PLUS loan, any amount of a post-withdrawal disbursement that is not credited to the student's account, or for which the institution is not required to obtain confirmation to credit to the student's account, to the student, or the parent in the case of a parent PLUS loan.

The institution must make a direct disbursement of any grant or loan funds that make up the post-withdrawal disbursement only after obtaining the student's, or parent's in the case of a parent PLUS loan, confirmation that they still wish to have the grant or loan funds disbursed. 668.22(a)(4)

Students will be notified, in writing, of the availability of post-withdrawal disbursements, and the financial aid office will track the notification and authorization to make the disbursement.

Procedures

A student/parent is notified of eligibility for a post-withdrawal disbursement in writing within 30 days of the notification of withdrawal.

Post-withdrawal disbursement notifications are tracked manually.

Once a student/parent responds to the notification, the disbursement is either cancelled or expedited.

Grants are paid to the students' account, first, toward outstanding institutional charges before being paid directly to student. Loan funds are awarded after grant funds have been applied.

The post-withdrawal disbursement is paid within 30 days. 668.22(a)(4)

Returning Unearned Funds

Policies

UACCB must return, in the order specified in this section, the lesser of:

1. The total amount of unearned title IV assistance to be returned as calculated; or
2. An amount equal to the total institutional charges incurred by the student for the payment period or period of enrollment multiplied by the percentage of title IV grant or loan assistance that has not been earned by the student.

Institutional charges include tuition, fees, and other educationally-related expenses assessed by the institution.

After the institution has allocated the unearned funds for which it is responsible, the student must return assistance for which the student is responsible. The amount of assistance that the student is responsible for returning is calculated by subtracting the amount of unearned aid that the institution is required to return from the total amount of unearned title IV assistance to be returned.

The student (or parent in the case of funds due to a parent PLUS Loan) must return or repay, as appropriate, the amount determined to any title IV loan program in accordance with the terms of the loan; and any title IV grant program as an overpayment of the grant.

A student is not required to return the portion of a grant overpayment amount that is equal to or less than 50 percent of the total grant assistance that was disbursed (and that could have been disbursed) to the student for the payment period.

Within 30 days of the date of the institution's determination that the student withdrew, an institution must send a notice to any student who owes a title IV, HEA grant overpayment as a result of the student's withdrawal from the institution in order to recover the overpayment. 668.22(g),(h),(i)

Procedures

R2T4 funds should be returned using the following priority:

1. Unearned funds returned by the institution or the student, as appropriate, must be credited to outstanding balances on title IV loans made to the student or on behalf of the student for the period of enrollment for which a return of funds is required. Unsubsidized loans are affected, first, then Subsidized loans.
2. If unearned funds remain to be returned after repayment of all outstanding loan amounts, the remaining excess must be credited to any amount awarded for the payment period or period of enrollment for which a return of funds is required in the following order: Pell Grants, ACG Grants and then FSEOG.

UACCB must return the amount of title IV funds for which it is responsible as soon as possible but no later than 45 days after the date of the institution's determination that the student withdrew.

An institution must determine the withdrawal date for a student who unofficially withdraws no later than 30 days after the end of the earlier of the period of enrollment. 668.173(b)

Overaward Resolution

Policies

UACCB will return funds on behalf of a student who owes an overaward and consider the returned funds as the student's debt to the institution. UACCB will then enter into a repayment agreement with the student.

If a student owes a balance due to an overpayment, no further funds will be awarded to that student and the student may not be eligible to register for future semesters.

SECTION 13: TITLE IV FRAUD

13.1 Student Fraud

Department regulations (34 CFR 668.16(g)) require a school to refer to the Department's Office of Inspector General (OIG) any credible information indicating that an applicant for Federal Student aid may have engaged in fraud or other criminal misconduct in connection with his or her application. 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. It is always appropriate for a financial aid administrator to consult with a school's legal counsel prior to referring suspected cases of fraud or misconduct to an agency outside of the school. UACCB will refer applicants who are suspected of having engaged in fraud or other criminal misconduct in connection with Title IV programs to ED's Office of Inspector General.

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

- All student aid applications (e.g., federal, institutional, state, etc.)
- Need analysis documents [e.g., Institutional Student Information Records (ISIRs) and Student Aid Reports (SARs)]
- Copies of state and federal income tax returns
- Information regarding a student's citizenship
- Previous educational experience (e.g., falsified school credential such as a high school diploma)
- Documentation of the student's Social Security Number
- Other factors relating to the student's eligibility for funds under Title IV aid programs (e.g., Selective Service registration compliance)

13.2 Referrals

If the school suspects that a student, employee, or other individual has misreported information and/or altered documentation to increase student aid eligibility or to fraudulently obtain federal funds, it must report those suspicions and provide any evidence to ED's Office of Inspector General (OIG). The Director of Financial Aid may use the OIG web site at www.ed.gov/offices/OIG or call 1-800-MIS-USED to report possible fraud.

SECTION 14: AUDITS

Schools participating in Title IV programs must undergo an annual compliance audit conducted by an individual who is sufficiently independent of the school. The independent auditor must be a certified public accountant or a government auditor. All audits must be submitted along with an audited financial statement to the Department of Education (ED). In addition, third-party servicers who perform certain student financial assistance functions for an institution (under certain circumstances) may be required to submit an annual compliance audit and a financial statement. Foreign schools participating in the Title IV programs are also expected to submit annual audits and audited financial statements. HEA 497; 668.23(a); 668.23(d); *FR*, 11/29/94, p. 61145; 2004-05 *FSA Handbook*, Vol 2, Ch 12

The financial statements to be submitted must cover the institution's last complete fiscal year. ED defines the scope of the financial statements needed, as well as any documentation deemed necessary to determine the school's financial responsibility. 668.23(d)(1),(2)

14.1 Type of Audit

The type of audit a school undergoes depends on its method of control: public, for profit, or nonprofit. The audit requirements for public colleges, state and local universities, and nonprofit institutions are satisfied by the Single Audit Act, in accordance with Office of Management and Budget's (OMB) Circular A-133. GEN-00-05

14.2 Audit Submission Schedule

Audits must be prepared on a fiscal-year basis and must cover all Title IV transactions that have occurred since the previous audit. Institutions that fall under the Single Audit Act, implemented by OMB Circular A-133, follow submission requirements contained in the circular. A school's annual compliance and financial statements audit performed under ED's *Audit Guide* must be submitted within six months of the end of the school's fiscal year. 2019-20 *FSA Handbook*, Vol 2

SECTION 15: APPENDICES

15.1 Forms

Enclosed are copies of all institutional financial aid forms.

2020-2021 VERIFICATION WORKSHEET-DEPENDENT

Federal Student Aid Programs

UACCB • Office of Financial Aid • P.O. Box 3350 • Batesville, AR 72503
(870) 612-2036 • (870) 612-2129 (FAX)

Name: _____ Social Sec. # or Student ID #: _____

WHY DO I NEED TO COMPLETE THIS FORM?

Your application was selected for review in a process called "verification." In this process, we are required by federal law (34 CFR, Part 668) to compare the information from your FAFSA with the information provided on this form and a copy of your 2018 IRS tax transcript [and your parents], a signed copy of your 2018 IRS Federal tax return [and your parents], or link the tax return by using the IRS Data Retrieval tool on the FAFSA website. If there are differences between your application and the documents you submitted, electronic corrections will be made by the Financial Aid Office. We cannot process your financial aid until verification has been completed, so please provide the required documents including ALL requested information as soon as possible.

WHAT INFORMATION DO I NEED TO PROVIDE IN ORDER TO COMPLETE VERIFICATION?

1. **The IRS Data Retrieval Tool used on the FAFSA. Please note that this is the fastest way to complete the verification process.**
2. **If you were unable to use the IRS Data Retrieval Tool on the FAFSA, you must provide a copy of the 2018 IRS tax return transcript or a signed copy of the 2018 IRS Federal tax return. You will also need your parents' 2018 tax return transcript or a signed copy of the 2018 IRS Federal tax return.** *To obtain an IRS Tax Transcript online, go to IRS.gov and click "Get your tax record" link. Click "Get Transcript by MAIL." Make sure to request the "IRS Tax Return Transcript" and NOT the "IRS Tax Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request. To request a transcript by Automated Telephone Request, call 1-800-908-9946. Transcript is generally received within 10 business days from the IRS's receipt of the telephone request. To request one using a Paper Form, fill out IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.*
3. **If your parents did not file a tax return in 2018, they are required to obtain a Verification of Non-filing letter from the IRS.** This can be completed by filing an IRS Form 4506-T. Your parents will need to include any copies of W-2's received in 2018 along with the IRS Non-filing letter.
4. **Complete this form and provide the required signatures, as requested. This form will be returned to you if information is not fully and accurately completed.**

Complete this verification worksheet and submit it to the UACCB Financial Aid office as soon as possible so that your financial aid will not be delayed. Contact our office at 870-612-2036 with any questions you may have and we will be happy to help you.

WHO LIVES IN YOUR HOUSEHOLD?

List all of the people who live in your parent(s) household. You may include other people only if they now live in your household, and your parents provided more than half of their support and will continue to provide more than half of their support from July 1, 2020 through June 30, 2021:

	FULL NAME	AGE	RELATIONSHIP	COLLEGE (if attending)	Will be enrolled at least half time (yes or no)
Yourself			SELF	UACCB	
Parent					
Parent					
Sibling					
Sibling					
Sibling					
Sibling					
Sibling					
Sibling					
Sibling					

If you need more space to list your household members, please attach an additional page to this form.

STUDENT AND PARENT TAX FILERS

You and your parents must provide a copy of your 2018 IRS Tax Return Transcript or a signed copy of the 2018 IRS Federal Tax return if you did not use the IRS Data Retrieval Tool when completing the FAFSA. If you completed your FAFSA and were eligible for the IRS Data Retrieval Tool but did not do so, you may make an electronic correction to your FAFSA and select the IRS Data Retrieval Tool option. Otherwise, you must request an official 2018 tax return transcript from the IRS or submit a signed copy of the 2018 IRS Federal Tax Return. You may call 1-800-908-9946 or request a transcript online at IRS.gov.

- Check here if you used the IRS Data Retrieval Tool when completing or correcting the FAFSA.
- Check here if you are attaching a copy of your and parents' IRS 2018 tax return transcript.
- Check here if you are attaching a signed copy of your and parents' IRS 2018 Federal tax return.

STUDENT AND PARENT NON-FILERS

Check the box that applies:

- You and/or your parents were not employed and had **no** income from work in 2018. **Attach a copy of the IRS Verification of Non-filing letter for your parents.**
- You and/or your parents were employed in 2018 and have listed below the names of all employers and the amount earned from each employer in 2018. **Attach copies of all W-2 forms issued to you or your parents by employers along with a copy of the IRS Verification of Non-filing letter for your parents.**

This section should only be completed by student/parents who did not file a federal tax return.

Employer	2018 Income Amount	IRS W-2's Provided? (Yes or No)
	\$	
	\$	
	\$	

This section should only be completed by a parent/parents who did not file a tax return and had no income from working wages. So that we can fully understand the student's family's financial situation, please provide below information about any other resources, benefits, and other amounts received by any members of the student's household. This may include items that were or required to be reported on the FAFSA or other forms submitted to the financial aid office, and include such things as federal veteran's education benefits, military housing, SNAP, TANF, etc.

Money received or paid on your behalf (Example: Bills, groceries, rent, etc.)	Amount Received

DO NOT LEAVE THIS SECTION BLANK OR INDICATE \$0.00. YOUR APPLICATION WILL NOT BE PROCESSED UNTIL AN EXPLANATION OF INCOME IS PROVIDED.

SIGN THIS WORKSHEET:

By signing this worksheet, I (we) certify that all the information reported on this worksheet is complete and correct. **WARNING:** If you purposefully give false/misleading information, you may face federal penalties.

Student Signature _____

Date _____

Phone Number: _____

Parent Signature _____

Date _____

NOTE: This form will be returned to you if information is not fully and accurately completed.

2020-2021 VERIFICATION WORKSHEET-INDEPENDENT

Federal Student Aid Programs

UACCB • Office of Financial Aid • P.O. Box 3350 • Batesville, AR 72503
(870) 612-2036 • (870) 612-2129 (FAX)

Name: _____ Social Sec. # or Student ID #: _____

WHY DO I NEED TO COMPLETE THIS FORM?

Your application was selected for review in a process called “verification.” In this process, we are required by federal law (34 CFR, Part 668) to compare the information from your FAFSA with the information provided on this form and a copy of your 2018 IRS tax transcript, a signed copy of your 2018 IRS Federal tax return, or link the tax return by using the IRS Data Retrieval tool on the FAFSA website. If there are differences between your application and the documents you submitted, electronic corrections will be made by the Financial Aid Office. We cannot process your financial aid until verification has been completed, so please provide the required documents including ALL requested information as soon as possible.

WHAT INFORMATION DO I NEED TO PROVIDE IN ORDER TO COMPLETE VERIFICATION?

1. **The IRS Data Retrieval Tool used on the FAFSA. Please note that this is the fastest way to complete the verification process.**
2. **If you were unable to use the IRS Data Retrieval Tool on the FAFSA, you must provide a copy of the IRS tax return transcript or a signed copy of the IRS Federal tax return.** *To obtain an IRS Tax Transcript online, go to IRS.gov and click “Get your tax record” link. Click “Get Transcript by MAIL.” Make sure to request the “IRS Tax Return Transcript” and NOT the “IRS Tax Account Transcript.” The transcript is generally received within 10 business days from the IRS’s receipt of the online request. To request a transcript by Automated Telephone Request, call 1-800-908-9946. Transcript is generally received within 10 business days from the IRS’s receipt of the telephone request. To request one using a Paper Form, fill out IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS’s receipt of the paper request form.*
3. **If you did not file a tax return in 2018 you are required to obtain a Verification of Non-filing letter from the IRS.** This can be completed by filing an IRS Form 4506-T. You will need to include any copies of W-2’s received in 2018 along with the IRS Non-filing letter.
4. **Complete this form and provide the required signatures, as requested. This form will be returned to you if information is not fully and accurately completed.**

Complete this verification worksheet and submit it to the UACCB Financial Aid office as soon as possible so that your financial aid will not be delayed. Contact our office at 870-612-2036 with any questions you may have and we will be happy to help you.

