FINANCIAL AID POLICIES AND PROCEDURES

Reviewed and revised: January 2013
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Section One: Introduction

• Statement of Purpose

- The intent of this manual is to describe and document all procedures and applications used to obtain Financial Aid at Drake State Technical College and to provide structure for the disbursement of federal and state funds.

- J.F. Drake State Technical College’s Financial Aid Office follows the guidelines for financial aid as required by the Department of Education. All program regulations and financial aid reference documents are located and are on file in the office of the Director of Financial Aid and are also accessible through the web. These documents are as follows:

• Financial Aid Reference Documents

  - Department of Education, *Federal Financial Aid Handbook*
  - Federal Legislation Authorizing Financial Aid Programs
  - Regulations (published in the *Federal Register*)
  - Department of Education, *Audit Guide*
  - “Dear Colleague” Letters
  - Verification Guide
  - VA, *School Certifying Official Handbook*
Section Two: Philosophy of Student Financial Aid

- History of Financial Aid at J.F. Drake State Technical College

  - *J.F. Drake State Technical College Mission Statement:* J. F. Drake State Technical College is a student-centered, two-year public institution of higher education offering certificate and associate degree programs, as well as specialized training for business and industry. Additionally, the college seeks to satisfy the diverse needs and academic pursuits of the community by offering adult education and transitional studies, noncredit short-term courses, college/university transfer, and continuing education courses that provide the citizens of North Alabama with flexible and innovative, academic, career and technical education at a reasonable cost.

  - *Financial Aid Mission Statement:* To educate, assist and inform students about various financial aid resources and options available to them and to provide eligible recipients with those resources in a student-friendly atmosphere.

  - *Principles:* The principles are as follows:

    - The Financial Aid Office believes that no student should be denied the opportunity to attend J.F. Drake State Technical College and successfully pursue degree objectives because of financial reasons and is committed to maximizing the resources available to its students.
    - The Financial Aid Office recognizes that each student’s financial situation is unique and makes every effort to develop policies and procedures, which treat each student fairly and equitably and take unusual circumstances into account.
    - The Financial Aid Office has the responsibility of educating, motivating, and empowering staff and each other. The staff believes in the importance of collaborating with each other, to better serve the student. The Director will make every effort to foster an atmosphere that encourages employees to grow and develop within the organization.

  - *Awarding Philosophy:*

    - The awarding philosophy of The Financial Aid Office is to award aid to students as a part of the means by which they can attend college. While students and parents have the primary responsibility for paying the student’s expenses, our goal is to fill the financial gap that may exist between the cost of the individual student’s education and money available from the students family, job income, savings, and other resources.
    - In selecting students to receive gift aid (scholarships and grants), consideration will be given to gift aid already available to the student from other sources, to ensure a more equitable distribution of gift aid funds.
    - Selection of students to receive financial aid will be made without regard to race, color, disability, sex, religion, creed, national origin or age according to board policy 701.01.
• **Policy Development**

  ➢ It is the responsibility of the Director to develop financial aid policies in accordance with federal, state and institutional regulations. Federal and state board policies are subject to change automatically throughout the year and could have an impact on current institutional policies. Input to the development of these policies is sought from other financial aid staff and institutional employees in accordance to state board policy 210.01.

  ➢ Office personnel policies are coordinated with the policies of the college i.e. performance evaluations (board policy 607.01), absence approvals (board policy 610.01, 610.02 and 611.01), staff scheduling (board policy 609.01 and 609.03).

  ➢ The Financial Aid Committee is under the guidance of the Director of The Financial Aid Office in accordance with board policy 805.01. The committee is made up of one (1) staff person from The Financial Aid Office, two (2) faculty members, one (1) counselor, and one (1) staff person from the admissions office and one person from the Business Office. These members review written student appeals concerning unsatisfactory academic progress along with policy making decisions. The committee members are sent the written appeals as they are received from the students before the beginning of the semester.
Section Three: Administrative Organization of the Financial Aid Office

- **Organizational Chart**

  ![Organizational Chart](image)

**Figure 1**

- **Division of Responsibility between Financial Aid and Fiscal Office**
  - All Financial Aid disbursements are a joint effort between the Financial Aid Office and the Business Office.
  - Disbursements of Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Alabama State Grant, and Federal Work Study are initiated by the Financial Aid Office and documented to the Business Office by printouts from our Alliant Data Software.

- **Job Descriptions**
  - Director of The Financial Aid Office
  - Financial Aid Clerk
  - VA/Financial Aid Clerk
  - Staff Secretary
  - Clerical Assistant
  - Part-time Employees vary upon need
    - Federal work study student
Section Four: General Office Procedures

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<th>Policy Name</th>
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<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2013</td>
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- **General Office Procedures:**
  - **Office Hours (subject to change) are in accordance to board policy 609.03: Operation of the Institution.**
    - Office hours are 7:30 a.m. until 5:30 p.m., Monday through Thursday and 7:30-11:30 on Friday. These hours may be adjusted to accommodate students during registration. Signs will be in place to notify students of any changes.
  - **Correspondence**
    - The receptionist for the College distributes correspondence on a daily basis to the Financial Aid Office’s mailbox, which is then, distributed to individual staff members by the Director.
  - **Telephone**
    - Everyone is responsible for answering their own incoming telephone calls.
  - **Distribution of Forms**
    - The Staff Secretary and work study students monitor the counter and distribute financial aid forms and brochures to prospective and currently enrolled students. The other staff members fill in as needed.
  - **Staff Meetings**
    - Staff meetings are scheduled as needed by the director of The Financial Aid Office.
  - **Personnel Policies**
    - Personnel policies and procedures are located in J.F. Drake State Technical College’s Faculty & Staff Handbook.
• **Records Management - Student Aid Handbook, Volume 2**
  - The office staff manages student records with current year files located in the office in accordance with board policy 809.01.
  - Records are maintained via institutional computer on Alliant Data Systems which is the college’s administrative software.
  - Records from the Department of Education are maintained via EDExpress and scanned into student file.
  - The financial aid file includes a student’s official ISIR (Institutional Student Information Record) and is imported into the data file of EDExpress.
  - Once a student's hardcopy file is complete, (including tax transcripts/1040’s and the appropriate verification worksheet) the award is loaded based on the packaged aid from EDE and the student is forwarded an award letter.
  - The ISIR’s and awards are then downloaded from EDE into the Alliant Data System.
  - Once the students are registered in Alliant Data System, their award will be on their SAM record in Alliant Data System Software.
  - Hard copy inactive files are kept for only three years in the office.
  - Outdated files are kept in Building 200. Records are stored on the computer system for five years.

