

Rolla Technical Institute/Center

Financial Aid Policy & Procedures Manual

2019-2020 School Year

I certify the content in this handbook to be true and correct to the best of my knowledge.



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Rolla Technical Institute/Center Financial Aid Policies and Procedures

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Rolla Technical Institute/Center Financial Aid Policies and Procedures

Rolla Technical Institute/Center's Financial Aid Policies and Procedures Manual is intended to be a comprehensive guide for the administration of all student aid programs. This guide is continually reviewed and updated to meet the requirements of the United States Department of Education, the Missouri Department of Higher Education, other external agencies that provide student aid such as the Veteran's Administration, and the needs of our students. All updates and revisions receive final approval from RTI/C's Director of Career and Technical Education. Any questions or concerns related to the policies or procedures contained in this manual should be directed to the Financial Aid Director.

01 Introduction

Introduction to the Financial Aid Office

The purpose of RTI/C's Financial Aid Office is to assist full-time post-secondary students in obtaining Federal and State student aid they are eligible to receive. Access to student aid programs is essential to students pursuing post-secondary education. The Financial Aid Administrator's office is located in the RTC building at 500 Forum Drive and is generally open to students Monday through Friday during normal business hours, but appointments are encouraged. The Financial Aid Director has offices in both the RTI and RTC buildings and is available by appointment Monday through Friday during normal business hours.

Purpose and Philosophy

RTI/C believes that anyone who wants to continue their education should have access to educational programs regardless of the individual's financial situation and, as such, we strive to educate students and potential students about financial assistance opportunities for which they may qualify. The primary purpose of the financial program at RTI/C is to provide financial assistance to students who, without aid, would be unable to attend school. Financial assistance is, however, viewed only as supplementary. The student, and the family of the student, when applicable, are expected to make a maximum effort to assist with educational expenses. Financial assistance is available in the form of grants, loans, and scholarships from Federal, State, and local sources.

Policies & Procedures Development Responsibilities

The Financial Aid Director, under the direction of the Director of Career and Technical Education, is responsible for the development of all financial aid policies and procedures. Policies and procedures are developed, revised, and updated in accordance with federal, state, local, and accreditor rules and regulations.

Documents & Methods

Students applying for financial aid must complete the Free Application for Federal Student Aid (FAFSA). This is available, free-of-charge, at www.fafsa.gov. After this process has been completed, the U.S. Department of Education will notify the student by sending a Student Aid Report (SAR). The SAR is used to verify that the information submitted is correct.



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If any corrections are necessary, the student can contact the Financial Aid Office for assistance or make the corrections using his/her FSA ID. Student information will automatically be sent to RTI/C if the student has listed RTI/C as their school of choice using Federal School Code 005429.

Once the student completes the FAFSA, he/she will need to meet with the Financial Aid Administrator. Just submitting the FAFSA does not mean the financial aid is set up or awarded.

In addition to completing the FAFSA, potential students must also apply to the school and to the program of choice. Once the student receives an RTI/C Acceptance Letter and has accepted enrollment in the program he/she applied to, a student will be considered actively enrolled. The Financial Aid Office will send an initial email informing the student to set up his/her financial aid appointment. During this appointment, the Financial Aid Administrator will inform the student of the amount of eligible Federal and State aid and will discuss other payment options available to the student for use in paying program costs including tuition, fees, supplies, and other expenses.

02 Administrative Organization & Office Management

Institutional & Division Structure

RTI/C is part of the Rolla #31 Public School District. The Rolla #31 Public School District's Board of Education is the policy-making body responsible for RTI/C.

Financial Aid Office Responsibilities

The Financial Aid Administrator, under the general direction of the Financial Aid Director and in cooperation with the District Business Office, is responsible for the management, administration, and delivery of all student financial aid programs. The Financial Aid Administrator creates and maintains student aid records, assesses applicant eligibility, completes federally mandated reports, coordinates with the Business Office, participates in audits and compliance reviews, and designs and implements systems to accomplish these tasks. This position requires knowledge of Federal regulations, State regulations, and institutional policies and procedures. Additionally, it requires the abilities to deal discretely with sensitive information, to keep abreast of continually changing program regulations, and to work with a variety of external agencies. The Financial Aid Administrator is assisted by a 3rd party vendor, Campus Ivy, in the maintenance of student financial aid records/files, verification of application data on selected applicants, calculation of student awards, evaluation of progress reports for satisfactory progress determinations, and in maintaining up-to-date knowledge of relevant Federal regulations.

03 General Aid Office Administration

Accommodations for Disabilities

RTI/C does not discriminate on the basis of disability in admission to its programs, services, or activities, in access to them, in treatment of individuals with disabilities, or any aspect of their operations. The Rolla #31 School District also does not discriminate on the basis of disability in its hiring or employment practices.



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This notice is provided as required by Title II of the Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1973. Questions, complaints, or requests for additional information regarding the ADA and Section 504 may be forwarded to the designated ADA and Section 504 compliance coordinator.

Compliance Coordinator
500 Forum Drive, Rolla, MO 65401
573-458-0100 -- Mon-Fri, 8:00 a.m. - 4:00 p.m.

Appointments with Staff

The Financial Aid Office is open from 8:00 a.m. – 4:00 p.m. Monday through Friday during regular school days. Appointments for times outside of normal office hours may be scheduled with advance notice. For prompt attention, appointments are recommended. The Cashier's hours are 8:00 am – 4:00 pm (when school is in session) and 8:00 a.m. – 3:00 p.m. during the summer. The Cashier's office is generally closed between 11:00 a.m. and 12:00 p.m. (checks may not be picked up during the lunch hour).

Telephone

The Financial Aid Office phone line is (573) 458-0101 x16007. Protected student information will only be given over the phone once identity has been established and, if applicable, approved (FERPA) Permission to Speak is verified.

Information Discrepancies

RTI/C will not disburse aid until any conflicting information has been resolved. All resolutions of conflicting information will be documented in the student's file with a detailed explanation of the resolution and any supporting documentation. If a student withdraws with conflicting information in his/her file, resolution will be made by Financial Aid staff before any late or post-withdrawal disbursement is made.

Conflicting information consists of, but is not limited to:

- Student name and SSN do not match
- Student has not registered for selective service (male students)
- Conflicting enrollment information
- Student's financial aid history, as reported by NSLDS
- Any output document received from USDE with a 'C' flag by the EFC
- Student's immigration status
- Changes to an ISIR, once enrollment has commenced, when changes are not made by the Financial Aid Office

All subsequent ISIR transactions for a student, for the entire processing year, will be reviewed for accuracy and verified again if items required for verification have been changed.

Findings will be documented in the student's file with a detailed explanation of the resolution and any applicable supporting documentation.



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Cohort Default Rates

The Department of Education releases draft default rates in February, which allows RTI/C an opportunity to review and correct the data that will be used to calculate the school's official cohort default rate. In the early fall of each year, the Department of Education issues the official cohort default rate. The cohort default rate for Federal Stafford or for Direct Subsidized/Unsubsidized Loans made to students for attendance at RTI/C must remain below 25% for the three most recent fiscal years if possible.

Reporting & Reconciliation

Campus Ivy, on behalf of RTI/C, utilizes the reports from COD and DL tools to make sure that the school's reports and originations/disbursements are accurate. Campus Ivy completes the monthly bank statement reconciliations on the Federal Account.

National Student Loan Data System

The Financial Aid Office, along with Campus Ivy, verifies information with the National Student Loan Data System (NSLDS) prior to awarding any aid to an enrolled student. NSLDS has the most recent information on student enrollment history, grant and loan aid the student may have received at other schools, and the student's repayment status. Checking this history ensures the proper aid packaging for the student and reduces the chances of over-awarding aid.

Campus Ivy informs NSLDS when a student withdraws, is terminated, or graduates from a program of study.

04 Student Consumer Information Requirements

RTI/C is required annually by federal law to provide all enrolled students and faculty notice of the availability of certain consumer information. The types of information included in RTI/C's consumer information include:

- **Contact information of employees available to assist you with obtaining financial aid or general institutional information:** Contains a list of designated officials and/or departments to contact in order to obtain more information about any of the consumer information topics.
- **Financial aid information:** Contains basic financial aid information including, but not limited to 1) descriptions of the assistance available from federal, state, and local student aid programs; 2) procedures and forms used to apply; 3) criteria for determining awards; 4) criteria for continued student eligibility under each program; 5) standards for satisfactory academic progress (SAP); and 6) requirements for exit counseling.



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- **General institutional information:** Contains general information about the institution including, but not limited to 1) specific costs associated with each program and general cost comparison or estimation tools such as College Navigator and the Net Price Calculator; 2) refund policy; 3) comprehensive information about all academic programs offered; 4) names of all associations, agencies, and/or governmental bodies that accredit or approve the school and/or any of its programs; 5) a description of the services and facilities available to students with disabilities; 6) policies and sanctions related to copyright infringement; 7) transfer credit policies; and 8) federal protection rights for an individual's privacy of certain records as outlined in FERPA.
- **Health and safety information and policies:** Contains information about the school's drug and alcohol abuse prevention program and campus security.
- **Student outcomes and employment:** Contains information required by the Student-Right-To-Know Act including, but not limited to 1) completion rates; 2) retention rates; 3) job placement rates; 4) career and job placement services available; and 5) gainful employment disclosures.
- **Other information:** Contains information about how to obtain a Missouri voter registration form and RTI/C's annual observance of Constitution Day.
- **Other information that RTI/C is exempt from providing either because we do not offer certain programs, have on-campus housing, or have any athletic programs:** RTI/C is exempt from providing fire safety reports, missing person procedures, teacher preparation program reports, information about types of graduate and professional programs in which the school's graduates enroll, and information about equity in athletics.

RTI/C's Financial Aid Director notifies students and employees by October of each year of the availability of this information on the school's website.

05 Cost of Attendance Calculations

Various Student Populations

Campus Ivy provides RTI/C with financial aid budget components broken down by month. The figures provided are derived from The Economic Policy Institute (EPI) and include average room, board, transportation, personal, and miscellaneous expenses along with tuition, supplies, fees and books. RTI/C uses these figures as opposed to surveying the student population. From these amounts an annual amount is found for each budget category.

How Costs are Derived & Updated

The program allocations are prorated if the program is less than full time or less than one year in length. Program specific tuition, books, and fees are added. All amounts are then totaled creating the program's cost of attendance. Annual increases are based on the Census Bureau figures.



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Budget Restrictions

Only allowable costs as defined by Department of Education will be considered in a student's program budget.

06 Professional Judgment

PJ Authority & Individuals Who May Exercise It

Professional Judgment (PJ) determinations are not taken lightly as doing so alters the student's EFC. PJ is only to be used in extreme cases and when the student can provide the documentation to show that it is justified. RTI/C's Financial Aid Director, with the assistance of Campus Ivy, makes all PJ determinations. Paperwork and documentation are submitted to Campus Ivy and the RTI/C Financial Aid Administrator is notified of the outcome. Once the Financial Aid Administrator is notified of the outcome along with the reasons for any adjustments to be made, the student is notified of any changes and is given a copy of the revised Financial Aid Funding Estimate Letter.

Circumstances Where PJ May be Used & Possible Actions

PJ is most commonly used in cases where the student, their parents, or their spouse has had a significant change in income. PJ could also be used in cases where the student cashed in a 401K, other retirement plan, or a significant investment which was reported on the tax return for the base year, but will not be recurring income. PJ might also be considered if the student, their parents, or spouse had medical expenses in excess of the allowance in the Department's EFC formula.