WHO LIVES IN YOUR HOUSEHOLD?

List all of the people who live in your household. You may include other people only if they now live in your household, and you provided more than half of their support and will continue to provide more than half of their support from July 1, 2020 through June 30, 2021:

	FULL NAME	AGE	RELATIONSHIP	COLLEGE (if attending)	Will be enrolled at least half time (yes or no)
Yourself			<i>SELF</i>	<i>UACCB</i>	
Spouse					
Dependent					
Dependent					
Dependent					
Dependent					
Dependent					
Dependent					
Dependent					

If you need more space to list your household members, please attach an additional page to this form.

STUDENT (AND SPOUSE, IF APPLICABLE) TAX FILERS

You (and your spouse, if applicable) must provide a copy of your 2018 IRS Tax Return Transcript or a signed copy of the **2018 IRS Federal Tax return** with either Schedule 1 or 2 if you did not use the IRS Data Retrieval Tool when completing the FAFSA. If you completed your FAFSA and were eligible for the IRS Data Retrieval Tool but did not do so, you may make an electronic correction to your FAFSA and select the IRS Data Retrieval Tool option. Otherwise, you must request an official 2018 tax return transcript from the IRS. You may call 1-800-908-9946 or request a transcript online at IRS.gov.

- Check here if you used the IRS Data Retrieval Tool when completing or correcting the FAFSA
- Check here if you are attaching a copy of your (and your spouse, if applicable) IRS tax return transcript.
- Check here if you are attaching Schedule 1 or 2 along with your 2018 IRS 1040 tax form and a signed copy of your (and your spouse, if applicable) IRS Federal tax return.

STUDENT (AND SPOUSE, IF APPLICABLE) NON-FILERS

Check the box that applies:

- You (and spouse, if married) were not employed and had **no** income from work in 2018. **Attach a copy of the IRS Verification of Non-filing letter.**
- You (and spouse, if married) were employed in 2018 and have listed below the names of all employers and the amount earned from each employer in 2018. **Attach copies of all W-2 forms issued to you and your spouse by employers along with a copy of the IRS Verification of Non-filing letter.**

This section should only be completed by students who did not file a tax return.

Employer	2018 Income Amount	IRS W-2's Provided? (Yes or No)
	\$	
	\$	
	\$	

This section should only be completed by students who did not file a tax return and had no income from working wages. So that we can fully understand the student's family's financial situation, please provide below information about any other resources, benefits, and other amounts received by the student and any member of the student's household. This may include items that were or required to be reported on the FAFSA or other forms submitted to the financial aid office, and include such things as federal veteran's education benefits, military housing, SNAP, and TANF, etc.

Money received or paid on your behalf Example: Bills, groceries, rent, etc.)	Amount Received
DO NOT LEAVE THIS SECTION BLANK OR INDICATE \$0.00. YOUR APPLICATION WILL NOT BE PROCESSED UNTIL AN EXPLANATION OF INCOME IS PROVIDED.	

SIGN THIS WORKSHEET:

By signing this worksheet, I (we) certify that all the information reported on this worksheet is complete and correct. **WARNING:** If you purposefully give false/misleading information, you may face federal penalties.

Student Signature _____

Date _____

Phone Number: _____

Received Date (*office use only*): _____

NOTE: This form will be returned to you if information is not fully and accurately completed.

**Identity and Statement of Educational Purpose
(To be signed at the Institution)**

The student must appear in person at the University of Arkansas Community College at Batesville to verify his or her identity by presenting an unexpired valid government-issued photo identification (ID), such as, but not limited to, a driver's license, other state-issued ID, or passport. The institution will maintain a copy of the student's photo ID that is annotated by the institution with the date it was received and reviewed, and the name of the official at the institution authorized to receive and review the student's ID.

In addition, the student must sign, in the presence of the institutional official, the Statement of Education Purpose provided below:

**Identity and Statement of Educational Purpose
(To Be Signed in the Presence of a Notary)**

If the student is unable to appear in person at the University of Arkansas Community College at Batesville to verify his or her identity, the student must provide to the institution:

- (a) A copy of the unexpired valid government-issued photo identification (ID) that is acknowledged in the notary statement below, or that is presented to a notary, such as, but not limited to, a driver's license, other state-issued ID, or passport; and
- (b) The original Statement of Educational Purpose provided below, which must be notarized. If the notary statement appears on a separated page than the Statement of Educational Purpose, there must be a clear indication that the Statement of Educational Purpose was the document notarized.

Statement of Educational Purpose

I certify that I _____ am the individual signing this
(Print Student's Name)

Statement of Educational Purpose and that the Federal student financial assistance I may receive will only be used for educational purposes and to pay the cost of attending the University of Arkansas Community College at Batesville for 2020-2021.

(Student's Signature)

(Date)

(Student ID Number)

Notary's Certificate of Acknowledgement

State of _____

City/County of _____

On _____, before me, _____,
(Date) (Notary's name)

personally appeared, _____, and provided to me
(Printed name of signer)

on the basis of satisfactory evidence of identification _____
(Type of unexpired government-issued photo ID provided)

to be the above-named person who signed the foregoing instrument.

WITNESS my hand and official seal
(Seal)

(Notary signature)

My commission expires on _____

Certification and Signature—Independent Student

Certification and Signature

Each person signing below certifies that all of the information reported is complete and correct.

WARNING: If you purposely give false or misleading information, you may be fined, sent to prison,

Print Student's Name

Student's ID Number

Student's Signature (Required)

Date

Spouse's Signature (Optional)

Date

2020-2021 Change in Marital Status

Student's Name _____ **Student ID** _____

The marital status you or your parent reported on your FAFSA does not appear to agree with the tax filing status reported. This means you either marked married and filed taxes as single or you marked single and filed taxes as married. Please complete the statement below that indicates your current marital status.

Please provide student's name or if a dependent student provide name of parents and date of separation/divorce or marriage:

Marital Status has changed due to divorce or separation. (Please complete the section directly below and sign this form along with attaching your W-2's for 2018)

Name _____

Separated or divorced on _____

Parent's name if dependent student _____ Separated or divorced on _____

Marital Status has changed due to recent marriage. (Please complete the section directly below and sign this form along with attaching both yours and your spouse's W-2's for 2018)

Name _____

Married on _____

Parent's name if dependent student _____

Married on _____

Student Signature

Date

Parent Signature (If a Dependent student)

Date

2020-21 UACCB Plus Loan Application

Borrower's Name: _____ SSN: _____
 First MI Last

Student's Name: _____ SSN: _____
 First MI Last

Requested Loan Amount \$ _____

PLUS Loans cannot exceed the student's total Cost of Attendance minus all other aid awarded. Please remember that all Federal, State and Institutional funds are to be used toward educational expenses.

Current Borrower's Address:

Street _____ Apt. No. _____
City _____ State _____ Zip Code _____
Telephone _____ Date of Birth _____
Email _____ Driver's License _____ St. _____

Student's Expected date of graduation/completion at UACCB _____

Borrower Request and Certification:

The information contained on this sheet is true and correct to the best of my knowledge. I understand that I am requesting a loan that **MUST BE REPAYED**, including any fees, interest, late and/or collection costs. I also understand all of the terms and conditions for this loan and that I must participate in **Entrance and Exit Loan Counseling**. I understand that I must complete a **Master Promissory Note** in order to receive loan funds. I am informed that UACCB is required to pay loan money in at least two disbursements per semester. I understand that loan funds will be credited toward any charges on my student account (tuition, fees and books). If the loan money exceeds the school charges, the school will pay the credit balance by check, assuming all requirements are completed. I understand that this loan will be processed as an unsubsidized loan.

My signature below authorizes UACCB to credit PLUS loan funds to my dependent age student's account to pay any institutional cost he or she incurs as a UACCB student

Signature _____ Date _____

RETURN THIS FORM TO THE FINANCIAL AID OFFICE OR FAX IT TO (870)612-2129

**Identity and Statement of Educational Purpose
(To be signed at the Institution)**

The student must appear in person at the University of Arkansas Community College at Batesville to verify his or her identity by presenting an unexpired valid government-issued photo identification (ID), such as, but not limited to, a driver's license, other state-issued ID, or passport. The institution will maintain a copy of the student's photo ID that is annotated by the institution with the date it was received and reviewed, and the name of the official at the institution authorized to receive and review the student's ID.

In addition, the student must sign, in the presence of the institutional official, the Statement of Education Purpose provided below:

**Identity and Statement of Educational Purpose
(To Be Signed in the Presence of a Notary)**

If the student is unable to appear in person at the University of Arkansas Community College at Batesville to verify his or her identity, the student must provide to the institution:

- (a) A copy of the unexpired valid government-issued photo identification (ID) that is acknowledged in the notary statement below, or that is presented to a notary, such as, but not limited to, a driver's license, other state-issued ID, or passport; and
- (b) The original Statement of Educational Purpose provided below, which must be notarized. If the notary statement appears on a separated page than the Statement of Educational Purpose, there must be a clear indication that the Statement of Educational Purpose was the document notarized.

Statement of Educational Purpose

I certify that I _____ am the individual signing this
(Print Student's Name)

Statement of Educational Purpose and that the Federal student financial assistance I may receive will only be used for educational purposes and to pay the cost of attending the University of Arkansas Community College at Batesville for 2020-2021.

(Student's Signature)

(Date)

(Student ID Number)

Notary's Certificate of Acknowledgement

State of _____

City/County of _____

On _____, before me, _____,
(Date) (Notary's name)

personally appeared, _____, and provided to me
(Printed name of signer)

on the basis of satisfactory evidence of identification _____
(Type of unexpired government-issued photo ID provided)

to be the above-named person who signed the foregoing instrument.

WITNESS my hand and official seal
(Seal)

(Notary signature)

My commission expires on _____

Certification and Signature—Dependent Student

Certification and Signature

Each person signing below certifies that all of the information reported is complete and correct. The student and one parent whose information was reported on the FAFSA must sign and date.

WARNING: If you purposely give false or misleading information you may be fined, sent to prison,

Print Student's Name

Student's ID Number

Student's Signature (Required)

Date

Parent's Signature (Required)

Date



2020-2021 REQUEST FOR RECONSIDERATION

BASED ON EXTENUATING CIRCUMSTANCES

Student's Name

SS#

- Income earned in 2018 does not accurately reflect the student's and/or spouse's or parents' income in 2019 or 2020 for one of the following reasons. Check all that apply and provide documentation as required on the back of this form.

Independent Student

- A. loss of employment or change of employment status for student/spouse;
- B. divorce/separation or death of a spouse;
- C. loss of untaxed income;
- D. disability of student/spouse;
- E. unusual medical/dental bills or disability-related expenses;
- F. one-time income;
- G. other unusual debt/expense.

Dependent Student

- H. parents' loss of employment or change in employment status;
- I. student's loss of employment or change in employment status;
- J. loss of untaxed income (Social Security benefits, pension, etc.)
- K. divorce/separation or death of a parent;
- L. disability of a parent;
- M. unusual medical/dental bills or disability-related expenses;
- N. one-time income;
- O. other unusual debt/expenses.

- If 1-F or 1-N is checked, identify the source of income and explain how the funds were spent or invested. Explain below.

EXPLANATION: Please explain below the circumstances which merit consideration for extenuating circumstances or attach a letter of explanation.

Loss of employment or change in employment status:

To estimate your projected income for 2020/2021, please provide the following:

- A. ESD forms which indicate the amount you will receive from the unemployment benefits;

- ___ B. letter from employer detailing termination date and gross income received during your last year of employment;
- ___ C. unemployment papers and copy of last payroll check stub(s) reflecting year-to-date wage total.

Divorce, separation or death of a spouse or parent:
 Provide the appropriate W-2 form(s) and one of the following:
 ___ A. copy of divorce decree
 ___ B. death certificate or death notice

- Loss of untaxed income:
- I. Provide a letter from the agency who provided benefits detailing termination of benefits and copies
 - II. of summaries of benefits.

Disability of student/spouse/parent:
 Provide medical documentation of disability and document any benefits received as a result of the disability.
 Also document any decrease in income this may have created.

Unusual medical/dental bills or handicapped related expenses:
 Provide a copy of Schedule A of the Federal 1040 form or canceled checks or receipts showing amount paid;
 include medical insurance premiums paid. (To be considered unusual, medical expenses must exceed 11% of the I.P.A.)

One time income:
 Document source and amount of income and verify use of income. Discretionary expenses will be reviewed according to Federal Regulations.

Other unusual debt/expenses:
 Document the debt/expense and include method of payment.

CERTIFICATION:
 All of the information on this form and on the supporting documents is true and complete to the best of my knowledge.

Student' Signature
 Date

Approved	Rejected
Financial Aid Advisor	Date

Parent's Signature (for Dependent Students only)

SATISFACTORY ACADEMIC PROGRESS APPEAL
UACCB • Office of Financial Aid • P.O. Box 3350 • Batesville, AR 72503 •
(870) 612-2036 • (870) 612-2129 (FAX)

NAME: _____ Student ID# _____
 First Middle Last

ADDRESS: _____

CITY: _____ STATE: _____

ZIP: _____

PHONE: _____

FOR WHICH TERM ARE YOU APPLYING FOR AID: _____

GENERAL INFORMATION

All students enrolled at UACCB who receive any Title IV aid (Pell Grants, student loans, work study) should meet the Satisfactory Academic Progress (SAP) requirements located in the UACCB Catalog. The financial aid office will review students' academic progress at the conclusion of each semester of each school year and/or during the application process. Transfer work will be evaluated in the same manner as credit hours received at UACCB.

APPEAL PROCEDURE

Financial aid applicants who wish to appeal their financial aid suspension to regain financial aid eligibility should read this form carefully. Verification of **EXTENUATING** circumstances (i.e., Doctor's statement, copy of death certificate, obituary, etc.) showing the reason you fell short of the academic progress criteria **AND** what has changed in your situation that will allow you to meet these requirements in the future. After completing this form either drop it off at the UACCB Financial Aid Office located in the Main Campus Building, Suite 225 or mail it to UACCB Financial Aid Office, PO Box 3350, Batesville, AR 72503, or FAX to 870-612-2129. No further processing of your financial aid application will occur until you are again making Satisfactory Academic Progress or until an appeal is granted.