• **Processing Student Files**
  - Counselor retrieves student information daily from EDExpress.
  - File folder is made for that student.
  - Notification is sent to student if additional information is needed.
  - Complete verification if required.
  - Make corrections if necessary.
  - Process, print and mail packaged award letter.
  - Loads financial aid award and set codes in institutional computer system.
  - File student’s file in the active file cabinet.
  - Scan documents in imaging system.
  - Maintain all assigned student files.
Section Five: Participation in Financial Aid Programs

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<td>Date Reviewed &amp; Revised:</td>
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<td>Reference:</td>
<td>Board policy 601.01, 601.02, 612.02, 701.01, 714.01, 714.04, 801.01, 805.01, 805.02, 805.03. Student Aid Handbook, Volume 1, Volume 2, and School Certifying Official Handbook for VA.</td>
</tr>
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- **Institutional and Program Eligibility – OPEID #00526000**  
  (Board policy 701.01, 714.01, 714.04, and Student Aid Handbook Volume 2, Chapters 1 - 2)
  - Institutional Eligibility
  - Terms of Agreement – (Participation Agreement)
  - Institutional Application for Federal Funds (E-APP)

- **Student Eligibility for Federal Aid** (Student Aid Handbook, Volume 1)
  - Complete descriptions of all the federal, state and institutional programs are in the financial aid consumer brochures and on the J.F. Drake State Technical College financial aid web page, [http://www.drakestate.edu](http://www.drakestate.edu).
  - The institution has the authority to not certify or originate an alternative Loan, or may certify it for a reduced amount. The student will be notified in writing of the reason for the decision. Drake State does not currently offer loans.
  - Financial aid brochures are located in Financial Aid Office.

- **Federal Programs**
  - **Federal Pell Grant**
    - Federal Pell Grants are awarded to students who have submitted a **FAFSA** application to the Department of Education which has resulted in a good ISIR being received by the college.
    - The department uses the Federal Methodology to process a student's application, which determines the student's grant eligibility.
    - The minimum and maximum amount is subject to change yearly.
  - **Federal Supplemental Educational Opportunity Grant**
    - A Federal Supplemental Educational Opportunity Grant is awarded if a student has any financial need.
    - Only those students receiving a Federal Pell Grant and who have the lowest EFC’s are eligible.
    - To determine eligibility for a Federal Supplemental Educational Opportunity Grant, the student's EFC, Federal Pell Grant award amount
and other aid (scholarships, VA, or JTPA) are subtracted from his/her total institutional budget. The remaining balance is the student’s financial need.

- A student's award may vary from $200 - $2,000 per academic year.
- If a student withdraws without notifying the office that he/she will return the next semester, the award will go to another student.

- **Federal Work Study**

  - A Federal Work Study job is awarded to students who have financial need, desire to work, the availability of work, the student’s skills and hours of availability and the amount of FWS funds from which to pay students.
  - This program is an Equal Employment Opportunity and is in accordance to state board policy 601.01 and 601.02.
  - Student must have completed the FAFSA and it must be on file in Office of The Financial Aid Office.
  - To determine eligibility for Federal Work Study, the student's EFC, Federal Pell Grant award amount, Federal Supplemental Educational Opportunity Grant, scholarships, VA, or JTPA are subtracted from his/her total institutional budget. The remaining balance is the student's financial need.
  - The student must have and maintain a minimum 2.00 GPA.
  - Student must complete the necessary payroll forms and submit to business office.
  - The number of hours a student may work is determined at the time an award is made but not to exceed 20 hrs/week.
  - Students are paid at the current minimum wage or above at the discretion of the college.
  - Students must submit their time sheet on the 19th of each month and may pick up their check on the last working day of the month.
  - Students may collect their checks from the business office or may have them mailed to them.

- If a student withdraws without notifying the office that he/she will return the next semester, the award will go to another student.

- **Stafford Student Loan**

  - The college does not currently participate in the Stafford loan program.

- **State Financial Aid Programs**

  - **Alabama Student Assistance Program (ASAP) and (ASAK)**
    
    - An ASAP/ASAK Grant is awarded if a student has any financial need.
    - Only those students receiving Federal Pell Grant who are also Alabama residents are eligible.
    - To determine eligibility for ASAP/ASAK, the student's EFC, Federal Pell Grant and other aid (scholarships, VA, or JTPA) are subtracted from
his/her total institutional budget. The remaining balance is the student's financial need.

- A student's award may vary from $300 - $1,800 per academic year.
- If a student withdraws without notifying the office that he/she will return the next semester, the award will go to another student.

- **Institutional Scholarship Programs** (Board policy 612.02, 805.01, 805.02, and 805.03)
  
  - Institutional Scholarship Program in accordance with board policy 805.01
    - The President shall appoint a scholarship committee representative of faculty and staff to administer the scholarship program at J.F. Drake State Technical College. These include state scholarships, foundation scholarships and other private scholarships.
    - All scholarships are routed through the Financial Aid Office.
    - To apply for a scholarship, the student must complete a Scholarship Application, meet admissions requirements per board policy 801.01, have transcripts sent from their high school or any previous college, and meet scholarship criteria and provide documented evidence of U.S. citizenship, including naturalized citizenship, U.S. permanent residency status, U.S. resident alien status and U.S. alien status.
    - Scholarships are awarded yearly on a competitive basis to deserving students through the Scholarship Committee. A scholarship/waiver only covers tuition and/or mandatory fees.
    - Students receiving an Academic scholarship must maintain a 3.0 GPA and those receiving a Leadership scholarship must maintain a 2.5 overall GPA.
    - Scholarship recipients must enroll for a minimum of twelve credit hours not to exceed 19 credit hours per semester to receive their award, with the exception of graduating students or students enrolled in programs where classes were canceled due to participation must receive a waiver from the Financial Aid Director.
    - Scholarship recipient must not exceed 57 semester hours per year or 82 semester hours for the life of the scholarship.
  
  - **Senior Adult Scholarships** in accordance with board policy 805.02
    - State funded tuition waivers are available each term to students in attendance who are Alabama residents 60 years of age or older who meet the general admission standards of the institution, any specific admission standard established for a program of study, and any specific admission standard for a course, including prerequisites, are eligible for the Senior Adult Scholarship.
    - The scholarship/waiver is restricted to credit courses on a space available basis and is limited to tuition only and does not extend to any other fees or charges applied to the general student body. Required institutional fees and other expenses, including lab fees, books and supplies are the responsibility of the student.
    - Eligible students must document their age before being given a tuition waiver and enroll in a qualified program of study.
- A computer entry recording enrollment and tuition data is kept on each recipient.
- Student can’t exceed 180 credit hours.
- Senior citizens granted a tuition waiver under the Senior Adult Scholarship Program may receive such a waiver only one time per course.

- **Employee and Employee Dependent Scholarships** in accordance with board policy 612.02
  - State funded tuition waivers for full-time employees and their dependents (spouse and unmarried, natural or adopted children or stepchildren still residing in the employee's household).
  - One-third tuition is paid for employees with at least 12 months of employment; 2/3 for employees with at least 24 months; full tuition for employees with 36 or more months of employment.
  - Participants are required to maintain a "C" average and they must re-certify eligibility prior to registering for a new term or a change to their current schedule.

- **GED Recipients and Ready to Work Program Completers** Tuition and Fee Waiver in accordance with board policy 805.03
  - Colleges are authorized to award up to 3 credit hours of instruction for the following students to include tuition and mandatory fees:
  - Students who passed the GED (General Education Diploma) examination and obtained the certificate on or after July 1, 2002.
  - Students who completed the Ready to Work (previously known as Focus in Industry Training [FIT]) program and obtained a high school diploma on or after July 1, 2002.
  - Students must meet all Admission requirements as defined in policy 801.01.

