

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.



Amy S. Herrman Ed.D.
RTI/C Director



Lucas Chapman, Ed.S.
RTI/C Assistant Director

500 Forum Drive
Rolla, MO 65401





Rolla Technical Institute/Center Financial Aid Policies and Procedures

Table of Contents

01 Introduction	6
Introduction to the Financial Aid Office	6
Purpose and Philosophy	6
Policies & Procedures Development Responsibilities	6
Documents & Methods	6
02 Administrative Organization & Office Management	7
Institutional & Division Structure	7
Financial Aid Office Responsibilities	7
03 General Aid Office Administration.....	7
Accommodations for Disabilities	7
Appointments with Staff	8
Telephone	8
Information Discrepancies	8
Cohort Default Rates	9
Reporting & Reconciliation	9
National Student Loan Data System	9
04 Student Consumer Information Requirements	9
05 Cost of Attendance Calculations.....	10
Various Student Populations	10
How Costs are Derived & Updated	10
Budget Restrictions	10
06 Professional Judgment.....	10
PJ Authority & Individuals Who May Exercise It	10
Circumstances Where PJ May be Used & Possible Actions	10
Request for PJ Consideration	11
Documentation	11
07 Records Management & Retention	11
Record Retention Periods	11
Minimum Record Retention Periods	11
State of Missouri Scholarship and Grants	12



Rolla Technical Institute/Center Financial Aid Policies and Procedures

08 Family Educational Rights and Privacy Act (FERPA) – Permission to Speak	12
09 Voluntary Consent to Participate in Electronic Transactions	13
Electronic Processes	13
10 Financial Aid.....	14
Packaging Philosophy	14
Available Amounts & Number of Eligible Students.....	14
General Eligibility Criteria	14
Citizenship Status	14
Packaging Groups.....	15
Federal Pell Grants.....	15
Additional Pell Grant Award Eligibility.....	15
Crossover Payment Periods.....	16
Campus-based Program Amount	16
A+ Scholarship.....	17
Access Missouri Grant.....	18
Direct Loans.....	19
Direct Plus Loan.....	20
Student Loan Code of Conduct	21
Payment Plans.....	23
Package Construction.....	23
Packaging Other Education Resources	23
Vocational Rehabilitation	23
Veteran’s Educational Benefits	23
Displaced Homemaker.....	24
Workforce Innovation and Opportunity Act/Health Profession Opportunity Grants.....	24
11 Student Needs Analysis	24
12 Verification	25
Verification Exclusions	25
Documentation & Forms	26
Data Elements to be Verified	26
Deadlines/Failure to Submit Documentation for Verification.....	27



**Rolla Technical Institute/Center
Financial Aid Policies and Procedures**

Conflicting & Inaccurate Information	28
Student Notification of Verification Changes	28
“C” Codes Clearance	28
Other “C” Codes Clearance	29
Review of Subsequent ISIR Transactions—Post-screening	31
13 Award Package Notification.....	32
Packaging Appeals.....	32
Award Package Notification.....	32
Over awards.....	32
Resolving an Over award When Student is Liable	32
Resolving an Overpayment When School is Liable	33
14 State Scholarship and Grant	33
Access Missouri Grant.....	33
A+ Scholarship	33
Calculate the amount of the student’s reimbursement cap	34
Returning Access Missouri Grant and A+ Scholarship.....	34
15 Satisfactory Academic Progress.....	34
How Satisfactory Academic Progress is reviewed.....	35
Financial Aid Warning.....	36
Financial Aid Suspension	37
Appealing Financial Aid Suspension	37
Financial Aid Probation.....	38
Repeated Coursework or Withdrawals.....	38
16 Return to Title IV Refund	38
Process Overview	38
Withdrawal Date	38
Formula Calculation	39
Post-Withdrawal Disbursements	39
Returning Unearned Funds.....	39
Over Award Resolution	40
Credit Balance Refunds	40
VA Credit Balance Refund and Overpayments.....	41



Rolla Technical Institute/Center Financial Aid Policies and Procedures

Debts and Overpayments	41
Institutional Refund Policy	42
Balances Due	42
Refunds for Cancelled Classes	42
Refunds for Students who Withdraw on or Before the First Day of Class	42
Refunds for Students who Never Visited Campus	42
Early Withdrawal	43
Refund Calculations	43
Academic Year Definition	44
Refund Schedule for Early Withdrawal – Fees and Supplies	44
Refund Schedule for Early Withdrawal – Tuition	44
17 Disbursing FSA Funds	45
Policy	45
Procedures	45
18 Leave of Absence (LOA) Policy	46
Notice to the Leave of Absence Applicant	47
19 Re-Entry Policy	48
Re-Entry Financial Aid within 180 days	49
Re-Entry Financial Aid after 180 days	49
20 Title IV Fraud	50
Student Fraud	50
Institutional & Third Party Fraud	50
21 Audit Requirements	50
Type of Audit	50
Preparation for Audit	50



Rolla Technical Institute/Center Financial Aid Policies and Procedures

As with any document of policies and procedures, this guide is continually reviewed and updated to meet the requirements of the United States Department of Education and the needs of our students. For more information on policy updates, contact the Financial Aid Administrator. All changes to this manual must be approved by the Director of Career and Technical Education.