Request for PJ Consideration

RTI/C's Financial Aid Office will not consider a professional judgment determination unless it is requested by the student or their parents. Consideration will not take place until all required documentation is received. Students should contact the Financial Aid Office for the Professional Judgment Authorization and Expected Year Income Calculation forms.

Documentation

The documentation required for a PJ determination will vary, but could include:

- tax returns,
- letter of unemployment status, including date of termination,
- final pay record from employer with year-to-date income clearly stated,
- benefits letter from the Missouri Division of Employment Security,
- proof that investment or retirement plan funds are no longer available,
- proof of paid medical, unreimbursed medical expenses.



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07 Records Management & Retention

Record Retention Periods

RTI/C retains 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, Direct Loan reports must be kept for three years after the end of the award year in which they were submitted, while borrower records must be kept for three years from the end of the award year in which the student last attended.

Minimum Record Retention Periods

- Pell and TEACH grants, Campus-Based Programs – 3 years from the end of the award year for which the aid was awarded except: Fiscal Operations Report (FISAP) and supporting records — 3 years from the end of the award year in which the report was submitted.
- Records related to borrower’s eligibility and participation — 3 years from the end of the award year in which the student last attended.
- All other records, including any other reports or forms— 3 years from the end of the award year in which the report was submitted (includes original repayment schedule, though manner of retention remains same as promissory note).
- Federal Title IV Financial Aid Administrative Files also called: PELL grant student payment summary; Federal PELL Grant Payment Voucher; IPS Batch Report; Recipient Data Exchange Summary Report Function - 5 years disposition per FSA.
- Student files also called: SAR; ESAR; ISAR; Stafford Loan Function; Verification worksheet and documentation including 1040s, Social Security printouts, Family Services printouts, etc.; Acknowledgment of funds; Enrollment Agreement; Promissory Note; entrance interview acknowledgment; exit interview acknowledgment; financial aid transcript from other post-secondary schools (if other attendance); Refund Calculation Worksheet (for first year students who receive funds and leave before completing 60% of the program); new perspectives intake form Retention - 3 years disposition. (Destroy Note: for students who receive funds, but leave before 60% of the programs is completed the 3-year clock begins after the second year or 180-day follow-up.)

State of Missouri Scholarship and Grants

RTI/C follows the Missouri Secretary of State’s Local Government Records Retention Schedules and Rolla #31 Public School’s General Records Retention for Public School District (revised 8/2016).



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08 Family Educational Rights and Privacy Act (FERPA) – Permission to Speak

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a Federal law that protects the privacy of student education records. The law applies to all schools that receive funds under an applicable program of the U.S. Department of Education.

FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students."

- Parents or eligible students have the right to inspect and review the student's education records maintained by the school. Schools are not required to provide copies of records unless, for reasons such as great distance, it is impossible for parents or eligible students to review the records. Schools may charge a fee for copies.
- Parents or eligible students have the right to request that a school correct records which they believe to be inaccurate or misleading. If the school decides not to amend the record, the parent or eligible student then has the right to a formal hearing. After the hearing, if the school still decides not to amend the record, the parent or eligible student has the right to place a statement with the record setting forth his or her view about the contested information.
- Generally, schools must have written permission from the parent or eligible student in order to release any information from a student's education record. However, FERPA allows schools to disclose those records, without consent, to the following parties or under the following conditions (34 CFR § 99.31):
 - School officials with legitimate educational interest;
 - Other schools to which a student is transferring;
 - Specified officials for audit or evaluation purposes;
 - Appropriate parties in connection with financial aid to a student;
 - Organizations conducting certain studies for or on behalf of the school;
 - Accrediting organizations;
 - To comply with a judicial order or lawfully issued subpoena;
 - Appropriate officials in cases of health and safety emergencies; and
 - State and local authorities, within a juvenile justice system, pursuant to specific State law.

Schools may disclose, without consent, "directory" information such as a student's name, address, telephone number, date and place of birth, honors and awards, and dates of attendance. However, schools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them.



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Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school.

09 Voluntary Consent to Participate in Electronic Transactions

Voluntary consent to participate in electronic transactions is required for all financial information provided or made available to student loan borrowers, and for all notices and authorizations to FSA recipients required under 34 CFR 668.165.

Electronic Processes

RTI/C contracts with Campus Ivy for the processing of student financial aid. Campus Ivy and RTI/C transmit confidential student information via the CORE system at <https://solutions.campusivy.com>. Safeguards against possible fraud and abuse include:

- password protection,
- password changes at set intervals,
- access revocation for unsuccessful log-ins

RTI/C Financial Aid office along with Campus Ivy personnel uses:

- the E-App to submit and update the school's eligibility information through www.eligcert.ed.gov
- the Student Aid Internet Gateway (SAIG) system at www.fsawebenroll.ed.gov to verify users and access to information
- the COD Website <https://www.cod.ed.gov> to confirm completion of entrance counseling and signing of MPN
- the National Student Loan Data System (NSLDS) to submit the school's student enrollment updates, FSA program overpayments, and NSLDS Transfer Student Monitoring Records at <https://www.nslsdfap.ed.gov/secure/logon.asp>
- electronic submission for the school's annual compliance and financial statement audits through <https://www.ezaudit.ed.gov>
- the Information for Financial Aid Professionals (IFAP) Web site to review Dear Colleague Letters, announcements, or Federal Registers at ifap.ed.gov

Upon request, individuals are entitled to a paper copy, by contacting the Financial Aid Office at RTI/C.



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10 Financial Aid

Packaging Philosophy

RTI/C's Financial Aid Office will package student aid to meet the financial needs of all students without exceeding the student's cost of attendance (Need = Cost of Attendance minus EFC). This will provide a way for students to pay for their program and cost of living while attending school. The packaging process consists of a review and completion of all federal and institutional applications and forms.

Available Amounts & Number of Eligible Students

Award amounts are derived based on Department of Education and Missouri Department of Higher Education guidelines.

General Eligibility Criteria

General eligibility criteria for Title IV funds include enrollment and acceptance of enrollment in an approved program. Receipt of a High School Diploma or equivalent and no simultaneous enrollment in elementary or secondary school. Other eligibility criteria include the following:

- U.S citizen, U.S national or eligible noncitizen
- Correct Social Security Number (SSN)
- Registration with the Selective Service (male only)
- Signed Statement of Educational Purpose, certifying Title IV aid will only be used to pay educational expenses
- Not in default on a Title IV loan or owe a Title IV grant or loan overpayment
- No borrowing in excess of annual or aggregate Title IV loan limits
- No property subject to a judgment lien for a debt owed to the U.S. government
- Repayment of fraudulently obtained Title IV funds
- No disqualifying drug convictions
- Maintenance of satisfactory academic progress (SAP)
- Financial need

Citizenship Status

To receive Title IV aid a student must be a U.S citizen, a U.S national or an eligible noncitizen. Acceptable documentation of U.S citizenship or national status includes (but is not limited to):

- A U.S passport (current or expired, but not issued as a limited passport for a short period of time)



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- A U.S passport card (current or expired)
- A copy of the student's birth certificate showing birth in the U.S, including Puerto Rico on or after January 13, 1941, Guam, The U.S Virgin Islands, American Samoa, Swains Island, or the Northern Mariana Islands (unless the person was born to foreign diplomats residing in the U.S.)
- A Consular Report of Birth Abroad (FS-240), Certificate of Birth issued by a foreign service post (FS-545) or Certification of Report of Birth (DS-1350) issued by the U.S State Department
- A Certificate of Citizenship (N-560 or N-561) issued by the U.S Citizenship and Immigration Services
- A Certificate of Naturalization (N-550 or N-570) issued by the U.S Citizenship and Immigration Services or, prior to 1991, a federal or state court.

RTI/C offers a variety of financial aid programs. Eligible students may apply for federal or state grants, scholarships and loans including the following:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Missouri A+ Scholarship
- Access Missouri State Grant
- Federal subsidized and unsubsidized Stafford loans
- Federal Parent Loans for Undergraduate Students (PLUS) may be available to parents of dependent students; federal regulations determine if a student is eligible and the amount of financial aid for which the student may qualify

Packaging Groups

Federal Pell Grants

The Federal award year begins July 1 and ends 12 months later on June 30. The amount of a student's Pell award is based on the number of clock hours in the program and the student's Estimated Family Contribution (EFC). The Federal academic year definition is 900 clock hours and 26 weeks in length. A student enrolled in an eligible program with a length meeting or exceeding the Federal academic year is eligible for their maximum scheduled award.

Pell grants are considered to be the first source of aid to the student and packaging FSA funds begins with Pell eligibility. A correctly determined Pell Grant is never adjusted for other forms of aid. Therefore, if a student's aid package exceeds their need, the over award is eliminated by reducing other aid. The amount of a Pell grant is based off a schedule the Department of Education releases every year. The schedule RTI/C uses is the Full-Time Schedule of awards. The Institutional Student Information Record (ISIR) provides the (EFC), which is necessary to determine the Pell Grant amount for the award year.



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Additional Pell Grant Award Eligibility

To be eligible for the additional Pell Grant funds, the student must be otherwise eligible to receive Pell Grant funds for the payment period and must be enrolled at least half-time, in accordance with 34 CFR 668.2(b), in the payment period(s) for which the student receives the additional Pell Grant funds in excess of 100 percent of the student's Pell Grant Scheduled Award.

For a student who is eligible for the additional Pell Grant funds, the institution must pay the student all of the student's eligible Pell Grant funds, up to 150 percent of the student's Pell Grant Scheduled Award for the award year. Note that the provisions of the new law states that any Pell Grant received will be included in determining the student's Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU) in accordance with section 401(c)(5) of the HEA (also see [Dear Colleague Letter GEN-13-14](#)).

Crossover Payment Periods

A crossover payment period is one that includes both June 30 and July 1 and overlaps two award years. If a student enrolls in a crossover payment period, the institution must consider the crossover payment period to occur entirely within one award year and must have a valid Student Aid Report (SAR) or valid Institutional Student Information Record (ISIR) for the selected award year. The choice of which award year the institution assigns to a crossover payment period ("header" or "trailer") can be made on a student-by-student basis, and the crossover payment period may be assigned to a different award year than the award year used for the student's other Title IV aid for that period.

Although institutions have the flexibility to assign crossover payment periods to either of the relevant award years, the new law provides that an institution must make the assignment "as it determines is most beneficial to students." Therefore, that decision should be based on what is in the best interest of the student and maximizes the student's eligibility over the two award years.

Campus-based Program Amount

RTI/C accepts the Federal Supplemental Educational Opportunity Grant (FSEOG). The FSEOG is a need-based grant. When awarding FSEOG funds for an award year, RTI/C must select students with the lowest expected family contributions (EFC) who will also receive Pell Grants in that award year. This group is known as the FSEOG first selection group. A student who will receive a Pell Grant in the award year is a student who has demonstrated Pell Grant eligibility for the same award year based upon the EFC on the student's valid ISIR. A student who receives a Pell Grant at any time in the award year may be awarded an FSEOG for that award year; the student does not have to receive a Pell Grant in the same payment period as the FSEOG. The student with "0" EFC has primary consideration over any other Pell Grant eligible student.

The minimum FSEOG amount is \$100, but it may be prorated if the student is enrolled for less than full academic year. The maximum amount that can be awarded in a single disbursement is \$500. FSEOG will not be awarded to any student who has reached their 600% Lifetime Eligibility Used.



