

Orange County Community College Financial Aid Policies and Procedures

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I. Introduction

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

Statement of Purpose

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

This Manual:

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

Financial Aid Reference Documents

There are many resource guides which assist the FAO staff, these citations are maintained by the office staff.

The documents which are used to determine students eligibility for financial aid include current regulations published in the Federal Register, Department of Education guides (such as the Federal Student Financial Aid Handbook, Verification Guide, formula books, and Audit Guide), Dear Colleague Letters, financial aid legislation and other laws or regulations that impact student aid, and the National Association for Student Financial Aid Administrators Newsletters. Some of the publications are stored in an electronic format, while some are retained in hard copy as needed.

II. Philosophy of Orange County Community College Financial Aid and Scholarship Office

The philosophy of this office is to provide access and choice to students, who without such assistance would not be able to attend an institution of higher learning.

Policy Development

Responsibility for Institutional Policy Development

The Director of Financial Aid and the Enrollment Management Sub-Committee are responsible for establishing institutional policy development surrounding the delivery of financial assistance. Policy development adheres to federal and state laws and regulations as well as to the mission of the college.

Institutional Principles of Financial Aid

1. The purpose of any financial aid program - institutional, governmental, or private - should be to provide monetary assistance to students who can benefit from further education but who cannot do so without such assistance. The primary purpose of a collegiate financial aid program should be to provide financial assistance to accepted students who, without such aid, would be unable to attend that college.
2. Each college has an obligation to assist in realizing the national goal of equality of educational opportunity. The college, therefore, should work with schools, community groups, and other educational institutions in support of this goal.
3. The college should publish budgets that state total student expenses realistically by including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.
4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.
5. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources.
6. The amount and type of self-help expected from students should be related to the circumstances of the individual. In the assignment of funds to those students designated to receive financial aid, the largest amounts of total grant assistance should go to students with the least ability to pay as determined by the Director of Financial Aid.
7. The college should review its financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending the institution. The college has an obligation to inform students and parents of the financial aid renewal policies for enrolled students at the time of the initial offer of financial assistance.

8. Because the amount of financial assistance awarded reflects the economic circumstances of students and their families, the college should refrain from any public announcement of the amount of aid offered and encourage students, their secondary schools, and others to respect the confidentiality of this information.

9. All documents, correspondence, and conversations between and among aid applicants, their families, and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.

10. Concerns for the student should be paramount. Financial aid should be administered in such a manner that other interests, important though they may be, are subordinate to the needs of students.

Operating Policies

The following operating policies are designed to assure that the FAO is effective in carrying out its responsibilities:

1. All students must apply for financial assistance by submitting appropriate application forms to the FAO.

2. All grant, work study and Loan funds available to the college for financial assistance shall be administered through the FAO and Business Office.

3. The FAO shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is not in excess of need and/or the cost of attendance and that aggregate awards do not exceed total expenditures of funds under each program.

4. Selection of students to receive financial aid will be made without regard to age, sex, race, color, religion, sexual orientation, national origin, disability or marital status.

5. Priority consideration for aid is given to students whose files are complete by April 15 for Fall, December 1 for Spring and May 1 for Summer of each year.

6. All students applying for aid are required to apply annually for federal assistance.

Financial Aid and Scholarships Committee

The Financial Aid and Scholarships Committee is designed to:

1. Establish and enforce Scholarship policy on matters relating to awarding endowed and institutional scholarships.

2. Establish program objectives consistent with the College's strategic plan.

3. Monitor the effectiveness of scholarship activities.

III. Administrative Organization of the Financial Aid Office

Organization

The Financial Aid Office directly reports to the Vice President of Student Services. Vice President of Student Services reports directly to the President of the College.

Division of Responsibility Between Financial Aid and Fiscal Offices

There exists a clear and separate division of responsibility for the administration of financial aid programs which are divided between the FAO, and the Business Office. In order to maintain this division, each office is accountable for the following responsibilities.

The Financial Aid Office is responsible for the following:

1. Collects supporting documentation for the determination of aid eligibility.
2. Determines student eligibility for financial assistance.
3. Awards federal, state, and college aid in compliance with laws, regulations, and policies.
4. Notifies students of aid eligibility.
5. Compiles and completes all institutional, state and federal reports.

The Business Office is responsible for the following:

1. Disburses aid to student account.
2. Maintains accurate billing.
3. Collects payments for student accounts.

General Financial Aid Office Administration

The FAO is open and available to serve students from 8:00 a.m. to 4:30 p.m. Monday through Friday.

General administrative correspondence is routed by the Financial Aid Staff members. If an appropriate recipient is not identifiable, the correspondence should be given to the Assistant Director for evaluation and delegation.

Where appropriate, correspondence should be responded to within one week. If a staff member is responding to a specific complaint, it is typical procedure for the staff member to have the Director overview the correspondence. This allows the Director to be aware of potential problems.

Telephone calls are answered in a friendly and professional manner. Typically, the Financial Aid staff members and student workers answer incoming calls. If the caller requires general information, the Financial Aid Assistant should respond. If the caller requires specific information, the staff member should screen the call thoroughly and transfer the information and caller to the appropriate individual.

General financial aid forms are distributed from the front desk of the FAO which is located in Room 346 of Shepard Student Center.

New and Returning students are encouraged to file on-line the Free Application for Federal Student Aid (FAFSA).

The personnel policies of staff members are outlined in the Orange County Community College Staff Handbook which is kept on file and available through the Human Resource Office.

Performance evaluations are conducted on an annual basis. Forms must be completed by the director; however, input from co-workers is solicited.

Students and parents are encouraged, but not required to make appointments to see financial aid staff in regards to seeking additional financial aid information.

Records Management

Confidentiality of Records

All records and conversations between an aid applicant, his/her family and the staff of the FAO are confidential and entitled to the protection ordinarily given a counseling relationship. Orange County Community College assures the confidentiality of student educational records in accordance with Orange County Community College rules, state, and federal laws including the Family Educational Rights and Privacy Act of 1974 (The Buckley Amendment - whose primary intent is to provide students access to their educational records and to limit dissemination of personally identifiable information without the student written consent) as amended. As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. A student who wishes to obtain access to his/her financial aid record is able to do so in the presence of a FAO employee.

Public Information

The following information, considered "directory information" may be disclosed to the public by any Orange County Community College employee unless the student has specifically requested in writing to Registrar's Office that this information be withheld:

1. Name
2. Local address
3. Local telephone number
4. Birth date and place of birth
5. Major

6. Year in school
7. Enrollment status
8. Dates of enrollment
9. Degrees and awards received
10. Most recent attendance of previous educational institution
11. Anticipated graduation date

Non-Public Information

A student's consent is required for the disclosure or publication of any non-directory information with the following exceptions:

1. Another College employee
2. Representatives of federal and state agencies
3. Accrediting organizations

A student must submit a written release of information for any additional information to be released to any other person or agency. The student's release must contain:

1. Date of request
2. Student's Social Security Number
3. Student's signature
4. Specific contact name or agency
5. Summary of information which may be released.

Active Records

The FAO maintains a master record for each student receiving financial assistance. All financial aid folders are retained for the appropriate retention required by SFA regulations. Any records involved in any claim or expenditure which has been questioned by federal audit are retained until the question is resolved.

Inactive Records

The FAO keeps inactive records for seven years from the last date of enrollment or longer depending on college policy. After the appropriate time period, records are shredded.

Automated Program Files

The FAO maintains the SCT Banner Financial Aid Module. Federal eligibility information is received electronically from the Department of Education. This information is loaded and maintained by the FAO.

III. Calendar of Financial Aid Activities

JANUARY: Verify that all aid for spring semester disburses correctly;

FEBRUARY: Prepare IPEDS report for Feds.

MARCH: Begin sending out award letters to prospective students; Process Pell. Attend BANNER Conference.

APRIL: Continue to award new students; Perform exit interviews for graduating class. Put APTS applications out for Part-time students .

MAY: After grades are available, run SAP; Send out award letters to returning students; Award summer financial aid.

JUNE: Continue to award new and returning students; Change banner loan information for next aid year.

JULY: Continue to award new and returning students; Process loans for upcoming award year.

AUGUST: Perform Entrance Interviews during Fall Orientation for those who have not completed this requirement; Continue to award new and returning students

SEPTEMBER: Verify that all aid for fall semester disburses correctly; Process loans for new students; Process Pell; Complete NYSED 4.1 Report.