STUDENT APPEAL

I affirm that I have read the Satisfactory Academic Progress policy (located in the UACCB catalog's Financial Aid section) and the appeal process for students who are not in compliance with the policy. I accept my responsibility as a student at UACCB to understand the SAP policy and to take action to meet the standards of the policy. I understand that the information I am submitting on the SAP appeal form along with attached documentation and information provided by me and in any interviews related to the appeal process are for the sole purpose of making a decision to approve or deny this or any subsequent SAP appeal.

PLEASE COMPLETE PAGE 2 ON REVERSE SIDE OF THIS FORM.

I feel the following extenuating circumstances prevented me from achieving academic success (explanation and documentation must be provided or appeal will be denied.) Attach additional sheet if necessary.

The following changes have occurred which will allow me to meet the SAP Standards in future terms:

Student Signature _____ Date _____

FOR OFFICE USE ONLY-DO NOT WRITE BELOW THIS LINE

Appeal: Approved Denied

COMMENTS: _____

DATE REVIEWED: _____

2020-2021 UACCB Direct Student Loan Information

Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education after high school. The lender is the U.S. Department of Education rather than a bank or other financial institution. For more detailed information on the Direct Loan program, please visit studentaid.gov.

If you would like to be processed for a student loan, you must read this form and complete ALL of the steps listed.

- The Direct Loan is a loan and must be repaid.
- You must be enrolled for at least 6 credits per term throughout the entire loan period.
- You must complete on-line Entrance Counseling.
- You are required to electronically complete and sign your Master Promissory Note (MPN).
- There is a 30-day delayed disbursement period for all first-time borrowers at UACCB.
- All loan funds are disbursed two times per semester.

Applying for Direct Loans

Step 1—Apply for Financial Aid at www.studentaid.gov. You apply for Direct Loans by filling out the Free Application for Federal Student Aid (FAFSA). The information on your FAFSA is transmitted to UACCB, and we will use the information to assess your financial need. UACCB will award student loan after an application is submitted as part of your aid package to help you pay the costs of going to college. At UACCB, we take our obligation to provide applicants with information about taking out a student loan seriously. Applicants are educated about borrowing and are expected to read all the materials and borrow wisely. **This is a loan and must be paid back. The loan is to be used for educational-related expenses at UACCB.**

Step 2—Complete Direct Loan Entrance Counseling. Go to studentaid.gov and click on “Entrance Counseling”. Follow the counseling session links until you complete a quiz. Once the quiz is completed, you must sign in using your FSAID (the same FSAID used to complete the FAFSA). Be sure to send your counseling session to UACCB as instructed. Entrance counseling must be completed for all Direct Loan borrowers. You must complete entrance counseling before your school can make the first disbursement of your Direct Loan. If you need help completing this step, please call (870) 612-2015.

Step 3—Complete a Direct Loan Master Promissory Note and the Annual Student Loan Acknowledgement. Go to studentaid.gov. The Master Promissory Note (MPN) must be completed to take out a Direct Loan for the first time. To complete an MPN online, you will be required to use your Department of Education-issued FSAID that you used for the FAFSA. You can complete the MPN online at the Direct Loans MPN website. The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the Department. It also explains the terms and conditions of your loan(s). If you need help completing this step, please call (870) 612-2015. The annual student loan acknowledgment is also located on studentaid.gov under the complete aid process.

Step 4— Complete a Direct Student Loan Application--attached. Return to the Financial Aid Office.

Step 5—Accept your award in My.UACCB. Your student loan funds will not be transmitted to your student account until you have accepted the award.

About Direct Loans

Direct loans are issued by the federal government. The loan is serviced by the Federal Direct Loan Servicing Center (federalstudentaid.gov). There are no banks or lending institutions. There are two types of Direct Student Loans: Subsidized loans are interest free while in school as a half-time student. Unsubsidized loans are not interest free. Interest is being charged while you are in school. At UACCB, we will always process a subsidized loan first. Repayment of principal and interest on the loan will begin six (6) months after the student ceases enrollment as at least a half-time student (6 credit hours or more). **The Direct Loan amount you request may be less than you are eligible for. While the loans are not based on your ability to repay, in some cases, the applicant must demonstrate financial need or may only be eligible to borrow enough to pay for tuition, fees and books.** UACCB determines the amount of eligibility based on the student's credit hours completed at the time of certification. UACCB cannot and will not certify a loan that is not requested (and will not automatically modify the loan request without written notification from the borrower.)

UACCB Direct Student Loan Information

Entrance/Exit Counseling

Federal laws require all borrowers to participate in student loan Entrance Counseling. The counseling explains the terms and conditions for the loan. It also provides borrowers with information about the various Direct Loan repayment options. You will also be required to complete in-house Entrance Counseling for any loan funds. Exit Counseling is performed at the end of the term. Borrowers must complete Exit Counseling before leaving UACCB. This counseling session explains what will occur before and after loan repayment. Entrance and Exit Counseling occur on-line at federalstudentaid.gov. The multiple choice questions and answers must be completed. Applicants may request an appointment for in-person help with the online counseling (Entrance and/or Exit).

Direct Loan Eligibility

Students must be fully admitted to UACCB (submitted all required documentation including transcripts, immunization records, and placement test scores) and be seeking a degree offered at UACCB.

Completing the Federal Direct Loan application and submitting it to the Financial Aid Office does not guarantee eligibility. Applicants must meet all federal aid eligibility requirements. Eligibility includes, but is not limited to completing the Free Application for Federal Student Aid (FAFSA), completing entrance counseling, completing and signing a Master Promissory Note (MPN), and submitting the Direct Loan Request Form.

By signing the Loan Request Form, applicants agree to all of the terms and conditions for the Federal Direct Student loan. Eligibility requires the applicant to maintain at least half-time enrollment throughout the period of the loan and notify UACCB or the Federal Direct Loan Servicing center of any changes in status such as name, address, enrollment status, and change of schools. Borrowing the low-interest, Federal Direct Loan is a privilege. Even though it is a loan, UACCB reserves the right to refuse to certify a loan application for high-risk borrowers. Such conditions include, but are not limited to, having a previous default on a federal student loan, notification of previously discharged federal student loans due to disability or bankruptcy, notification of delinquent federal student loan repayment status, instances of inconsistent or fraudulent FAFSA or admissions application information, or applicants with loan indebtedness in excess of the maximum for two-year public institutions. Loan certification requires all applicants to maintain good academic standing according to the Satisfactory Academic Progress Policy.

Before Accepting a Student Loan

Explore scholarships, grants, and Federal Work-Study opportunities at UACCB. Budget your own resources to live more economically. Borrow only what you need. Loans must be paid back even if you don't graduate, transfer or are unhappy with your education or training or are unable to obtain employment. Avoid default at all costs. If you run into financial problems with your repayment schedule, contact the Direct Loan Servicing Center at (800) 848-0979. There may be solutions that can keep you on track and protect your credit rating. Visit the Direct Loan Servicing Center at federalstudentaid.gov for tips on managing loan debt.

2020-2021 UACCB Direct Student Loan Application

Name : _____ SSN or Student ID: _____
First M.I. Last

There are two types of Direct Student Loans: Subsidized loans are interest-free while in school as a half-time student. Unsubsidized loans are not interest free. Interest is being charged while you are in school. At UACCB, we will always process a subsidized loan first. Please remember:

- There is a 30-day delayed disbursement period for all first-time borrowers at UACCB.
• All loan funds are distributed in two disbursements per semester.

Loan Limits:

Freshman Loan (0-30 hours completed): \$3,500.00 per year (with up to an additional \$6,000 in unsubsidized loan funds based on eligibility for independent students, up to \$2,000 additional for dependent students)

Sophomore Loan (31+ hours completed): \$4,500 per year (with up to an additional \$6,000 in unsubsidized loan funds based on eligibility for independent students, up to \$2,000 additional for dependent students)

Requested Loan Amount: \$ _____ Subsidized \$ _____ Unsubsidized

Current Address:

Street _____ Apt. No. _____
City _____ State _____ Zip Code _____
Home Phone _____ Cell/Alt. Phone _____ Date of Birth _____
Non-UACCB Email _____ Driver's License _____ DL State _____

Expected date of graduation/completion at UACCB _____

Reference 1 Name: _____

Reference 1 Address and Phone Number: _____

Reference 2 Name: _____

Reference 2 Address and Phone Number: _____

Borrower Request and Certification:

The information contained on this form is true and correct to the best of my knowledge. I understand that I am requesting a loan that MUST BE REPAID, including any fees, interest, late and/or collection costs. I also understand all of the terms and conditions for this loan and that I must participate in Entrance and Exit Loan Counseling. I understand that I must complete a Master Promissory Note in order to receive loan funds. I am informed that UACCB is required to pay loan money in at least two disbursements per semester. I understand that loan funds will be credited toward any charges on my student account (tuition, fees and books). If the loan money exceeds the school charges, the school will pay the credit balance by check, assuming all requirements are completed. I understand that this loan will be processed as either subsidized or unsubsidized depending upon financial aid eligibility. I understand that UACCB will always consider eligibility for subsidized loan funds first.

My signature below authorizes UACCB to credit all financial aid funds to my account to pay any institutional costs I incur as a UACCB student. Further, my signature authorizes UACCB to use Pell grants, student loan funds or any other student aid to pay for tuition, fees and/or textbooks. You may pay all UACCB charges with personal funds if you would like to have all student loan funds paid directly to you. Your UACCB student account balance must be \$0 before any refunds can be issued. Your signature on this form also confirms that you agree to receive electronic communication regarding your student loans.

Signature _____ Date _____

RETURN THIS FORM TO THE FINANCIAL AID OFFICE OR FAX TO (870) 612-2129.

2020-2021 UACCB Direct Student Loan Application (2nd year plus)

Name : _____ SSN or Student ID: _____
First Name M.I. Last Name

There are two types of Direct Student Loans: **Subsidized** loans are interest-free while in school as a half-time student. **Unsubsidized** loans are not interest free. Interest is being charged while you are in school. At UACCB, we will always process a subsidized loan first. Please remember:

- **There is a 30-day delayed disbursement period for all first-time borrowers at UACCB.**
- **All loan funds are distributed in two disbursements per semester.**

Loan Limits:

Freshman Loan (0-30 hours completed): \$3,500.00 per year (with up to an additional \$6,000 in unsubsidized loan funds based on eligibility for independent students, up to \$2,000 additional for dependent students)

Sophomore Loan (31+ hours completed): \$4,500 per year (with up to an additional \$6,000 in unsubsidized loan funds based on eligibility for independent students, up to \$2,000 additional for dependent students)

Requested Loan Amount: \$ _____ Subsidized \$ _____ Unsubsidized * this is broken up for the fall and spring semester

Current Address:

Street _____ Apt. No. _____

City _____ State _____ Zip Code _____

Home Phone _____ Cell/Alt. Phone _____ Date of Birth _____

Non-UACCB Email _____ Driver's License _____ DL State _____

Expected date of graduation/completion at UACCB _____

Reference 1 Name: _____

Reference 1 Address and Phone Number: _____

Reference 2 Name: _____

Reference 2 Address and Phone Number: _____

Borrower Request and Certification:

The information contained on this form is true and correct to the best of my knowledge. I understand that I am requesting a loan that **MUST BE REPAYED**, including any fees, interest, late and/or collection costs. I also understand all of the terms and conditions for this loan and that I must participate in **Entrance and Exit Loan Counseling**. I understand that I must complete a **Master Promissory Note** in order to receive loan funds. I am informed that UACCB is required to pay loan money in at least two disbursements per semester. I understand that loan funds will be credited toward any charges on my student account (tuition, fees and books). If the loan money exceeds the school charges, the school will pay the credit balance by check, assuming all requirements are completed. I understand that this loan will be processed as either subsidized or unsubsidized depending upon financial aid eligibility. I understand that UACCB will always consider eligibility for subsidized loan funds first.

My signature below authorizes UACCB to credit all financial aid funds to my account to pay any institutional costs I incur as a UACCB student. Further, my signature authorizes UACCB to use Pell grants, student loan funds or any other student aid to pay for tuition, fees and/or textbooks. You may pay all UACCB charges with personal funds if you would like to have all student loan funds paid directly to you. Your UACCB student account balance

must be \$0 before any refunds can be issued. Your signature on this form also confirms that you agree to receive electronic communication regarding your student loans.

Signature _____ Date _____

PLEASE COMPLETE THE BACK PAGE AND RETURN THIS FORM AND ATTACHMENT TO THE FINANCIAL AID OFFICE OR FAX IT TO (870) 612-2129.

UACCB • Office of Financial Aid • P.O. Box 3350 • Batesville, AR 72503 • (870) 612-2036 • (870) 612-2129 (FAX)

Loan Worksheet

Retrieve your loan information at the FAFSA website. Go to studentaid.gov and click on Financial Aid Review. Answer the questions below:

1. Total loan debt: _____
2. Total subsidized loan debt: _____
3. Total unsubsidized loan debt: _____
4. List Loan Servicers and websites. To find this information drill into the detail of each loan. The servicer will be listed along with their address, phone number and website.
 - a. _____
 - b. _____
5. Undergraduate students are only eligible for federal Pell Grants for 6 full-time years. Once a student reaches 600% of their eligibility he or she will no longer be eligible for Pell Grants.
Your total Pell Grant Lifetime Eligibility used: _____ (found on the studentaid.gov website listed above)
6. Go to each Servicer website and set up an online account. Please print out a screen shot of the account summary page or the home page for proof of that the online account has been set up and attach the printout to the loan application.
7. Total attempted credit hours at UACCB: _____
8. Total completed credit hours at UACCB: _____

*Please note: students are allowed to attempt courses up to 150% of the published length of their program of study. An attempted course is any credit hour that a student takes while attending any college. For example, a student may attempt up to 90 credit hours while working toward a program that is 60 credit hours in length ($60 \times 150\% = 90$). After students have attempted more than 150% of the program requirements, their financial aid will be terminated.