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A+ Scholarship

The A+ Scholarship is not need based aid. To determine the amount of the A+ Scholarship RTI/C uses the Missouri Department of Higher Education's (MDHE) instructions for calculations at a clock hour school. To correctly calculate the amount, the Financial Aid Administrator must use the current Student reimbursement clock hour cap dollar amount which can be found on the MDHE web page at <https://dhe.mo.gov>. This is used to determine the student's reimbursement cap. The Financial Aid Administrator must also calculate the standard reimbursement amount (general fees are included in both calculations). The student's reimbursement cap is compared to the standard reimbursement amount and whichever amount is less will be the reimbursement amount. For additional information on the calculations you may go to the Missouri Department of Higher Education (MDHE) web page at <https://dhe.mo.gov>.

RTI/C must also consider whether or not the student has an associate's degree, has credit hours earned at any other A+ schools, has a signed and dated transcript with the A+ seal, and has completed a FASFA. If a student qualifies for any Pell Grant, this must be considered when determining the amount of any A+ award. RTI/C uses the A+ Scholarship Worksheet for Reimbursement to determine the amount of the scholarship. For students receiving A+ Scholarship funds they must provide the following to the Financial Aid office:

- An **official** signed and dated high school transcript with the A+ seal
- Official college transcripts from all other colleges attended

A student's maximum A+ eligibility is determined after a review of all transcripts. Hours completed at previous A+ institutions and hours accepted as transfer credit from non-A+ institutions are taken into consideration when determining any A+ awards. RTIC uses the credit hour conversion of 37.50 clock hours to 1 credit hour for calculation purposes. All credit/clock hours listed on transcripts from any previous participating A+ institutions and all hours accepted in transfer from previous non-A+ institutions are included in the 105% percent eligibility limitation calculation. The 105% includes the following:

- All hours, including developmental/remedial hours, taken at RTI/C
- All known hours, including developmental/remedial hours, taken at any other A+ eligible school
- Hours taken at any non-eligible A+ school, including out-of-state schools, that RTI/C accepts in transfer

If a student has completed a certificate and is progressing to a higher- level certificate or degree in a related field, the 105% calculation will include:

- Hours earned at any institution (A+ eligible or non-eligible) prior to receipt of the initial certificate that transfer into the new program
- Hours taken at any A+ eligible school, including RTI/C, after receipt of the initial certificate (this includes any developmental/remedial hours completed)
- Hours taken at any non-eligible A+ school, including out-of-state schools, after receipt of the initial certificate and that RTI/C accepts in transfer



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Transcripts are requested by RTIC Student Services as part of the application packet. The Financial Aid Administrator keeps copies of the transcripts for A+ Scholarship students and uses them to verify that the student does not have an associate's degree, bachelor's degree, or exceed 150 credit hours. Students receiving A+ Scholarship funds are monitored to ensure that they do not exceed the 105 percent eligibility limitations.

More information about the A+ program is provided on the RTI/C A+ Scholarship Agreement. Each student is required to sign the RTI/C A+ Scholarship Agreement before any A+ funds will be requested.

Once a student is eligible and meets SAP requirements to receive A+ Scholarship funds, the Financial Aid Administrator certifies the student in the FAMOUS system in the Fall payment period, Spring payment period, and Summer payment period if the student is still eligible. Once funding is received by the Rolla Public Schools Business Office, the Financial Aid Administrator posts it to the Student Ledger Cards of all eligible students who were certified.

Access Missouri Grant

RTI/C participates in the Access Missouri Grant program administered by the Missouri Department of Higher Education (MDHE). The grant is a need-based program and MDHE determines the amount that is awarded to each student. For Initial Students the following apply:

- Submit a FAFSA for the current school year and clear verification if selected
- Be a U.S. citizen as determined by a review of the student ISIR
- Be a permanent resident of Missouri for a minimum of 12 months; for proof the student must provide a Missouri State driver's license or state identification card and one of the following documents/paperwork:
 - Electric bill (in the State of Missouri) showing 12 consecutive months of living in Missouri
 - Lease agreement with valid date
 - Pay stubs from a job working in the State of Missouri for 12 consecutive months
 - Missouri State Tax form showing payment of 1 full year
- Be an undergraduate student enrolled full time at RTI/C
- Have an EFC of 12,000 or less
- Not be pursuing a degree or certificate in theology or divinity
- Not have received a bachelor's degree, completed the required hours for a bachelor's degree, or completed 150 semester credit hours

For students who continue their education and renew the Access Missouri Grant the following apply:

- Continue to meet the eligibility requirements for initial students



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- Maintain a minimum cumulative grade point average (CGPA) of 2.5 and otherwise maintain satisfactory academic progress as defined by RTI/C (this requirement does not apply during the first Academic year in which a student receives the Access Missouri award)
- Not have received an Access Missouri award for a maximum of five semesters at a 2-year school or 10 semesters at any combination of 2-year or 4-year schools, whichever occurs first (RTIC will verify this through the Disbursement History panel in FAMOUS)

Once the student is an Access Missouri Grant eligible student and meets all requirements/paperwork listed above, the Financial Aid Administrator will certify the student in the FAMOUS system in the Fall payment period and again in the Spring payment period if the student is still eligible. Once funding is received by the Rolla Public Schools business office, the Financial Aid Administrator will post the funds to the Student Ledger Cards of all eligible students who were certified. In the event that a student is deemed ineligible and funding must be returned, RTIC will request that the Business Office return state student financial assistance funds within 30 days.

Direct Loans

RTI/C will verify each student's status in NSLDS and verify the maximum amount for which the student is eligible. After status and eligibility has been verified and a needs analysis is complete, the following will apply:

During Award Year 1 (AY1), undergraduate Dependent and Independent students are eligible to borrow \$3,500.00 in Direct Subsidized loan funds as long as all aid received by the student does not exceed their cost of attendance for AY1. Students may qualify for up to an additional \$2000.00 (Dependent students) or \$6000.00 (Independent students) in Direct Unsubsidized loan funds, provided that all aid received by the student does not exceed their cost of attendance for Award Year 1. For programs greater than 900 clock hours and 26 weeks in length, the student is awarded their full annual loan limit for the first 900 clock hours of instruction and the remaining period is prorated based on the clock hours and weeks remaining in the award year.

During AY2, undergraduate Dependent and Independent students are eligible to borrow \$4500 in Direct Subsidized loans funds as long as all aid received by the students does not exceed their cost of attendance for AY2. Students may qualify for up to an additional \$2000 (Dependent students) or \$6000 (Independent Students) in Direct Unsubsidized loan funds, provided that all aid received by the student does not exceed their cost of attendance for the Award Year 2. Student's in the Radiologic Technology program may receive their AY3 loan limits for the last 698 hours of the 2498 hours in the program. An example of how the calculation is prorated is as follows: Hours remaining in the payment period (698) divided by hours in the academic year (900) = .775555556 x the subsidized loan limit for AY3 (\$4500) = 3,490.00. The prorated loan amount is split equally between two payment periods.

There is a borrower's Aggregate Loan Limit. If the student reaches this limit they may not receive any additional loans until the amount borrowed is paid in part or full and additional borrowing would not exceed their Aggregate Loan Limit. This limit includes loans taken at schools prior to attending RTI/C. Students in a default status may not request loans until the default has been resolved.



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To resolve a default loan status, a student can check NSLDS for their loan details or call the Financial Aid Office for assistance.

RTI/C requires students requesting a Direct Loan complete the on-line Entrance Counseling and Master Promissory Note (MPN). This can be completed by visiting www.studentloans.gov and login in with an FSA ID. Students who have completed the on-line Entrance Counseling in the past do not have to complete the counseling again. Starting in the 2020-2021 school year all students completing the MPN will have to acknowledge that they have seen how much Direct Loans they have outstanding before they can request additional loans. The student is required to take-action to actively confirm the acceptance of any loan made under the MPN before RTI/C can disburse any loan funds. This borrowing confirmation process must be completed once each award year for the first loan a borrower receives for that award year, starting with loans associated with the 2020-2021 award year.

After a student has received loan funds and has completed, withdrawn, or dropped their program, RTI/C requests that they complete the Exit Counseling at www.studentloans.gov. Each student borrower must complete the Exit Counseling with each school they have requested Direct Loans from.

Direct Plus Loan

Parents can use the Direct Plus loan to borrow money for their student. In order to be eligible for a Direct Plus loan, the parent must be the student's biological or adoptive mother or father (regardless of whether he or she is the "custodial" parent or provided financial information on the FAFSA) or, in some cases, a stepparent (if their income and assets would be taken into account when calculating the dependent student's EFC). The following eligibility must also be met:

- Be a U.S. Citizen, National, or Permanent Resident/Other Eligible Non-Citizen
- Be the biological or adoptive parent of the student
- Be the spouse of the student's parent and considered to be a parent in accordance with the instructions on the FAFSA for purposes of reporting income and assets on the FAFSA
- Have made satisfactory arrangements to repay the amount owed after receiving more money than eligible for under any Title IV program (e.g. Federal Perkins Loan, Federal Pell Grant, a Federal student loan)
- Have made satisfactory arrangements to repay the amount owed on any Title IV loan that is in default
- Have fully repaid to the U.S. Department of Education (ED) or to the loan holder in the case of a Title IV federal student loan, if convicted of, or pled nolo contendere (no contest) or guilty to, a crime involving fraud in obtaining funds under a program authorized under Title IV of the Higher Education Act of 1965, as amended (HEA)

A parent borrower must complete the Plus Counseling and Direct Plus Loan Master Promissory Note (MPN). Both can be found at www.studentloans.gov along with additional information about the Direct Plus Loan program. The parent must fill out a Direct Plus Loan Application which allows them to authorize the school to use the loan funds to satisfy other educationally related charges after tuition and fees.



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Starting in the 2020-2021 school year all parent borrowers completing the MPN will have to acknowledge that they have seen how much Direct Loans they have outstanding before they can request additional loans. The parent is required to take-action to actively confirm the acceptance of any loan made under the MPN before RTI/C can disburse any loan funds. This borrowing confirmation process must be completed once each award year for the first loan a borrower receives for that award year, starting with loans associated with the 2020-2021 award year.

Student Loan Code of Conduct

RTI/C participates in the William D. Ford Federal Direct Loan Program. This program includes the Direct Subsidized and Direct Unsubsidized Students Loans, and the Direct Parent PLUS Loan. Upon request from students and parents, private loans are also certified and processed for students. To comply with the 2008 Higher Education Opportunity Act, RTI/C has instituted a Student Loan Code of Conduct to ensure the integrity of the administration of all student loan programs. RTI/C is committed to a fair and equitable process that is committed to the highest standards. To this end, RTI/C adheres to the following principles:

Prohibition on Revenue Sharing

- RTI/C has instituted a ban on “revenue-sharing arrangements.” The Higher Education Opportunity Act defines a “revenue-sharing arrangement” as any arrangement between an institution and a lender under which the lender (1) makes loans to students attending the institution (or to the families of those students), (2) the institution recommends the lender or the loan products of the lender and, (3) in exchange, the lender pays a fee or provides other material benefits, including revenue or profit-sharing, to the institution, to its officers, employees, or agents.
- No employee of RTI/C shall accept anything of value from any lending institution, guarantor, or servicer in exchange for any advantage or consideration sought by the lending institution, guarantor or servicer.