OCTOBER: FISAP Due October 1. NYSFAA Fall Conference; Send out loan newsletter for students.

NOVEMBER: Perform exit interviews for graduating seniors. Attend SFA Conference.

DECEMBER: After grades are available, run State SAP. Evaluate Federal appeals granted for Fall to ensure compliance with Federal Appeal conditions.

IV. Student Consumer Information

The staff in the FAO recognizes that in order to understand the complications of Financial Aid, accurate and timely dissemination of information to consumers is vital. Several policies have been implemented to ensure appropriate dissemination is achieved. See Financial Aid web pages.

Financial Aid Program Availability

Financial aid programs which are available to students attending Orange County Community College are distributed through the following Orange County Community College published documents:

1. The Orange County Community College Catalog.
2. A Financial Aid and Scholarships Brochure distributed to students from the FAO and Admissions Office.
3. The Orange County Community College Web Site at www.sunyorange.edu and MYSUNYORANGE/ Banner web site.
4. The Student Guide published by the U.S. Department of Education.

Financial aid funds may be categorized into four basic sources: federal, state, institutional, and private. Because there are too many outside private sources to list in this Manual, only Federal, State, and Institutional sources for Orange County Community College are listed below.

FEDERAL

Federal Pell Grant
Federal Supplemental Educational Opportunity Grant (FSEOG)
Federal Work-Study Program (FWSP)
Federal Perkins Loan
Federal Subsidized Stafford Loan
Federal Unsubsidized Stafford Loan
Federal Parental Loan for Undergraduate Students (FPLUS)

STATE

Tuition Assistance Program (TAP) for Full-time Students
Tuition Assistance Program (TAP) for Part-Time Students
Aid for Part-Time Study (APTS)
Flight 3407 Memorial Scholarship
Flight 587 Memorial Scholarship
Military Service Recognition Scholarship
NY Lottery "Leaders of Tomorrow" Scholarship-(The New York Lottery is not currently awarding any new scholarships. Recipients of a prior LOT Scholarship will continue to receive any unpaid balance subject to the original requirements.)
NYS Math and Science Incentive Scholarship
NYS Memorial Scholarship for families of volunteer firefighters, police officers, peace officers, emergency medical service workers, deceased firefighters
NYS Scholarships for Academic Excellence
NYS Volunteer Recruitment Service Scholarship
NYS World Trade Center Memorial Scholarship
Robert C. Byrd Honors Scholarship
NYS Native American Award
NYS Regents Award for Children of Deceased and Disabled Veterans
Segal AmeriCorps Education Award
Veterans Tuition Award
FASNY Tuition Reimbursement Program (FASNY HELP)

INSTITUTIONAL

Orange County Community College Scholarship (*236 Scholars Scholarship types*)

President's Scholarship

Orange County Community College Grants (Grant in Aid)

Procedures and Forms Required to Apply

The procedures and forms required to apply for financial aid are published in the College Catalog and the Orange County Community College Financial Aid and Scholarship brochure. In addition, notices announcing deadlines and application availability are distributed from the FAO. Aid is awarded on a first-come, first-serve basis using a priority deadline. Students who complete their files after this priority date may receive limited funding.

There are many forms which may be required to evaluate student aid eligibility. However, a student need only apply for admission and file the Federal Application for Federal Student Aid (FAFSA) to begin application process.

Additional documents may be requested to complete processing of the aid request. Notification of these additional required documents are sent to students through a missing information letter and e-mail to go to the MYSUNYORANGE/Banner web site. Additional information may include, but is not limited to, the following:

1. Proof of citizenship.
2. Proof of selective service registration.
3. Marriage certificate.
4. Verification Worksheet with Household size
5. IRS Tax Transcripts (parent and student and/or spouse).
6. SNAP benefits
7. Number in college
8. Child support paid

Methods of Disseminating Consumer Information

The primary method of disseminating consumer information to college students is through the College Catalog and website. In addition, information is distributed through:

1. Information sheets distributed to students with award letters. These can be obtained through the MYSUNYORANGE/Banner web site.
2. Tracking letters.

3. The Orange County Community College Financial Aid and Scholarships brochure.
4. Variety of e-mails and portal messages to students.

Student Eligibility Requirements

Student eligibility requirements are listed in the following documents:

1. Orange County Community College Catalog.
2. Orange County Community College website.
3. The Orange County Community College Financial Aid and Scholarships brochure.
4. On specific aid applications (i.e., loan applications for Stafford Loan and scholarship applications describe eligibility requirements).

To be eligible to receive need-based Federal assistance, a student must:

1. Be admitted to college and enrolled in an eligible degree program of study.
2. Be a U.S. citizen, U.S. national, or U.S. permanent resident or reside in the United States for other than a temporary purpose (supportive documentation may be required to verify residency or citizenship status).
3. Maintain satisfactory academic progress in their course of study.
4. Not be in default of any loan or owe a repayment on a Federal Pell Grant, FSEOG, or State Grant.
5. Demonstrate financial need.

Rights and Responsibilities of Students on Financial Aid

As a recipient of financial aid, there are certain rights and responsibilities of which students should be aware. These rights and responsibilities of students on financial aid are listed on the Orange County Community College Financial Aid website.

Students have the right to know the:

1. To understand how the financial aid department determines financial need.
2. To know the standards used to judge eligibility for financial aid.
3. To appeal decisions made by the financial aid office.
4. To understand how and when financial aid awards will be distributed.
5. To understand the college's refund policy.

6. To understand the financial aid department's Code of Conduct.
 7. To choose freely the participating lender from whom he or she wants a student loan
 8. To understand which portions of financial aid are loans which must be repaid and what the rate of interest is.
 9. To be notified in writing if his or her financial aid is canceled and for what reason.
 10. To reapply for financial aid each year.
 11. SUNY Orange is committed to preventing fraud associated with the misuse of students' identifying information (identity theft). In compliance with the Federal Trade Commission, as of 11/16/09 we can **NO LONGER** give out specific information to students over the phone. If you have any questions about your financial aid, please check your "[Banner account](#)" or stop by the Financial Aid offices at either the Newburgh or Middletown Campus with your photo ID. Due to the strict guidelines of this policy, no information can be given to parents unless the student is present with photo ID, or unless there is a signed FERPA agreement at the Registrar's office authorizing Financial Aid to release information to a parent.
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Students are responsible for:

1. Completing all forms accurately and by the published deadlines.
2. Submitting information requested by FAO staff in a timely manner.
3. When requested, to provide documents to verify family income, family size, and similar matters.
4. Keeping the FAO informed of any changes in address, name, marital status, financial situation, or any change in student status.
5. Reporting to the FAO any additional assistance from non-College sources such as scholarships, loans, fellowships, and educational benefits.
6. If receiving federal financial aid, to maintain eligibility by enrollment in an approved program and all courses must apply to the student's degree major.
7. Notifying the FAO of a change in enrollment status.
8. Maintaining satisfactory academic progress.
9. Re-applying for aid each year.

Cost of Attendance

A description of the fees for attendance is published in the Orange County Community College Catalog and Web site. A complete budget outlining the cost of attendance may be obtained from the FAO.

Refund Policy

A description of the refund policy is described in the Orange County Community College Catalog and SUNY Orange web site.

Academic Programs Offered

A description of the academic programs offered at Orange County Community College is listed in the Catalog

Person(s) Designated to Provide Financial Aid Information

Information concerning persons designated to provide financial aid information is listed in the Orange County Community College Catalog. Only information published, provided, or referred by FAO staff is valid. Any additional information should be verified with staff from the FAO.

Student Retention and Completion Data

Student retention and completion data is gathered by the Office of Institutional Research.

Information for Students with Disabilities

Information concerning students with disabilities is listed in the Orange County Community College Catalog. Student Services provides information and assistance to students with disabilities who are in need of special accommodations. This office should be contacted for additional information.

Information on Accreditation

Information concerning accreditation is listed in the Orange County Community College Catalog. Additional information may be obtained from the Vice President of Academic Affairs Office.

V. Student Application for Financial Aid

Students are required to submit aid applications on an annual basis. Priority consideration for receipt of financial aid funds administered by the FAO shall be given to students who submit all required documentation by the assigned priority deadline.

Forms

There are many forms which may be required to evaluate student aid eligibility. However, a student need only submit the Federal Application for Federal Student Aid (FAFSA) and apply for admission to begin the first step in applying for aid.

Additional documents may be requested to complete processing of the aid request. Notification of these additional required documents are sent to students through a missing information letters and e-

mail notification to see the MYSUNYORANGE financial aid Student Requirements page. Below are documents which may be required.