- **Purple Heart Scholarship/Waiver** in accordance with Board Policy 805.02
  - Veterans who are recipients of the Purple Heart Award may be eligible to receive a scholarship/waiver of tuition and fees to attend J.F. Drake State Technical College, or any other community or technical college in the state of Alabama.
  - Veteran recipients of the Purple Heart award must be enrolled as full-time or part-time students in an undergraduate program that culminates in a degree or certificate.
  - Recipients must currently be residents of Alabama and must have been residents at the time of the military action resulting in the Purple Heart award.
  - Recipients must submit the DD-214 form issued at the time of separation from service as documentation that they received the Purple Heart award.
Veterans Educational Assistance Programs

- Students must provide the Veterans Representative with a copy of a DD Form 214 Member 4. The student completes VA Form 22-1990 (application for benefits), or Form 22-1995 (change of school or program) if student has utilized benefits before. The Veterans Representative completes Form 22-1999 (certification of enrollment) and Form 22-1999(b) (certification of change in student status and termination). All forms and correspondence are sent to the VA Regional Office. The student is responsible for informing the financial aid office of enrollment each term and any classes that are added/dropped. The Certifying Official must record all changes through the VAOnce Software and maintain accurate student files for compliance. Listed below are the VA educational programs that can be used at J.F. Drake and descriptions of each. (Refer to School Certifying Official Handbook for VA)

- Chapter 33 (Montgomery G.I. Bill Post 9/11) – The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. The benefit pays tuition and fees directly to the school.

- Chapter 30 (Montgomery G.I. Bill - Active Duty Educational Assistance Program) benefits are available to veterans who enlisted on or after July 1, 1985. These benefits are sent to the school if the student applies for advance pay or sent directly to the student. Form 22-1999(v) certification of delivery of Advance payment and enrollment is submitted if advance pay is requested. All forms and correspondence are sent to the VA Regional Office. The monthly benefit may be increased with incentive benefits (“kickers”), or if the student also participated in the other benefits programs, e.g., the Army College Fund. The benefits expire within ten years of the date of discharge. Students are paid based on their enrollment status.

- Chapter 1606 (Montgomery G.I. Bill - Selected Reserve and National Guard Educational Assistance Program) benefits are available to Selected Reserve and National Guard veterans who enlisted on or after July 1, 1985. The student must provide the Veterans Representative with the Notice of Basic Eligibility form (NOBE) and have a current enlistment period of 6 years. The monthly benefit may be increased with incentive benefits (“kickers”).

- Chapter 32 (VEAP) benefits are available to veterans who made voluntary contributions while enlisted which are matched two to one by the federal government. If a veteran has enough money in his VEAP account, he may buy into the Chapter 30 benefits. These benefits expire within ten years of the date of discharge.
Chapter 31 (Vocational Rehabilitation) benefits are available to eligible veterans who apply directly to the Veterans Administration offices. Students must have a service connected disability of 20% or more to be eligible. The ten year delimiting date does not apply to this benefit. Authorization is sent to the college for the student to charge tuition, books, fees, tools, and supplies. The veteran also receives an educational stipend for himself and his dependents. An invoice for the student's charges and the student's grades are sent to the Veterans Administration at the end of each term.

Chapter 35 (Veterans’ Dependents) federal benefits are available to dependents of veterans (spouse, child, adopted child, or stepchild). The veteran's child must apply for benefits before age 26, or in special cases, before age 30. A spouse or widow(er) is eligible until divorce or remarriage. The veteran must be 100% disabled or deceased for the dependent to receive this benefit. To apply the dependent completes VA Form 22 - 5490. The college representative completes VA Form 22-1999 (certificate of enrollment) and sends it to the VA Regional office.

Alabama GI Dependent Scholarship (Veterans’ Dependents) state benefits are available to dependents of veterans (spouse, child, adopted child, or stepchild). The veteran must have a 20% or more service connected disability, have been a prisoner of war (POW), declared missing in action (MIA), or died as the result of a service connected disability, or died while on active military service in the line of duty. The veteran must have been a permanent civilian resident of the State of Alabama for at least one year immediately prior to (a) the initial entry into active military service or (b) any subsequent period of military service in which a break in service occurred and the Alabama civilian residency was established. The veteran's child must apply for benefits before age 26 or in special cases before age 30. The spouse of a veteran has no filing deadline or age limit. A widow(er) or spouse forfeits benefits upon remarriage or divorce.

The student applies for the benefit at the State Veterans Affairs office. A certificate of eligibility is mailed to the student as well as the College Veterans' Representative authorizing payment for books and tuition, and technology fees. The scholarship does not pay for remedial courses or the books for remedial courses. An invoice for the student's charges are sent to the Veterans Administration at the end of each term, which also reports total hours and the beginning and ending dates for the term.

- Alabama National Guard Educational Assistance Program- When funded by the State of Alabama, the program may provide benefits up to $1,000 per year for tuition, fees, books and supplies. Applications may be obtained from the National Guard Unit.

- Veterans Retraining Assistance Program (VRAP) (Public Law 112-56)
The Veterans Retraining Assistance Program is a program resulting from the VOW to Hire Heroes Act of 2011. The VRAP Program is designed to assist unemployed veterans who meet the following qualifications:
- Must be at least 35 but not more than 60 years old, at the time of application;
• Be unemployed (as determined by DOL), on the date of application;
• Have an other than dishonorable discharge from the last period of service in the Armed Forces;
• Not be eligible for any other VA education benefit program at the time of application;
• Not be in receipt of VA compensation due to Individual Unemployability; and
• Not be enrolled in a federal or state training program at any time during the previous 180-day period as of the application date.

The program is limited to 45,000 participants during fiscal year 2012 and to 54,000 participants from October 1, 2012, through March 31, 2014. Benefits can be paid for full-time training in an approved program of education leading to employment in a high demand occupation beginning on or after July 1, 2012, with the last payment ending March 31, 2014. Participants may receive up to 12 months of assistance at the full-time payment rate under the Montgomery GI Bill-Active Duty program.
Section Six: Student Consumer Information

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<tr>
<td>Reference:</td>
<td>Family Educational Rights and Privacy Act of 1974 (FERPA) and under HEA Section 485(a)(1), Section 485(f), Section 485(g) and Section 485(h) and Section 485(j), 484(r), 488(a). Student Aid Handbook, Volume 2, Federal Regulations, 34 CFR 668.40, 34 CFR 668.41, 34 CFR 668.42, 34 CFR 668.43, 34 CFR 668.44, 34 CFR 668.231, DCL GEN 08-12, pages 101 through 102, DCL GEN 08-12 page 33.</td>
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**Methods of Disseminating Consumer Information**

- The school annually distributes to all enrolled students a notice of the availability of the information that is required to be made available to students under the Family Educational Rights and Privacy Act of 1974 (FERPA) and under Section 485(a)(1), Section 485(f), Section 485(g) and Section 485(h) and Section 485(j).
- The notice lists and briefly describes the information and includes a statement of the procedures required to obtain the information. For information listed in the notice that is disclosed on a school’s website, the notice includes the exact electronic address and a statement that the school will provide a paper copy upon request.