Prohibition on Contracting Arrangements

- No employee of RTI/C will accept from any lender, guarantor, or servicer any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or other contract to provide services to or on behalf of a lender, guarantor, or servicer.

Prohibition on Offers of Funds for Private Loans

- No employee of RTI/C will request or accept from any lender, guarantor, or servicer any offer of funds to be used for private educational loans, including funds for an “opportunity pool loan”, to students in exchange for the school providing concessions or promises to the lender, guarantor, or servicer for a specific number of Title IV loans made, insured, or guaranteed, a specified loan volume, or a preferred lender arrangement. Prohibited financial benefits include (but are not limited to) revenue-sharing, fees, payments, printing costs or below-cost computer hardware or software, cash, gifts, stocks, expense-paid trips, entertainment, lodging, meals or travel costs.



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- An “opportunity pool loan” is defined as a private education loan made by a lender to a student or parent that involves a payment by the institution to the lender for extending credit to the student.

Gift Restrictions

- Employees of RTI/C are prohibited from soliciting or accepting any gift from a lender, guarantor, or servicer of educational loans. Gifts include (but are not limited to) any cash, gratuity, favor, discount, entertainment, hospitality, loan, stocks, printing costs, below cost computer hardware or software, expense-paid trips or reimbursement for lodging, meals or travel to conferences or training seminars. Training materials are not considered gifts.

Preferred Lender Lists

- RTI/C participates in the William D. Ford Federal Direct Loan Program, which provides student and parent loans through the US Department of Education.
- RTI/C does not currently utilize a preferred lender list for private educational loans. No lender is given a preferred status or is given any advantage in securing potential borrowers. Students and parents are free to select the lending institution of their choice.
- RTI/C will not recommend, select, assign, or refer a student to a particular lender or refuse to certify, or delay certification of, any loan based on the borrower’s selection of a particular lender. If in the future, RTI/C a preferred lender list, this code of conduct will be revised to reflect the change.

Advisory Board Compensation Rules

- No RTI/C employee in the Financial Aid office or who otherwise has responsibilities with respect to educational loans, and who serves on an advisory board, commission, or group established by a lender, guarantor, or servicer shall receive anything of value for such service.

Staff Assistance

- RTI/C shall not request or accept any staff assistance from any lender, guarantor, or servicer in the entire Student Services area.

Payment Plans

RTI/C offers the option of a payment plan as a consideration for students who would like to avoid incurring loan debt to pay the balance on their account. The student must repay the full amount of the payment plan by the completion date of the program. For more information on payment plans, contact the Financial Aid Office.



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Package Construction

To utilize non-repayable resources first and prevent over-awards and/or over-payments, all aid a student receives must be reported to the Financial Aid Office. The Financial Aid Office will make every effort to avoid over-awards and/or over-payments.

Packaging Other Education Resources

Vocational Rehabilitation

The Division of Vocational Rehabilitation sends the Financial Aid Office an authorization for any enrolled student they support. Vocational Rehabilitation pays the difference between the cost of the student's program and the amount of the student's Pell award. Vocational Rehabilitation assistance is considered in the student's aid package.

Veteran's Educational Benefits

Rolla Technical Institute/Center (RTI/C) will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries or other institutional facilities, or the requirement that a **Chapter 31** or **Chapter 33** recipient borrow additional funds to cover the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement of a payment by the U.S. Department of Veterans Affairs.

To use VA benefits at RTI/C, the student must submit a Certificate of Eligibility (COE) for entitlement to educational assistance to the VA School Certifying Official (SCO) no later than the first day of any course for which the student would like to use his/her VA educational entitlement. The VA SCO is located in the RTI/C Financial Aid Office. Once the VA SCO receives the COE, the official will complete the student's enrollment in the VAOnce system to begin the student's benefits. VA enrollment in VAOnce will be done within 30 days of enrollment.

The Secretary makes a payment to an educational institution on behalf of an individual, who is entitled to educational assistance under chapter 31 or 33 of title 38, United States Code, and who is using such assistance to pursue a program of education at the educational institution, not later than 60 days after the date on which the educational institution certifies to the Secretary the applicable tuition and fees for the individual.

Displaced Homemaker

A student who meets the criteria of the Displaced Homemaker requirements may receive additional funds from Missouri Department of Elementary and Secondary Education. RTI/C's Student Services Office will submit the name of the student who may be eligible. The Financial Aid office will fill out the FV-2 form and submit. The funding is considered in the student's aid packaging.



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Workforce Innovation and Opportunity Act/Health Profession Opportunity Grants

A student who meets the criteria of the Central Ozarks Private Industry Council (COPIIC)/Workforce Innovation Opportunity Act (WIOA) may be awarded a training grant to attend our educational institution. Financial Aid provides a copy of the Financial Aid Funding Estimate Letter along with a Cost Projection form to COPIIC to review and determine if a student needs additional funding. If a student meets all the requirements for additional assistance, COPIIC will send RTI/C's Financial Aid Office with an approved funding document. The funding is considered in the student's aid packaging.

The Health Profession Opportunity Grants (HPOG), administered by COPIIC, was created to provide education and training to TANF recipients and other low-income individuals for occupations in the health care field that pay well and are expected to either experience labor shortages or be in high demand. HPOG participants are given the opportunity to obtain higher education, training, and support services needed to secure positions that have opportunity for advancement and sustainability, ultimately leading these individuals on a pathway to financial self-sufficiency. COPIIC determines who will receive funding.

11 Student Needs Analysis

RTI/C employs the Federal Need Analysis Methodology in assessing financial need and eligibility for Title IV Assistance. The Federal Need Analysis Methodology is based on the following philosophy of financial aid:

- To the extent that they are able, parents have the primary responsibility to pay for their children's education.
- Parents will, as they are able, contribute funds for their children's education.
- Students, as well as their parents, have a responsibility to help pay for their education (The family should be accepted in its present financial condition).

Need is determined for Pell Grants by a formula developed and updated annually by the Federal Government. A copy of the student's need analysis will be included in every student file.

12 Verification

An Institutional Student Information Record (ISIR) that is generated by a student submitting a FAFSA that is received with an asterisk (*) by the Expected family contribution (EFC) must be verified. The Financial Aid Office may also choose a student to be verified even if the Department of Education has not. This will only be practiced when it is obvious to the Financial Aid Office personnel that information on the ISIR may not be correct. No Title IV aid will be disbursed until the required documentation is provided and verified as correct. Students selected for verification will be notified by letter and must submit the completed worksheet and required documentation to the Financial Aid Office within 21 days to avoid a cancellation or delay in the processing of financial aid.



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Verification Exclusions

There are times when RTI/C is not required to verify a student's application. Except in the case of the student's death; however, none of the exemptions from verification excuse RTI/C from the requirement to resolve conflicting information. RTI/C documents the basis for any exclusion. Other information not excluded must still be verified according to all other requirements. Verification of FAFSA information of a student is not required in the following situations:

- Death of the student. RTI/C does not have to continue verification if an interim disbursement was made and the student died before verification was completed; however, RTI/C cannot make any additional disbursements (except for FWS funds already earned) to any of the student's beneficiaries. RTI/C cannot consider any interim disbursement of Pell, Perkins, FSEOG funds, or provisional FWS employment to be an overpayment.
- Not an aid recipient. The student won't receive Title IV aid for reasons other than a failure to complete verification. This includes being ineligible for that aid and withdrawing without receiving it.
- The applicant is eligible to receive only non-need base aid student financial assistance.
- Post enrollment. The student was selected for verification after ceasing to be enrolled at your school and all (including late) disbursements were made.

Unless there is reason to believe it is inaccurate, RTI/C does not have to verify the reported FAFSA information of the parents of a dependent student if any of the following apply:

- Both of the parents are mentally incapacitated.
- Both parents or the custodial parent has died.
- They are residing in a country other than the United States and can't be contacted by normal means.
- They can't be located because the student does not have and cannot get their contact information.

Unless there is reason to believe it is inaccurate, RTI/C does not have to verify the reported FAFSA information of the spouse of an independent student if any of the following apply:

- The spouse has died.
- He or she is mentally incapacitated.
- He or she is residing in a country other than the United States and can't be contacted by normal means.
- He or she can't be located because the student does not have and cannot get his contact information.



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Documentation & Forms

RTI/C's Financial Aid Office uses dependent and independent student Verification Worksheets. The documentation necessary for verification varies according to the item to be verified.

RTI/C encourages students and parents to use the IRS Data Retrieval Tool (DRT) to import data from their tax return and to not change it. It is the fastest, easiest, and most secure method of meeting verification requirements. Student and/or parent federal tax return transcripts are considered to be required documentation. Tax transcripts submitted for verification do not need to be signed by the tax filer unless there is reason to doubt their authenticity. Whenever the regulations allow for a signed copy of a Tax Return it may be used in place of a Tax Transcript. If the student and/or parent were not required to file, they may mark the appropriate box on the verification worksheet. If income is reported, but a tax return not filed, the student and/or parent must submit proof of that income such as, but not limited to W-2 forms, 1099 form, etc. A student or parent will also be required to fill out a non-tax filer form.

Filers of amended returns. Students or parents who filed an amended return (IRS Form 1040X) cannot use the IRS DRT and, if they amend the return after using the DRT to fill out the FAFSA, RTI/C cannot rely on that data. Instead, the Financial Aid Office will need to use information from these documents to complete verification: 1. a signed copy of the 1040X form that was filed and 2. an IRS tax return transcript (that will only include information from the original tax return and that does not have to be signed), or any other IRS transcript (such as a return transcript for taxpayer or RTFTP) that includes all the income and tax information required to be verified: AGI, income tax paid, education credits, etc.

Victims of identity theft who cannot get a return transcript or use the DRT must submit a Tax Return Data Base View (TRDBV) transcript as well as a signed, dated statement indicating that they were victims of tax-related identity theft and that it has been reported to the IRS.

Data Elements to be Verified

RTI/C's Financial Aid Office will verify the student's household size, the number of family members reported to be in college, the student's and/or parent's adjusted gross income and income earned from work, the amount of income tax paid, any untaxed income and/or benefits, high school completion, identity, and statement of educational purpose (see table below for each verification group for information required to be verified).



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2019-2020 Items to be Verified

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V1	Standard Verification Group	<p>Tax Filers</p> <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of Individual Retirement Account (IRA) Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments • Tax Exempt Interest Income • Education Tax Credits <p>Nontax Filers</p> <ul style="list-style-type: none"> • Income Earned from Work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> • Number of Household Members • Number in College
V2	Reserved	N/A
V3	Reserved	N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> • High School Completion Status • Identity/Statement of Educational Purpose
V5	Aggregate Verification Group	<p>Tax Filers</p> <ul style="list-style-type: none"> • 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 Tax Credits <p>Nontax Filers</p> <ul style="list-style-type: none"> • Income earned from work <p>Tax Filers and Nontax Filers</p> <ul style="list-style-type: none"> • Number of Household Members • Number in College • High School Completion Status • Identity/Statement of Educational Purpose
V6	Reserved	N/A



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Deadlines/Failure to Submit Documentation for Verification

If a student is selected for verification and refuses or fails to submit the required documentation by the date requested, the student will not receive any Federal or State funds. This includes Parent Plus Direct Loans. It will be at the discretion of RTI/C if the required documentation was received after the deadline for providing aid.