01 Introduction

Introduction to the Financial Aid Office

The purpose of Rolla Technical Institute/Center (RTI/C) Financial Aid Office is to assist post-secondary students obtain any and all Federal and State Aid they may be eligible to receive. By doing so, we assist our students in obtaining the quality post-secondary education they desire. The Financial Aid office is located at 500 Forum Drive, Rolla, MO 65401 on the second floor.

Purpose and Philosophy

Rolla Technical Institute/Center believes that everyone who desires training should have the opportunity of attending school regardless of their financial situation. We continue to promote financial assistance opportunities to eligible students who might otherwise be depriving themselves of the benefit of training. The primary purpose of the financial program at Rolla Technical Institute/Center is to provide financial assistance to students who, without aid, would be unable to attend school. Financial assistance is offered in the form of grants, scholarships, and federally funded programs. Financial assistance is viewed only as supplementary. The student and the family of a student, when applicable, are expected to make a maximum effort to assist with educational expenses. It is the policy of Rolla Technical Institute/Center to award federal financial aid in accordance with federal regulations and guidelines pertaining to the type of assistance requested.

Policies & Procedures Development Responsibilities

The responsibility of financial aid policy decisions, are made by the Director of Career and Technical Education and the Financial Aid Director. The policy parameters are within the federal, state, and institutional regulations.

Documents & Methods

Students applying for 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. If any corrections need to be made, students may contact the Financial Aid Office or make corrections, using his/her FSA ID number. Student information will automatically be sent to Rolla Technical Institute/Center (RTI/C) if the student has listed RTI/C as their school of choice using Federal School Code 005429.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

Once the student completes the FAFSA they will have to meet with the Financial Aid Administrator. By submitting the FAFSA does not mean the financial aid is set up and awarded.

Once the student receives RTI/C Acceptance Letter and has accepted their position in the program they requested, a student will be considered actively enrolled. The Financial Aid Office will send an initial email informing the student to set up their Financial Aid appointment. During this appointment the Financial Aid Administrator will discuss payment arrangements for students to pay for their program cost such as Tuition, Fees, Supplies and other expenses. The Financial Aid Administrator will go over the amount the student is eligible for in Federal Aid, State Aid and other ways to pay for the upcoming academic year.

02 Administrative Organization & Office Management

Institutional & Division Structure

Rolla Technical Institute/Center is hosted by the Rolla Public School District #31. The Rolla 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 Director of Career and Technical Education and in cooperation with the District Business Office Manager provides leadership and direction for the delivery and coordination of federal, state and institutional student financial aid programs, audits, compliance reviews and account reconciliation reviews. The Financial Aid Administrator is responsible for the management and administration of the student Financial Aid. The financial aid administrator will assemble and maintain student aid records, assess eligibility of applicants for aid, complete federally mandated reports, design and implement systems to accomplish these tasks, coordinate fiscal matters with the Business Manager, including student fund requests, accountability for student disbursements, student ledger accounts. This position requires knowledge of federal regulations, institutional policies and procedures, ability to deal with clients about sensitive issues and the ability to deal with continually changing program regulations. Work with other outside paying agencies. Assist students and parents on how to pay for the student's program choice. In addition, the Financial Aid Administrator along with Campus Ivy our 3rd party vendor will maintain student financial aid records/files, verifying application data on selected applicants, calculate student awards, collect progress reports for satisfactory progress determinations from the program instructors, maintain up to date knowledge of relevant federal regulations, and other general office duties.

03 General Aid Office Administration

Accommodations for Disabilities

Rolla Technical Institute/Center 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 School District also does not discriminate on the basis of disability in its hiring or employment practices.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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. Closed for lunch from 12:00 pm to 1:00 pm. Appointments at other times may be scheduled in advance. For prompt attention, appointments are recommended.

Cashiers hours are 8:00 am – 4:00 pm (when school is in session). Summer hours are 8:00 am – 3:00 pm. Lunch is 11:00 am to 12:00 pm (no check pick-up during the lunch hour). Monday – Friday.