**Consumer Information Disclosures**

- Notice of Availability of Institutional and Financial Aid Information 34 CFR 668.43
- Contact Information for Assistance in Obtaining Institutional or Financial Aid Information. 34 CFR 668.43: 34 CFR 668.44
  - The school provides information to prospective and enrolled students regarding how and where to contact individuals designated to assist enrolled or prospective students in obtaining the institutional or financial aid information required to be disclosed under HEA Section 485(a)(1), Section 485(f), Section 485(h) and Section 485(j).
- Student Financial Aid Information 34 CFR668.41 (a) – (d), 34 CFR 668.42, 34 CFR 668.43
  - Information is made available to prospective and enrolled students about:
    - All the need-based and non-need-based federal, state, local, private and institutional student financial assistance programs available to students who enroll at the school.
    - Terms and conditions of the Title IV
- Criteria for selecting recipients and for determining award amount.
- Eligibility requirements and procedures for applying for aid.
- Methods and frequency of disbursements of aid.
- Rights and responsibilities of students receiving Title IV, HEA student Financial Aid, including criteria for continued student eligibility and standards for Satisfactory Academic Progress.
- A statement that enrollment in a program of study abroad approved for credit by the home school may be considered enrollment in the home school for purposes of applying for federal student financial aid.
- General conditions and terms applicable to employment provided as part of financial aid package.

- Facilities and Services Available to Students with Disabilities 34 CFR 668.41 (a) – (d), 34 CFR 668.43, 34 CFR 668.231
  - The school provides information to prospective and enrolled students regarding our facilities and services available to students with disabilities, including students with intellectual disabilities.

- Price of Attendance 34 CFR 668.41(a) – (d), 34 CFR 668.43
  - The school provides information to prospective and enrolled students about the price of attendance, including tuition and fees, books and supplies, room and board, transportation costs, and any additional costs for a program in which the student is enrolled or expresses an interest.

- Refund Policy, Requirements for Withdrawal and Return of Title IV Financial Aid. 34 CFR 668.41 (a) – (d); 34 CFR 668.43
  - The school provides information to prospective and enrolled students about:
    - The school’s refund policy.
    - Requirements and procedures for official withdrawal.
    - Requirements for Return of Title IV and HEA grant aid

- Academic Program (Educational Program, Instructional Facilities, and Faculty) 34 CFR 668.41 (a) – (d), 34 CFR 668.43
  - The school provides information to prospective and enrolled students about the academic program of the school, including:
    - Current degree programs and other educational and training programs.
    - Instructional, laboratory, and other physical plant facilities that relate to the academic program.
    - Faculty and other instructional personnel.
    - Any plans by the school for improving the academic program (upon determination by the school that such a plan exists)

- Transfer of Credit Policies and Articulation Agreements - 34 CFR 668.43
  - The school provides information to prospective and enrolled students a statement of the school’s transfer of credit policies that includes, at a minimum:
    - Any established criteria the school uses regarding the transfer of credit earned at another school.
- A list of schools with which the school has established an articulation agreement.

- Copyright Infringement Policies and Sanctions (Including Computer Use and File Sharing) 34 CFR 668.43 (a)(10)
  - The school will provide annually information to current and prospective students the school’s policies and sanctions related to copyright infringement, including:
    - A statement that explicitly informs students that unauthorized distribution of copyrighted material, including unauthorized peer-to-peer file sharing, may subject them to civil and criminal liabilities.
    - A summary of the penalties for violation of federal copyright laws.
    - The school’s policies with respect to unauthorized peer-to-peer file sharing, including disciplinary actions taken against students who engage in illegal downloading or unauthorized distribution of copyrighted materials using the school’s information technology system.

- Required Written Arrangements Disclosures 34 CFR 668.43 (a)(12)
  - The school will disclose to prospective and enrolled students applicable to all schools where program is designed to be offered by another entity; Portion of program not being offered by the degree/certificate granting school, name and location of the other school/organization, method of delivery not being offered by the degree/certificate granting school and estimated additional costs that may incur due to arrangement.

- School and Program Accreditation, Approval, or Licensure 34 CFR 668.41(a) – (d), 34 CFR 668.43
  - The school will provide to prospective and enrolled students:
    - Names of associations, agencies, or governmental bodies that accredit, approve, or license the school and its programs.
    - Procedures for obtaining or reviewing documents describing accreditation, approval or licensing.

  - The school will provide to every student upon enrollment a separate, clear and conspicuous written notice with information on the penalties associated with drug-related offenses under existing section 484(r) of the HEA.
  - The school provides a timely notice to each student who has lost eligibility for any grant or work-study assistance as a result of penalties under 484(r)(1) of the HEA a separate clear, and conspicuous written notice that notifies the student of the loss of eligibility and advises the student of the ways in which to regain eligibility under section 484(r)(2) of the HEA (20 U.S.C. 1091(r)(2).

  - The school will provide to current and prospective students information about school policies regarding vaccinations.
Consumer Information on College Navigator Website – HEOA Section 111 amended HEA Title I, Part C: added HEA 132(i)(1)(V) (20 U.S.C. 1015a(i)(1)(V)), DCL GEN 08-12, pages 31 through 34.

- The U.S. Department of Education is required to post 26 items on the College Navigator website for each school, including a link to the school’s website that provides in an easily accessible manner:
  - Student activities offered by the school
  - Services offered by the school for individuals with disabilities
  - Career and placement services offered to students during and after enrollment
  - Policies of the school related to transfer of credit from other schools.
  - URL for the school’s website is reported to NCES in IPEDS for posting on the College Navigator website.

Student Body Diversity – HEOA Section 488(a)(1)(E) amended HEA Section 485(a)(1)(Q): added HEA Section 485 (a)(1)(Q)

- The school will provide to current and prospective students information about student body diversity, including the percentage of enrolled, full-time students in the following categories.
  - Male
  - Female
  - Self-identified members of a major racial or ethnic group
  - Federal Pell Grant recipients


- The school will provide a net price calculator on our website by October 29, 2011.
  - A disclaimer is included that the individual net price estimates is not final, is not binding, and may change.
  - A disclaimer will note that the student must complete the Free Application for Federal Student Aid (FAFSA) to be eligible for and receive Federal student aid funds.
  - A link to the Department’s FAFSA website is included.
Section Seven: Student Eligibility

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Student Eligibility</th>
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</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2013</td>
</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Volume 1</td>
</tr>
</tbody>
</table>

- **Student Eligibility Requirements**
  
  - Policies, which govern student eligibility, are established by both the U. S. Department of Education and Postsecondary institutions.
  
  - The federal policies are the same regardless of the institution one attends, but institutional policies vary and are not always the same.
  