Conflicting & Inaccurate Information

When inaccurate or conflicting information is identified during the verification process, it must be resolved. The student is contacted in an attempt to resolve any conflicts. Additional documentation may be required to resolve the conflict. All identified errors must be corrected on the student's ISIR. These changes could result in a change in the student's EFC, which would then affect the amount of the student's awarded aid package.

Student Notification of Verification Changes

When changes are made to the student's FAFSA application that effect the student's EFC and award, the student will be notified immediately by written letter or email and a new Financial Aid Funding Estimate Letter sent reflecting the award amount that corresponds to the student's new EFC.

"C" Codes Clearance

When the Financial Aid Office receives an ISIR with a C flag next to the EFC, the reject codes will be identified. The most common reject C flags are for the following:

- NSLDS Unusual Enrollment History Flag. Resolution is required. RTI/C will review the student's enrollment and financial aid records to determine if, during any of the 2016-2017, 2017-2018 and 2018-2019 award years, the student received a Federal Pell Grant or a Direct Loan at our institution. If so, no additional action is required. If not, using information from the National Student Loan Data System, RTI/C Financial Aid Office must identify all institutions where the student received a Federal Pell Grant or Direct Loan for any of the award years listed above. Financial Aid must determine whether academic credit was earned at each of those institutions during the award year for which the student received a Federal Pell Grant or Direct Loan. Based on those determinations, discussions with the student may be necessary.
- The student has defaulted on a student loan and is not eligible for FSA. The Financial Aid Office will notify the student immediately and advise them to cure the default and provide them with the contact information provided in the ISIR.
- The student has not registered with Selective Service System. All males between the ages of 18-25 are required to register. If the student is required to register, they may do so by entering a correction on their FAFSA application, registering at the post office, where registration forms are provided, or on-line at www.sss.gov. This will resolve the C flag. If the student is not required to register, they must provide a letter from the Selective Service System stating they are not required to register.



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- The student's name and SSN do not match. It is often easier for the student to update the FAFSA when they have entered the wrong SSN. The Financial Aid Office can require proof of name and SSN from the student and proceed with processing. Proof shall be the student's original SS card, birth certificate, marriage license or court orders if names have been changed by court order.

Other "C" Codes Clearance

Database Matches, Reject Codes, & C-Codes Clearance - After processing is complete, the Central Processing System (CPS) produces output documents or records that show the information the student originally provided, the EFC, the results of the eligibility match, and information about any inconsistencies identified through CPS edits. If CPS was unable to calculate an EFC, the output record will not show one. There are two types of output documents: Institutional Student Information Record (ISIR), which is made available electronically to the schools the student listed on the FAFSA (or added later) and their state agency, and the Student Aid Report (SAR), which is sent to the student or made available to the student online. The SARs and ISIRs include comment codes and text explaining any questionable results from the matches and edits described here. For some of these there will also be a C code, which you must resolve before paying the student aid.

Once a conflict, highlight, assumption or comment code is identified the Financial Aid Administrator must consult with the student and/or parent to get clarification and any additional documents needed to clear the file. A document requirement is added to the CORE system under the student's account. The additional information received is then scanned into the system and any ISIR updates are completed by the Campus Ivy Representative. There must be documentation in the file to support all changes made to a student's ISIR.

The Financial Aid Administrator will contact the student within 24 hours via phone and in writing to notify them of the specific flag on their ISIR and outline the items needed to clear the file. The student must be notified that their financial aid will not be processed until all items are received and their file is finalized. The student will be given 14 days to submit all documentation. Once the student provides documentation it is reviewed for accuracy and then scanned into the student's file in Core. Any ISIR changes are completed in Core and submitted to CPS through EdConnect.

Social Security Administration (SSA) - The Social Security Administration may flag an ISIR for the student's or parent's social security number (SSN). This C code is most often identified by codes:

- Student SSN – 146, 024, 060, 063, 061, 064
- SSN/Death – 076, 140, 145
- Parent SSN – 011-012, 369, 014-021, 370-386

The Financial Aid Administrator must get a copy of the student or parent signed SSN card or documentation from the social security office confirming their SSN. If the documentation matches the information on the ISIR then the file can be cleared. If not, then the student or parent will be asked to log into their FAFSA account and update the social security number. All documents are scanned into the Core system.



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Department of Homeland Security (DHS) - The Department of Homeland Security (DHS) may flag an ISIR because they cannot confirm the student's citizenship status. This C Code is most often identified by codes:

- DHS Citizenship – 144, 068, 141, 142, 105, 046, 109

The Financial Aid Administrator must get a copy of the student's or parent's US Passport, birth certificate, or Resident Card. There are also eligible noncitizen statuses that may require retrieving the student's foreign nation passport and a copy of their I-94 or I-551 card. The Financial Aid Administrator will also submit a G-845 form for secondary confirmation on a student's status. All documents are scanned into the Core system.

Selective Service System - The Selective Service System (SSS) may flag a male applicant for not registering between the ages of 18 to 25. This C Code is most often identified by codes:

- Selective Services – 030, 033, 057

The Financial Aid Administrator will interview the student to ascertain if he was required to register, if so and it was not done, then he may register through the FAFSA process if he is between the ages of 18 to 25. If the student was exempt from registering then the Financial Aid office will request a status information letter from SSS and collect all documentation from the student including a written statement. Male residents who can show proof that they entered the United States after the age of 25 will be required to provide travel documents to support that information.

A student may still be eligible for Federal Student Aid (FSA) if he can demonstrate that he did not knowingly and willfully fail to register. In this case, the student must write to the selective service to get a status information letter addressing his failure to register. The student must provide a well detailed statement describing his situation and will go through the Professional Judgement process to see if he qualifies for FSA. The Financial Aid Office may request additional documentation to support the student's claim. All documentation must be scanned into the Core system.

National Student Loan Data System (NSLDS include UEH) - The NSLDS may flag an ISIR for any of the following reasons, using the codes as outlined below.

- NSLDS Default – 132, 124
- NSLDS Overpayment – 133
- Default & Overpayment – 134
- NSLDS UEH – 359, 360
- NSLDS Fraud – 272

The Financial Aid Administrator must get a letter from the US Department of Education, lender, or agency that confirms clearance of any default, overpayment, or fraud allegations before the student's file can be cleared of those flags.

For the UEH flag, the Financial Aid Administrator must review the UEH flags 2 and 3 for the 2018-19 and 2019-20 award years.



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For the 2018-19 and 2019-20 award years, the Financial Aid Administrator must request the academic transcripts for the 4 previous award years where the student was awarded Direct Loans and/or Pell Grant funds. The Director will complete the first page of the UEH form for the selected award year and collect all supporting documents from the student. A review of all academic transcripts must be completed following the guidelines below.

Flag 2 – For flag 2 the Financial Aid Administrator must determine if the student received Pell and/or Direct Loan funds at the college. If the student received funds at the college then the student can be cleared for flag 2. If not, then they must be treated as a flag 3 student.

Flag 3 – For flag 3 the Financial Aid Administrator must review the academic transcripts for all schools where Pell and Direct Loans were received for the prior four years. The student must have completed at least one course at each institution attended over the 2013-14 through 2017-18 award years. If not, then the student must be denied eligibility for Federal Student Aid (FSA) funds.

If eligibility is denied, RTI/C will document the decision in the student's file and notify the student of their right to appeal in writing by using the second page of the UEH form. Also, the school will provide information to students on how to regain eligibility by auditing a class as a cash paying student. The student must audit the class for 30 days in order to regain eligibility. All documentation must be scanned into the Core system for secondary review and approval by the Campus Ivy Representative.

Eligibility for Pell Grant and Campus based programs will begin in the payment period that eligibility was regained; however, Direct Loan eligibility will be for the entire period of enrollment.

Department of Defense (DoD) - The Department of Defense (DOD) will flag ISIRs for students who meet the criteria for children of soldiers or the Iraq & Afghanistan Service Grant. This C Code is most often identified by code:

- DOD Flag – 298

The Financial Aid Administrator will collect a copy of the parent's date of death and along with the student's EFC to determine if they are eligible for either zero EFC treatment of children of soldiers or an award under the Iraq and Afghanistan Service Grant program.

If the student is eligible for:

Zero EFC Treatment for children of Soldiers – The Financial Aid Administrator will award the student full Pell and submit an updated Financial Aid Funding Estimate Letter to Campus Ivy. Campus Ivy will then update the student's award in the Core system which will get transmitted to COD through EdConnect.

Iraq & Afghanistan Service Grant – The Financial Aid Administrator will award full Pell less 7.3% and submit an updated Financial Aid Funding Estimate Letter to Campus Ivy. Campus Ivy will then update the student's award in the Core system which will get transmitted to COD through EdConnect.



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Department of Justice (DOJ) via ED Hold File - The Department of Justice (DOJ) may flag an ISIR which will put the student on a hold status and not be able to calculate an EFC. This C Code is most often identified by code:

- DOJ Hold - 009

The Financial Aid Administrator must notify the student immediately and have the student call 202-377-3889 to resolve this comment code. No FSA will be awarded until a cleared ISIR is received with a calculated EFC.

Review of Subsequent ISIR Transactions—Post-screening

The Financial Aid Office will review all subsequent ISIR transactions received on a student enrolled in a program of study at RTI/C. Once enrolled, it should not be necessary for students to make FAFSA corrections. If a student feels a correction is necessary, they should contact the Financial Aid Office for assistance.

All corrections to a student's FAFSA application will create a subsequent ISIR. When review is complete, the Financial Aid Office may flag the new transaction for verification if information is changed that will affect the student's EFC. 13 Award Package Notification

RTI/C's Financial Aid Office notifies students of their award package by an initial Financial Aid Funding Estimate Letter. This letter is not sent until it is verified that the student is, in fact, enrolled in a program of study at RTI/C.

Packaging Appeals

Should a student wish to appeal their packaging award notification, they may do so by notifying RTI/C's Financial Aid Administrator, in writing, within 15 days of the date of the award notification.

Award Package Notification

In the event a student's award package should be changed, the student will be notified, in writing, of the amended award and the reasons for the amendment will be included in the notification.

Possible reasons for award revisions would be: the student received additional funding (scholarship, grant, etc.) after initial notification was sent, the student's EFC changed, the student requested and received a consideration of special circumstances, any change in the student's status that would be reflected in their EFC or enrollment status.

Over awards

RTI/C's Financial Aid Office will strive to prevent over-awards and over-payments of FSA funds.



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Resolving an Over award When Student is Liable

If it is discovered that a student has received an over-payment due to supplying false information or failing to disclose information, the Financial Aid Office will adjust the amount of the student's aid package to eliminate the over-award.

If this is not possible, the Financial Aid Office promptly attempt to recover the overpayment by notifying the student in writing and requesting full repayment.

The notice will state that if the student fails to repay the overpayment or to make satisfactory arrangements for repayment, he or she will be ineligible for Title IV funds until the overpayment is resolved.

If the student claims that the school made a mistake in determining the overpayment, RTI/C will consider any information provided and decide whether the objection is warranted.

RTI/C will cooperate fully with any efforts and procedures of the USDOE to recover the funds including, but not limited to, referring a student to the Office of Inspector General.

Resolving an Overpayment When School is Liable

When the Financial Aid Office discovers a student has been awarded aid which exceeds the student's need, an adjustment will be made to the student's aid package to prevent an over-award.

If funds have already been disbursed when the overpayment is discovered, and the over- payment is a result of an error by the school, RTI/C's Financial Aid Office will make downward adjustments to the student's award in COD and return the funds through G5.