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 (FERPA) Permission to Speak approved by the student 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 explaining the resolution, in detail, and accompanied by any supporting documentation. If a student withdraws and has conflicting information in their file, resolution will be made by financial aid staff before making late or post-withdrawal disbursement.

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 explaining the resolution, in detail, and accompanied by any supporting documentation, if applicable.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

Cohort Default Rates

The Department releases draft default rates in February which allows RTI/C an opportunity to review and correct the data that will be used to calculate their official cohort default rates. In the early fall of each year, the Department issues the official cohort default rates.

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, or lower, if possible.

Reporting & Reconciliation

Campus Ivy (CI), on behalf of the RTI/C, utilizes the reports from COD and DL tools to make sure that our 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 CI, verifies information with the National Student Loan Data System (NSLDS) prior to awarding any aid to an enrolled student. NSLDS maintains information on a student's financial aid history. Checking this history ensures the proper aid packaging for the student.

NSLDS has the most recent information on student enrollment, grant and loan aid the student may have received at other schools, in addition to the student's repayment status. Checking a student's NSLDS history also reduces the chances of over-awarding aid.

CI inform NSLDS when a student withdraws, is terminated or graduates from a program of study.

04 Student Consumer Information Requirements

Consumer information as required in Subpart D of the General Provisions include financial assistance information and information about the school's academic programs and policies, information on graduation and completion rates, and information about the school's security policies and crime statistics report. Drug and alcohol prevention materials are available as well as information for borrowing students regarding FSA loan programs, loan obligation and repayment options. Consumer information must include any refund policy with which the school must comply, the requirements for the treatment of Title IV funds when a student withdraws; and the requirements and procedures for officially withdrawing from the school.

Consumer information is distributed by the school's administration and available on the school's website.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

05 Cost of Attendance Calculations

Various Student Populations

Campus Ivy (CI) provides RTI/C with financial aid budget components which is a breakdown by month. Figures come from The Economic Policy Institute (EPI). These amounts address 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.

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

PJ determinations are not taken lightly as doing so alters the student's EFC. Professional Judgment is only to be used in extreme cases and when the student can provide the documentation to show that it is justified. RTI/C third party servicer, Campus Ivy (CI), assist in determining PJs. Paperwork and documentation submitted to CI and the RTI/C financial aid advisors are notified of the outcome.

The Financial Aid Administrator must be notified of any reasons and adjustments made to an award before the student is notified. The student is notified of the change and is given a copy of the revised award 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 that was reported on the tax return for the base year, but that income is no longer available to them.

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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

Request for PJ Consideration

RTI/C 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. Ask the Financial Aid Office for Professional Judgement Authorization form and Expected Year Income Calculation form.

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.

07 Records Management & Retention

Record Retention Periods

Rolla Technical Institute/Center (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: Content: Retention: 5 years Disposition Federal Title IV Financial Aid--Student Files Also Called: SAR; ESAR; ISAR; Stafford Loan Function: Content: 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 were attended); first year students who receive funds and leave before completing



Rolla Technical Institute/Center Financial Aid Policies and Procedures

60% of the program will have, in their file: Refund calculation worksheet; 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 the 180 day follow-up.

State of Missouri Scholarship and Grants

RTI/C follow the Missouri Secretary of State Local Government Records Retention Schedules. General Records Retention for Public School District (revision 8/2016).

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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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. 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

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

- pass-word protection,
- pass-word changes at set intervals,
- access revocation for unsuccessful log-ins
- RTI/C Financial Aid office along with CI 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

10 Financial Aid

Packaging Philosophy

Rolla Technical Institute (RTI/C) 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 a program. Receipt of a High School Diploma or equivalent and no simultaneous enrollment in elementary or secondary school. General eligibility criteria include the following:

- U.S citizenship, U.S national or eligible noncitizen
- Correct Social Security Number (SSN)
- Registration with the Selective Service (Male only)
- Sign a Statement of Educational Purpose, certifying Title IV aid will only be used to pay educational expenses
- Not be 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
- 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 not limited to) a:

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



Rolla Technical Institute/Center Financial Aid Policies and Procedures

- Copy of a 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
- 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
- Certificate of Citizenship (N-560 or N-561) issued by the U.S Citizenship and Immigration Services
- 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), which 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

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 academic year definition is 900 clock hours and 26 weeks in length. The student 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 to take in account other forms of aid. Therefore, if a student's aid package exceeds their need, the attempt to eliminate the over award is reduced from 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 us with the (EFC) amount a factor needed to determine the Pell Grant amount for the award year.