  - To receive federal aid from the major student aid programs, a student must meet the eligibility criteria listed below:
    
    - Demonstrate financial need, except for some loan programs.
    - Have a high school diploma or a GED certificate.
    - Be enrolled as a regular student working toward a degree or certificate in an eligible program.
    - Be a U.S. citizen or eligible non-citizen.
    - Have a valid Social Security number.
    - Be registered with the Selective Service if required.
    - Maintain satisfactory academic progress according to the institutional policy.
    - **Not** be in default on a Direct Stafford Loan or Federal Family Education Loan (FFEL).
    - **Not** owe a repayment on any federal financial aid program.
    - Be enrolled at least half-time (six credit hours) for some federal and state financial programs.
Section Eight: Application Process

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Application Process</th>
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<tbody>
<tr>
<td>Effective Date:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Application and Verification Guide</td>
</tr>
</tbody>
</table>

- **FAFSA Application Process**
  
  - To be eligible for student aid (grants, work-study, loans and scholarships), students must complete a *Free Application for Federal Student Aid* each year, after January 1, through [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or they may choose to complete the application at the North Alabama Center for Educational Excellence (NACEE).
  
  - The priority deadline for receipt of Federal Supplemental Educational Opportunity Grant, Federal Work-Study and Alabama State Grant is April 1st.
  
  - Students who are Federal Pell Grant eligible and have completed student financial aid files by the deadline will be considered first.
  
  - Students who applied for federal aid in the previous award year may apply for aid in a subsequent year by completing the Renewal FAFSA, which is mailed to them directly from the federal processor. Because the student only updates information that has changed from the previous year, the application process is simpler and quicker.
    - The U. S. Department of Education encourages students to file the FAFSA or the Renewal FAFSA electronically via the Internet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
    - Students are also encouraged to apply for a Personal Identification Number (PIN) at [www.pin.ed.gov](http://www.pin.ed.gov). The PIN id is the student's electronic signature, and must be activated each year.
    - The processing time is much faster than when filing the paper version. However, students may still file the paper form if they choose.
Section Nine: Student Aid Report

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Student Notification of Aid</th>
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</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
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<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2013</td>
</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Application and Verification Guide</td>
</tr>
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</table>

- **Student Aid Report (SAR)**
  - Using Federal Methodology (FM), a need-analysis method prescribed in the HEA Reauthorization of 1992, the contracted federal processor determines “expected family contribution” (EFC) based on the family’s income, assets, number in the family, number in college, and other relevant information gathered on the FAFSA.
  - The federal processor will send students a SAR about a week after receiving the FAFSA or Renewal FAFSA online which determines the student’s eligibility or ineligibility for financial aid.
Section Ten: Institution’s Notification of Student Information Record

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Institution’s Notification of Student Record</th>
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</thead>
<tbody>
<tr>
<td>Effective Date</td>
<td>Fall 2012</td>
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<tr>
<td>Date Reviewed &amp; Revised</td>
<td>January 2013</td>
</tr>
</tbody>
</table>

- **Institutional Student Information Record (ISIR) and Office of Financial Aid Process**
  - The federal processor sends an electronic report called the Institutional Student Information Record (ISIR) to the Office of Financial Aid. Typically, the report is printed and placed in the student’s file.
  - An institutional data form and other supporting documentation such as tax transcripts, etc. may also be part of a student’s file if deemed necessary. Other pertinent data formerly gathered on a Financial Aid Transcript from previously attended colleges is now available on the website of the National Student Loan Data System (NSLDS). This is primarily used when processing aid for transfer students. (Student Aid Handbook, Volume 1, Chapter 3)
  - The Office of Financial Aid uses Alliant software, which is in compliance with federal regulations.
    - Although individual student folders are maintained, the software has most of the necessary information needed for awarding aid.
    - The software also maintains all funds, expenditures and balances of awards made.
    - The Office of Financial Aid also uses EdExpress and EdConnect software, which is provided by the Department of Education.
  - Once a file is completed and checked, specific aid for that student can be determined.
    - A student’s eligibility for the Federal Pell Grant is determined according to the Cost of Attendance (COA), the student’s enrollment level, the length of the program of study, and the EFC. (Student Aid Handbook, Volume 3, Chapter 2)
    - A payment schedule is provided annually by the Department of Education showing adjustments for ⅜, ½, and less than ½ time enrollment. (Student Aid Handbook, Volume 3, Chapter 3)
    - A student’s federal Pell Grant is always awarded first and is not impacted by receipt of external resources or aid.
    - The Office of Financial Aid submits the federal aid information of each eligible student to the Business Office.
    - Students receive refunds of any credit balance 14 days after classes start or 14 days after awarded if classes have already begun. (Student Aid Handbook, Volume 4, Chapter 1)
Section Eleven: Verification Process

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Verification Process</th>
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</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Application and Verification Guide</td>
</tr>
</tbody>
</table>

- **Verification of Information**
  - Verification is the federally required process of checking the accuracy of information that students supply on their financial aid applications.
    - Verification is completed based on the Federal Title IV verification guidelines.
    - The institution receives the ISIR.
    - The student is notified by mail of the required documentation needed to verify the information on the ISIR.
    - If a student is selected for verification by the Federal Processor, the applicant must submit a copy of his/her tax transcript, his/her spouse’s tax transcript and/or his or her parents’ tax transcripts, (if he/she is determined to be dependent according to the dependent student definition).
    - He/she must also submit a verification worksheet and proof of untaxed income.
    - If tax returns were not required to be filed, the student must submit documentation verifying the income amount reported on the SAR.
    - The office will verify the number of family members enrolled in postsecondary institutions if:
      - There is conflicting data regarding number in postsecondary institutions on file. or
      - The aid administrator has reason to believe the information reported is incorrect. or
      - The student submits a revised SAR showing a change in number of family members in postsecondary institutions which the student was not directed by the aid office to make. or
      - The application was selected for verification and the number reported is greater than one.
    - Verification guidelines have changed and student information will be coded accordingly for the additional items that may need to be verified. (ex: child support paid, food stamps, identification, etc.)

**Exception**

The number in postsecondary institutions need not be verified if
• the student’s application for the previous year was verified, and
• the number reported this year is the same as that verified last year.

- The deadline for students submitting information is ten days. Only one notice will be sent.
- Documents are verified against the information on the ISIR.
- Verification codes of Accurate or Tolerance are used if the information is correct or meet the tolerance guidelines in the Federal Student Aid Handbook.
- If corrections are made the verification code of Reprocess is used.
- Corrections are submitted electronically through EDExpress. Once the corrections are received from the processor, the student is awarded the financial aid to which he/she is entitled.
Section Twelve: Award Notification

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Award Notification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Application and Verification Guide</td>
</tr>
</tbody>
</table>

• Notification of Award

  ➢ Students will receive an award notice via email, mail or both stating the terms and conditions of aid programs awarded.
  ➢ Students must keep their copy of the award letter.
Section Thirteen: Enrollment Requirements

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Enrollment Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2013</td>
</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Volume 3</td>
</tr>
</tbody>
</table>

- Enrollment Requirements
  - All Title IV programs with the exception of the Federal Pell Grant at J.F. Drake State Technical College require that students enroll for at least six credit hours per semester to be considered eligible.
  - Student’s eligibility for a Federal Pell Grant will be based on the enrollment table listed below.