1. Free Application of Federal Student Aid (FAFSA) - a need analysis document published by the Department of Education. Information is sent to the Central Processing Center (CPS) for an analysis of the expected family contribution (EFC). Students receive a Student Aid Report (SAR) which shows the results of the analysis. Federal aid may only be awarded based on the official results of the FAFSA.

2. Federal Direct Stafford Loan Application and Master Promissory Note (MPN) – first-time loan recipients must sign a master promissory note at the student loans.gov web site. An entrance interview at www.studentloans.gov and loan test taken in our office are also required.

3. Federal Tax Transcripts - Federal Income Tax Transcripts may be requested if a student is selected for verification, or if the aid administrator deems it necessary to verify conflicting information. Dependent students must submit their tax transcripts and the tax transcripts of their parents. Independent students must submit their tax transcripts and their spouse's, if applicable. Tax transcripts must be signed.

4. Verification Worksheet - a document which collects updated information previously submitted on the FAFSA. Students who are selected for verification must submit this worksheet. Dependent students must obtain their parents' signature. An aid administrator may request a Verification Worksheet to resolve conflicting documentation .

5. Citizenship Verification - a document which collects proof that the student has citizenship status eligible for financial aid purposes, which may include, but is not limited to, a birth certificate, US passport and/or alien registration card.

6. Request for Professional Judgment due to Special Circumstances - a document that verifies a student, spouse, or parents' special circumstances. This document also is used for out of pocket medical expense, loss of income, and other extraneous circumstances that can increase or decrease a student's budget or decrease a student's EFC .

Application Process

Students begin the application process by applying for admission and submitting any piece of documentation required. This submission informs the FAO that the student wishes to apply for financial aid. Once the FAFSA is received, tracking letters are sent to students informing the student of documents or information which must be submitted. If a student submits an incomplete document, it is returned for completion. If the aid administrator requires additional information, a letter or e-mail and any appropriate forms will be sent to the student. If the student does not submit the requested information, the file will be considered inactive. Once the requested information is received and verified, it is forwarded for final packaging.

Deadlines

Target dates are not deadlines. Target dates ensure that the financial aid funds you are eligible to receive will be in your account for tuition deferment before the payment-due date. After these target dates, applications for financial aid and loans can still be processed, but you may have to arrange for

alternative means of payment, such as using your own funds or participating in the Tuition Payment Plan, until your financial aid processing is completed.

Target Date for [Pell Grants](#)

- Fall Enrollees: July 1st
- Spring Enrollees: December 1st

Target Date for [Direct Loans](#)

- Fall Enrollees: July 1st
- Spring Enrollees: December 1st

Target Date for [Campus-Based Aid](#) [Including Perkins Loans, Federal Work-Study (FWS), Supplemental Educational Opportunity Grant (SEOG)]

- Fall Enrollees: April 15th

For information on the [Payment Plan](#) for the balance of your tuition, visit the Bursar's office or go to: sunyorange.edu/bursar

Independent Student Status

The EFC from an independent student takes into account only the income and asset value of the student and spouse, if applicable; the parents' financial information is not included. Students are automatically considered independent if they meet the following criteria:

1. Born before January 1, 1987 (for the 2010-11 processing year),
2. Married,
3. Enrolled in a graduate or professional course of study,
4. Are an orphan or a ward of the court or were a ward of the court until age 18,
5. Have legal dependents (other than a spouse) or have children of which they provide more than 50% of their financial support, or
6. Are currently serving on active duty in the U.S. Armed Forces for purposes other than training.
7. Are a veteran of the U.S. Armed Forces.
8. Orphan, Ward of Court, Foster Care
9. Legal guardianship
10. Unaccompanied Youth by School

11. Unaccompanied youth by HUD

12. At risk of Homelessness.

Aid administrators have the authority to make students who do not meet the above criteria independent under special circumstances using Professional Judgment. Special circumstances must be documented and a copy of the documentation must be maintained in the student's file. Examples of special circumstances include, but are not limited to:

—An estranged relationship with the family due to emotional or physical trauma perpetrated by the parent causing the student to move out of the household and into a safe environment.

—A student under the age of 24 who is divorced.

Aid administrators adjust the student's dependency status by completing the Dependency Override School Use Only section of the FAFSA or FAFSA Correction application.

Student Budgets

Student budgets are an important component in the financial aid process. Standard student budgets reflecting the Orange County Community College average student population cost of attendance at a modest, but adequate standard of living are used to award financial aid. The Director of Financial Aid, and Assistants on a case-by-case basis, may approve special budget considerations.

Basis for Student Budgets

The Director collects information to prepare standard costs on an annual basis.

- **Tuition and Fees**
 - Tuition and Fees are set each March by the Cabinet and Board of Trustee.
- **Books and Supplies**
 - The Books and Supplies allowance is based on the recommendation of the college bookstore survey and cost analysis of the financial aid office .
- **Room and Board**
 - Room and board expenses are divided into two categories: living with parents (commuter), and living off-campus on own(non commuter).
- **Transportation**
 - Transportation costs allowances are based on a survey of current market price of gasoline and an estimated distance from the college at the Middletown Campus.
- **Personal/ Miscellaneous Expenses**
 - Personal expenses include costs for clothing, toiletries, medical/dental, recreational, and other miscellaneous expenses. These allowances are based on a survey of current market basket prices.

Special Budget Considerations

Upon request, aid officers may review, and if appropriate, adjust a student's budget. Students must submit supporting documentation.

Examples of changes to standard budgets include, but are not limited to:

1. Child care - the cost of childcare for parents with dependent children may be added to a standard budget by the Director and Assistants of the Financial Aid Office. This cost allowance is based on documentation from a recognized childcare provider.

Systems Operations

The FAO at Orange County Community College is automated/manual in processing.

Loading Financial Aid Data

Federal eligibility information is received electronically from the Department of Education using Electronic Data Exchange (EDE).

- Processing Federal Data- Students may file their on-line. FAFSAs may be electronically filed by the FAO on rare occasions.
- Correcting Federal Data- Student FAFSAs will be corrected via EDE during the verification process only if there is a change in Pell eligibility.

Automatic Budgets

Budgets are assigned to students based on the information provided on the FAFSA.

Automatic Tracking

The FAO uses an automatic tracking program to monitor information and documents required from students.

Packaging

Packaging is done automatically in batch and on an immediate basis.

Verification

Introduction

Verification is the process of confirming the accuracy of student reported data on financial aid applications. Only a portion of the student population is selected for verification.

Selection of Applications to be Verified

The FAO verifies those applicants identified by the Department of Education (DOE). In addition, aid administrators may select a student for verification if there is a discrepancy or a condition, which is unusual and warrants investigation. The FAO reserves the right to verify any student it may see fit.

Exclusions

Listed below are certain circumstances where students do not have to complete verification. Counselors must identify and document in the aid folder why the student is not required to complete verification.

1. An applicant who died during the award year.
2. A resident of Guam, American Samoa, the Northern Mariana Islands, the Marshall Islands, the Federated States of Micronesia, and the Trust Territory of the Pacific Islands (Palau).
3. A student who is incarcerated
4. Applicants whose parents do not live in the United States and cannot be contacted.
5. A student immigrant (however, the student must meet the citizenship requirement).
6. A dependent student whose parents cannot comply because of specified reasons (i.e., parents are deceased, are physically or mentally incapacitated, or the student does not know where the parents reside).
7. A student who does not receive need-based Title IV funds.

Conflicting Information for Non-selected Applicants

Aid administrators are required to resolve any discrepancies discovered in a student's file.

Verification Time Frame

Upon receipt of the FAFSA, a Tracking Letter listing missing items is sent to the student. This letter informs the student of any additional information which is required to complete his/her financial aid file. If the FAO has received DOE information identifying the student as being selected for verification, the tracking items letter requests the appropriate verification documents (i.e., verification form, student and parent tax transcripts).

Document Collection Procedures

Required documentation items are identified and receipt date is maintained by date stamping all entered paperwork. When documents arrive, the Customer Service Representative enters a receipt date on the document and then scans the instrument. When all required documents are received, the student's file is considered complete and ready to be packaged. These files are routed to the Assistant Director or Director for verification.

Documentation

Documentation submitted to the FAO must be legible, appropriate, and have the student's A# for identification purposes. If the student submits a document which is not legible (i.e., a copy of a tax transcript in which the income numbers are not identifiable), appropriate (a tax transcripts is requested , or unidentifiable (student submits a copy of the step-parents' tax transcript and the last name does not match the student's and there is no student A#), the documents will be returned and a request for additional documentation is requested.