Additional Pell Grant Award Eligibility

To be eligible for the additional Pell Grant funds, the student must be otherwise eligible to receive



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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 state 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 overlapping 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 has the Federal Supplemental Educational Opportunity Grant (FSEOG). 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 is a need base grant. This group is known as the FSEOG first selection group. A student who will receive a Pell Grant in the award year is a student who has demonstrated Pell Grant eligibility for the same award year based upon an EFC 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.

For example, in the case of a student who receives a Pell Grant for the fall payment period only due to reaching his lifetime eligibility used (LEU), the student may be awarded an FSEOG for both the fall payment period and subsequent spring payment period. The minimum FSEOG amount is \$100, but 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 \$500.00 or less. FSEOG will not be awarded to any student who've reached their 600% Lifetime Eligibility Used.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

A+ Scholarship

The A+ Scholarship is not a need base aid. To determine the amount of the A+ Scholarship the Missouri Department of Higher Education has 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 will make up the student's reimbursement cap and the financial aid administrator must calculate the standard reimbursement amount (include the general fees in both calculations). Then comparing the student's reimbursement cap to the standard reimbursement amount. Which 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>.

The following must be taken in account. Does the student have an Associate's Degree? Does the student have any credit hours from another A+ school? Did the student submit a FAFSA? Does the student qualify for a Federal Pell Grant? Does the student have a high school transcript with the A+ seal stamped, signed and dated? 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** high school transcript with the A+ seal signed, dated.
- You must provide official college transcripts from all other colleges you attended to our student services office or financial aid office.
- Your maximum A+ eligibility will be determined after a review of your total completed hours at previous A+ institutions and the number of hours accepted as transfer credit from a non A+ institutions. RTIC uses the credit hour conversion of 37.50 clock hours to 1 credit hour for calculation purposes. All credit/clock hours listed on a transcript from a previous participating A+ institution are included in the 105% percent eligibility limitation calculation. The 105% includes the following:
 - All hours, including developmental/remedial hours, taken at your current A+ eligible school
 - 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 your current school accepts in transfer. If you complete a certificate and progress 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 your current school, 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 your current school accepts in transfer.

Transcripts are requested by RTIC Student Services as part of the application packet and is



Rolla Technical Institute/Center Financial Aid Policies and Procedures

listed on the application component checklist. The financial aid administrator will make copies of the transcripts for A+ Scholarship students and 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 for and do not exceed the 105 percent eligibility limitations by requesting a review of the current transcripts from Students Services.

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

Once the student is eligible and meet SAP requirements to receive A+ Scholarship funds the financial aid administrator will certify the student in the FAMOUS system in the Fall payment period, Spring payment periods 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 will post the funds to all the Student Ledger Cards of the eligible students that were certified.

Access Missouri Grant

Rolla Technical Institute/Center participates in the Access Missouri Grant program administered by the Missouri Department of Higher Education (MDHE). The MDHE determines the amount awarded to each student. This grant is a need base program. For Initial Students the following apply:

- You must submit a FAFSA for the current school year and verification cleared.
- Be a U.S. citizen. RTI/C will verify your citizenship by reviewing your ISIR.
- You must be a permanent resident of Missouri for a minimum of 12 months. You must provide proof of being a Missouri resident for 12 months. You must provide along with your Missouri State driver's license or state identification 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 a **participating Missouri school**. Full-time enrollment is defined as a minimum of:
 - 12 semester hours, or
 - 8 quarter hours, or
 - 6 semester hours for students who are unable to enroll in 12 hours as a result of a disability defined by Title II of the Americans with Disabilities Act.
- Have an EFC of 12,000 or less.
- Not be pursuing a degree or certificate in theology or divinity.
- Not have received your first bachelor's degree, completed the required hours for a bachelor's degree, or completed 150 semester credit hours. Students that



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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

- Continue to meet the eligibility requirements for initial students.
- Maintain a minimum cumulative grade point average (CGPA) of 2.5 and otherwise maintain satisfactory academic progress as defined by our school. If this is the first academic year in which you have received an Access Missouri payment, this requirement does not apply.
- 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 the award by going to 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 all the Student Ledger Cards of the eligible students that were certified.
- If a student is ineligible and funding must be returned, RTIC will request state student financial assistance funds to be returned within 30 days to the business office.

Direct Loans

RTI/C will verify each student 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:

Undergraduate Dependent students and Independent students are eligible to borrow \$3,500.00 in Direct Subsidized loan funds so long as all aid received by the student does not exceed their cost of attendance for Award Year 1. Students may qualify for an additional \$2000.00 for Dependent student and \$6000.00 for Independent student in Direct Unsubsidized loan funds so long as all aid received by the student does not exceed their cost of attendance for Award Year one. For those programs more 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 remaining clock hours and weeks in the remaining academic year (AY).