9. After submitting this worksheet and the required attachments, go to My.Uaccb to accept your 2020-2021 student loans.

UACCB • Office of Financial Aid • P.O. Box 3350 • Batesville, AR 72503 • (870) 612-2036 • (870) 612-2129

2020-21 UACCB Increase in Direct Student Loan Amount

Name : _____ SSN or Student ID: _____
First M.I. Last

Loan Limits:

Freshman Loan (0-30 hours completed): \$3,500.00 per year (with up to an additional \$6,000 in unsubsidized loan funds based on eligibility for independent students, up to \$2,000 additional for dependent students)

Sophomore Loan (31+ hours completed): \$4,500 per year (with up to an additional \$6,000 in unsubsidized loan funds based on eligibility for independent students, up to \$2,000 additional for dependent students)

I wish to increase my loan amounts to:

Requested Loan Amount: \$ _____ Subsidized \$ _____ Unsubsidized

Current Address:

Street _____ Apt. No. _____

City _____ State _____ Zip Code _____

Home Phone _____ Cell/Alt. Phone _____ Date of Birth _____

Non-UACCB Email _____ Driver's License _____ DL State _____

Expected date of graduation/completion at UACCB _____

Reference 1 Name: _____

Reference 1 Address and Phone Number: _____

Reference 2 Name: _____

Reference 2 Address and Phone Number: _____

Borrower Request and Certification:

The information contained on this sheet is true and correct to the best of my knowledge. I understand that I am requesting a loan that **MUST BE REPAYED**, including any fees, interest, late and/or collection costs. I also understand all of the terms and conditions for this loan and that I must participate in **Entrance and Exit Loan Counseling**. I understand that I must complete a **Master Promissory Note** in order to receive loan funds. I am informed that UACCB is required to pay loan money in at least two disbursements per semester. I understand that loan funds will be credited toward any charges on my student account (tuition, fees and books). If the loan money exceeds the school charges, the school will pay the credit balance by check, assuming all requirements are completed. I understand that this loan will be processed as either subsidized or unsubsidized depending upon financial aid eligibility. I understand that UACCB will always consider eligibility for subsidized loan funds first.

My signature below authorizes UACCB to credit all financial aid funds to my account to pay any institutional costs I incur as a UACCB student. Further, my signature authorizes UACCB to use Pell grants, student loan funds or any other student aid to pay for tuition, fees and/or textbooks. You may pay all UACCB charges with personal funds if you would like to have all student loan funds paid directly to you. Your UACCB student account balance must be \$0 before any refunds can be issued. Your signature on this form also confirms that you agree to receive electronic communication regarding your student loans.

Signature _____ Date _____



University of Arkansas Community College Student Financial Aid Satisfactory Academic Progress Policy

All students enrolled at UACCB who receive any Title IV aid should meet the following Satisfactory Academic Progress (SAP) requirements. Students' academic progress will go through a review at the conclusion of each semester of each school year and/or during the application process. Transfer work will be evaluated in the same manner as credit hours received at UACCB.

1. Students must be admitted and enrolled in an associate degree or eligible certificate granting program.
2. Students are allowed to attempt courses up to 150% of the published length of their program of study. An attempted course is any credit hour that a student takes while attending any college. For example, a student may attempt up to 90 credit hours while working toward a program that is 60 credit hours in length ($60 \times 150\% = 90$). After students have attempted more than 150% of the program requirements, their financial aid will be terminated.
3. Each semester students must also complete a minimum of 67% of cumulative attempted hours. Completed credits include grades of A, B, C, D and P (Pass). For example, the maximum time frame for a 60 credit hour program is 90 hours. 60 divided by 90 is 67%. If a student earns 67% of the credits attempted in each term, the student should complete the program within the maximum time frame. If the student takes 12 credit hours in the fall and earns 12 credit hours, the student has earned 100% of credits attempted. In the spring, the student enrolls in 18 credit hours and earns 15 credit hours. He has earned 27 out of 30 attempted hours. 27 divided by 30 is a pace of 90%.
4. Withdrawal from the university and/or receiving a 0.00 G.P.A. for a semester are viewed as unsatisfactory progress and are reviewed at the conclusion of each semester. Students who withdraw from classes or drop classes will have those courses counted as attempted credits, but not completed credits. (The completion of remedial courses is considered in the 67% attempted/completion standard above.)
5. Incomplete course work will be evaluated as failing grades until the course has been satisfactorily completed or an explanation accepted by the Financial Aid Director. Incomplete courses are considered as attempted credit and are evaluated as incomplete coursework for satisfactory academic progress. Incomplete courses are not considered as part of a student's GPA, but will be considered as part of the overall timeframe to complete a program of study. The grade "I" should only be assigned when a student has not completed a significant component of a course (i.e. an exam, paper or project) and the student has a valid rational for this failure. A student receiving an "I" must meet with his/her instructor and contractually make arrangements to complete the course requirements no later than the end of the next regular semester (fall or spring). The student should maintain a copy of this contract for reference. The instructor, division chair and the Director of Student Information/Registrar will also keep copies of the contract. Faculty members will submit the grade by the end of the next regular semester following the one in which the "I" designation was received. The College will change the "I" designation to a grade of "F" if a grade is not assigned within the specified time period. A student may petition for an extension not to exceed one year because of extenuating circumstances. A written request by the student should be submitted to and approved by the Vice Chancellor for Academics. Students may not re-register to take a course for which an "I" designation has been received until the grade designation has been changed.

6. Students must achieve a 2.0 GPA at the end of each semester to maintain satisfactory academic progress.
7. If a student changes his/her program of study while attending UACCB, he/she should notify the Financial Aid Office. All credits under all programs of study will be included in the calculation of attempted, earned, and maximum timeframe credits, as well as the cumulative GPA calculation. If a student continues to take classes toward a second degree, after completing all required coursework for a first degree, the student may continue to receive financial aid as long as he meets the 150% timeframe and GPA requirements for the 2nd degree. Students pursuing a second undergraduate degree or certification will need to submit a degree plan approved by their academic advisor indicating the required courses. If approved by the financial aid office, a new maximum time frame will be established for that pursuit.
8. If students repeat courses, all of the attempted credits for each attempt will be considered as part of the calculation for attempted and earned credits, as well as the maximum timeframe requirement. Only the most recent attempt of the course will be considered as earned credit, providing the student completes the course. Repeated courses will not be considered as part of the student's GPA for the purposes of satisfactory academic progress evaluation.
9. Remedial courses taken while receiving financial aid are considered as attempted credit hours and are evaluated as part of the calculation for maximum timeframe. Additionally, remedial courses are considered credit courses and will be evaluated as part of the student's GPA.
10. If a student does not make satisfactory academic progress he/she will be placed on Financial Aid Warning. The student may continue to receive Title IV aid for the following semester. No appeal is necessary.
11. At the end of the Warning semester if the student makes satisfactory progress, the Warning status is removed. If the student does not make satisfactory progress, the student is disqualified for financial aid.
12. The student may submit a written appeal of financial aid disqualification to the UACCB Financial Aid Office if extenuating circumstances exist. Examples of extenuating circumstances may include death of a relative or student injury/illness. The appeal must include why the student failed to make satisfactory progress and what has changed that will allow the student to make satisfactory process at the next evaluation. The appeal may be approved with one of the following status definitions:
 - Probation: With this status the student would be eligible for Title IV aid for one additional semester only. If the student does make satisfactory progress at the end of the Probation semester, his status will be updated to Satisfactory. If the student does not make satisfactory academic progress, the student's financial aid will be placed in a Terminated status with no further avenue for appeal.
 - Academic Plan: With this status an individualized academic plan would be developed for the student that will allow the student to make satisfactory academic progress standards by a specific point in time. Examples of academic plan requirements may include, but are not limited to, regularly scheduled meetings with an academic advisor, minimum number of visits to the Student Success Center and financial literacy workshops. At the conclusion of the Academic Plan, if the student does make satisfactory progress, his status will be updated to Satisfactory. If the student is not making satisfactory academic progress the student's financial aid will be placed in a Terminated status with no further avenue for appeal.

-If the student's appeal is not approved by the financial aid appeals committee, the student must successfully complete a minimum of 6 credit hours and submit a second appeal. At that time the appeals committee will determine if the student is making satisfactory academic progress at that time.

**UNIVERSITY OF ARKANSAS
COMMUNITY COLLEGE AT BATESVILLE (UACCB)**

OFFICE OF FINANCIAL AID

APPLICATION PROCESS

Updated: October 7, 2010

UACCB encourages all students to apply for financial aid using the FAFSA website and submitting the application online. Additionally, UACCB encourages students to apply for a U.S. Department of Education PIN in order to complete the application process.

An institutional file or record is created for each financial aid applicant. This file or record is used by financial aid office personnel to track and document the receipt of required documents and the consistency of data provided. If a discrepancy exists, the student is notified in writing of documentation required to reconcile the conflict in information. All documents received by the Financial Aid Office from or on behalf of a student are reviewed. Data is compared to that on file; the comparison may be done either by the Datatel System or manually using CPS.

Awards are not processed until all required documents have been received and reviewed, and any discrepancies have been resolved. No aid may be disbursed if conflicting information is on file, or if any reason exists to believe that application information is incorrect. If a discrepancy is discovered after aid has been disbursed, it must be resolved, and the student is required to repay aid received in excess of his/her eligibility. 668.16(f)

The University of Arkansas Community College at Batesville provides loan counseling to students before borrowing and at the time the student completes his or her course of study or otherwise leaves the College. The College utilizes online resources, printed materials and one-on-one counseling in the process. The College mails printed materials to students who do not attend or utilize an online exit loan counseling session. 34 CFR Sections 674.16, 682.604, 685.304)

The University of Arkansas Community College at Batesville provides Title IV, HEA program assistance to a student who meets the following criteria:

- Is enrolled as a regular student in an eligible program 668.32(a)(1).
- Not enrolled simultaneously in elementary or secondary school 668.32(b)
- Meet one of the following academic criteria: 668.32(e)
 - Have a high school diploma or its recognized equivalent (e.g., a GED);
 - Have a passing score on an approved ability-to-benefit test;
 - Be enrolled in an eligible institution that participates in a state process approved by the Secretary; or
 - 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 with the Social Security Administration
- Meet citizenship requirements in one of the following categories:
 - A U.S. citizen or national
 - A permanent resident of the U.S.
 - Certain residents of the Pacific Islands
 - Other eligible non-citizen as defined in Chapter 2 of the Federal Financial Aid Handbook.
- Documents accepted for proof of citizenship, resident status, or eligible non-citizen status is contained in Volume 1, Chapter 2, of the Federal Financial Aid Handbook.
- Be registered with Selective Service, if required.
- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements.

- Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program 668.32(g)(2)
- Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan or, if liable, have made satisfactory repayment arrangements 668.32(g)(4) 668.35(e)-(g)
- Be making satisfactory academic progress (SAP) 668.32(f) 668.34
- 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 668.32(g)(3); 668.35(f)
- Has not been convicted of an offense involving the possession or sale of illegal drugs while receiving title IV aid
- Meets all Admissions policies for conditional admission students, early admission students, students admitted under ability-to-benefit provisions, etc.
- Meets the registration requirements for various Title IV programs, such as determining registration status, enrollment tracking, etc.
- Meets any applicable multi-institutional agreements, such as consortium/contractual agreements, study abroad, etc.
- Transfer student academic transcripts are routinely evaluated to determine the students eligibility for Title IV aid, as well as financial aid history, satisfactory academic progress, etc.

The University of Arkansas Community College at Batesville determines, by obtaining a financial aid history, whether a student is eligible for additional Title IV, HEA program assistance, based upon the amount of aid the student has previously received: and whether the student is in default or owes a repayment on an SFA grant or loan. The College does not disburse Title IV, HEA program assistance to the student prior to receipt of a financial aid history. *NSLDS User's Guide*, 668.19

UACCB will also submit student information to NSLDS for the purposes of transfer monitoring.

The University of Arkansas Community College at Batesville utilizes the methods available through the NSLDS, listed below, to obtain a financial aid history.

Use Datatel to review NSLDS history. Log on to the NSLDS directly and accessing the NSLDS data on-line for an individual student.

To ensure the student's eligibility, the output document is reviewed for students for whom the identifying information matches the NSLDS database and for whom there is relevant information for the student in the database.

UACCB, after reviewing financial aid history through the NSLDS, does not check for changes to the data before disbursing funds to a student. However, if UACCB becomes aware that the student was not eligible or is no longer eligible, the College assists in making sure the student arranges to repay the aid that he or she was not eligible to receive.

For a student who has attended another school in the same award year for which the student is applying for aid, UACCB will normally view the NSLDS website to verify eligibility for the current award year and utilize the NSLDS data base for a financial aid history for prior years.

Application Process

Policies

Any student or prospective student who wishes to be considered for financial aid at the College is required to complete a Free Application for Federal Student Aid (FAFSA), and submit the application to the Federal Central Processing System or the UACCB Financial Aid office.

Students are strongly encouraged to submit their FAFSA online at www.fafsa.ed.gov. Paper applications are available in the Financial Aid Office for those who request them.

Procedures

Steps taken as each application is received:

1. Once all documentation has been received, the student's completed file is reviewed by the Director of Financial Aid, Assistant Director of Financial Aid or the Financial Aid Specialist.
2. The student applicant is required to provide accurate and complete data on the application. If requested by the College, the applicant is required to provide all documents necessary to verify the accuracy of the data.
3. The Central Processing System utilizes a single need analysis formula (the Federal Needs Analysis Methodology) to analyze information submitted by the student. The output of this analysis process is electronically transferred to the College for each student who indicates the College as their chosen destination.
4. To establish eligibility for Student Financial Assistance programs requiring need, an Expected Family Contribution must be calculated for the student. The Expected Family Contribution is the amount a family can reasonably be expected to contribute toward the cost of attending the College. The EFC is calculated by the need analysis formula.
5. Aid applications are processed on an individual basis. All required elements and eligibility criteria are reviewed and the appropriate funds are allocated to the student upon completion.
6. Under certain specific circumstances, information submitted by the student on the FAFSA may be modified or adjusted by Financial Aid Office personnel, resulting in a change to the EFC. Refer to Policy 430, "Professional Judgment," for policy information governing such changes.