<table>
<thead>
<tr>
<th>Enrollment Status</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 5 hours</td>
<td>Less than half-time</td>
</tr>
<tr>
<td>6 to 8 hours</td>
<td>½ time</td>
</tr>
<tr>
<td>9 to 11 hours</td>
<td>¾ time</td>
</tr>
<tr>
<td>12 and above hours</td>
<td>Full-time</td>
</tr>
</tbody>
</table>

- Refer to the current Pell Grant Payment Schedule for eligibility.
- Students, who are enrolled in certain programs which do not terminate in an Associate Degree, are subject to a conversion of hours enrolled as required by the Department of Education. The conversion is based on the number of contact hours required for the particular class and may vary among classes.
- Certain programs are awarded based on clock hours (Cosmetology, Barbering, and CIT). Students must complete 451 clock hours before they receive 2nd portion of their annual award.
Section Fourteen: Cost of Attendance

Policy Name | Determining Cost of Attendance
---|---
Effective Date: | Fall 2012
Date Reviewed & Revised: | January 2013
Reference: | Student Aid Handbook, Volume 3

- Determining Cost of Attendance
  - Financial aid must be used only for expenses directly related to a student’s education.
    - College costs include the following: tuition/fees, books and supplies, room/board, transportation and personal. The college currently categorizes students into 4 budgets based on 9 month period: Dependent, Independent, In State and Out of State.
    - Computer hardware and software if it is required. The student must bring in a bill of sale before an adjustment is made.
    - Childcare for preschool and afterschool care. Documentation is required.
    - Other costs such as daycare and expenses associated with a disability can be included on a case-by-case basis with appropriate documentation.

<table>
<thead>
<tr>
<th>Dependent Budget – 9 mo – in state</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
<td>$3,192</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>2,000</td>
</tr>
<tr>
<td>Room and Board</td>
<td>2,000</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,500</td>
</tr>
<tr>
<td>Personal</td>
<td>900</td>
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<tr>
<td>TOTAL</td>
<td>$9,592</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Independent Budget – 9 mo – in state</th>
<th></th>
</tr>
</thead>
<tbody>
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<td>Tuition and Fees</td>
<td>$3,192</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>2,000</td>
</tr>
<tr>
<td>Room and Board</td>
<td>6,300</td>
</tr>
<tr>
<td>Transportation</td>
<td>1,500</td>
</tr>
<tr>
<td>Personal</td>
<td>900</td>
</tr>
<tr>
<td>Childcare</td>
<td>2,700</td>
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<tr>
<td>TOTAL</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Dependent Budget – 9 mo out of state</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees</td>
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</tr>
<tr>
<td>Books and Supplies</td>
<td>2,000</td>
</tr>
<tr>
<td>Room and Board</td>
<td>2,000</td>
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<tr>
<td>Transportation</td>
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<tr>
<td>Personal</td>
<td>900</td>
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<tr>
<td>TOTAL</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Independent Budget – 9 mo out of state</th>
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<td>Personal</td>
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<td>Childcare</td>
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<td>TOTAL</td>
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Section Fifteen: Determination of Need

<table>
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<tr>
<th>Policy Name</th>
<th>Determination of Need</th>
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</thead>
<tbody>
<tr>
<td>Effective Date:</td>
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</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook, Volume 3</td>
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</tbody>
</table>

- **How Need is Determined**

  - For financial aid purposes, needs are determined by the following formula:

    \[
    \text{Need} = \text{Cost of Attendance} - \text{Expected Family Contribution (EFC)}
    \]
Section Sixteen: Award Process

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Award Process</th>
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</thead>
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<tr>
<td>Effective Date:</td>
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<td>Date Reviewed &amp; Revised:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook – Volume 3</td>
</tr>
</tbody>
</table>

- **Process for Awarding Aid**
  - In awarding FSEOG, ASAP, ASAK and FWS, the student’s cost of attendance, the EFC, and other aid or resources (such as Vocational Rehabilitation, employer tuition assistance, scholarships, and etc.) must be considered.
  - COA is determined prior to any awarding of these funds.
    - EFC and other aid or resources are subtracted from the COA, and the result is the student’s financial “need”.
    - Any remaining need after Pell Grant is awarded may be met with, ASAP, ASAK and FWS.
  - In compliance with federal regulation, FSEOG is awarded to Pell eligible students with the lowest EFC.
  - Because at Drake State Technical College, a large percentage of students have a “0” EFC, other criteria are considered to more finely delineate need. Those priority criteria may include, but are not limited to:
    - Students with dependents,
    - Students who live somewhere other than with parents or relatives,
    - Students who show unusual need due to class load,
    - Students who receive no other resources.
  - In practice, most awardees of FSOG and ASAP are Pell eligible students with “0” EFCs who have dependents, and who meet at least one of the other criteria.
  - Awards for FSEOG begin with summer term.
  - Some funds are held for use by high priority new students enrolling later in the year.
  - Additionally, funds awarded to students who leave school are re-awarded to needy students during the year.
  - ASAP and ASAK funds are available to the institution in the fall at which time the Office of Financial Aid begins to make those awards.
  - When awarding FSEOG, ASAP, ASAK and FWS, a student’s award for the year is prorated according to the course load.
  - Unfortunately, funds for both grants are so limited that many Pell eligible students with “0” EFCs go un-awarded.
  - Federal work-study is awarded on an on-going basis to students depending upon their desire to work, the availability of work, the student’s skills and hours of availability, the student’s financial need, and the amount of FWS funds from which to pay students.
- Students typically work 15 to 20 hours weekly at a wage rate in alignment with other student workers, who receive $7.25 - $8.25/hour, and are paid monthly in the Business Office.
- An effort is made to place students in work situations that will complement their academic training if possible.

- While federal aid is based primarily on financial need, scholarships are awarded on the basis of academic excellence and leadership qualities as demonstrated by grade point average and a letter of recommendation.
  - However, some external scholarships do consider financial need.

- Other types of financial assistance administered by the Financial Aid Office are several Veteran programs and Project Focus.
- For these programs, student eligibility is determined primarily by a third party.
- Brochures and flyers describing the financial aid process and the types of programs administered by the Office of Financial Aid are provided to all interested individuals.
- No awards are made based on sex, race, religion, national origin, age, disability or any other protected status.
Section Seventeen: Satisfactory Academic Progress

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Satisfactory Academic Progress</th>
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<tbody>
<tr>
<td>Effective Date:</td>
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<tr>
<td>Date Reviewed &amp; Revised:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>State Board Policy 714.04, Student Aid Handbook Volume 1, Volume 2, 34 CFR 668.32(f), 34 CFR 668.34.</td>
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</tbody>
</table>

- State Board Policy: Satisfactory Academic Progress
  - State Board Policy for satisfactory academic progress
    - To be eligible for Title IV federal financial aid, students must meet either the standards of progress requirements applicable to all students at the institution, or more stringent requirements as determined by the institution.
    - When a student who is eligible for Title IV federal financial aid is suspended, whether the student serves the suspension or is readmitted upon appeal, the student is not eligible to receive financial aid for the duration of the suspension. The student will not be eligible again to receive financial aid until he/she achieves the Cumulative GPA required for the number of credit hours attempted at the institution or the student’s GPA for that term is 2.0 or above (based on at least 12 semester credit hours or above attempted at the institution. Approval of the student’s appeal to the admissions committee for readmission does not reinstate the student’s eligibility for financial aid.
    - Eligible students may receive Title IV federal financial aid for a period of time not to exceed 1.5 times the normal length of a specific program (the "normal length" of a specific program will vary depending upon whether the student is half-time, three-quarters time, or full time).
    - Each student receiving Title IV federal financial aid must earn each academic year 2/3 of the minimum number of hours required for each academic year to complete a program in the normal length of time allowed. For programs of one academic year of less, student progress will be measured prior to the end of the program. The normal length of time allowed for specific program completion is determined by the institution. If a student repeats a course which was previously successfully completed, the credit hours obtained the second time the course is attempted do not count toward the minimum number of academic hours required for program completion.
    - Students who do not meet these standards will be ineligible for Title IV federal financial aid.
    - Each institution shall establish a process for appealing financial aid decisions in accordance with federal regulations.
A Title IV federal financial aid recipient who is enrolled in a transitional course may not enroll in the same course more than three times and continue to receive financial assistance. A Title IV federal financial aid recipient may not be paid for more than 30 semester credit hours of transitional coursework.