RTI/C will then attempt to collect funds that have returned from the student; however, this will not be considered a Title IV debt since the overpayment was due to an error on the part of the school.

14 State Scholarship and Grant

Access Missouri Grant

RTI/C participates in the Access Missouri Grant program administered by the Missouri Department of Higher Education (MDHE). This grant is a need-based program and MDHE determines the amount that is award to each student. The following list represents the foundational criteria for eligibility:

The student must:

- be a US Citizen (or Permanent resident) and a Missouri Resident
- be an undergraduate student enrolled full-time at RTI/C
- have a FAFSA on file before February 1, 2019, students with a FAFSA received dated between February 2 and April 3 (including April 3) will be considered for an award based on funding availability
- have an EFC of 12,000 or less



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- not have received first bachelor's degree, completed the required hours for a bachelor's degree, or completed 150 credit hours

The Missouri Department of Higher Education awards through the FAMOUS website. RTI/C downloads the list of eligible students from this website and incorporates it into their financial aid award packaging.

A+ Scholarship

The purpose of the scholarship is to assist Missouri students seeking postsecondary education at a Missouri public community college or vocational –technical school. The A+ Scholarship provides financial assistance for tuition and fees (assuming that the state funds are available).

To participate in the A+ Scholarship program, the student must provide RTI/C with a with a signed, dated copy of their high school transcript that includes the A+ Seal and complete the FAFSA. The amount of the A+ Scholarship is determined by applying the following first:

- Federal Pell Grant
- FSEOG

For a full description of how A+ Scholarship awards are calculated, see the A+ Scholarship topic in section 10 of this handbook.

Returning Access Missouri Grant and A+ Scholarship

RTI/C uses the FAMOUS web site to return funds for the grant and scholarship program. Returns are made by entering the return amount under the **Awards/Disbursements** tab on the student page in FAMOUS. The return report provides a list of funds, the amount returned for each student, and the academic year of the return. A check in the amount established on the report from Famous is requested from the Business Office. Checks are made payable to Missouri Department of Higher Education and mailed to:

Missouri Department of Higher Education
Attn: State Student Assistance Programs
3515 Amazonas Drive
Jefferson City, MO 65109

MDHE completes the return upon receipt of the check. Once the return is complete, the return amount will move from the **Pending Returns** column to the **Returns** column under the **Awards/Disbursements** tab on the student page in FAMOUS and the student's net award will be reduced by the amount of the return.



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If the check is not received within 30 days, a message will appear on the **Message Board** page in FAMOUS notifying RTI/C to contact MDHE. The Message Board is accessible from the Home link at the bottom of the navigation bar on the left-hand side of the page. Once MDHE completes the return, the amount available for certification on the Estimated Awards & Certification pages is increased by the amount of the return.

15 Satisfactory Academic Progress

Once students qualify for financial aid, Federal and State regulations require students to meet certain academic standards to be eligible for financial aid programs. Satisfactory Academic Progress (SAP) means a student must progress forward in a positive manner and in a specific length of time.

How Satisfactory Academic Progress is reviewed

When a student is receiving Title IV funding for their clock-hour program at RTI/C, they are required to meet certain academic and attendance standards to earn that funding. They must also complete their program within the maximum pace of completion, which is no more than 110% of the published length of the program. When a student meets these standards of successful progression during their program, they are said to be making “Satisfactory Academic Progress (SAP).” The student will be notified by email, phone call, or text when they receive funding.

Calculation for Pace of Completion:

$$A / 1.5 = B$$

A = Cumulative clock hours possible to date for the program (at the end of the pay period being validated)

B = The minimum number of clock hours that need to be completed (at the end of the pay period being validated) for a student to be considered on pace for the maximum 110%, time frame.

To determine if a student is making Satisfactory Academic Progress (SAP), the student’s attendance, grades, and pace of completion are reviewed at specific intervals throughout their program. These intervals are referred to as payment periods. The length and number of payment periods in each program will depend on the overall length of that program. Satisfactory Academic Progress is reviewed at the end of each payment period. To meet the attendance standard, a student must have completed the minimum number of clock hours and weeks of attendance required for the specified payment period at the time their SAP is reviewed. To remain eligible for Federal Financial Aid the student may be absent no more than 10% of the clock hours in a payment period. Students missing five consecutive days of classes without notification to the school will be administratively withdrawn from RTI/C.



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The list below shows the number of payment periods in Title IV-eligible programs at RTI/C:
The minimum number of clock hours that need to be complete by the end of each established pay period for a student to be considered on pace for the maximum 110%, time frame.

Business & Skilled Technical programs: 2 payment periods/914.50 clock hours/38 weeks

1st Payment Period 0-457 clock hours and 0 weeks

2nd Payment Period 458-914.50 clock hours and 19 weeks

Practical Nursing: 4 payment periods/1511 clock hours/46 weeks

1st Payment Period 0-450 clock hours and 0 weeks

2nd Payment Period 451-900 clock hours and 14 weeks

3rd Payment Period 901-1206 clock hours and 29 weeks

4th Payment Period 1207-1511 clock hours and 37 weeks

Surgical Technology: 3 payment periods/1283 clock hours/44 weeks

1st Payment Period 0-450 clock hours and 0 weeks

2nd Payment Period 451-900 clock hours and 15 weeks

3rd Payment Period 901-1283 clock hours and 30 weeks

Radiologic Technology: 6 payment periods/2498 clock hours/82 weeks

1st Payment Period 0-450 clock hours and 0 weeks

2nd Payment Period 451-900 clock hours and 17 weeks

3rd Payment Period 901-1350 clock hours and 32 weeks

4th Payment Period 1351-1800 clock hours and 45 weeks

5th Payment Period 1801-2148 clock hours and 60 weeks

6th Payment Period 2149-2498 clock hours and 71 weeks

Note:

Financial aid is pro-rated for payment periods in accordance with Federal financial aid regulations. For Practical Nursing, Surgical Technology, and Radiologic Technology, the academic year is 900 clock hours and a payment period if 450 clock hours. For the Business & Skilled Technical Sciences Programs, an academic year is 914.5 clock hours and a payment period is 457 hours.

To meet the academic standard, a student must be making at least a "C" (cumulative grade 2.0 GPA) or better at the time their SAP is reviewed. Each student's cumulative grade will be reviewed by the Financial Aid office at the completion of each payment period. A student's cumulative grade is used to determine compliance with the qualitative components of SAP. Qualitative components include grades, work projects completed, or other comparable factors that are measurable against the norm.

Due to the nature of RTI/C's programs, all students begin and progress through the program as a cohort group. All programs are completed as a whole, not individual classes. Transfer hours are; however, used in the calculation of SAP. If a student withdraws from a program and is allowed to start again at the second payment period or later, cumulative grades from the previous completed payment period will be included in SAP calculations.



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If a student meets the attendance, grades, and pace of completion standards for their program at the time of review, they will be determined to be making SAP and, therefore, eligible for their Title IV funding. They will receive their scheduled disbursement for that payment period.

Financial Aid Warning

Students are considered to be in financial aid warning if they fail to meet the minimum Satisfactory Academic Progress requirements for one or more of the following reasons:

1. The student is below a grade requirement.
2. The student is below the 90% attendance requirement.

Once placed on financial aid warning, the student may continue to receive financial aid for one payment period. The student will be expected to meet the minimum standards before the next payment period. A student who meets the standards while on warning status will return to good financial aid standing. The student will be notified by email, letter, or a meeting with the Assistant Director if they fall below the Satisfactory Academic Progress requirements.

Financial Aid Suspension

Financial Aid Suspension is a status assigned to a student who fails to make Satisfactory Academic Progress for the consecutive payment period following the financial aid warning status. Students who are on suspension are ineligible to receive financial aid funding. The student will be notified by email, letter, or meeting if they are placed on suspension.

If a student's financial aid is suspended, they may, at the discretion of the RTI/C Administration, be allowed to complete the program if they make other payment arrangements.

Appealing Financial Aid Suspension

If a student has been suspended from financial aid funding due to not meeting the Satisfactory Academic Progress minimum standard requirements, and feels that severe or unusual circumstances have kept them from making progress, they may appeal.

Examples of severe or unusual circumstances may include, but are not limited to: personal illness, injury or accident, or serious illness or death of a close family member. Examples of circumstances under which a request will not be granted include, but are not limited to: poor choice of program, employment obligations, financial difficulties, loss of transportation, relocating, childcare difficulties, loss of internet service, or lack of motivation or interest.

If severe or unusual circumstances can be documented for the specific periods of enrollment when the deficiencies occurred, the student may submit an appeal that will be considered by the Appeals Committee.



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To appeal, the student must submit a written request to the Financial Aid Director. A verbal request is not acceptable. The written request to appeal must explain the circumstances which prevented the student from meeting the Satisfactory Academic Progress standards in the past. The student must also describe a course of action moving forward that will allow them to be successful in the future. The student is encouraged to include as many specifics as possible. The student must also meet with their program Instructor to discuss a plan of action.

The student and Instructor will need to complete a plan of action and submit that plan to the Financial Aid Director within 5 days from date of notification of loss of financial aid eligibility.

The Appeals Committee will review the written request to appeal and the plan of action. The Committee will approve or disapprove the reinstatement of aid. If the Committee approves the student's request, the financial aid status may be reinstated under the conditions outlined by the Committee. If the Committee denies the student's request, the student will have to make other payment arrangements until they regain Satisfactory Academic Progress. Once the student regains Satisfactory Academic Progress, the student must resubmit a suspension override request for additional review. The Financial Aid office will notify the student via email or letter of the Committee's decision.

Failure to meet Satisfactory Academic Progress standards results in the loss of eligibility to receive Title IV Federal funds including loans, state grants, and many other sources of funding.

Financial Aid Probation

A suspended student who has successfully appealed for reconsideration is reinstated for aid with a suspension status and a time limit defined by the Appeals Committee. At the end of this time limit, the student must meet SAP.

Repeated Coursework or Withdrawals

For repeated coursework, the most recent grade a student earned will be used in determining the student's cumulative grade point average.

A course that terminates with a withdrawal grade (W) will have to be retaken. The hours will be included to meet the pace of completion. When a class is retaken, the most recent grade will replace the withdrawal (W) grade and used to calculate the student's cumulative grade point average in the exact same manner as an initially attempted class. The clock hours and grade of the retaken class will apply to the Quantitative and Pace standards.

A class that terminates with a withdrawal and is not retaken will be converted to a failing grade. Students may receive financial aid for a program they withdrew from and then re-entered after 180 days.

Students receiving an incomplete grade have one payment period to complete the coursework or the grade will be converted to a failing grade. Coursework assigned a grade of incomplete will be included in the Quantitative and Pace of the SAP policy. The resulting grade at the end of the following payment period will be used in the calculation of the student's cumulative GPA.



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16 Return to Title IV Refund

Process Overview

When a student withdraws from a program before completing the program or current term, RTI/C must calculate any potential refund or continued financial obligation for the student based on the charges incurred and the length of time attended. RTI/C has developed a refund policy that meets the guidelines of state, accreditor, and federal agencies. Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. Whenever this occurs RTI/C requests a return to Title IV (R2T4) calculation from Campus Ivy.