Financial need is the difference between the student's cost of attendance and the family's ability to pay those costs as defined by the Expected Family Contribution. The lower the EFC, the higher the financial need. With the exception of unsubsidized loan programs (Unsubsidized Federal Stafford, Federal PLUS), a student must demonstrate financial need to receive aid from Title IV programs. A student's financial need is in effect reduced by aid awarded to the student.

UACCB is required to review all subsequent transactions for a student for the entire processing year, even if the file has already been verified on an earlier transaction.

Forms

Policies

The following supplemental forms may be requested in order to complete a student's financial aid application (See Appendix):

The UACCB Non-Filer Form

Dependent Verification Worksheet

Independent Verification Worksheet

Procedures

All financial aid forms are stored in the Financial Aid office file room.

Any financial aid staff member can distribute the appropriate forms to students as needed. The Financial Aid Office uses Datatel to track required forms and to determine which forms are required for which students.

SECTION 6: FILE REVIEW

In addition to reviewing application and data match information from the CPS, UACCB has an internal system to identify conflicting information—regardless of the source and regardless of whether the student is selected for verification—that would affect a student's eligibility, such as information from the admissions office as to whether the student has a high school diploma or information from other offices regarding academic progress and enrollment status. All conflicting information must be resolved.

If conflicting information is found concerning a student's eligibility or if there is reason to believe a student's application information is incorrect, the discrepancies must be resolved before disbursing FSA funds. If discrepancies are discovered after disbursing FSA funds, the conflicting information must be reconciled and appropriate action taken under the specific program requirements to resolve the conflict. *2007-08 FSA Handbook, Application and Verification Guide*

Verification

6.1.1 Selection of Applicants to be Verified

Policies

Responsibility for verification resides with the Processing personnel of the Financial Aid Office. Procedures for verifying information contained in a student aid application are defined in the "Processing Procedures" manual, located in the Processing Section.

Because the verification process is an unusually detailed legal requirement described in very specific language in the regulations, summary is not practical. As an assurance of compliance, the regulations are extensively cited herein, with some minor paraphrasing for purposes of clarity. 668.54(a)(2)(i),(ii); 34 CFR 668.54; 34 CFR 668.16

Verification must be completed before packaging any federal student aid for a student. 668.60

Exclusions from verification may include: 668.54(b)(2)(viii)

Applicants who die during award year (regardless of conflicting information) 668.54(b)(1)

Applicants who are legal residents (or dependents of parents who are legal residents) of the Commonwealth of the Northern Mariana Islands, Guam, or American Samoa 668.54(b)(2)(i)(A)

Applicants who are citizens of (and dependents of parents who are citizens of) the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau 668.54(b)(2)(i)(B) Incarcerated students 668.54(2)(b)(ii)

Dependent students whose parents reside outside the United States and cannot be contacted by normal means of communication (exclusion is applicable to parental information only). 668.54(2)(b)(iii)

An applicant who is an immigrant and arrived in the U.S. during either calendar year of the award year. 668.54(b)(iv)

An applicant whose parents' address is unknown and cannot be obtained (exclusion is applicable to parental information only). 668.54(b)(v)

A dependent applicant and both parents are deceased or physically or mentally incapacitated (exclusion is applicable to parental information only). 668.54(b)(vi)

An applicant who will not receive Title IV assistance for reasons other than the applicant's failure to verify the information on the application. 668.54(b)(vii)

A transfer student who completed verification at the previous school and the current school obtains the correct information/data. 668.54(b)(viii)

Any other applicants excluded from verification by the school. 668.54(b)(3)(i) to (iv)

Procedures

Applications are selected for verification either by the CPS (Using the 30% verification option) or UACCB. Students' output documents show if their application was chosen by the CPS: the verification flag, which is in the Financial Aid Office Use Only section with the match flag results, will have a value of "Y." Datatel will display a verification status of "2" if the application is selected for verification by CPS.

UACCB will verify any application information that it has reason to believe is incorrect [34 CFR 668.54(a)(3)] or discrepant [34 CFR 668.16(f)]. Students with these applications are considered to be selected for verification by the school even though it may not be verifying the same data as for CPS-selected applications.

The school may also select additional applications for verification beyond those required, and in these cases the school decides which items to verify: it can choose any that must be verified on CPS-selected applications, or it can choose different items. Regardless of whether the CPS or the school selected the application for verification, all other verification requirements, such as deadlines and allowable tolerances and interim disbursement rules, apply equally to all students who are being verified. 668.54(a)

6.1.2 Acceptable Documentation & Forms

Policies

As documentation of items to be verified, the College accepts those documents listed under 34 CFR Section 668.57, cited below. Where Section 668.57 allows for signed statements as acceptable documentation, the college provides a form to be completed and signed by the student, parent, or other authorized individual. 668.57; 668.53(a); 668.53(b)

The following documents are required from all students selected for verification:

Dependent or Independent Verification worksheet.

Income tax returns and alternative documents (such as tax transcripts and electronic filings)
668.57(a)

Untaxed income documentation (e.g., letters from the Social Security Administration to verify social security benefits, W-2 forms for contributions to retirement plans, etc.) 668.57(d)

Signatures on all forms submitted. 668.57

All verification documentation must be submitted within 30 days after notification has been sent to the student. No awards will be made to the student until all verification documents have been received. 668.60

Procedures

Give a step-by-step narrative of the document assignment, collection, and tracking procedures. Include information such as:

Once an ISIR has been received, UACCB sends written notification to any student selected for verification request the appropriate documentation.

Documents are assigned to a student's file automatically.

Document requests are sent every 30 days until all requested documents have been received.

Upon receipt, the financial aid office records the date of receipt in the students file.

Incomplete documents are mailed back to the student. A copy of the incorrect document may be maintained in the student's file.

The Secretary of the Financial Aid Office is responsible for document management.

6.1.3 Data Elements to be Verified

Policies

The College requires a student selected for verification to verify the following items:

Adjusted Gross Income (AGI), income earned from work, and U.S. income tax paid.

Except as provided in this section, the institution requires an applicant selected for verification to verify AGI and U.S. income tax paid by submitting one or more of the following:

- A copy of the income tax return of the applicant, his or her spouse, and his or her parents. The copy of the return must be signed by the filer of the return or by one of the filers of a joint return;
- For a dependent student, a copy of each Internal Revenue Service (IRS) Form W-2 received by the parent whose income is being taken into account if the parents are divorced or separated or one of the parents has died; and, for an independent student, a copy of each IRS Form W-2 he or she received if the independent student filed a joint return; and is a widow or widower, or is divorced or separated.
- If an individual who filed a U.S. tax return and who is required to provide a copy of his or her tax return does not have a copy of that return, the institution may require that individual to

submit, in lieu of a copy of the tax return, a copy of an IRS form which lists tax account information (e.g. IRS transcript).

- The institution accepts, in lieu of an income tax return or an IRS listing of tax account information of an individual whose income was used in calculating the EFC of an applicant, other income documentation. If the individual (1) has not and is not required to file an income tax return; (2) is required to file a U.S. tax return and has been granted a filing extension by the IRS; or (3) has requested a copy of the tax return or a Listing of Tax Account Information and the IRS or a government of a U.S. territory or commonwealth or a foreign central government cannot locate the return or provide a Listing of Tax Account Information.
- The institution accepts a statement signed by that individual certifying that he or she has not filed and is not required to file an income tax return for the base year and certifying for that year that individual's sources of income earned from work as stated on the application; and amounts of income from each source;
- A copy of the IRS Form 4868, "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return," that the individual filed with the IRS for the base year, or a copy of the IRS's approval of an extension beyond the automatic four-month extension if the individual requested an additional extension of the filing time; and
- A copy of each IRS Form W-2 that the individual received for the base year; or for an individual who is self-employed or has filed an income tax return with a government of a U.S. territory or commonwealth, or a foreign central government, a statement signed by the individual certifying the amount of adjusted gross income for the base year.
- For individuals filing extensions, the institution requires an individual to provide a copy of his or her completed income tax return when filed. When the institution receives the copy of the return, it may re-verify the adjusted gross income and taxes paid by the applicant and his or her spouse or parents.
- If an individual who is required to submit an IRS Form W-2 under this paragraph is unable to obtain one in a timely manner, the institution may permit that individual to set forth, in a statement signed by the individual, the amount of income earned from work, the source of that income, and the reason that the IRS Form W-2 is not available in a timely manner.

For the purpose of this section, the institution may accept in lieu of an income tax return signed by the filer or one of the filers of a joint return, a copy of the filer's return that has been signed by the preparer of the return or stamped with the name and address of the preparer of the return. 668.56(a)(1)

Number of family members in household. The institution requires an applicant selected for verification to verify the number of family members in the household by submitting to it a statement signed by the applicant and the applicant's parent if the applicant is a dependent student, or the applicant and the applicant's spouse if the applicant is an independent student, listing the name and age of each family member in the household, any postsecondary educational institutions attending, and the relationship of that household member to the applicant. 668.56(a)(3)

Number of family household members enrolled in postsecondary institutions. (1) Except as provided in Section 668.56(b), (d), and (e) the institution requires an applicant selected for

verification to verify annually information included on the application regarding the number of household members in the applicant's family enrolled on at least a half-time basis in postsecondary institutions. The institution requires the applicant to verify the information by submitting a statement signed by the applicant and one of the applicant's parents, if the applicant is a dependent student, or by the applicant and the applicant's spouse, if the applicant is an independent student, listing the following:

- ◆ The name of each family member who is or will be attending a postsecondary educational institution as at least a half-time student in the award year;
- ◆ The age of each student; and
- ◆ The name of the institution attended by each student.

If the institution has reason to believe that the information included on the application regarding the number of family household members enrolled in postsecondary institutions is inaccurate, the institution requires a statement from the individuals and a statement from each institution named by the applicant that the household member in question is or will be attending the institution on at least a half-time basis, unless the institution the student is attending determines that such a statement is not available because the household member in question has not yet registered at the institution he or she plans to attend or the institution has information itself that the student will be attending the same school as the applicant. 668.56(a)(4)

Untaxed income and benefits. The institution requires an applicant selected for verification to verify untaxed income and benefits described in Section 668.56(a)(5)(iii),(iv),(v),(vi), and (vii) by submitting one of the following:

- A copy of the U.S. income tax return signed by the filer or one of the filers if a joint return, if collected under paragraph (a) of this section, or the IRS listing of tax account information if collected by the institution to verify adjusted gross income; or
- If no tax return was filed or is required to be filed, a statement signed by the relevant individuals certifying that no tax return was filed or is required to be filed and providing the sources and amount of untaxed income and benefits specified in Section 668.56(a)(5)(iii),(iv),(v), and (vi);
- If the institution has reason to believe that Social Security benefits were received and were not reported, or that the applicant has incorrectly reported Social Security Benefits received by the applicant, the applicant's parents, or any other children of the applicant's parents who are members of the applicant's household, in the case of a dependent student, or by the applicant, the applicant's spouse, or the applicant's children in the case of an independent student. The applicant verifies Social Security benefits by submitting a document from the Social Security Administration showing the amount of benefits received in the appropriate calendar year for the appropriate individuals listed above, or at the institution's option, a statement signed by both the applicant and applicant's parent, in the case of a dependent student, or by the applicant, in the case of an independent student, certifying that the amount on the applicant's aid application is correct; and

If there is reason to doubt the accuracy of child support received, students should submit a statement signed by the applicant and the applicant's parent in the case of a dependent student, or by the applicant and the applicant's spouse in the case of an independent student, certifying the amount of child support received; and, if the institution has reason to believe that the

amount reported is inaccurate, the applicant must verify the amount of child support received by providing a document such as a copy of a separation agreement or divorce decree showing the amount of child support to be provided; or a statement from the parent providing the child support showing the amount provided; or copies of the child support checks or money order receipts. 668.56(a)(5)

Procedures

Verification changes are recorded in the Datatel verification module. All corrections are sent to the federal processor using Datatel's export function. The Director or Assistant Director of Financial Aid are responsible for verification reviews and changes. Additional guidance regarding the verification process can be found in the *Application and Verification Guide* of the *Federal Student Aid Handbook*.

6.1.4 Conflicting & Inaccurate Information

Policies

When conflicting information is present, only the conflicting data elements are documented. In some cases, conflicting information can warrant a full verification of the student's file. UACCB may also select students for verification even if the federal processor does not select them. 668.54(a)(3),(5); 668.16(f); 2007-08 *FSA Handbook*, *Application and Verification Guide*

In the event that deliberate fraud is suspected, UACCB will notify the Office of Inspector General (OIG). 668.16(g)(1)

Procedures

Students who question the information and/or calculation of their federal financial aid eligibility may be selected by the institution for verification. If a student wishes for their entire file to be reviewed, they must submit the required verification documents. These students are then verified in the same way as a federally selected student.

6.1.5 Student Notification of Verification Changes

Policies

If a file review results in a change to the student's EFC, the student is notified with an adjusted award letter displaying their eligibility for aid after verification. 668.53(a)(3)

Procedures

Students are notified, in writing, with an adjusted award letter when the results of verification cause changes in the applicant's award or loan amounts.

Database Matches, Reject Codes, & "C" Codes Clearance

Certain ISIR comment codes and database matches must be addressed before federal student aid can be awarded. Each year, the Department of Education publishes an ISIR Guide which will offer detailed guidance on these codes. The ISIR guide should be referenced when there is doubt about how to resolve a code. This manual is intended to give basic direction with regard to these codes. *The ISIR Guide; NSLDS User's Guide*

Policies

Database matches, reject codes, and "C" codes must be resolved before aid can be awarded.
GEN-01-03

Procedures

Students will be notified in writing if a database match, reject code, and "C" code presents a problem.

For more information, review the post-screening, document collection and tracking, and forms sections of this manual.

The following sections detail the policies specific to the most common database matches.

6.2.1 Match with Selective Service Registration

Policies

In the event that a student does not have a match with the selective service, and is not otherwise exempt from selective service registration, the Financial Aid Office must respond in order for the student to be eligible for Title IV aid.

Procedures

To meet student eligibility requirements, student must register with Selective Service, present appropriate confirmation that he is already registered, or qualify for a waiver or exemption.