**Institutional Procedures for Monitoring Satisfactory Academic Progress**

- The academic records of all students receiving federal financial aid are reviewed at the end of each term after grades have been posted.
- Students receiving financial aid are required to be in good standing and maintain satisfactory academic progress while completing their selected programs.
- The academic records of all students are reviewed based on: (1) the number of semester credit hours attempted and percentage of credit hours completed; (2) cumulative grade point average (GPA); and (3) maximum time frame allowed to complete degree requirements.

**Note:** Letter grades of W, WP, WF, IP, I, and F are counted as hours attempted but not earned.

**Qualitative Measure - Grade Point Average (GPA) Requirements:**

All students receiving Title IV aid will be expected to meet or exceed a 2.0 cumulative GPA's based on the total number of hours attempted in his/her degree or certificate program.

**Quantitative Measure - Maximum Time Frame:**

Students receiving financial aid are expected to complete their course of study within a time period not to exceed 1.5 times the normal length of their program. For example, students in a two-year Associate Degree program will be permitted to attend Drake on financial aid for a maximum of nine (9) semesters as a full-time student. Half-time students will be allowed eighteen (18) semesters to complete their program. To be considered as making satisfactory academic progress under this standard, students must successfully complete 2/3 of the hours attempted. Title IV funds will only pay for a maximum of 30 semester credit hours of remedial courses and students on financial aid may not enroll in the same developmental (remedial) course more than three times and continue receiving financial aid. Students taking a course for an Audit (A) credit are not eligible for Title IV funds for that class.

**Warning and Probation Period**

- Satisfactory Academic Progress is measured at the end of each term after grades have been posted to determine student's current status.
• Warning Period – If a student is not maintaining satisfactory academic progress, then the student will be placed on a warning status.
  • No action is required from the student
  • A warning letter will be mailed to the student to notify the student of their current status and time frame for maintaining satisfactory academic progress.
• Probation period – At the end of a warning period, if a student is not maintaining satisfactory academic progress, the student will have the option to file an appeal to request reinstatement of financial aid funds or become a cash paying student.
  • If the appeal is approved, the student will have (1) semester to achieve satisfactory academic progress.
  • If the appeal is rejected, the student must become a cash paying student until he/she achieves good satisfactory academic standing.
• Loss of Eligibility – If at the end of a probation period a student is not meeting satisfactory academic progress, the student must become a cash paying student. Once the student is meeting satisfactory academic progress, the student’s financial aid can be reinstated.

• Pell Grant Duration of Eligibility – the duration a student is eligible to receive Pell Grant.
  • The duration of a student’s eligibility to receive Pell Grant was reduced from 18 semesters (or its equivalent) to 12 semesters (or its equivalent).
  • Applies to all students effective with the 2012-13 award year.
  • Calculation includes all earlier years of the student’s receipt of Pell.
Section Eighteen: Professional Judgment

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Professional Judgment</th>
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</thead>
<tbody>
<tr>
<td>Effective Date:</td>
<td>Fall 2012</td>
</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
<td>January 2013</td>
</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook Application and Verification Guide, Volume 1</td>
</tr>
</tbody>
</table>

- **Professional Judgment Policy**
  
  - **Authority:**
    
    - Authority to exercise professional judgment is found in Section 479A (A) of the federal financial aid regulations. Both current regulations and law recognizes that the Office of Financial Aid may sometimes need to make adjustments to the costs of attendance and/or to the expected family contribution to allow for special circumstances.
    
    - The Higher Education Act provides that professional judgment may be exercised and Section 479 A (a) states: Nothing in (Title IV) shall be interpreted as limiting the authority of the student financial aid administrator, on the basis of adequate documentation, to make necessary adjustments to the cost of attendance and expected family contribution (or both) to allow for treatment of individual students with special circumstances. In addition, nothing in this title shall be interpreted as limiting the authority of the student financial aid administrator to use supplementary information about the financial status or personal circumstances of eligible applicants in selecting recipients and determining the amounts of awards under the Federal Supplemental Educational Opportunity Grant, and Federal Work-Study Program.

  - **Areas under which professional judgment can be exercised:**
    
    - Expected family contribution/need analysis
    - Cost of attendance
    - Independent student status
    - Satisfactory Academic Progress

  - **Documentation:**
    
    - Documentation to be used in exercising professional judgment will include, but not be limited to:
      
      - Information from the SAR or ISIR
      - Supplemental information furnished by the parents and/or the student
- Supplemental information provided by external agencies
- Supplemental information provided by other school offices or departments

- **Procedures:**
  - All students requesting special circumstances will use the attached form to explain their situations, attaching additional documentation as necessary.
  - Each case will be reviewed by the Director of Financial Aid at Drake State Technical College and evaluated according to the student or family circumstances to determine if an adjustment needs to be made to an element of need analysis affecting the expected family contribution, the cost of attendance, independent status, or satisfactory academic progress.

- **Adjustments to Cost of Attendance**
  - If it is determined that the budget category given to a particular student is not representative of his or her true costs of attending Drake State Technical College, adjustments may be made to the budget to reflect actual costs.
  - Examples of adjustments that may be required include day care costs, transportation costs if the student travels a great distance to school, medical expenses if the expense seems great in relation to family income and is not adjusted for in family income. (Documentation will be required).

- **Adjustments to Satisfactory Academic Progress**
  - If it is determined that a student did not complete the required percentage of courses, did not make the required grade point average, or has exceeded the limit on the number of terms allowed for a valid reason, a second probationary term or extended terms of eligibility may be granted.
  - Examples of valid reasons include medical illness of the student or student’s immediate family or death of a family member. (Documentation will be required).
Section Nineteen: Fraud

<table>
<thead>
<tr>
<th>Policy Name</th>
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</thead>
<tbody>
<tr>
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</tr>
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</tr>
<tr>
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<td>Student Aid Handbook Volume 1</td>
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</tbody>
</table>

- Fraud:
  - There are difficult situations where students and/or parents misrepresent information in hope of qualifying for or obtaining additional assistance.
  - The Office of Financial Aid is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.
  - Procedures for fraud:
    - If, in an Aid administrator’s judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Director for possible disciplinary action.
    - After investigating the situation, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the Department of Education or the local law enforcement agency.
Section Twenty: Withdrawals & R2T4