Withdrawal Date

RTI/C considers a student withdrawn if the student officially provides notification to the Student Services Office or Financial Aid Office of his/her intent to withdraw. The date of withdrawal will be the date the student completed the last date of attendance (LDA). If a student withdraws without official notification, RTI/C will consider the student's LDA as the unofficial withdrawal date and it will be used for calculating refunds. Students who have not contacted the school and have not attended for five consecutive days are considered to have unofficially withdrawn and are administratively dismissed.

Formula Calculation

For determining the earned and unearned portions of Title IV aid RTI/C uses hours that were scheduled to be attended up to the LDA. Up to the 60% point in each payment period, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period, a student has earned 100% of the Title IV funds they were scheduled to receive during the period. For students who withdraw after the 60% point in time, there are no unearned funds; however, RTI/C must determine whether the student is eligible for a post- withdrawal disbursement (PWD).

The RTI/C Financial Aid Office and Campus Ivy use the payment period Return to Title IV (R2T4) calculation to determine whether a PWD should be made. R2T4 calculations are completed within 30 days of notification of a student's withdrawal. Campus Ivy completes the R2T4 and a scan of the R2T4 calculation and all supporting documents is maintained in the CORE system. Once the R2T4 calculation and all supporting documents are reviewed and approved, then any refunds are entered in the CORE system and sent to COD via EdConnect. The refunds are included in the next roster.



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Post-Withdrawal Disbursements

When a R2T4 calculation reveals a student is entitled to PWD of Federal Pell Grant, the funds are automatically processed and posted to the student's account. Any credit balances are returned to the student. RTI/C will attempt to contact the student by email or by phone before mailing the money to the student's last known address. When PWD funds include loan money, the student is given the opportunity to notify the Financial Aid Office in writing by email or letter to decline all or a portion of the funds. The student must notify the RTI/C in writing of their decision to either accept all or portion or decline the funds. A copy of the letter is stored in the student file. If the student does not notify RTI/C of their decision in writing, then the funds are not processed.

Returning Unearned Funds

If a R2T4 calculation determines that unearned Title IV funds were disbursed to a student, RTI/C will return those funds to the applicable sources. When Federal Pell Grants are a part of the return process, the student's award will be adjusted. Refunds or returns will be processed with 30 days of notification of student's withdrawal.

Refunds due shall be applied in the following order:

- Federal Pell Grants (Title IV)
- FSEOG
- Direct Student Sub and Unsub (Title IV)
- A+ Scholarship (State of Missouri Funds)
- Access Missouri Grant
- Workforce investment Act (WIOA)
- Private Scholarships
- Personal Funds

Once the calculation is completed the refunds will be generated based on the order outlined above. A refund is scheduled in the CORE System and posted to the student's ledgers and sent to COD through the export process. A refund notification is generated in the CORE system and delivered through the student portal and emailed to the student. The refund notification will inform the student of the refund amount, type of funding being refunded, and refund date.

Over Award Resolution

In the case of an over award, the RTI/C Financial Aid Office will notify the RTI/C student in writing requesting full payment. The notice will include an invoice and payment instructions.

If the student believes that the school made a mistake in determining the overpayment, RTI/C will consider any information provided and decide whether the objection is warranted.

If, after notification to the student and consideration of possible objections, an overpayment remains and the student has not repaid it or made payment arrangements to repay it, the student's overpayment will be reported to NSLDS.



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Credit Balance Refunds

RTI/C's Financial Aid Office will review and process credit balances each week in order to maintain compliance with Title IV regulations.

Federal Student Aid (FSA) funds are posted to the Student Ledger Cards on the day the school receives the batch notice that the request for funds from the G5 system and the Department of Education has been successfully completed. This notice is received in the CORE system at Campus Ivy.

After the FSA funds are posted to the students accounts and applied to allowable charges associated with the current payment period, the Financial Aid Administrator will review the Student Ledger Cards for credit balances. Allowable charges include the following:

- Tuition and Fees
- Supplies, books, and other services provided by RTI/C (provided that the student has authorized this in writing)
- Prior year charges not to exceed \$200.00

After the review of Student Ledger Cards, the Financial Aid Office will send a request for checks in the amount of the credit balance to the Business Office for approval from the Board of Education. The Business Office will inform the Financial Aid Office when the checks have been approved. The Financial Aid Office will notify the student electronically on the day of approval that they can pick up their check within 3 days from the Head Cashier of Rolla Public Schools. If the student does not pick up their check, the Head Cashier will mail the check on the 3rd day to the student's address on file.

If a student receives a credit balance check and does not need the funds for other educational expenses, he/she can return the check to the school. The following is instructions for how to return funds:

- Return the uncashed check to the Head Cashier at the Rolla Public Schools Administration Building
- Sign and date a copy of the check and write an explanation on the copy about where to apply the funds (future payment periods for tuition, fees, supplies or books)

The Financial Aid Office will send a request to the Business Office to void the check and the Head Cashier will return the check to the Business Office.

If the student would like to reduce a Direct Loan amount, they should request a "Student Federal Direct Loan Change Request Form" from the Financial Aid Office. Once the Financial Aid Office receives a completed "Student Federal Direct Loan Change Request Form," the office will send a request to have the funds returned to the government to refund the student's loan.



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Students who are unsure about whether they want to keep a refunded credit balance are encouraged to review their Student Ledger Card with the Financial Aid Office and advised that the credit balance may present an opportunity to limit or reduce student loan debt.

VA Credit Balance Refund and Overpayments

Generally, overpayments of VA benefits are the responsibility of the student; however, there are instances under the Post-9/11 GI BILL (Chapter 33) when an overpayment is created that needs to be refunded to VA by the school.

VA Debts and Overpayments

A debt to the school is established when:

- The student never attended any classes for which he or she was certified, regardless of the reason for non-attendance.
- The student completely withdraws on or before the first day of the term (FDOT).
- The school received payment for the wrong student.
- The school received a duplicate payment.
- The school submitted an amended enrollment certification, or an Amendment in VAONCE, and reported reduced tuition and fee charges, reduced Yellow Ribbon amount, or both.
- The student died during or before start of the term and the VA issued payment above the amount certified on the enrollment certification that was used to process the payment (VA data entry error).

A debt to the student for Tuition/Fees/Yellow Ribbon is established when:

- The student withdraws after the first day of the term.
- The student reduces hours, whether the reduction occurred before or during the term.
- The school submitted a change in enrollment (on VA Form 22-1999b, or an Adjustment through VA-ONCE) and reported a reduction in tuition, fees, and/or Yellow Ribbon due to student action reducing or terminating training. If a student drops a course and adds a course so that there is no net change in training time, any change to tuition, fees, and/or Yellow Ribbon is a student debt.

RTI/C refunds tuition and fee payments to students in accordance with our established refund policies so that the student can resolve any overpayments.

Institutional Refund Policy

Refunds are based on many factors which include but are not limited to the total institutional charges assessed to the student, the type of funding received, and the date a student ceased all attendance in the program in which he/she was enrolled. RTI/C's Refund Policy is designed to meet all federal, state, and accreditor regulations.



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Balances Due

A student leaving RTI/C with a balance due to the school must either pay the entire balance or make monthly installment payments to pay off the outstanding balance. RTI/C may withhold the student's official transcript until the outstanding balance is paid in full. Failure to pay any outstanding balance to RTI/C may also result in the student's account balance being turned over for collection and collection fees being added to the total balance due.

Refunds for Cancelled Classes

In the event that RTI/C cancels a class or program before it starts, the school will refund 100% of tuition and fees collected within 45 days of the planned start date.

Refunds for Students who Withdraw on or Before the First Day of Class

In the event that a student officially withdraws on or before the first day of class, the school will refund any fees paid to the school in excess of \$100 and 100% of tuition. Students who officially withdraw after the first day of class are responsible for 100% of fees and tuition is refunded according to the refund schedule for early withdrawal. The school will issue the appropriate refund within 45 days of the class start date.

Refunds for Students who Never Visited Campus

If a student enrolls without ever visiting campus, he/she will have (3) days from the date of their first attendance at a regularly-scheduled orientation or following a tour of the facilities to withdraw without penalty.

Early Withdrawal

Students are considered to have withdrawn from their programs if they do not complete all of the clock hours and weeks of instructional time required to complete the program. In the event that a student withdraws, whether voluntarily or involuntarily, all refunds will be made according to the refund schedules outlined in this policy.

Refund Calculations

RTI/C bases refund calculations on payment periods associated with the clock hour and weeks of attendance for programs as defined by the Department of Education and Council on Occupational Education (COE) accreditation. The payment periods for programs are as follows:



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Business and Skilled Technical Sciences:

2 payment periods/914.50 clock hours/38 weeks

1st Payment Period 0-457 clock hours and 0 weeks (August to December)

2nd Payment Period 458-914.50 clock hours and 19 weeks (January to May)

Practical Nursing:

4 payment periods/1511 clock hours/46 weeks

1st Payment Period 0-450 clock hours and 0 weeks (August to November)

2nd Payment Period 451-900 clock hours and 14 weeks (November to March)

3rd Payment Period 901-1206 clock hours and 29 weeks (March to May) 4th

Payment Period 1207-1511 clock hours and 37 weeks (May to July)

Radiologic Technology:

6 payment periods/2498 clock hours/82 weeks

1st Payment Period 0-450 clock hours and 0 weeks (August to December)

2nd Payment Period 451-900 clock hours and 17 weeks (December to April)

3rd Payment Period 901-1350 clock hours and 32 weeks (April to July)

4th Payment Period 1351-1800 clock hours and 45 weeks (July to November)

5th Payment Period 1801-2148 clock hours and 60 weeks (November to January)

6th Payment Period 2149-2498 clock hours and 71 weeks (January to April)

Surgical Technology:

3 payment periods/1283 clock hours/44 weeks

1st Payment Period 0-450 clock hours and 0 weeks (August to November)

2nd Payment Period 451-900 clock hours and 15 weeks (November to March) 3rd

Payment Period 901-1283 clock hours and 30 weeks (March to July)

Academic Year Definition

An academic year is defined 914.5 clock hours and 38 weeks for Business & Skilled Technical Science programs, 900 clock hours and 28 weeks for the Practical Nursing program, and 900 clock hours and 30 weeks for the Allied Health programs. Payment periods for full academic years are 457 clock hours for Business & Skilled Technical Science programs and 450 clock hours for Practical Nursing and Allied Health programs. In cases where a student is enrolled in a program with a second or third academic year* that is less than 900 hours, financial aid payment periods are prorated in accordance with federal financial aid regulations regarding academic years and payment periods.

*For financial aid purposes, a new academic year begins after 914.5 clock hours and 38 weeks for Business and Skilled Technical Science programs, after 900 clock hours and 28 weeks for Practical Nursing, and after 900 clock hours and 30 weeks for Allied Health programs.



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Refund Schedule for Early Withdrawal – Fees and Supplies

Fees that must be paid to external entities before enrollment as part of a program's application process such as drug screening charges and background check fees are not considered program tuition and are non-refundable.

Fees that must be paid to the school before enrollment as a part of a program's application process such as application fees and acceptance fees may be partially refundable. Students who officially withdraw on or before the first day of class will be refunded any of these fees paid in excess of \$100. Students who officially withdraw after the first day of class are responsible for 100% of these fees.

Students who officially withdraw after the first day of their program are responsible for 100% of any supply expenses incurred by the institution.

Refund Schedule for Early Withdrawal – Tuition

If a student withdraws from his/her program, voluntarily or involuntarily, on or before the first day of the program, the student will be refunded 100% of any tuition collected within 45 days of the program start date.