6.2.2 Match with the Department of Homeland Security

Policies

Only students who are citizens of the United States or certain eligible non-citizens are eligible for financial aid. The student's information is matched against the Department of Homeland Security and, if a match occurs, and the student's citizenship status is in question, then the Financial Aid Office must respond.

Procedures

If a student failed to indicate citizenship, DHS match will not be conducted. However, a match is still conducted with the SSA to determine citizenship. If the SSA Citizenship Flag indicates that the student is a U.S. citizen, record will not be rejected. No resolution is required, but

student should correct question 14 to reflect that student is U.S. Citizen/National. If student is an eligible non-citizen, student should correct citizenship in question 14 to indicate eligible non-citizen status AND should provide an Alien Registration Number. The student's record will be sent to the DHS match to determine if the student is an eligible non-citizen. After the corrected SAR is returned, review the DHS match flag to determine student's citizenship status.

If a student changes the citizenship answer, determine why they changed their citizenship status and resolve any conflicting information. The student may need to submit proof of citizenship depending on reason for change.

If a student failed to provide Alien Registration Number or provided an invalid Alien Registration Number, do not perform Secondary Confirmation. Instead, help student make the corrections to the SAR/ISIR and resubmit for processing. If the student provides adequate information to conduct a match, the record will be sent back to DHS for matching. Review match flags on subsequent transactions for updated match flag.

6.2.3 Match on Social Security Administration

Policies

If the Social Security Administration cannot confirm a student's citizenship status, this must be resolved before aid can be awarded.

Procedures

If the SSA cannot confirm a student's citizenship, and the student is a U.S. citizen, he or she should provide birth certificate, passport, or other documents that definitively prove citizenship. Voter registration cards are not adequate proof of citizenship since many localities do not require proof of citizenship. If student is an eligible non-citizen, he or she should correct question 14 to indicate that the student is an eligible non-citizen and question 15 to indicate a valid Alien Registration Number. If student already provided citizenship and Alien Registration Number on the FAFSA or SAR, determine if his or her record was sent to DHS for matching.

If the student's SSN does not match with SSA, an aid administrator should help the student make corrections to Social Security Number, name, or date of birth if necessary, so that his or her record can be sent back to SSA for matching. Review subsequent transactions for updated match flag. Note: If the SSN was incorrect, the student can correct the SSN on the SAR/ISIR. If this is done, the student's original SAR ID will not change, but the current SSN reported in question 8 will be changed to reflect the corrected SSN. Alternatively, the applicant can file a new FAFSA under the correct SSN. This FAFSA will be treated as an original application and will be sent through all of the matches as if another FAFSA had never been completed. The SAR ID will be the same as the SSN reported on this application. If the student believes the information reported on the application is correct, he or she should contact the Social Security Administration. Obtain documentation from the student that clearly proves that he or she is either a citizen or eligible non-citizen.

6.2.4 Match with NSLDS

Policies

If a student has an overpayment with Title IV funding or a defaulted loan, they are ineligible for financial aid until these issues are resolved.

Procedures

Students will be notified, in writing, that an NSLDS match has indicated that they are not eligible for aid due to an overpayment or default. Aid administrators will not process the student's financial aid application until the student provides written proof from a credible source that he or she has resolved the issue. This source may include the Department of Education, the student's lender or guarantee agency. All sources should be verified for accuracy before processing student aid.

6.2.5 Match for Drug Conviction

Policies

Failure to provide an answer to the drug conviction question (#31) makes a student ineligible to receive federal student aid.

Procedures

A student must indicate on the FAFSA that they have not been convicted of possessing or selling illegal drugs for an offense which occurred while they were receiving federal student aid (such as grants, loans, and work-study), or use the drug worksheet to determine their answer to this question. A drug conviction does not necessarily disqualify students from receiving student aid.

A response of '2' in response to question 31 indicates that the student is ineligible for federal student aid for part of the 2007-2008 year. Students should contact the Financial Aid Administrator so that he or she can determine if the student may receive federal funds during the 2007-2008 award year.

SECTION 7: STUDENT BUDGETS

Various Student Populations

The terms *budget*, *cost of attendance (COA)*, and *cost of education* are synonymous.

Policies

Cost of attendance is the College's estimate of a student's educational expense for the period of enrollment. Cost of attendance includes not only tuition and fees, but also an estimate of the amount a student will pay for other costs, such as room and board, books and supplies, transportation, personal expenses, and child care if applicable.

Costs of attendance are estimated for six categories of students, and the standard cost of attendance estimated for each category is assigned to each student within that category. Costs of attendance are estimated for the following categories:

Student living at home with parent, in the county
Student living separately from parent, in the county
Student living at home with parent, out of the county
Student living separately from parent, out of the county
Student living out of state (non-resident) with parent
Student living out of state (non-resident) separately from parent

The College's standard period of enrollment is an academic year and is approximately nine months in length. A student's individual period of enrollment may be equal to, greater than, or less than an academic year. Standard cost of living expenses are calculated using living expense budget as calculated using the following procedures:

- Go to www.professionals.collegeboard.com. Search for Living Expense Budget 2009.
- Use the lowest budget formula and use the percentages to calculate personal/misc, housing and miscellaneous expenses.
- Get the tuition and fees chart from the business office. Use the costs per credit hour and then add the costs per semester to this calculation.
- Assume 30 hours per year, but calculate the expenses per semester, first.
- Use 9-month budget.

How Budgets are Derived & Updated

Policies

While each aid applicant is assigned to one of the categories listed in section 7.1, the College makes appropriate adjustments to the cost of attendance on a case-by-case basis for students in any budget category. Such adjustments may result in either an increased or decreased cost of attendance for the individual student. Examples of cases where an adjustment may be appropriate include the following:

Documentation is presented to support a special circumstance not accounted for in the standard cost of attendance.

All students in an eligible program could have expenses related to that program which is not accounted for in the standard cost of attendance. HEA 472

The University of Arkansas Community College at Batesville includes the following components in the Cost of Attendance:

The tuition and fees assessed a student, including costs of rental or purchase of equipment, materials, or supplies required of all students in the same course of study. HEA 472(1)

An allowance for books, supplies, transportation, and miscellaneous personal expenses. HEA 472(2)

An allowance for room and board. For students living at home with parents, an amount estimated by the College to reflect these costs, not less than \$2,250. For students living in a separate residence, the amount estimated by the College to reflect their costs, not less than \$2,700. HEA 472(3)

For a disabled student, an allowance could be included for expenses related to a student's disability, including special services, personal assistance, transportation, equipment, and supplies, that are reasonably incurred and not provided for by other agencies. HEA 472(3)

Transportation HEA 472(2)

Miscellaneous personal expenses HEA 472(2)

For students receiving SFA loans, the origination fees and insurance premiums required to receive a loan could be included. HEA 472(2)

Cost of attendance component values are evaluated and set annually. The components are the same for all Title IV programs.

Additional Costs

Components that can be added to the basic student budget for additional documented costs are:

- Dependent care expenses HEA 472(8)
- Loan fees HEA 472(12)
- Study abroad expenses HEA 472(7)
- Additional costs for students with disabilities HEA 472(9)
- Cooperative education program expenses HEA 472(11)

SECTION 8: OVERAWARDS

8.1 Resolving Overawards

Policies

The financial aid office must ensure that a student does not receive more Title IV aid than the amount for which he or she is eligible. UACCB does not award or disburse campus-based aid (FSEOG or FWS) to a student if that award, combined with the other resources the student receives, exceeds the student's need. The Institution does not certify or disburse a FFELP program loan for a student if the loan, combined with the other resources the student receives, exceeds the student's need. 673.5(a)

An overaward occurs when a student is awarded financial aid in an amount greater than their need. Although the college takes meticulous care not to make overawards when packaging aid, overawards occasionally occur.

In the event that an overaward of Title IV funds occurs, corrective action is taken. The Institution withholds subsequent payments to the student of Title IV program funds; makes award adjustments as authorized by federal regulations; and, when applicable, promptly repays the overaward amount to the appropriate fund. In a case where the student has misrepresented his or her eligibility or reasonably should have known of his or her ineligibility for funds, the Institution makes reasonable attempts to secure repayment from the student. For example, in a situation where a student did not report receipt of an external scholarship to the financial aid office; but the business office reports receipt of those funds to the aid office, an overaward is discovered and must be resolved.

When the student's total aid exceeds his or her need by \$300 or less, under certain conditions this is not considered an overaward, and no corrective action is required. These conditions are as follows:

- FSEOG: If the student's total resources exceed his/her need by no more than \$300 in excess of the amount for which he/she was eligible, no overaward has occurred.
- FWS: A student employed under the FWS Program may earn (from need-based employment) up to \$300 in excess of his/her financial need before employment must be discontinued.
- FFEL loans, with FWS: There is no tolerance for overawards of FFEL loans, unless those loans are awarded in combination with FWS. When awarded in combination with FWS, the loan is not considered to have been an overaward if the amount awarded exceeds need by \$300 or less. In such a case, no adjustment is required.

When packaging aid, a student's total resources are considered in the calculation of the student's eligibility for aid. Federal regulations define "resources" to include proceeds from the following sources (but not limited to the following):

- Federal Pell Grant
- FFEL
- Other long-term loans
- Grants, including FSEOG, State grants
- Scholarships

- Waivers of tuition and fees
- Veterans' benefits
- Net earnings from need-based employment

When the Institution determines that required resources were not included in the calculation of a student's eligibility for aid, prescribed corrective actions differ by program.

FSEOG

When the Institution determines that required resources were not included in the calculation of a student's eligibility for FSEOG, the Institution determines if the student has increased financial need that was not known at the time of the award and uses this increased need. If no increased need exists or if the overaward exceeds need by more than \$300, the institution cancels any undisbursed loan or grant (other than Federal Pell Grant) and terminates FWS employment.

Federal Stafford Loan

If a student's Federal Stafford Loan exceeds need, the Institution proceeds as outlined below.

Loan Certified But Not Disbursed

If the loan has been certified but not yet disbursed, the Institution reduces or cancels aid over which it has control, and contacts the lender to reduce or cancel the loan.

Funds Received But Not Disbursed

If the loan funds have been received by the Institution, but have not yet been disbursed, procedures are as follows:

- The Institution attempts to reduce or eliminate the overaward by using a student's unsubsidized Federal Stafford Loan to replace the family's EFC.
- The Institution returns Federal Stafford subsidized and unsubsidized loan funds and then adjusts or cancels campus-based aid.
- If the student is eligible for a portion of the loan, the Institution returns the proceeds of the loan to the lender with a written explanation of the student's eligibility and requests a revised disbursement loan amount.
- If the student is ineligible for the entire loan, the Institution returns the full proceeds of the loan with a written explanation.

If the student is eligible for the current available portion of the loan, the Institution disburses the loan and contacts the lender to reduce or cancel subsequent disbursements.

Procedures

The Financial Aid Office shall produce a monthly overaward report which will list any students who's aid package resulted in an overaward.

If an overaward occurs due to an error on the part of the Institution, the Institution is ultimately responsible for any resulting liability. However, the Institution may attempt to recover the overaward from the student.

If an overaward occurs because of a student's error, the student, not the Institution, is held responsible for the resulting liability. In this case, the Institution is required to make a reasonable effort to recover the overaward from the student. 673.5(f)

8.1.1 Resolving an Overaward When Student is Liable

Policies

If the student is responsible for the overaward error, the institution attempts to eliminate the overaward by adjusting subsequent disbursements. If that does not resolve the case, the Institution discontinues disbursement of further Federal Pell Grant and FSEOG and discontinues FWS until the student takes either of the following actions:

1. Makes full repayment of the overaward, or
2. Makes repayment arrangements satisfactory to the institution.

If the student refuses to repay an overaward, the Institution makes reasonable efforts to recover the overaward. If the student does not respond to these efforts, the institution refers the federal share of the debt to the Secretary (notifies the Department of Education).

The following actions may be taken to resolve an overaward in which the student is liable:
2007-08 *FSA Handbook*, Vol 4, Ch 3

Increasing the student's budget (if warranted)	673.5(d)(1)
Decreasing the student's EFC (if warranted)	673.5(d)(1)
Invoking the \$300 tolerance for campus-based aid	673.5(d)
Reducing or canceling award(s)	
Terminating the student's FWS employment	673.5(e)
Returning loan proceeds that have not been delivered to the student	

8.1.2 Resolving an Overpayment When School is Liable

Policies

If the Institution is responsible for the error in the award, the Institution attempts to resolve the overpayment by:

1. Eliminating the overpayment by adjusting subsequent disbursements, or
2. Obtaining full repayment of the overaward from the student, or
3. Making satisfactory arrangements with the student to repay the overaward.

When the Institution is unable to resolve an overaward by the methods listed above, the Institution reimburses the appropriate program with institutional funds within 60 days of the student's last day of enrollment or by the last day of the award year, whichever comes first.
673.5(f)

Immediate restoration by the school of Federal Pell Grant, FSEOG, or Federal Perkins Loan funds incorrectly awarded but previously disbursed

Immediate correction of pending Federal Pell Grant, FSEOG, or Federal Perkins Loan award amounts and disbursements

SECTION 10: DISBURSEMENTS

Disbursement Process

The Financial Aid Office and the Business Office have distinctly important but separate functions within the disbursement process. The Financial Aid Office is responsible for certifying the eligibility for the type and amount of an award, and that the award may be disbursed to a student. The Business Office is responsible for the disbursement of funds to a student, returning funds to lenders and program accounts, and primary maintenance and accounting for these funds. 668.16(c)(2); 2007-08 *FSA Handbook*, Vol 1, Ch 5

While the financial aid office awards aid and authorizes payment to these students, the bursar (or business) office actually disburses and delivers the funds.

Policies

No financial aid, including aid from outside sources, may be disbursed to a student without prior coordination with the Financial Aid Office.

The two related but distinct functions of authorizing payments and disbursing (or delivering) Title IV funds must be carried out by organizationally independent individuals in accordance with the cash management regulations. No one office may be responsible for both functions. This requirement is taken so seriously that the individuals responsible for each of these functions may not be related to one another, nor may they together exercise substantial control over the institution.

Procedures

Refunds are distributed to federal financial aid accounts as prescribed by law and regulation. Funds returned may not exceed those received. Refunds are distributed in the order outlined below.