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>Withdrawals &amp; R2T4</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>Date Reviewed &amp; Revised:</td>
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</tr>
<tr>
<td>Reference:</td>
<td>Student Aid Handbook Volume 5</td>
</tr>
</tbody>
</table>

- **Policy for Students Receiving Federal Title IV Financial Assistance:**
  - In Section 484B of the Higher Education Amendments of 1998, Congress wrote new provisions governing what happens to a student’s federal financial assistance if that student officially or unofficially withdraws from all classes before 60% of the semester has passed.
  - By instituting these provisions, Congress and the Department of Education have determined that a student is not entitled to 100% of his or her federal grant(s) until he or she has completed 60% of the semester.
  - In most cases, the student will have received 100% of his or her grant before that time. Therefore, if a student receives a federal grant and withdraws before 60% of the term has passed, he or she will likely owe a portion of the grant back to the grant program.
  - The amount of federal aid to which the student is entitled is determined by comparing the total number of days the student attended to the total number of days in the semester:
    - Percent earned = Number of days attended / Number of total days in the semester
  - To determine the amount that must be returned to the federal program, the percent earned is subtracted from the total award:
    - 100% of award – percent earned = aid to be returned (R2T4 will be completed for each student that officially or unofficially withdraws each semester to determine earned aid and unearned aid)
  - In accordance with the percentage of aid that must be returned, Drake State Technical College will return that percentage of tuition and fees to the federal program, and the student must return a portion of any grant funds received or used for items other than tuition, fees, and insurance.
  - The law provides that the amount owed by the student be reduced by 50%.
  - This means the student only returns half of any excess funds used in the college’s bookstore or received by check as a refund.
• State Board Policy Regarding Withdrawals:
  - In accordance with State Board Policy, students not receiving federal aid who withdraw from all classes are issued refunds for tuition and fees paid as follows: (State Board Policy 803.02)

<table>
<thead>
<tr>
<th>Withdrawal Date:</th>
<th>Percent Refunded:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prior to the beginning of the semester</td>
<td>100%</td>
</tr>
<tr>
<td>During the first week of the semester</td>
<td>75%</td>
</tr>
<tr>
<td>During the second week of the semester</td>
<td>50%</td>
</tr>
<tr>
<td>During the third week of the semester</td>
<td>25%</td>
</tr>
</tbody>
</table>

• Definition of Withdrawal Date:
  - A student’s withdrawal date is the last recorded day of attendance in a class. If all classes are dropped, the latest date of attendance is used in the calculation of the refund.

• Partial Withdrawal:
  - Students who do not completely withdraw from the college but drop a class during the official drop/add period will be refunded the difference in the amount paid and the amount due for the reduced numbers of hours, including fees appropriate to the classes dropped.
  - Students receiving federal aid will have these funds returned to the Pell Grant program.
  - There is no refund due to a student who partially withdraws after the official drop/add period.
Section Twenty-one: Recalculation of Title IV Benefits

<table>
<thead>
<tr>
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<tbody>
<tr>
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</tr>
</tbody>
</table>

- **Recalculation Procedure for Title IV Benefit**
  - A change in a student’s original enrollment status may result in a recalculation of Title IV benefits.
  - Payment will be based on the student’s enrollment status at the end of the official and published Drop and Add Period.
  - If a student chooses to add a course after this time frame, he/she will be responsible for payment of the additional tuition.
  - Students, who totally withdraw, the institution will use the appropriate refund policy according to state board policy 803.02.
  - This policy further states that if a student attends one day of classes his/her miscellaneous expenses may be totally incurred on that day.
  - This is based on the fact that expenses such as rent, childcare, gas, food, and other expenses exist whether a student attends one day or the entire semester.
  - Federal Work Study funds are **not** considered in the refund process.
Section Twenty-two: Repayment of Title IV Benefits

<table>
<thead>
<tr>
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<tr>
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</tbody>
</table>

- **Repayment Policy**
  - The Student Financial Aid repayment requirement does not apply to a student who withdraws from some classes, but continues to be enrolled in other classes.
  - A *repayment* is the unearned amount of direct disbursement to a student, which the student must pay back.
  - If the institution determines that the student received Title IV funds in excess of the cost to attend school that he or she could have reasonably incurred while still enrolled, then a portion of the Title IV funds was not earned and must be repaid by the student to the SFA programs.
  - Repayment will be distributed in the following order:
    - Federal Pell Grant
    - Federal Supplemental Educational Opportunity Grant
    - Other SFA Programs
    - Other federal, state, private, or institutional sources of aid.
  - Federal Work Study and Stafford Student Loan funds are **excluded** in the repayment policy.
Section Twenty-three: Overpayments of Title IV Benefits

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<tr>
<td>Reference:</td>
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</table>

- **Procedures for Overpayments**
  - The institution handles overpayments as follows:
    - Notify the student two times within the forty-five days allowed of the amount and procedures for repayment.
Section Twenty-four: Refunds

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<thead>
<tr>
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<tbody>
<tr>
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<tr>
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<td>January 2013</td>
</tr>
<tr>
<td>Reference:</td>
<td>State Board Policy 803.02</td>
</tr>
</tbody>
</table>

- **Refund Policy**
  - The Student Financial Aid refund requirement only applies when the student fails to register for the period of enrollment for which he or she was charged.
  - A refund is defined as the difference between the amount paid towards institutional charges (including financial aid and/or cash paid) and the amount the school can retain under the institutional refund policy.
  - The institution must calculate a refund using all possible refund policies (in accordance with state and federal laws and regulations).
Section Twenty-five: Appeals Policy

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<thead>
<tr>
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</table>

- **Policy for Appeals Process**
  - The Financial Aid Appeal Committee may determine that, due to mitigating circumstances, payment may be made to a student who fails to meet the requirements set forth by the SAP policy.
  - The student must present a letter and evidence of the mitigating circumstances and submit it to the Financial Aid Office, where it will be forwarded to the Financial Aid Appeal Committee for approval or denial.
  - Decisions made by the Financial Aid Committee are final.
Section Twenty-six: Reporting Title IV Aid

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<tr>
<td>Reference:</td>
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</tr>
</tbody>
</table>

- **Deadlines for reporting Title IV Aid**

<table>
<thead>
<tr>
<th>Program</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pell Grant</td>
<td>Monthly with final report due by September 30th</td>
</tr>
<tr>
<td>SEOG</td>
<td>Yearly, FISAP due by September 30th</td>
</tr>
<tr>
<td>Work Study</td>
<td>Yearly, FISAP</td>
</tr>
<tr>
<td>Alabama State Grant</td>
<td>Year, July 15th</td>
</tr>
</tbody>
</table>

- **Compiling FISAP Information**
  - The procedures for compiling information for the FISAP are as follows:
  - Run a report by extracting data via the institutional computer.
  - Information not obtainable via the institutional computer must be gathered manually with assistance from the staff.
  - Obtain enrollment figures from institutional research and/or the college registrar.
  - Obtain the tuition collected from the business office.
  - Obtain number of students assisted and wages earned through FWS.
  - Once all the information is obtained, record it on the FISAP worksheets and send via internet.
  - The Financial Aid Office completes Parts 1, 2, and 6 with the business office completing Parts 4 and 5.
  - The president signs the FISAP.