Processing Time Period

Students are notified that until the missing items are submitted to the FAO, additional processing of their file is not possible.

—Failure to Comply
Students who fail to submit verification documents never become complete; therefore, aid is not awarded for these students.

—Submission After Deadline
Students who submit verification documents very late after the time they were requested will be awarded aid based on verification documents being submitted within the legal time frame from the last day of class for the enrollment period.

Notification of Verification to Applicants

Students are notified that they are selected for verification on the Student Aid Report (SAR).

Verification of Data Elements

Orange County Community College systematically verifies only those data elements required by the federal government. However, Aid Administrators are free to ask for additional information if further investigation is needed to resolve a discrepancy.

Adjusted Gross Income

Adjusted Gross Income is verified by comparing a copy of the student, spouse, or parent income tax transcript or Verification Worksheet to federal data. Total discrepancies of all dollar amounts outside of tolerance level of \$25 must be corrected before further processing.

U.S. Income Tax Paid

U.S. Income Tax paid is verified by comparing a copy of the student, spouse, or parent income tax transcript to federal data. Total discrepancies of all dollar amounts outside of tolerance level of \$25 must be corrected before further processing.

Household Size

Household size is verified by comparing the Verification Worksheet to federal data. Discrepancies must be corrected before further processing. There is no tolerance for this data element.

—Exclusions

Although regulations allow situations when verification of household size is not required (See the DOE Verification Guide), the FAO does not have a systematic way to track these exclusions. Therefore, all students selected for verification must submit a response to the Household size question on the Verification Worksheet.

Number in Postsecondary Institutions

Number of family members enrolled at least half-time in postsecondary institutions is verified by comparing the Verification Worksheet to Number in College Form, Bill or Enrollment Registration of additional siblings to federal data. Discrepancies must be corrected before further processing. The dependent student's parent is not allowed to be used in this number, unless the FAO uses professional judgment.

—Exclusions

Although regulations allow situations when verification of number in college is not required (See the DOE Verification Guide), the FAO does not have a systematic way to track these exclusions. Therefore, all students selected for verification must submit a response to the Number in College question on the Verification Worksheet.

SNAP

Supplemental Nutrition Assistance Program (SNAP) benefits (formerly food stamps) *if receipt is reported on the FAFSA*

Certification on verification worksheet

Institution may request documentation from the agency that issues the SNAP benefit

Institutional Discretionary Items

The FAO verifies those applicants identified by the Department of Education (DOE). Aid Administrators may select a student for verification if there is a discrepancy or a condition which is unusual and warrants investigation. If a student submits verification documentation (i.e., tax transcripts), the FAO staff must verify the information on the document against the information in the student's file.

Tolerances

When verifying a student's record, there is one instance when discrepant information does not have to be corrected and that is when the absolute value of the discrepancies does not exceed \$25.

Notification to Students

Students are notified of the results of verification by receipt of an award letter and/or e-mail notification to view and print their award letter on line at the MYSUNYORANGE/ Banner web pages and by receiving a corrected ISIR from CPS if Pell eligibility is affected.

Correction Procedures

The FAO will submit corrections to the CPS only conflicting information in the verification process is affected.

Overpayments

FAO policies and procedures are designed to eliminate the possibility of an overpayment from any fund. If however, an overpayment does occur, the student is placed on hold until the overpayments can be corrected. Students are not allowed to register for subsequent terms and academic transcripts are withheld until the account has been cleared. The overpayments are reported on NSLDS in accordance with federal regulations.

Verification Procedure

The financial aid administrator will verify the student's file when all documents have been submitted. The office resolves all conflicting data if the student is selected for verification or no selected for verification. All C codes on the ISIR are reviewed. The office checks for conflicting data between the Admission Office: High School Diploma, Bursars Office: contracts, exemptions and scholarships, Registrars Office: change in enrollment and courses in degree major.

Updating Requirements and Procedures

There are three situations whereby an Aid Administrator may update student information. When students notify the aid office of an allowable update and provide legitimate documentation, the Aid Administrator may recalculate the student's EFC and the new figure may be used to award financial aid.

- Updates may occur for:
- 1) Dependency status (Dependency status may not be changed for previously certified Stafford Loans and may not be changed due to marital status).
 - 2) Family size.
 - 3) Number of family members enrolled in a postsecondary institution.
 - 4) Inaccurate income information from IRS Tax Transcript and FAFSA.

Interim Disbursements

Because the FAO is liable for disbursements made prior to verification, the FAO policy does not allow interim disbursements. Students must complete the verification process before aid is awarded and disbursed. Exceptions must include extenuating circumstances, be documented in the student's folder, and be approved by the Director of the FAO.

Need Analysis

General Policies of Need Analysis

CPS performs need analysis on student receiving Title IV assistance. Orange County Community College does not at this time use an institution methodology. Federal aid is awarded based on the student Primary EFC.

Calculating Federal Methodology

The Federal Methodology is the mechanism the FAO uses to award and disburse Title IV Aid. Orange County Community College receives the ISIR electronically via EDE. Needs Analysis is calculated through the Banner computing system.

Professional Judgment

The Higher Education Act of 1992 allows financial aid administrators to make professional judgment decisions for special or unusual family or student circumstances. These circumstances must be documented. The Director of the FAO must analyze circumstances requiring professional judgment decisions on a case-by-case basis.

Aid Administrators may treat a student with special circumstances differently than the strict application of the methodology would otherwise permit. Adjustments can either increase or decrease a student's EFC or cost of attendance. In the case of an adjustment to a student's EFC or cost of attendance, specified adjustments may be made to data elements. The reason for the adjustment must relate to that student's special circumstances and must be documented in the student's file.

Areas of Administration

Professional judgment decisions may be made to adjust eligibility for all institutional, Title IV, and campus-based aid. Documentation supporting special circumstances must be maintained in the student's folder attached to the Special Circumstance and/or Dependency Override form.

Staff Authority

The Director of the FAO and his designee's have the authority to adjust a student's eligibility using professional judgment.

Circumstances

Student circumstances, which may warrant a professional judgment decision include, but are not limited to:

1. Cancellation of parental contribution due to an abusive or an estranged relationship with a family member. A signed letter (on business stationary) from a Priest, a Rabbi, a therapist, an adult, non-family member would be an example of appropriate documentation. If possible, three letters documenting the situation should be collected.
2. Cancellation of parental contribution due to parental abandonment of the student. A notarized letter from an adult explaining the circumstances of the abandonment would be appropriate documentation. Typically, another adult is assisting the student (lives with a grandparent, a girlfriend/boyfriend's parent). If the student is receiving other assistance, in-kind support should be checked and documented.

3. The Director of the FAO and his designee's reserves the right to deny any request for a dependency override.

Income Reductions

1. If the independent student or the dependent student or their parents have had a loss or change in income, they may request a professional judgment review of their file.
2. If the student or their parents in a dependent student situation has extensive out of pocket medical expenses, an income reduction may be done at the discretion of the Director of FAO. If there is private school tuition for elementary or high school, an income reduction may be requested. The Director of the FAO reserves the right to deny any income reduction request.

Documentation

Aid Administrators are required to document professional judgment decisions. This documentation must be maintained in the student's file. Because professional judgment situations are unique, specific required documentation is not listed for each case. It is left to the discretion of the Aid Administrator to select what is appropriate documentation.

1. Documentation should substantiate the student's situation.
2. Typically, documentation should be from a professional outside the family and not a family member.
3. If collecting documentation about a student's life situation, documentation from more than one person should be collected.

Participation in Federal & State Programs

The FAO participates in a variety of financial aid programs. Assistance may include scholarships, grants, loans, and work. Scholarships and grants are gift awards which do not have to be repaid. Loans and work opportunities are considered self-help awards since repayment or performance of duties are required. The type of aid awarded depends upon the student's financial need and is generally a combination of gift and self-help assistance.

Institutional and Program Eligibility

Institutional Eligibility

As a private nonprofit institution, Orange County Community College has been authorized by the United States Secretary of Education to participate in financial aid programs authorized by Title IV of the Higher Education Act of 1965 as amended.