AY2 annual loan maximums are as follows: Dependent Student \$4500 subsidized and \$2000 unsubsidized; Independent Student \$4500 subsidized and \$6000 unsubsidized. Radiologic Technology students may receive AY3 loan limits for the last 698 hours of the 2498 hours program. Radiologic Technology program for AY3 Direct Loans is prorated hours. The calculation for the prorated: $\text{Hours remaining in the payment period } 698 \text{ divided by } 900 \text{ (academic year)} = .775555556$ x 4500 (the amount of subsidized loan you could receive in a full academic year) = 3,490.00 split in two payment periods of \$1,745 per payment period. This is an example of the prorated calculation.

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 full. 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. To resolve a default loan status, a student can check NSLDS for their loan details or call the financial aid office for assistance.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

RTI/C requires students requesting a Direct Loan complete the on-line Entrance Counseling and Master Promissory Note (MPN). You can complete the counseling at www.studentloans.gov. If you completed the Entrance Counseling in the past on-line you will not have to do 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. An active confirmation is required for a student to take action to accept a loan made under an MPN before our school 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 our program RTI/C request 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

Parent borrower eligibility to borrow a Direct PLUS Loan for a student, 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 be met:

- Be a U.S. Citizen or 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 Free Application for Federal Student Aid (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 you were eligible to receive from one of the Title IV programs (e.g. Federal Perkins Loan, Federal Pell Grant, a federal student loan)
- Have made satisfactory arrangements to repay the amount owed on any loan you are in default on from one of the Title IV programs (e.g. Federal Perkins Loan, Federal Pell Grant, a federal student loan)
- 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).

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 you to authorize the school to use your loan funds to satisfy other educationally related charges after tuition and fees.

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. An active confirmation is required for a parent borrower to take action to accept a loan made under an MPN before our school can disburse any loan funds. This borrowing confirmation process must be completed once each award year for the first loan a borrower receives



Rolla Technical Institute/Center Financial Aid Policies and Procedures

for that award year, starting with loans associated with the 2020-2021 award year.

Student Loan Code of Conduct

Rolla Technical Institute/Center (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



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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.

- 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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.

Package Construction

To utilize non-repayable resources first. All aid a student receives must be reported to the Financial Aid Office to prevent over-awards and/or over-payments. 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.

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



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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 counseling office will submit the name of the student that 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.

Workforce Innovation and Opportunity Act/Health Profession Opportunity Grants

A student who meets the criteria of the Central Ozarks Private Industry Council (COPIEC)/Workforce Innovation Opportunity Act (WIOA) may be awarded a training grant to attend our educational institution. Financial Aid provides a copy of the award letter to COPIEC for their review to determine if a student is in need of additional funding. Financial Aid submits a Cost Projection form. If the student meets all the requirements for additional assistance Financial Aid will receive a funding document that has been approved by COPIEC. The funding is considered in the student's aid packaging.

The Health Profession Opportunity Grants (HPOG), administered by Central Ozarks Private Industry Council, 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. Central Ozarks Private Industry Council 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

- 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

All ISIR (Institutional Student Information Record) that is generated by a student submitting a FAFSA received with an asterisk (*) by the EFC (Expected family contribution) 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.

Verification Exclusions

There are times when you don't need to verify a student's application. Except in the case of the student's death, however, none of the exemptions excuse you from the requirement to resolve conflicting information. You should document the basis for an 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. You don't have to continue verification if you made an interim disbursement and the student died before verification was completed. You cannot make any additional disbursements, except for FWS funds already earned, to any of the student's beneficiaries. You cannot originate or disburse his Direct Subsidized Loan or consider any interim disbursement you made of Pell, Perkins, or 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 you have reason to believe it is inaccurate, you don't 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 you have reason to believe it is inaccurate, you don't have to verify the reported FAFSA



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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.

Documentation & Forms

RTI/C Financial Aid Office uses dependent and independent student Verification Worksheets. The documentation you will need 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 not change it. It is the fastest, easiest, and most secure method of meeting verification requirements. Required documentation is considered to be student and/or parent federal tax return transcripts. Tax transcripts submitted for verification do not need to be signed by the tax filer unless we have reason to doubt their authenticity. Whenever the regulations allow a signed copy if a Tax Return 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 require to fill out a non-tax filer form.

Filers of amended returns. Students or parents who file 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, we cannot rely on that data. Instead, 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 submit a Tax Return Data Base View (TRDBV) transcript as well as a statement they have signed and dated indicating that they were victims of tax-related identity theft and that the IRS has been made aware of it.

Data Elements to be Verified

RTI/C Financial Aid Office will verify the student's household size, the number of family members reported to be in college, 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).