If a student withdraws from his/her program, voluntarily or involuntarily, within (7) seven calendar days of the beginning of a payment period, the student will not owe RTI/C any of the tuition charged for that payment period. The student will, however, be responsible for any previous balance due to RTI/C.

If a student withdraws from his/her program, voluntarily or involuntarily, after (7) calendar days of the beginning of a payment period, but before 60% of the hours in the payment period, the student will owe RTI/C prorated tuition for that payment period and any previous remaining balance due. The tuition will be prorated based on the percentage of hours possible at the time of withdrawal. For example, if there are 450 hours in the payment period and the student withdraws after 225 hours, then the student will owe for half of the tuition because they withdrew after half the hours ($225/450=50\%$).

If a student withdraws from his/her program, voluntarily or involuntarily, after 60% of the hours in a payment period, the student will owe RTI/C 100% of any of the tuition charged for that payment period and any previous remaining balance due.



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17 Disbursing FSA Funds

Policy

In an effort to maintain accuracy and compliance with the Title IV Disbursement rules, Campus Ivy performs timely updates of all disbursement and origination records within its Core system. All disbursements are updated in Core prior to being sent to the US Department of Education's Common Origination & Disbursement (COD) system. Student eligibility is determined prior to approving all disbursements and is based on data received from RTI/C in their CORE System. G5 drawdowns are processed using roster lists by school, award year and fund type.

Procedures

On designated days of the week pay lists are generated from the Campus Ivy Core system by running the Pay List Report. The system will run through automated checks and balances and produce a list of all disbursements and adjustments within the requested date range. This list will group all disbursements and adjustments in categories based on readiness to be paid as outlined in the Title IV regulations on eligibility checks prior to disbursing funds. All academic information is retrieved from RTI/C through the data import process. RTI/C is responsible for monitoring and accurately updating all student SAP, attendance, unit progression and enrollment information. The eligibility validations and categories include:

- Enrollment status
- Hours/credits earned
- Hours/credits scheduled
- ISIR clearances for C codes and verification
- Documents received & approved
- Grade level progression
- PELL LEU
- Subsidized Loan 150% Limit
- Aggregate Loan Limits
- SAP status
- Maximum Timeframe
- R2T4 Calculation

All approved disbursements and adjustments are then be pulled into a disbursement batch and updated to 'disbursed' in Core, a roster of these disbursements is generated. The student Refund and Disbursement notifications is auto generated by the system and emailed and/or texted to the student and also posted to the student portal. A COD export file of all disbursements listed on the roster is sent to COD and the response file loaded to the system.



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Any rejects from the COD response file are cleared each day and reviewed weekly. A Student Information System (SIS) update file is sent to RTI/C from the CORE system and the RTI/C updates their system with all origination and disbursement information housed in the file. The roster is used as the source for all drawdown of funds. Within the roster batch the funds are grouped by award year and fund type, the drawdown amounts must be entered in the roster before it can be finalized. The Financial Aid Administrator will enter the G5 amounts within the roster as this ensures that all drawdowns are linked to a distinct list of students and increases accuracy in the process.

18 Leave of Absence (LOA) Policy

A leave of absence (LOA) is a temporary interruption in a student's program of study or, more specifically, an approved period of time during a program when a student is not in attendance. To qualify as a LOA, the period of time the student will not be in attendance must exceed forty-five (45) hours. A LOA may be granted for various reasons, examples might include hospitalization or activation for military duty. A LOA can only be granted if the school has a reasonable expectation that the student will return from the LOA. A LOA, together with any additional LOAs, cannot exceed a total of 180 days in any twelve-month period except in certain cases where studies were suspended due to service requirements.

A student who would like to request a LOA should contact the RTI/C Counselor for assistance with making a formal written request to the RTI/C Assistant Director. The request should be made in advance of the interruption in attendance unless prevented from doing so by unforeseen circumstances. The written request for a LOA must include the reason(s) for the request, supporting documentation, and be signed and dated. Approval of a LOA does not assure a student that he or she will have adequate time remaining in a term to successfully complete any part of their program of study. The school's administration may grant a LOA to a student who did not make the request in advance of the LOA if he or she was prevented from doing so by unforeseen circumstances. The school may also request additional documentation from the student to confirm the circumstances. The school reserves the right to grant or deny a LOA based on the reason(s) stated, documentation provided, and whether or not the student would be able to return within the required time frame.

Any student requesting a LOA must be earning a passing grade and be in compliance with the attendance policy at the time of the request.

A student granted a LOA is not considered to have withdrawn and the school is not required to perform a return of Federal Student Aid. During a LOA, RTI/C will not assess the student any additional institutional charges and the student is not eligible for any additional Federal Student Aid. Upon return from a LOA, the student continues to earn any Federal Student Aid previously awarded for the payment period. The student is responsible for making up attendance and coursework missed during a LOA to the point that he or she is meeting SAP eligibility standards. Once SAP eligibility standards are met, the student is eligible to have his or her title IV payment processed at the end of the next payment period.



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Should the student fail to return from a LOA, RTI/C must return any unearned Federal Student Aid and the student's last date of attendance would be the last date he or she was physically in attendance.

Notice to the Leave of Absence Applicant

If the student is a Title IV loan recipient, RTI/C must explain to the student, prior to granting the LOA, the effects that the student's failure to return from a LOA may have on the student's loan repayment terms, including the expiration of the student's grace period.

Upon a student's return from a LOA, all attendance hours and coursework missed during the LOA must be made up to the point that the student satisfies the SAP eligibility standards. Once SAP eligibility standards are met at the end of a pay period, his/her title IV payment will be processed. No SAP eligibility evaluations will be made on a student while that student is on LOA.

If a student does not return from LOA on the date determined as the return date, then the student's last date of attendance would be the last day the student attended an academically related activity. RTI/C must return any unearned Federal Student Aid.

A student granted a LOA is not considered to have withdrawn, and the school is not required to perform a return of Federal Student Aid. Upon the student's return from the leave, he or she continues to earn any Federal Student Aid previously awarded for the payment period.

19 Re-Entry Policy

The objective of the re-entry policy is to allow a student, who was in good standing with regard to SAP and disciplinary standards when he/she voluntarily withdrew from his/her program, to make up the clock hours and coursework allowing for completion of the program within reasonable time (as to be considered to have completed with the original cohort class.)

RTI/C's Re-entry Policy should not be initiated for any student:

- who was approved for LOA and returned and achieved SAP in a timely manner
- who was ultimately deemed academically ineligible to continue in a program due to failure to achieve SAP standards
- who was deemed ineligible to continue in a program due to an administrative disciplinary consequence

Examples of possible re-entry candidates are a student who voluntarily left his/her program while meeting SAP and disciplinary standards or a student who did not return from a LOA on the scheduled date of return.



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A student who deems themselves a viable re-entry candidate must complete a RTI/C Re-entry Form in person. The RTI/C Director will review the RTI/C Re-entry Form. The form must be complete and include the written reason/rationale for the student's voluntary departure from the program and the conditions that have changed that would allow the student candidate to once again resume being a successful student within the program.

The Director will focus his/her decision on numerous key points such as the written reason/rationale the student gives for the voluntary withdrawal, the student's interest in re-entry, pertinent documentation provided by the student, and the explanation of the conditional changes that have occurred that would now allow the student to resume being a successful student. The Director reserves the right to interview the re-entry candidate.

Additionally, the Director will consider the remaining available time in the program. RTI/C programs vary in length as measured by clock hours.

The time remaining in a program presents constraints as follows:

RTI/C adheres to the 110% rule (programs must be completed within a maximum of 110% of the clock hours as established as program length). RTI/C believes that the 110% rule promotes academic continuity and retention of academic material on the part of the student.

- RTI/C's instructional faculty are contracted annually to work a specific number of days. These contractual agreements define the specific days the instructor will be available for instruction. The amount of time remaining in the instructional contract may not allow for a re-entry student to make up the time remaining at a reasonable pace as compared to the cohort.

The Director will ascertain all key factors and make the determination of allowing or disallowing the request for re-entry into a program.

Re-Entry Financial Aid within 180 days

For a student who reenters a clock hour program within 180 days, or for a student who returns within the same payment period, the school must restore the student's Title IV program fund awards to the original amounts, with no adjustments required for partial attendance. However, if a student did not attend for duration of an entire payment period he or she was originally scheduled to attend during the time the student was away from the school, RTI/C must adjust the student's original Title IV fund amounts to take into account that the student never began the courses in that payment period. The regulations require that funds be returned to the Department or delivered or offered to a student due a post-withdrawal disbursement within a specified period of time, and a school is expected to begin the Return of Title IV funds process immediately upon its determination that a student has withdrawn in order to perform any required actions in a timely manner. Therefore, once it is determined that a student has withdrawn, RTI/C cannot delay performing a return calculation in order to see if the student will return later in the payment period.



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A student withdrawing from clock-hour program earns 100% of his/her aid if the student's withdrawal date occurs after the point that he/she was scheduled to complete more than 60% of the scheduled hours in the payment period. The scheduled clock hours used for a student must be those established by RTI/C prior to the student's beginning class date for the payment period and the hours must have been established in accordance with any requirements of the state or the institution's accrediting agency. These hours must be consistent with the published materials describing RTI/C's programs. However, if RTI/C modified the scheduled hours in a student's program prior to and unrelated to his/her withdrawal in accordance with any state or accrediting agency requirements, the new scheduled hours may be used.

Re-Entry Financial Aid after 180 days

Repeated Coursework or Withdrawals will apply for repeated coursework and the most recent grade a student earned will be used in determining the student's cumulative grade. All clock hours will apply to the quantitative and pace standards. Students may receive financial aid for a program they withdrew from and then reentered after 180 days. Students receiving an incomplete grade have one payment period to complete the coursework or the grade will be converted to a failing grade. Coursework assigned a grade of incomplete will be included in the Quantitative and Pace of the SAP policy. The resulting grade at the end of the following payment period will be used in the calculation of the student's cumulative grade point average.

Upon withdraw from a program at RTI/C, if a student had a payment plan agreement that turned into a post-withdrawal payment plan, the balance must be paid in full before reentering.

20 Title IV Fraud

Student Fraud

A student who has been convicted of, or has pled no contest or guilty to, a crime involving fraud in obtaining Title IV aid must have completely repaid the fraudulently obtained funds to the Department or the loan holder before regaining aid eligibility. RTI/C's administration will decide whether the incident should be reported to USDE's Office of the Inspector General.

Institutional & Third-Party Fraud

RTI/C contracts with a third-party servicer to complete the processing of student financial aid.

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All referrals to the Inspector General should be submitted as stated in Section 34 CFR 668.16(g) OIG referrals.



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21 Audit Requirements

Financial aid records and student files are audited every year. Auditors review a sample of student aid files to ensure the Financial Aid Administrator is meeting compliance requirements with federal, state and institutional policies.

Type of Audit

An independent auditor conducts an annual audit of RTI/C's compliance with the laws and regulations that are applicable to the FSA programs in which RTI/C participates (a compliance audit), and an audit of RTI/C's financial statements (a financial statement audit). The Single Audit Act requires schools to have an audit conducted in accordance with the Office of Management and Budget's (OMB) Circular A-133, Audits of States, Local Governments, and Nonprofit Organizations.

Preparation for Audit

The Financial Aid Office cooperates with the auditor's requests. Typically, the auditor will randomly select a specific number of students to inspect. The files are pulled and given to the auditor. Any additional assistance requested is responded to promptly.