Terms of Agreement

The Program Participation Agreement between Orange County Community College and the Department of Education entitles the FAO to participate in the following federal programs:

1. Federal Pell Grant Program.
2. Federal Supplemental Educational Opportunity Grant Program.
3. Federal Work-Study Program.
4. Federal Perkins Loan Program.
5. Federal Direct Loan Program

Institutional Application for Federal Funds

The FAO applies for funds through the Fiscal Operation Report and Application to Participate (FISAP). The FAO applies annually for federal funds through the FISAP which is submitted each year by October 1. The Director of the FAO collects the necessary statistics to complete the report on-line. The signature page and required certifications are sent certified mail.

General Student Eligibility for Federal Title IV Financial Aid

There are several eligibility requirements that students must meet in order to be considered for federal funds at Orange County Community College. Students must:

1. Demonstrate financial need (for need-based aid) according to Federal Methodology.
2. Have a high school diploma, or a GED.
3. Be enrolled in a degree-seeking or eligible certificate program.
4. Be a U.S. Citizen or eligible non-citizen.
5. Make satisfactory academic progress as determined by Orange County Community College. See Section 19 for Orange County Community College's SAP statement.
6. Sign a statement of educational purpose, and a certification statement on refunds and default on the FAFSA.
7. Sign an Anti-Drug Abuse Act Certification on the FAFSA.
8. Be admitted to Orange County Community College.

Federal Programs

The federal programs in which the FAO participates are listed in Section 12.1.2 above. The Perkins Loan Program, Federal Supplemental Educational Opportunity Grant Program and the Federal Work-Study Program are referred to as campus-based programs because although funded primarily with federal dollars, the institution is able to determine how these funds should be awarded to students.

Federal Pell Grant

The Federal Pell Grant is an entitlement program. Students must demonstrate financial need to qualify.

- Purpose of Program

The Federal Pell Grant program is federally funded with the purpose of helping financially needy students meet the cost of postsecondary education. This program is centrally administered by the federal government.

- Institutional Policy Statement

Determining Eligibility

Students requesting federal financial assistance during their enrollment are required to establish Federal Pell Grant eligibility before additional determination of funds eligibility is made and/ or awarded.

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Orange County Community College. The FAO will accept results through electronic transmission with the Central Processing System (CPS). Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula. The FAO must have an official EFC before eligibility for any fund may be determined.

Students are notified of the amount of their Pell Grant eligibility electronically through the Banner Self Service system. Incoming freshman and transfer student are issued one hardcopy award letter and are then directed to the Banner Self Service system.

Students who are enrolled on a less-than-full-time basis receive a prorated Pell Grant.

All reports required by the Department of Education are submitted in a timely fashion. Pell payments are submitted to the Department of Education at least every 30 days or as needed.

The enrollment status of students is not determined until after the end of the add/drop period of the term, which is at the end of the third week of classes. Disbursement occurs only when the enrollment matches the appropriate Pell award.

Pell awards are recalculated when there is a change in the EFC or when the enrollment status changes between terms within the same award year.

Students who submit FAFSAs to Orange County Community College after the end of an enrollment period for which the student met all the necessary criteria, will receive a retroactive (late) award provided the student's file is complete prior to the last day of classes for the academic year.

Students who do not use their entire Pell allocation during the fall and spring semesters may use the balance during the following summer period on a prorated basis. It is the responsibility of the student to inform the FAO that they will be enrolled during the summer period and request assistance.

Payment

Pell Grant funds are disbursed to a student's account on a disbursement date designated by the Comptroller to use as credit for charges. Before disbursement, the FAO ensures that the student remains eligible for the grant and is registered for the appropriate number of classes.

Over awards

In the event of an over award, the student's account is placed on hold until such time that the overpayment is rectified.

Record-keeping

Financial aid records are maintained in student's folders (document imaged) as well as on computer. The Director of the FAO and the Comptroller are responsible for account management and appropriate record security for all Pell account transactions. The amount and date of any overpayment restored to the program account, the cost of attendance, determination of enrollment status and enrollment period, eligibility of enrolled students who submit valid Pell records, name, Social Security number, amount paid, and amount and date of each payment are maintained electronically and in the student file.

- Student Eligibility

Students must meet the eligibility requirements described at the beginning of this chapter. In addition, the Pell Grant is awarded only to undergraduates seeking their first degree. Student eligibility is determined only through the Central Processing System of the Department of Education using the Federal Methodology need analysis formula.

- Amount of Federal Pell Grant

The amount of Federal Pell Grant for which a student is eligible is determined using the Expected Family Contribution (EFC) and the corresponding cost of education from the Federal Pell Grant Eligibility Chart published by the Department of Education.

- Verification Procedures

Verification procedures for the Federal Pell Grant are identical to other Title IV aid. See the Verification Chapter for additional information.

Federal Academic Competitiveness Grant (enacted 2006-07/discontinued after 2010-11)

The Federal Academic Competitiveness Grant is a gift aid program awarded to first and second year students who qualify for a Federal Pell Grant and meet certain academic requirements.

- Purpose of Program

The Federal Academic Competitiveness Grant program is federally funded with the purpose of helping financially needy students meet the cost of postsecondary education. The institution administers this program.

- Institutional Policy Statement

Determining Eligibility

Students requesting federal financial assistance during their enrollment are required to establish Federal Pell Grant eligibility before additional determination of funds eligibility is made and/ or awarded.

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Orange County Community College. The FAO will accept results through electronic transmission with the Central Processing System (CPS). Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula. The FAO must have an official EFC before eligibility for any fund may be determined.

Students also must complete a rigorous high school curriculum as established by the Department of Education in order to qualify for this grant.

Students are notified of the amount of their ACG Grant through an award letter. Students must be enrolled as a full-time student and must be a U.S. citizen.

All reports required by the Department of Education are submitted in a timely fashion. ACG payments are submitted to the Department of Education at least every 30 days or as needed.

Students who submit FAFSAs to Orange County Community College after the end of an enrollment period for which the student met all the necessary criteria, will receive a retroactive (late) award provided the student's file is complete prior to the last day of classes for the academic year.

Payment

ACG Grant funds are disbursed to a student's account on the third day of classes to use as credit for charges. Before disbursement, the FAO ensures that the student remains eligible for the grant and is registered for the appropriate number of classes.

Overawards

In the event of an overaward, the student's account is placed on hold until such time that the overpayment is rectified.

Record-keeping

Financial aid records are maintained in student's folders as well as on computer. The Director of the FAO and the Comptroller are responsible for account management and appropriate record security for all ACG account transactions. The amount and date of any overpayment restored to the program account, the cost of attendance, determination of enrollment status and enrollment period, eligibility of enrolled students, name, Social Security number, amount paid, and amount and date of each payment are maintained electronically and/or in the student file.

- Student Eligibility

Students must meet the eligibility requirements described at the beginning of this chapter with the exception that non-eligible citizens are not eligible. In addition, the ACG Grant is awarded only to undergraduates seeking their first degree. They also must have achieved a 3.0 cumulative grade point average at the end of their first year to retain the grant (along with meeting other need-based requirements). Student eligibility is determined only through the Central Processing System of the Department of Education using the Federal Methodology need analysis formula.

- Amount of Federal ACG Grant

The eligible student may receive up to \$750 for the first year and up to \$1300 for the second year.

- Verification Procedures

Verification procedures for the Federal ACG Grant are identical to other Title IV aid. See the Verification Chapter for additional information.

Federal Supplemental Educational Opportunity Grant (SEOG)

The FSEOG is a gift aid program for students who demonstrate financial need.

- Purpose of Program

The FSEOG program is federally funded for the purpose of helping the financially needy students meet the cost of postsecondary education. The institution administers this program; however, FSEOG funds are awarded only to Pell Grant eligible students with priority consideration given to the students with excessive financial need.

- Institutional Policy Statement

Determining Eligibility

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Orange County Community College. Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula. FSEOG grants are awarded only to students who qualify for a Pell Grant

Students are notified of the amount of their FSEOG eligibility electronically through the Banner Self Service system. Incoming freshman and transfer student are issued one hardcopy award letter and are then directed to the Banner Self Service system.

Matching Requirement

The federal share of FSEOG funds expended may not exceed 75% of the total amount expended. Orange County Community College must contribute a non-federal share of 25% from institutional sources.

Payment

FSEOG funds are disbursed to student accounts.

Over awards

In the event of an over award, the student's account is placed on hold until such time that the overpayment is rectified.

Recordkeeping

Financial aid records are maintained in student folders as well as on the computer. Student records include the demonstration of need and FSEOG eligibility. The Director is responsible for account management and appropriate record security for all student aid transactions and how need was met for all aided students.