2020-2021 Items to be Verified

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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

Deadlines/Failure to Submit Documentation for Verification

If a student was selected for verification and refuse to submit the required documentation by the date requested the student will not receive any Federal or State funds. This includes Parent Plus Direct



Rolla Technical Institute/Center Financial Aid Policies and Procedures

Loans. It will be at the discretion of RTI/C if the required documentation was received after our deadline to still provide 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 award 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 2015-2016, 2016-2017 and 2017-2018 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.
- 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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 FA 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.

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



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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 Ed, 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.

For the 2018-19 & 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 Director 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

Flag 3 – For flag 3 the Director 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 for 2016-17 and 2013-14 through 2016-17 award years for 2017-18. If not, then the student must be denied eligibility for Federal Student Aid (FSA) funds.

If eligibility is denied, The College 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 award 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 award 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.

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](#)



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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 Financial Aid Office notifies students of their award package by an initial award 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 stated in the notification. Possible reasons for award revisions would be: the student received additional funding (scholarship, grant, etc.) after initial notification sent, 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.

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, failing to disclose or falsifying 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, we will promptly attempt to recover the overpayment by notifying the student, in writing, and requesting full payment. 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, we will consider any information provided and decide whether the objection is warranted.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

The RTI/C will cooperate fully with any efforts and procedures of the USDE 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, we will make an adjustment 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 we have returned from the student. However, this will not be considered a Title IV debt, because the overpayment was due to an error on the part of the school.

14 State Scholarship and Grant

Access Missouri Grant

Rolla Technical Institute/Center participates in the Access Missouri Grant program administered by the Missouri Department of Higher Education (MDHE). The MDHE determines the amount award to each student. This grant is a need base program. The following list the foundational criteria for eligibility:

The student must

- be a US Citizen (or Permanent resident) and a Missouri Resident
- be a undergraduate student enrolled full time at a participating Missouri school
- have a FAFSA on file before February 1, 2018, 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
- 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).



Rolla Technical Institute/Center Financial Aid Policies and Procedures

The student must provide RTI/C with a copy of their high school transcript with an A+ Seal signed and dated, along with a FAFSA. This will determine the amount of the A+ Scholarship by applying the following first:

- Federal Pell Grant
- FSEOG

Each year MDHE puts out A+ Tuition Reimbursement Cap, which is used for clock hours. The following step is applied:

Calculate the amount of the student's reimbursement cap

The tuition reimbursement cap is calculated by multiplying the number of clock hours in the payment period by the amount of the cap. General fees are then added to produce the student's reimbursement cap. Students receiving A+ Scholarship funds must fill out and sign RTI/C A+ Scholarship agreement.

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 that each student returns and the academic year of the return. A check is then requested in the amount established on the report from Famous, then processed through the RTI/C 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

The MDHE will complete 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.

If the check is not received within 30 days, a message will appear on your **Message Board** page in FAMOUS notifying you to contact the 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 the 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



Rolla Technical Institute/Center Financial Aid Policies and Procedures

length of time.

How Satisfactory Academic Progress is reviewed

When a student is receiving Title IV funding for their clock-hour program at Rolla Technical Institute/Center, 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: 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% in a payment period. Students missing five consecutive days of classes without notification to the school will be administratively withdrawn from RTI/C.

The list below shows the number of payment periods in Title IV-eligible programs at Rolla Technical Institute/Center:

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

Paramedic: 4 payment periods/1464 clock hours/63 weeks

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

2nd Payment Period 451-900 clock hours and 19 weeks

3rd Payment Period 901-1182 clock hours and 38 weeks

4th Payment Period 1183-1464 clock hours and 50 weeks

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



Rolla Technical Institute/Center Financial Aid Policies and Procedures

- 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. A clock hour payment period is 450 clock hours and 900 clock hours for an academic year. Except for Business & Skilled Technical Sciences Programs a clock hour payment period is 457 clock hours and 914.50 clock hours for an academic year.

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. Qualitative component includes grades, work projects completed, or other comparable factors that are measurable against the norm. A student cumulative grade is used to determine compliance with the qualitative components of SAP.

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

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, are 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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 that 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.

Example of severe or unusual circumstances may include, but are not limited to: personal illness, injury or accident, 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 and lack of motivation or interest.

If such 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.

To appeal, the student must submit a written appeal to the Assistant Director. A verbal request is not acceptable. The appeal must explain the circumstances which prevented them from meeting the Satisfactory Academic Progress standards in the past. The student must explain their course of action moving forward to allow them to be successful in the future. The student should include as many specifics as possible. The student must meet with their 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 Assistant Director/Financial Aid Director within 5 days from date of notification of loss of financial aid eligibility.