- (1) Unsubsidized FFEL/Direct Stafford Loan
- (2) Subsidized FFEL/Direct Stafford Loan
- (3) Perkins Loan
- (4) FFEL/Direct PLUS
- (5) Pell Grant
- (6) FSEOG
- (7) Other Title IV programs

Students may have hold placed on their disbursement if they have an Admissions Hold, Financial Hold, or any other circumstance that affects their eligibility for financial aid.

The aid office might notify the business office of the amount of funds to be drawn down to cover pending disbursements, and the business office in turn notifies the aid office of the actual amounts disbursed and returned.

The Datatel system verifies the identities and enrollment statuses of students and any criteria that effects their aid eligibility prior to disbursement of funds.

At the time of disbursement, the Business Office will provide a copy of the transmittal report to the Financial Aid Office so that specific students can be reviewed prior to payment.

Definition of Disbursements & Disbursement Methods

Policies

Refer to the UACCB Business Office's policies and procedures with regard to disbursements. UACCB credits the student's account with any aid that has been received. Students then receive a credit and/or refund for these funds from UACCB. 668.164(c),(d)

Procedures

UACCB uses institutional funds to disburse Title IV funds to a student or a parent borrower prior to the drawdown and receipt of Title IV funds with the exception of student loan funds, which are received and disbursed at generally the same time. 668.164(a)(1)

The institution may not penalize Title IV recipients for nonpayment of fees due to financial aid regulations or delays attributable to the school. 668.14(b)(21)

10.3 Disbursement Dates & Schedules

Policies

At The University of Arkansas Community College at Batesville, a payment period, as defined in 34 CFR Section 668.4, is a semester. 668.4; 668.164(f)

The Financial Aid Office, in cooperation with the Business Office, will determine the disbursement dates and student refund date each semester. The loan disbursement period is typically a few days prior to the student refund date. 668.167(a)

SECTION 12: RETURN OF TITLE IV FUNDS

Process Overview & Applicability

The return of Title IV funds (R2T4) requirement is a complex process. Students who withdraw from school prior to the 60% completion point of any semester will require a R2T4 calculation to determine how much of their financial aid was earned and how much must be paid back to the school and/or federal government. GEN-04-03

There are a series of steps involved in any R2T4 calculation:

Step 1: Determine the percentage of aid earned by calculating the percentage of the period that the student completed. This can be derived from the withdrawal date.

Step 2: Determine the amount of earned aid by applying the percentage to the total Title IV aid that was or could have been disbursed.

Step 3: Determine the amount of unearned aid by subtracting earned aid from disbursed aid **or** determine the amount of a post-withdrawal disbursement by subtracting disbursed aid from earned aid

Step 4: If unearned funds must be returned, determine the school's and the student's shares; **or** if a post-withdrawal disbursement is due, determine the sources from which it will be funded

Step 5: If unearned funds must be returned, allocate unearned aid to programs from which student was funded; **or** if a post-withdrawal disbursement is due, send student applicable notification

Step 6: Return the institution's share and any funds repaid by the student or refer the student to ED; **or** make the post-withdrawal disbursement

The Datatel system will automatically calculate R2T4 funds. By using the R2T4 module in Datatel, a financial aid staff member can enter the appropriate data and obtain the calculation using this system. If, any time, there is doubt about an automatic calculation, a manual calculation should be performed to ensure accuracy.

Policies

Only students who have withdrawn from all classes are subject to the return of Title IV funds formula. Also, a student who has completed at least one class within the payment period or period of enrollment but drops other classes is treated as having changed enrollment status rather than as having withdrawn. 2007-08 *FSA Handbook*, Vol 2, Ch 6; 668.22

R2T4 calculations will be performed by the Director and/or Assistant Director of the Financial Aid Office in accordance with federal regulations.

If the student official withdraws from all classes using a UACCB Complete Student Withdrawal Form, then the date of withdrawal is calculated as the earliest date listed on the form. Typically, the earliest date is the date that the student signed the form, but this is not always the case. The earliest date on this form is considered the date when the student intended to withdraw.

If the student ceases attendance without providing official notification to the institution of his or her withdrawal, the financial aid office will use the last date of recorded attendance as the date of withdrawal. If this date is not available, the mid-point of the payment period (or period of enrollment, if applicable) is the withdrawal date used in R2T4 calculations. 668.22

For a student who provides notification to the institution of his or her withdrawal, R2T4 is determined by the student's withdrawal date or the date of notification of withdrawal, whichever is later. For a student who did not provide notification of his or her withdrawal to the institution, the date that the institution becomes aware that the student ceased attendance. 668.22(l)(3)

Procedures

When a student officially withdraws, a financial aid representative must sign the withdrawal form. A copy of the withdrawal form is retained in the student's file and is used for documentation.

Students who unofficially withdraw are identified as having all failing grades (F's) on their semester grade report. At the end of each semester, the financial aid office will pull a report of all students with a 0.00 term GPA in order to identify students who failed all classes.

If a student who unofficially withdrew is able to provide documentation proving their attendance in any class after the mid-point of the semester, then the financial aid office will re-calculate R2T4 funds based on the modified date as the withdrawal date.

Withdrawal Date

The withdrawal date is determined by the earliest date listed on an official withdrawal form. The withdrawal date is always the date that the student initiated the withdrawal process, not when the form was actually received and processed. For unofficial withdrawals, the withdrawal date is assumed to be the mid-point of the semester unless documentation proves otherwise.

Policies

When a recipient of title IV grant or loan assistance withdraws from an institution during a payment period or period of enrollment in which the recipient began attendance, the institution must determine the amount of title IV grant or loan assistance that the student earned as of the student's withdrawal date. Title IV grant or loan assistance includes only assistance from the FFEL, Direct Loan, Federal Pell Grant, Academic Competitiveness Grant, National SMART Grant, and FSEOG programs. 668.22

No additional disbursements may be made to the student for the payment period or period of enrollment.

Procedures

The withdrawal date is the date the student provides notification to the institution of his or her withdrawal.

For a student who did not provide notification of his or her withdrawal to the institution, the date that the institution becomes aware that the student ceased attendance should be used as the withdrawal date.

Any student who does not return from an approved leave of absence, the earlier of the date of the end of the leave of absence or the date the student notifies the institution that he or she will not be returning to the institution is used as the withdrawal date. 668.22(l)(3)

Documentation of attendance in academically-related activities can be used to determine a withdrawal date. Any written notification from an instructor may be considered when determining the withdrawal date.

Formula Calculation

Policies

The R2T4 calculation is determined by:

The Director or Assistant Director of Financial Aid performs the R2T4 calculations using Datatel's return to title IV module.

In the event that a calculation cannot be determined by Datatel, or if an aid administrator has reason to doubt the calculation, the Department of Education provides return of Title IV funds worksheets and has also developed software that automates the calculation. These resources will also be used to confirm the calculation.

The treatment of title IV grant or loan funds if a student withdraws must be determined on a payment period basis for a student who attended a standard term-based (semester, trimester, or quarter) educational program. 668.22(e)(5)

Procedures

Withdrawal information used for the R2T4 calculation is derived from the official withdrawal form at the time the student withdraws.

Pending disbursements and interim disbursements will be considered on an individual basis.

A copy of the withdrawal form is placed in the student's file. An electronic record generated by the Datatel system will be part of the student's financial aid package.

Post-Withdrawal Disbursements

Policies

A post-withdrawal disbursement must be made from available grant funds before available loan funds.

If outstanding charges exist on the student's account, the institution may credit the student's account up to the amount of outstanding charges with all or a portion of any grant funds that make up the post-withdrawal disbursement and loan funds that make up the post-withdrawal disbursement only after obtaining confirmation from the student or parent, in the case of a parent PLUS loan, that they still wish to have the loan funds disbursed.

The institution must offer to disburse directly to a student, or parent in the case of a parent PLUS loan, any amount of a post-withdrawal disbursement that is not credited to the student's

account, or for which the institution is not required to obtain confirmation to credit to the student's account, to the student, or the parent in the case of a parent PLUS loan.

The institution must make a direct disbursement of any grant or loan funds that make up the post-withdrawal disbursement only after obtaining the student's, or parent's in the case of a parent PLUS loan, confirmation that they still wish to have the grant or loan funds disbursed. 668.22(a)(4)

Students will be notified, in writing, of the availability of post-withdrawal disbursements, and the financial aid office will track the notification and authorization to make the disbursement.

Procedures

A student/parent is notified of eligibility for a post-withdrawal disbursement in writing within 30 days of the notification of withdrawal.

Post-withdrawal disbursement notifications are tracked manually.

Once a student/parent responds to the notification, the disbursement is either cancelled or expedited.

Grants are paid to the students' account, first, toward outstanding institutional charges before being paid directly to student. Loan funds are awarded after grant funds have been applied.

The post-withdrawal disbursement is paid within 30 days. 668.22(a)(4)

Returning Unearned Funds

Policies

UACCB must return, in the order specified in this section, the lesser of:

1. The total amount of unearned title IV assistance to be returned as calculated; or
2. An amount equal to the total institutional charges incurred by the student for the payment period or period of enrollment multiplied by the percentage of title IV grant or loan assistance that has not been earned by the student.

Institutional charges include tuition, fees, and other educationally-related expenses assessed by the institution.

After the institution has allocated the unearned funds for which it is responsible, the student must return assistance for which the student is responsible. The amount of assistance that the student is responsible for returning is calculated by subtracting the amount of unearned aid that the institution is required to return from the total amount of unearned title IV assistance to be returned.

The student (or parent in the case of funds due to a parent PLUS Loan) must return or repay, as appropriate, the amount determined to any title IV loan program in accordance with the terms of the loan; and any title IV grant program as an overpayment of the grant.

A student is not required to return the portion of a grant overpayment amount that is equal to or less than 50 percent of the total grant assistance that was disbursed (and that could have been disbursed) to the student for the payment period.

Within 30 days of the date of the institution's determination that the student withdrew, an institution must send a notice to any student who owes a title IV, HEA grant overpayment as a result of the student's withdrawal from the institution in order to recover the overpayment. 668.22(g),(h),(i)

Procedures

R2T4 funds should be returned using the following priority:

1. Unearned funds returned by the institution or the student, as appropriate, must be credited to outstanding balances on title IV loans made to the student or on behalf of the student for the period of enrollment for which a return of funds is required. Unsubsidized loans are affected, first, then Subsidized loans.
2. If unearned funds remain to be returned after repayment of all outstanding loan amounts, the remaining excess must be credited to any amount awarded for the payment period or period of enrollment for which a return of funds is required in the following order: Pell Grants, ACG Grants and then FSEOG.

UACCB must return the amount of title IV funds for which it is responsible as soon as possible but no later than 45 days after the date of the institution's determination that the student withdrew.

An institution must determine the withdrawal date for a student who unofficially withdraws no later than 30 days after the end of the earlier of the period of enrollment. 668.173(b)

Overaward Resolution

Policies

UACCB will return funds on behalf of a student who owes an overaward and consider the returned funds as the student's debt to the institution. UACCB will then enter into a repayment agreement with the student.

If a student owes a balance due to an overpayment, no further funds will be awarded to that student and the student may not be eligible to register for future semesters.

APPENDICES

Enclosed are copies of all institutional financial aid forms.

2010-2011 VERIFICATION WORKSHEET

Federal Student Aid Programs

UACCB • Office of Financial Aid • P.O. Box 3350 • Batesville, AR 72503 • (870) 612-2036 • (870) 612-2129 (FAX)

Name: _____ Social Sec. # or Student ID #: _____

Why do I need to complete this form?

Your application was selected for review in a process called "verification." In this process, we are required by federal law (34 CFR, Part 668) to compare the information from your FAFSA with the information provided on this form and with signed copies of your 2009 federal tax forms [and your spouse's if you are married, or parent(s) if you are considered dependent for federal aid purposes]. If there are differences between your application and the documents you submitted, corrections will be made. We cannot process your financial aid until verification has been completed, so please provide the required documents including ALL requested information as soon as possible.

What information do I need to provide in order to complete verification?

1. Your signed federal income tax forms. You will also need your spouse's, if married, or your parent(s) if you are a dependent student. All tax forms must be signed. We can make a copy of your original return, if needed.
2. Complete this form and provide the required signatures, as requested. This form will be returned to you if information is not fully and accurately completed.
3. Contact the financial aid office at (870) 612-2036 if you have questions about completing this worksheet.
4. Bring or mail this completed form and your tax forms to the UACCB Financial Aid Office.

How do I know if I am a dependent or independent student?

You are considered independent if any of the following are true: (Proof may be requested by the Financial Aid Office)

- You were born before January 1, 1987.
- You are currently married.
- You are currently serving on active duty in the military for purposes other than training, OR you are a veteran.
- You are or were an emancipated minor as determined by a court in your state of legal residence?
- You have children or other dependents who will receive more than half of their support from you during the 2009-2010 school year.
- You were in foster care, considered a dependent or ward of the court, in legal guardianship as determined by a court in your state of legal residence.

Who lives in your household?

If you are a **DEPENDENT STUDENT**, list all of the people who live in your parent(s)' household:

	FULL NAME	AGE	RELATIONSHIP	COLLEGE (if attending)
Yourself			<i>SELF</i>	<i>UACCB</i>
Mother/Step-Mother				
Father/Step-Father				
Sibling				
Sibling				
Sibling				

If you are an **INDEPENDENT STUDENT**, list all of the people who live in your household:

	FULL NAME	AGE	RELATIONSHIP	COLLEGE (if attending)
Yourself			<i>SELF</i>	<i>UACCB</i>
Spouse				
Dependent				
Dependent				
Dependent				
Dependent				

If you need more space to list your household members, please attach an additional page to this form. You may include other people only if they now live in your household, and you (or your parents) provided more than half of their support and will continue to provide more than half of their support from July 1, 2009 through June 30, 2010.

Who earned money in your household?

List all sources of income from your job or other sources in this section. Include all sources of income for all household members. Only include income earned during the 2009 calendar year. If you have no income to report enter **NONE** under Source of Income and provide a written statement explaining how your household was supported in 2009.