- Student Eligibility

Students must meet the eligibility requirements described at the beginning of this chapter. In addition, the FSEOG is awarded only to undergraduates seeking their first degree who are Pell eligible with priority consideration given to the student with extreme need.

- Amount of Award

The regulated maximum annual amount of FSEOG is \$4,000 and the minimum is \$100. Typical awards are \$300 to \$500 per aid year.

Federal Work-Study Program (FWS)

The FWS program provides employment positions for undergraduate students who demonstrate financial need. These earnings assist students with educational expenses.

- Objectives and Purpose of the Program

The objectives and purpose of the FWS are to provide:

1. A source of financial aid to undergraduate students who demonstrate financial need.
2. Work experience which enhances the participants' education whenever possible.
3. An employment pool to the College.

- Institutional Policy Statement

Selection of students

The policy regarding dissemination of FWS funds is to award monies to as many students as possible. This is accomplished by awarding funds to needy students on a priority basis until funds are exhausted. Reasonable effort is made to place students in positions which complements and/or reinforces their educational and career goals. Students must complete all necessary employment paperwork before being paid.

Determination of award

Students are awarded FWS based on the packaging formula described in Section 14. Records, which document FWS eligibility and how financial need is met, are maintained in the student file and the computer system.

Employment during periods of non-enrollment

Students are allowed to work during periods of non-enrollment (i.e., vacations, break) provided sufficient work-study allocations exist. Summer work awards are included in the following year's package. Students who work during the summer intend to enroll for the fall.

Off-campus employment

Typically, the only students employed off campus are the students workers employed through our Community Service program to meet the 7% requirement according to the Federal Regulations. The Career Services office and Financial Aid office maintains contracts with off-campus Community Service employers.

Over awards

Students are only awarded FWS funds if, in combination with other resources, the award does not exceed the student's need. If additional resources are received after FWS wages are paid, the over award is the amount which exceeds the student's need by more than \$300. To rectify an over award, an Aid Administrator should determine if there is additional (previously unforeseen) need. If an over award remains, unpaid loan or grant (excluding Pell) monies should be canceled.

Students are not to earn more than their FWS award. There is a \$300 threshold that cannot be exceeded. A student's award may be increased if their need has not been exceeded and funds are still available.

FWS fund transfers

At the discretion of the Director, 10% of FWSP funds may be transferred to the FSEOG account. In addition, 10% of FWSP funds may be carried forward or back to the next or last academic year's work-study account.

Federal share

The federal share of FWS funds expended may not exceed 75% of the total amount expended. Orange County Community College must contribute a non-federal share of 25% from institutional sources.

- Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described at the beginning of this chapter.

Job Descriptions

At the end of the academic year, the Director sends a letter to each department instructing them to complete the Job Description/ Personnel Request. The descriptions are stored by the FAO.

Salary

Most students are paid \$8.00 per hour with the following exceptions: Community Service workers to compensate for travel to and from their job; and lifeguards due to their certification requirement.

Collection of available positions

This request identifies available positions for the following academic year.

The student receives a Work Assignment Form, and an employment packet which consist of Guidelines for Working on Campus and a letter indicating when timesheets are due. The student is referred to the department where the student will be employed. After all information is completed and returned to the Financial Aid Assistant Director, a copy of the contract is sent to the Payroll Office and the student is instructed to complete all Payroll documents.

Notification of award and employment placement procedures

Student award eligibility notification is provided electronically through the Banner Self Service system. Incoming freshman and transfer student are issued one hardcopy award letter and are then directed to the Banner Self Service system.

Supervision

Employers are instructed to maintain adequate supervision of student with regard to attendance and quality of job performance. A work schedule must be agreed upon each semester by the student and the employer which is not in conflict with the student's class schedule.

Timesheets

Students receive time sheets from the Department where they are employed. After completion of the time sheet, the student's work hours are checked and signed by the department supervisor. The supervisor returns the timesheet to the Payroll Office for processing.

Record-keeping

Records concerning compensation for student employment are maintained in the Payroll Office. The student earnings are transferred to the financial aid module bi-monthly and monitored.

Payment Procedures/Frequency

Students are issued a paycheck from the College every two weeks for hours worked documented on the student time sheet.

Federal Perkins Loan Program

The Federal Perkins Loan Program provides low interest, deferred payment loans to undergraduate and graduate students who demonstrate financial need. These funds assist students with educational expenses.

- Purpose of the Program

The Federal Perkins Loan program helps the needy student meet the cost of post-secondary education.

- Institutional Policy Statement

Determining Eligibility

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Orange County Community College. Student eligibility is determined only through the CPS of the Department of Education using the Federal Methodology need analysis formula.

Students are notified of the amount of their Perkins Loan eligibility electronically through the Banner Self Service system. Incoming freshman and transfer student are issued one hardcopy award letter and are then directed to the Banner Self Service system.

Payment

Perkins Loan funds are disbursed to students account.

Over awards

In the event of an over award, the student's account is placed on hold until such time that the overpayment is rectified.

Record-keeping

Financial aid records are maintained in student's folders as well as on computer. Student records include the demonstration of need and Perkins eligibility. The Director is responsible for account management and appropriate record security for all student aid transactions and how need was met for all aided students.

- Student Eligibility

Students must meet the eligibility requirements described at the beginning of this chapter.

- Amount of Award

The regulated undergraduate maximum amount is \$4,000 per year with an aggregate limit of \$20,000.

Loan Entrance Counseling

All first-time and transfer students borrowing a federal loan are required to receive entrance interview information.

Loan Exit Counseling

Students who are graduating or cease attendance are provided with exit loan counseling information either through an exit meeting or by mail.

Federal Direct Subsidized Loan Program

The Federal Direct Subsidized Loan Program provides low interest, deferred payment loans to undergraduate and graduate students who demonstrate financial need. These funds assist students with educational expenses.

- Purpose of the Program

The Federal Direct Loan program helps the needy student meet the cost of post-secondary education.

- Institutional Policy Statement

Determining Eligibility

In order to determine eligibility for any federal financial aid program, students must file a Free Application for Federal Student Aid (FAFSA) and have the results sent to Orange County Community College. Student eligibility is determined only through the CPS of the Department of Education using

the Federal Methodology need analysis formula. A student must be enrolled at least half-time to be eligible for this program.

Students are notified of the amount of their loan eligibility electronically through the Banner Self Service system. Incoming freshman and transfer student are issued one hardcopy award letter and are then directed to the Banner Self Service system.

Certification of Loan Applications

The loan is certified electronically directly to the Department of Education. Loan disbursement will not be completed until:

1. Documentation of dependency status is on file.
2. Verification is complete.
3. All other financial assistance is reported.

Exceptions should be carefully documented and monitored by the certifying Aid Administrator to ensure proper disbursement of loan funds occurs.

Payment

Subsidized loan funds are disbursed to the student accounts within three days of the receipt of the loan fund. Before disbursement, a compliance computer match is run to ensure the student remains eligible for the loan and is registered for the appropriate number of classes.

Over

awards

If the student becomes ineligible between certification and receipt of the loan funds, the loan can be changed. If eligibility changes after receipt of the funds, the ineligible subsidized amount can be reallocated to unsubsidized or the subsidized amount can be returned.

Record-keeping

Financial aid records are maintained in student folders (document imaged) as well as on computer. Student records include the demonstration of need and Federal Subsidized Loan eligibility.

The Registrar's Office is responsible for the submission of all Student Status Confirmation Reports (SSCR) to the National Student Loan Clearinghouse which notifies lenders of enrollment changes, ensuring office compliance with all guaranty agencies.

- Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described at the beginning of this chapter.

- Minimum and Maximum Awards

The minimum amount regulated for the Federal Subsidized Loan is \$200. Listed below are the Maximum annual awards:

Loan Limits (effective July 2007)

Status	Amount per Year
Freshman	\$3,500
Sophomore	\$4,500
Junior	\$5,500
Senior	\$5,500
Graduate/Professional	\$8,500

Loan Entrance Counseling

All first-time and transfer students borrowing a federal loan on or after July 1, 1990 are required to perform an entrance interview.

Loan Exit Counseling

Students who are graduating or cease attendance are provided with exit loan counseling information through an exit meeting or by mail. Students are directed to use the NSLDS Exit counseling interview application at their web site.

Federal Direct Unsubsidized Loan Program

The Federal Direct Unsubsidized Loan Program provides low interest deferred payment loans to undergraduate and graduate students regardless of financial need. These funds assist students with educational expenses.