The Appeals Committee will review the 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 certain conditions as outlined by the Committee. If the Committee denied the student's request, they will have to pay by other means until they regain satisfactory academic progress and then 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 result in the loss of eligibility to receive Title IV Federal Funds, Loans and State Grants.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

Financial Aid Probation

A suspended student who has successfully appealed for reconsideration is reinstated for aid in a suspension status with 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.

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. The retaken class' most recent grade will replace the withdrawal (W) grade and be calculated into the student's cumulative grade in the exact same manner as an initially attempted class. This retaken class' clock hours and grade will apply to the Quantitative and Pace standards.

A class that terminates with a withdrawal and 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.

16 Return to Title IV Refund

Process Overview

The calculations require to figure an individual student's refund are based on what was charged and the length of time the student was in the program. RTI/C has developed this policy to meet the guidelines of the 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 Rolla Technical Institute/Center (RTI/C) request from Campus Ivy (CI) a return to Title IV (R2T4) calculation.

Withdrawal Date

Rolla Technical Institute/Center considers a student withdrawn if the student officially provides notification to the Student Services Office or Financial Aid Office with the intent to withdraw. The date of withdrawal will be the date the student completed the last date of attendance (LDA). If a student does not officially withdrawal from their program RTI/C will consider the date for calculating refunds as the unofficial withdrawal date of the student's last date of attendance (LDA). Unofficial withdrawal will be the end of the 5th day the student has been absent from their



Rolla Technical Institute/Center Financial Aid Policies and Procedures

program and has not notified the school.

Formula Calculation

For determining the earned and unearned portions of Title IV aid as of the date the student last date of attendance (LDA), RTI/C uses hours that were scheduled to be attended. Up through the 60% point in each payment period a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. 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, we 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 post-withdrawal disbursement should be made. R2T4 calculations will be completed within 30 days of notification of a student's withdrawal. Campus Ivy completes the R2T4 and scan the R2T4 calculation and all supporting documents under the students account in the CORE system. Once reviewed and approved then the refunds are entered I the CORE system and sent to COD via EdConnect. The refunds are then included into the next roster.

Post-Withdrawal Disbursements

When a R2T4 calculation reveals a student is entitled to post-withdrawal disbursement of Federal Pell Grant, the funds are automatically processed and posted to the students 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 post- withdrawal 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 with 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 never responds 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



Rolla Technical Institute/Center Financial Aid Policies and Procedures

- 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 students' 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 claims that the school made a mistake in determining the overpayment, we will consider any information provided and decide whether the objection is warranted.

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

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, Financial Aid 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

If a student receives a credit balance check and does not need the funds for other educational expenses, they 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 students loan.

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.

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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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

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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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:

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)



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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.

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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

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.

17 Disbursing FSA Funds

Policy

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

Procedures

On designated days of the week pay lists will be 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 the school through the data import process. Schools are responsible for monitoring and accurately updating all student SAP, attendance, unit progression and enrollment information. The eligibility validations and categories will include:

- Enrollment status
- Hours/credits earned
- Hours/credits scheduled
- ISIR clearances for C codes and verification
- Documents received & approved
- Grade level progression
- PELL LEU



Rolla Technical Institute/Center Financial Aid Policies and Procedures

- Subsidized Loan 150% Limit
- Aggregate Loan Limits
- SAP status
- Maximum Timeframe
- R2T4 Calculation

All approved disbursements and adjustments will then be pulled into a disbursement batch and updated to 'disbursed' in Core, a roster of these disbursements will be generated. The student Refund and Disbursement notifications will be auto generated by the system and emailed and/or text to the student and also posted to the student portal. A COD export file of all disbursements listed on the roster will be sent to COD and the response file loaded to the system. Any rejects from the COD response file will be cleared each day and reviewed weekly. A Student Information System (SIS) update file will be sent to the school from the CORE system and the school will update their system with all origination and disbursement information housed in the file. The roster will be 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 Aid Officer will enter the G5 amounts within the roster as they are entering the amounts in G5, 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. 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.

Rolla Technical Institute/Center's (RTI/C) Leave of Absence (LOA) Policy requires the student (if applicable) to complete in person and in writing our RTI/C LEAVE OF ABSENCE APPLICATION (**Appendix A**) in advance unless unforeseen circumstances prevent the student from doing so. With the emphasis that the form be filled out completely with special attention given to the student's signature and correct date. For unforeseen circumstances the student is required to fill out the form, maybe at a later date. The beginning date of the approved LOA for unforeseen circumstances would be the date the student was unable to attend school. On the form (and extra sheets of paper if necessary), the reason for the request for leave of absence should be written / documented definitively and comprehensibly to the extent that the RTI/C Assistant Director can make a determination based solely on the student's written explanation and corresponding documentation. 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

The student must be making SAP at the time of the request (if not they will have to plead their case to their program's review board) prior to seeking approval of their Leave of Absence Application.