2009 Source of Income	Is income listed for student, spouse, or parent(s)? (List One)	2009 Income Amount
		\$
		\$
		\$

What type of federal tax return did you file in 2009?

YOU 1040 1040A/EZ NOT REQUIRED TO FILE
 YOUR SPOUSE (If married) 1040 1040A/EZ NOT REQUIRED TO FILE
 YOUR PARENT(S) (If dependent) 1040 1040A/EZ NOT REQUIRED TO FILE

What other income did you receive in 2009?

Both tax filers and non-tax filers must list any untaxed income received in 2009. **Enter zeros if no funds were received.**

STUDENT & SPOUSE <i>(if independent)</i>	OTHER FUNDS EARNED DURING CALENDAR YEAR 2009	PARENT(S) <i>(if dependent)</i>
\$	IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040—line 28 + line 32 or 1040A—line 17.	\$
\$	Child support received for any of your children. Don't include foster care or adoption payments.	\$
\$	Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.	\$
\$	Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.	\$
\$	Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.	\$
\$	Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). Don't include the value of on-base military housing or the value of a basic military allowance for housing.	\$
\$	Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.	\$
\$	Other untaxed income not reported in items 45a through 45h, such as workers' compensation, disability, etc. Don't include student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, on-base military housing or a military housing allowance, combat pay (if you are not a tax filer), benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.	\$
\$	Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form.	\$

SIGN THIS WORKSHEET:

By signing this worksheet, I (we) certify that all the information reported on this worksheet is complete and correct. If dependent, at least one parent must sign. **WARNING:** If you purposefully give false/misleading information, you may face federal penalties.

_____ Date _____
Student Signature

_____ Date _____
Parent/Step-parent Signature (Dependent Students Only)

NOTE: This form will be returned to you if information is not fully and accurately completed.



Financial Aid Office

NON-FILER STATEMENT

As you know, you are required to provide this office with a copy of the federal income tax return submitted to the Internal Revenue Service. If you did not keep a copy of your federal tax form, you must request one from the Internal Revenue Service.

If you did not file and are not required to file a 2009 tax return, then you must complete and sign the statement at the bottom of this form. Please return the form directly to the Financial Aid Office. We will not be able to complete your request for aid until we receive your signed 2009 tax return or the signed statement below.

I have not filed, and I am not required to file, a 2009 federal tax return (form 1040/1040A/1040EZ). I further certify that all documentation submitted for the purpose of awarding federal funds is complete and correct.

YOUR NAME (PLEASE PRINT)

SOCIAL SECURITY NUMBER

PARENT(S) SIGNATURE (IF DEPENDENT)

Table with 2 columns: List each source of income in 2009 (both taxed and untaxed) such as employer, social security, federal work study, etc. and Amount Received.

YOUR SIGNATURE

DATE

PLEASE RETURN THIS FORM TO:
UACCB
FINANCIAL AID OFFICE
P.O. BOX 3350
BATESVILLE, AR 72503
(870) 612-2129

UACCB Direct Student Loan Information

UACCB now participates in the William D. Ford Direct Loan program. **Beginning with awards made for the fall 2010 semester, all student loans will be processed as Direct Loans.** Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education after high school. The lender is the U.S. Department of Education rather than a bank or other financial institution. For more detailed information on the Direct Loan program, please visit www.studentloans.gov.

If you would like to be processed for a student loan, you must read this form and complete ALL of the steps listed.

- The Direct Loan is a loan and must be repaid.
- You must be enrolled for at least 6 credits per term throughout the entire loan period.
- All borrowers must complete an on-line Entrance Counseling Quiz.
- You are required to electronically complete and sign your Master Promissory Note (MPN).
- There is a 30-day delayed disbursement period for all first-time borrowers at UACCB.

Applying for Direct Loans

Step 1—Apply for Financial Aid at www.fafsa.ed.gov. You apply for Direct Loans by filling out the Free Application for Federal Student Aid (FAFSA). The information on your FAFSA is transmitted to UACCB, and we will use the information to assess your financial need. UACCB will award your financial aid, including Direct Loans as part of your aid package to help you pay the costs of going to college. At UACCB, we take our obligation to provide applicants with information about borrowing a student loan seriously. Applicants are educated about borrowing a loan and are expected to read all the materials and borrow wisely. This is a loan and must be paid back. The loan is to be used for educational-related expenses at UACCB.

Step 2—Complete Direct Loan Entrance Counseling. Go to www.studentloans.gov and click on "Entrance Counseling". Follow the counseling session links until you complete a quiz. Once the quiz is completed, you must sign in using your PIN (the same PIN used to complete the FAFSA). Be sure to send your counseling session to UACCB as instructed. Entrance counseling must be completed for all Direct Loan borrowers. You must complete entrance counseling before your school can make the first disbursement of your Direct loan. If you need help completing this step, please call (870) 612-2015.

Step 3—Complete a Direct Loan Master Promissory Note. Go to www.studentloans.gov. The Master Promissory Note (MPN) must be completed to take out a Direct Loan for the first time. To complete an MPN online, you will be required to use your Department of Education-issued PIN that you used for the FAFSA. Even if you've had a loan at UACCB before, you must complete a new (MPN). You can complete the MPN online at the Direct Loans MPN website. The MPN is a legal document in which you promise to repay your loan(s) and any accrued interest and fees to the Department. It also explains the terms and conditions of your loan(s). In most cases, once you've submitted the MPN and it's been accepted, you won't have to fill out a new MPN for future loans you receive. If you need help completing this step, please call (870) 612-2015.

Step 4—Return Your UACCB Award Letter. UACCB will mail you an award letter and tell you how much you may borrow and the types of loans you are eligible to receive. The "award letter" will list all of your proposed financial aid awards. In the case of loans, keep in mind that whatever amount you borrow must be paid back with interest. You have the right to decline the loan or to request a lower loan amount. In the award letter UACCB will tell you how to do this.

About Direct Loans

Direct loans are issued by the federal government. The loan is serviced by the Federal Direct Loan Servicing Center (www.studentloans.gov). There are no banks or lending institutions. There are two types of Direct Student Loans: Subsidized loans are interest free while in school as a half-time student. Unsubsidized loans are not interest free. Interest is being charged while you are in school. At UACCB, we will always process a subsidized loan first. Repayment of principal and interest on the loan will begin six (6) months after the student ceases enrollment as at least a half-time student (6 credit hours or more). The Direct Loan amount you request may not be the amount you are eligible to receive. While the loans are not based on your ability to repay, in some cases, the applicant must demonstrate financial need or may only be eligible to borrow enough to pay for tuition, fees and books. UACCB determines the amount of eligibility based on the student's grade level at the time of certification. UACCB cannot and will not certify a loan that is not requested (and will not automatically modify the loan request without written notification from the borrower.)

UACCB Direct Student Loan Information

Entrance/Exit Counseling

Federal laws require all borrowers to participate in student loan Entrance Counseling. The counseling explains the terms and conditions for the loan. It also provides borrowers with information about the various Direct Loan repayment options. Exit Counseling is performed at the end of the term. Borrowers must complete Exit Counseling before leaving UACCB. This counseling session explains what will occur before and after loan repayment. Entrance and Exit Counseling occur on-line at www.studentloans.gov. The multiple choice questions and answers must be completed. Applicants may request an appointment for in-person help with the online counseling (Entrance and/or Exit).

Direct Loan Eligibility

Students must be fully admitted to UACCB (submitted all required documentation including transcripts, immunization records, and placement test scores) and be seeking a degree offered at UACCB.

Completing the Federal Direct Loan application and submitting it to the Financial Aid Office does not guarantee eligibility. Applicants must meet all federal aid eligibility requirements. Eligibility includes, but is not limited to Completing the Free Application for Federal Student Aid (FAFSA), completing entrance counseling, completing and signing a Master Promissory Note (MPN) and submitting the Direct Loan application.

By signing the loan request, applicants agree to all of the terms and conditions for the Federal Direct Student loan. Eligibility requires the applicant to maintain at least half-time enrollment throughout the period of the loan and notify UACCB or the Federal Direct Loan Servicing center of any changes in status such as name, address, enrollment status, and change of schools. Borrowing the low-interest, Federal Direct Loan is a privilege. Even though it is a loan, UACCB reserves the right to refuse to certify a loan application for high-risk borrowers. Such conditions include, but are not limited to, having a previous default on a federal student loan, notification of previously discharged federal student loans due to disability or bankruptcy, notification of delinquent federal student loan repayment status, instances of inconsistent, fraudulent FAFSA, or admissions application information, or applicants with loan indebtedness in excess of the maximum for two-year public institutions. Loan certification requires all applicants to maintain good academic standing according to the Satisfactory Academic Progress Policy.

Before Accepting a Student Loan

Explore scholarships, grants, and Federal Work-Study opportunities at UACCB. Budget your own resources to live more economically. Borrow only what you need. Loans must be paid back even if you don't graduate, transfer or are unhappy with your education or training or are unable to obtain employment. Avoid default at all costs. If you run into financial problems with your repayment schedule, contact the Direct Loan Servicing Center at (800) 848-0979. There may be solutions that can keep you on track and protect your credit rating. Visit the Direct Loan Servicing Center at www.studentloans.gov for tips on managing loan debt.

UACCB Direct Student Loan Application

IMPORTANT: This form must be returned to UACCB to request a student loan.

Name _____ SSN or Student ID _____
 First M.I. Last

Requested Loan Amount: \$ _____ **Subsidized** \$ _____ **Unsubsidized**

Important Note: UACCB will award the amount of loan funds needed to cover your direct costs of attendance at the College. If you would like to request more than the amount of your direct costs (tuition, fees, books), please submit a letter explaining your circumstances. Students are strongly encouraged to only borrow the amount that is needed to help pay for direct costs, because student loans are an obligation that must be paid back.

Current Address:

Street _____ Apt. No. _____
City _____ State _____ Zip Code _____
Telephone _____ Date of Birth _____
Email _____ Drivers License _____ DL State _____

Expected date of graduation/completion at UACCB _____

Borrower Request and Certification:

The information contained on this sheet is true and correct to the best of my knowledge. I understand that I am requesting a loan that MUST BE REPAYED, including any fees, interest, late and/or collection costs. I also understand all of the terms and conditions for this loan and that I must participate in Entrance and Exit Loan Counseling. I understand that I must complete a master promissory note in order to receive loan funds. I am informed that UACCB is required to pay loan money in at least two disbursements. (For example, the first disbursement may be at the beginning of the award period and the second disbursement will be available at the midpoint of the academic period.) I understand that loan funds will be credited toward any charges on my student account (tuition, fees and books). If the loan money exceeds the school charges, the school will pay the credit balance by check, assuming all requirements are completed. I understand that this loan will be processed as either subsidized or unsubsidized depending upon financial aid eligibility. I understand that UACCB will always consider eligibility for subsidized loan funds first.

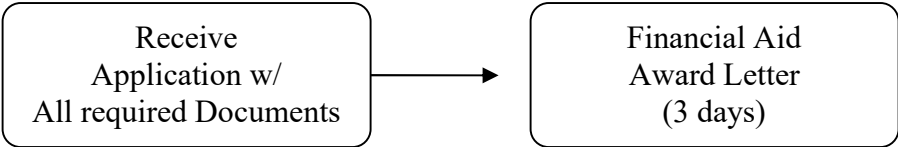
My signature below authorizes UACCB to credit all financial aid funds to my account to pay any institutional costs I incur as a UACCB student. Further, my signature authorizes UACCB to use Pell grants, student loan funds or any other student aid to pay for tuition, fees and/or textbooks (If you check No, you must pay UACCB charges with personal funds.)

Signature _____ Date _____

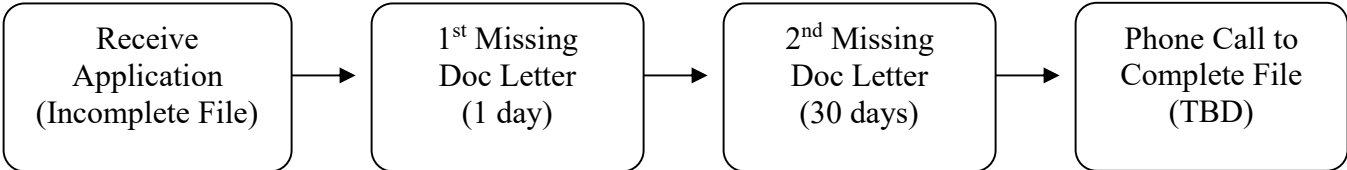
(RETURN THIS FORM TO THE FINANCIAL AID OFFICE OR FAX TO (870) 612-2129)

Financial Aid Applicant Communications Flow

1. Complete Applicant File

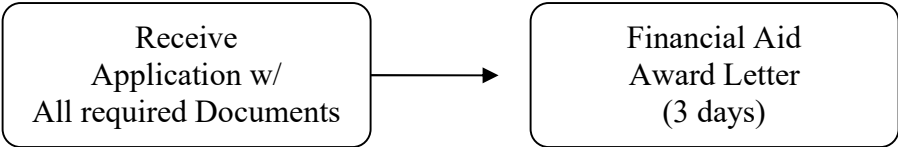


2. Incomplete Applicant File

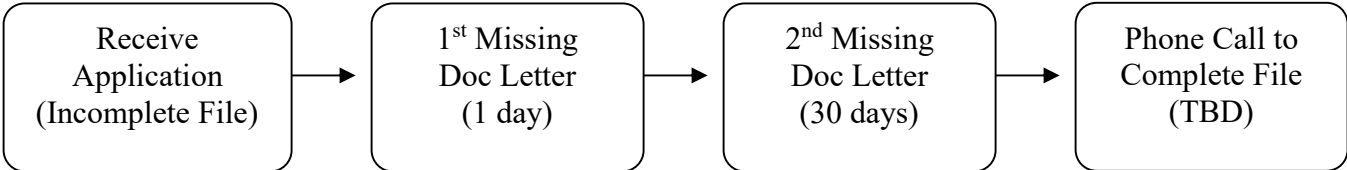


Financial Aid Applicant Communications Flow

1. Complete Applicant File



2. Incomplete Applicant File



Associate Degrees	90 credit hours
Technical Certificates	45 credit hours
PN Program	80 credit hours
RN Program	105 credit hours