- Purpose of the Program

The Federal Direct Unsubsidized Loan program helps the student meet the cost of post-secondary education.

- Institutional Policy Statement

The total combination of Federal Direct Unsubsidized and Subsidized Loans may not exceed loan maximums listed below.

- Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described at the beginning of this chapter.

- Minimum and Maximum Awards

The minimum amount regulated for the Federal Unsubsidized Loan is \$200. Listed below are the Maximum annual awards:

Loan Limits (effective July 2007)

Status	Dependent	Independent
Freshman	\$5,500	\$9500
Sophomore	\$6,500	\$10,500
Junior	\$7,500	\$12,500
Senior	\$7,500	\$12,500
Graduate/Professional		\$20,500

Undergraduate dependent students may borrow up to these maximums as long as a Parent Loan denial is on file annually.

Loan Entrance Counseling

All first-time and transfer students borrowing a federal loan on or after July 1, 1990 are required to perform an on-line entrance interview.

Loan Exit Counseling

Students who are graduating or cease attendance are provided with exit loan counseling information through an exit meeting or by mail. Students are directed to use the NSLDS Exit counseling interview application at their web site.

Federal Direct Parent Loan

The Federal Direct Parent Loan provides non-subsidized low interest loans to parents of undergraduate students regardless of financial need. These funds assist students with educational expenses.

- Purpose of the Program

The purpose of the parent loan program is to provide non-subsidized low interest rate loans to parents of dependent students.

- Institutional Policy Statement

The parent loan may be used to replace family contribution to the extent that it does not exceed the difference between the student's cost of attendance and other financial aid. Parent loans are processed for parents.

The student, for whom the parent is borrowing the loan, must meet all of the eligibility criteria for financial aid, except need analysis, Pell Grant eligibility, Direct Loan eligibility, and Statement of Educational Purpose.

The parent borrower must meet the citizenship criteria and not be in default or owe a repayment on a Title IV loan or grant.

- Student Eligibility

Students must meet general eligibility for Federal Title IV funds as described at the beginning of this chapter.

- Minimum and Maximum Awards

The maximum award for the parent loan is the cost of education minus other financial assistance. There is no minimum regulated. There is not an aggregate borrowing limit.

State Financial Aid Programs

Tuition Assistance Program (TAP)

- Purpose of the Program

The TAP program is state funded for the purpose of helping financially needy New York State resident students meet the cost of post-secondary education. This program is administered by Financial Aid Office and Student Accounts Office.

- Institutional Policy Statement

Determining Eligibility

Eligibility is determined by New York State.

Payment

TAP funds are disbursed to student accounts after certification and a remittance has been completed by the Student Accounts Office .

Over awards

In the event of an over award, the student's account is placed on hold until such time that the overpayment is rectified.

Recordkeeping

Financial aid records are maintained in student folders as well as on computer. Student records include the demonstration of need and TAP eligibility. The Director is responsible for account management and appropriate record security for all student aid transactions and how need was met for all aided students.

- Student Eligibility

Students must meet the eligibility requirements described at the beginning of this chapter. Student eligibility is determined only through New York State based on the students Net Taxable Income on their NYS income tax return.

- Amount of Award

The amount of the TAP award is a minimum of \$500 and a maximum of \$5000 annually.

New York State's APTS Program

- Purpose of the Program

The APTS program is state funded for the purpose of helping New York State resident students meet the cost of post-secondary education. This program is administered by Financial Aid Office for part-time students taking between 6 and 11 credits.

- Institutional Policy Statement

Determining Eligibility

Eligibility is determined by the Financial Aid Office.

Payment

APTS funds are disbursed to the student account.

- Student Eligibility

Students are required to have a minimum 2.00 GPA.

- Amount of Award

The amount of the APTS Grant is determined by the Financial Aid Office annually. The amount for the APTS award at Orange County Community College is recalculated each year by the

Institutional Financial Aid Programs

Institutional Scholarship Programs

The College offers a large scholarship program. See Institutional Scholarship Chapter for additional information.

Institutional Employment

Students may obtain institutional employment. Students should check with the FAO for assistance.

Institutional Scholarships

Academic Scholarships

Please see the college catalog and our website for a listing and criteria.

Application Process

Applications for scholarships are placed on the financial aid web site and are opened to the community in January of each year. Students can apply for Entering, Continuing, and Graduating scholarships

starting that month. Students must review deadline dates since applications will not be considered after those dates.

Financial Aid and Scholarship Committee

The scholarship committee is comprised of seven faculty and staff members and the Director or designee of the FAO. The committee can ask for more information if needed.

Meeting Times

Meetings are called by the Vice President for the Foundation and the Director of FAO or his designee as needed. The Chairperson of the Committee of Scholarships and Financial Assistant assigns dates as to when the selection process begins and end.

Members

Members are selected by a vote from the faculty and staff.

Awarding Financial Aid

Institutional Packaging Procedures

Pell Grant is automatically packaged by BANNER when need analysis is electronically received. ISIR's are evaluated for first time freshman and transfer student. The Director and his designee's put the package together: Pell Grant, campus-based funds, institutional funds and loans. Stafford or Perkins loans are automatically awarded to all eligible students. Parent Loans are only awarded to students who have initiated the PLUS pre-approval process and have requested a Parent loan with the financial aid office.

Determination of Total Funds to be Awarded

The Director of Financial Aid, determines the total aid to be awarded during an academic year. The Department of Education sends the FAO information detailing annual fund allocations through the Federal Authorization Letter with the Official Notice of Funding. Determining the total funds available includes an evaluation and projection of available funds and administrative expense. Careful projections are made to enable the FAO staff to offer fair and equitable packages to students. A determination is made based on prior year history, and an increase of projected funds to account for attrition.

Outside Resources

Students are encouraged to seek assistance from outside resources. It is required that all outside assistance be reported to the FAO. Student aid, including outside resources, may not exceed the student's cost of attendance. Therefore, if a student has been awarded by the FAO and receives an outside award, an adjustment to the original award letter may be necessary.

Award Letter and Change of Awards

First time freshmen and transfer students receive notice of financial aid via an award letter, and continuing and readmitted students are sent an electronic e-mail steering students to the SUNY Orange self service pages to view their award letter online. Students have the opportunity to change or decline an award via their self service award page. The student must accept the Terms and Conditions informational page in order to view and accept or decline their electronic version of their award letter. Once a student accepts or declines their awards online the student can print out an award letter with all revisions if any. If a student's award changes, the student is sent a revised award letter e-mail notification to view changes online. If a student does not accept their Terms and Conditions a paper copy of the Award Letter is sent to the student for compliance.

Revision of Financial Aid Awards

Once a physical or electronic award letter notification is sent to the student, there may be instances which warrant a change to the original notification. An Aid Administrator may review a student's circumstances, make an adjustment to an award, and release a revised award letter e-mail notification. This revised award invalidates the original award notice.

Revisions Initiated by the Financial Aid Office

The FAO will automatically consider a revision in a student's aid package when the following occurs:

1. There is conflicting information in the file.
2. There are changes resulting from verification.
3. There is a change in availability of funds.
4. There is an FAO staff member error.
5. There is additional outside grants or scholarships the student receives that creates an over award.

The award letter acknowledges right of the FAO to make a change to any award. Students are sent an e-mail notification as soon as possible of any revised award changes. All e-mail notifications steer students to the Banner Self Service web pages for financial aid awarding.

Revisions Initiated by Request from Student

Students may decline any portion of their award. Lack of acceptance does not count as a revision. If a student wants to add an award, the request will be referred to the Assistant Director.

It is the student's responsibility to notify the FAO of changes in a student's resources. If the student makes an appointment with an Aid Administrator and reveals a change in circumstances which may affect the student's family contribution, the student should document the situation by writing a letter reiterating the conversation and including supportive documentation. If a change to the award is allowable, the Aid Administrator and the student will initial the change.

Over awards

An over award occurs any time a student's disbursed financial aid (federal, institutional, and outside aid) and other resources exceeds the cost of attendance for the award period by more than an allowable tolerance.

Eliminating an Over award

Before reducing a student's aid package because of an over award, the Aid Administrator should always attempt to alleviate the situation by reducing or eliminating the over award. The following possible allowances should be checked.

1. Increase budget using allowable expenses.
2. Adjust EFC.
3. Adjust undisbursed funds (all undisbursed financial aid funds must be withdrawn in the case of an over award).