To be eligible for the RTI/C LOA, the number of hours of continuous leave that the student is expecting to request must be in excess of 45 hours of class time. The student's documentation needs to clearly indicate the need for the amount of leave requested.

Leaves with the expected duration of less than 45 hours will be subject to program's written attendance policy. When the student exceeds the allotted absences allowed they will receive a letter from their program director stating they are academically ineligible to continue in the program. At this point the student has the right to activate the Grievance/Variance Procedure found in the RTI/C adult institutional and the student's specific program's handbook.

The intention of the RTI/C Leave of Absence Policy is to allow a student to have a break in attendance and return to the program without an effect on the student's Title IV, HEA program eligibility.

In order for the LOA to be approved the student's request for a LOA (**Appendix C**), there must be a reasonable expectation that the student will return from the LOA. RTI/C may not assess the student any additional institutional charges, the student's need may not increase, and therefore, the student is not eligible for any additional federal student aid. The LOA, together with any additional leaves of absence, must not exceed a total of 180 days in any 12-month period.

A student that is on a LOA may not receive Direct Loans. The Federal Pell Grant and FSEOG may be disbursed. Credit balances due to the student will be disbursed to the student on LOA.

Notice to the Leave of Absence Applicant

If you as the student are a Title IV loan recipient, the school must explain to you the student, prior to granting the LOA, the effects that the student's failure to return from an LOA may have on the student's loan repayment terms, including the expiration of the student's grace period. -
Department of Education

At the end of the Leave of Absence Applicant Financial Aid Consult you will be asked to sign and date RTI/C's Notice to the Leave of Absence Applicant form (**Appendix B**).

Upon a student's return from a leave of absence, 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.



Rolla Technical Institute/Center Financial Aid Policies and Procedures

If a student does not return from LOA on the date determined as the return date. 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 standings in regards to SAP and disciplinary standards when they voluntarily withdrew from their program, to make up their clock hours and coursework allowing them to complete their program within reasonable time (as to be considered to have completed with their original cohort class.)

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

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

An example of a possible re-entry candidate would be a student who voluntarily left their program, while meeting SAP requirements and was in good standing in regards to discipline (no unresolved discipline referrals) or a student that did not return from LOA on the scheduled date of return.

A student who deems themselves a viable re-entry candidate must complete in person an RTC RE-entry Form. The RTI/C Director will review the RTI/C Re-entry Form. The form must be complete with the written reason and rationale for their 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 leaving, the student's interest in re-entry, and the pertinent documentation provided by the student. The explanation of the conditional changes that have occurred since the voluntary departure that would now allow the student to resume being a successful student would also be a key decision point. The Director reserves the right to interview the re-entry candidate.

The factor of remaining available time in the program will also be a key factor. Our RTI/C programs vary in length as measured by clock hours.

The time factor in a program has a number of constraining factors:

- RTI/C holds true to the 110% rule (program must be completed within a maximum of 110% of the clock hours as established as program length.) We hold true to this rule for academic continuity and retention of academic material on the part of the student. Many



Rolla Technical Institute/Center Financial Aid Policies and Procedures

of our programs are judged by our various accrediting agents based on the program's students' success rate in certification and licensing qualifying assessments.

- RTI/C instructor contracts limit the number of days an instructor can work. This can create a situation in which an instructor does not have enough contract days remaining to allow a student to make up all the clock hours owed by the student, due to a lack of a supervisor or an academic instructor.

The Director will ascertain all key factors and make a 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 original Title IV program funds award 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, the school 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 has determined that a student has withdrawn, a school may not delay performing a Return calculation to see if the student will return later in the payment period.

A student withdrawing from a clock-hour program earns 100% of his or her aid if the student's withdrawal date occurs after the point that he or 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 the school 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 the institution's programs. However, if an institution modified the scheduled hours in a student's program prior to and unrelated to his or 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, 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



Rolla Technical Institute/Center Financial Aid Policies and Procedures

used in the calculation of the student's cumulative grade.

Upon withdraw from a program at RTI/C, if a student had a payment plan agreement that turned into a PWD 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. The school'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.

Campus Ivy (CI) is located at 1180 SW 36th Ave #204, Pompano Beach, FL 33069. Phone 844-848-5332 CampusIvy.com respectively.

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

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 Coordinator is in compliance with federal, state and institutional policies.

Type of Audit

An independent auditor conducts an annual audit of RTI/C 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/Cs 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

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.