Causes of an Over award and/or Overpayment

There are several causes of an over award:

1. Student wages - the student earns more than the awarded FWSP allocation.
2. Change in the enrollment status - the student withdraws or drops below the projected enrollment status.
3. Reduction in cost of attendance - the student changes budget categories.
4. Additional resources - the student has resources greater than those used to calculate the award.
5. Administrative error - the Aid Administrator inadvertently makes an error.
6. Fraud - the student intentionally deceives or misrepresents information to obtain funds.

Summer Aid

SUNY Orange summer school serves as a trailer to the academic year. Therefore, only a limited amount of funds are available. If a student has eligibility for a Pell Grant and has not used his/her entire allocation during the academic year, the appropriate remainder may be used during the summer enrollment period. If a student has utilized 100% of their award allocation during the aid year, he/she make take funds from the next academic year as a header. However this will cause a reduction in how much federal aid the student may be eligible in the next year's spring allocation. It is the student's responsibility to fill out a "Summer Aid Request Form" for tuition and fee expenses.

SUNY Orange students may also apply for Stafford (Subsidized and Unsubsidized) loans (if they have not used their entire allocation during the previous academic year) summer terms.

Consortium Agreements

A student may receive Title IV aid if he/she is taking courses at two or more schools, if the participating institutions enter into a consortium agreement. A consortium agreement specifies which institution will process and disburse student aid. The agreement also stipulates which institution will consider the student enrolled. Whichever institution disburses aid funds is responsible for keeping records and returning Title IV funds in the case of an over award.

International Students

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

Processing Loans

Federal Direct Subsidized/Unsubsidized Stafford Loan

Loan Application

Once the student accepts the student loan on the MY SUNY Orange award letter page, links are prepared to bring the student to the StudentLoans.gov web page. Information concerning signing the master promissory note (MPN) and loan entrance counseling is prepared at the web site for the student's convenience. The student must also complete a loan test in the financial aid office as part of the default management plan.

Certification Procedures

Once the loan award has been accepted by the student online, the loan record is transmitted to the Department of Education via COD.

Federal Direct Parent Loan

Loan Application

The parent signs a PLUS Authorization Letter which indicates the amount the parent wishes to borrow. The parent is directed to the federal website to initiate credit approval and to sign the MPN.

Certification Procedures

Once the loan award has been accepted by the parent and the credit has been approved, the loan record is transmitted to the Department of Education via COD.

Default Management Process

Background

SUNY Orange's Default Management Plan is not required by the Department of Education. Each year we assess our effectiveness in order to enhance our efforts to service our student and provide disclosure and consumerism on managing loans. Students attending SUNY Orange rely heavily on financial aid. During the 2011-2012 Academic Year, SUNY Orange awarded over \$16,732,169 million dollars in Federal Financial Aid (Pell Grant, SEOG, FWS, ACG, etc.). Over this same period of time, SUNY Orange students received over \$9,237,645 million dollars in loans Federal Direct Subsidized, Federal Direct Unsubsidized, Federal Direct PLUS.

The CDR is the percentage of a school's borrowers who enter repayment on student loans during a federal fiscal year (October 1 to September 30) and default prior to the end of the next two and three federal fiscal years. The first "real" 3-year CDR was generated for the FY2009. If the school stays at 30% or higher for two more consecutive years, they risk the loss of eligibility for all Federal Grants, Loans, and Work Study.

SUNY Orange received the Official 2011 2 yr. CDR of 7.8% and the Official 2010 3 yr. CDR of 17.1%

Fiscal Year	Rate Type	Numerator	Denominator	Rate	Process Date
2011	2YR OFFICIAL	63	804	7.8	07/27/2013
	2YR DRAFT	63	805	7.8	02/23/2013
2010	2YR OFFICIAL	75	663	11.3	08/04/2012
	2YR DRAFT	76	662	11.4	02/11/2012
	3YR OFFICIAL	114	664	17.1	07/28/2013
	3YR DRAFT	114	663	17.1	02/24/2013
2009	2YR OFFICIAL	57	607	9.3	07/30/2011
	2YR DRAFT	58	608	9.5	01/16/2011
	3YR OFFICIAL	88	605	14.5	08/05/2012
	3YR DRAFT	90	606	14.8	02/12/2012
2008	2YR OFFICIAL	41	467	8.7	07/31/2010
	2YR DRAFT	42	468	8.9	01/02/2010
	3YR TRIAL	66	468	14.1	04/14/2011
	2007	2YR OFFICIAL	34	467	7.2
	2YR DRAFT	36	467	7.7	01/03/2009
	3YR TRIAL	78	466	16.7	10/30/2009
2006	2YR OFFICIAL	44	576	7.6	08/02/2008
	2YR DRAFT	44	576	7.6	01/05/2008
	3YR TRIAL	69	574	12	10/29/2009
	2005	2YR OFFICIAL	32	468	6.8
	2YR DRAFT	33	447	7.3	01/06/2007
	3YR TRIAL	50	477	10.4	10/29/2009
2004	2YR OFFICIAL	24	419	5.7	07/29/2006
	2YR DRAFT	24	420	5.7	01/07/2006
2003	2YR OFFICIAL	18	407	4.4	07/30/2005
	2YR DRAFT	18	410	4.3	01/08/2005

Analysis of Other NYS SUNY Community Colleges for 2010 3 year CDR

NY Community Colleges	3 Year Cohort Default Rate 2010
Corning Community College	29.8
Sullivan County Community College	29.8
Cayuga Community College	25.2
Fulton-Montgomery Community College	23.5
Tompkins Cortland Community College	23.5
Erie Community College	23.1
Schenectady County Community College	22.9
Finger Lakes Community College	22.5
Clinton Community College	21.9
Columbia - Greene Community College	21.5
Monroe Community College	20.2
Adirondack Community College	19.8
Mohawk Valley Community College	19.7
Onondaga Community College	19.7
North Country Community College	19.3
Niagara County Community College	19.2
Ulster County Community College	19.2
Rockland Community College	19.1
Herkimer County Community College	19
Dutchess Community College	19
Broome Community College	18.9
Jamestown Community College	18.5
Hudson Valley Community College	17.5
Orange County Community College	17.1
Jefferson Community College	16.8
Nassau Community College	16.5
Westchester Community College	14.2
Suffolk County Community College	14.1

Early Stages of Enrollment

The following default management processes provide us outreach to students after graduating, withdrawing, or dropping to less than ½ time studies. When a student starts the loan process we require students to complete a section in Banner called Terms and Conditions. This form explains the student's rights and responsibilities of having a student loan and must be accepted on the SUNY Orange web site before any loan funds can be processed. All students are required to "Accept" or "Decrease" their loans at their MYSUNY Orange web site on the Accept Award Offer tab in order to start the process. Students are then directed to the Studentloans.gov web site to perform an Entrance Interview, Electronic Promissory Note, and Financial Awareness Counseling (recommended only). A check list is also provided to new student with this information when they come into the Financial Aid Office. A Loan Test is required in the financial aid office as part of the default management

exercise to ensure students understand their responsibilities when taking out a Stafford Direct Loan. (This loan test is required each year the student takes out a loan).

Students can view a video on “Responsible Borrowing” on the Accept Award Offer Page of the students MY SUNY Orange account. Videos are available at the Financial Aid web site pages as well. Payment and Budget calculators are linked on the Accept Award Offer tab of the MY SUNY Orange web page to help students with managing their personal expenses and resources for income. A link to our SUNY Orange web page also provides information on how the loan process works. The page provides information that is general and specific to the loan processes.

Video such as “Repayment” and “How to Manage Your Student Loans” are located on the Student Financial Aid Status page of MY SUNY once a Master Prom Note is completed and received by the office. A link is also provided for NSLDS for access of the specific student indebtedness and exit interview options.

We have one staff member dedicated to the loan management program. This person provides individualized counseling on loans, gives brochures to students delivered to us by the US Department of Education on topics such as: “Direct Loan Basics for Students”, “Your Federal Student Loans”, “ Stafford Loan Forgiveness Programs”, “Exit Counseling Guide”, Funding Your Education”, and “Direct Loan Basics for Parents”.

Late Stages of Enrollment

Upon separation an Exit Interview request is place on the students MY SUNY Orange Student Requirements page. A link is available to bring the student to the StudentLoans.gov web site. Instructions also assist student in reaching the NSLDS web site to view loan status and exit interview information. An exit interview is required and completed at studentloans.gov or nslds.ed.gov web sites. Students can also view all there NSLDS information during their enrollment at SUNY Orange by clicking on a link from their self- service pages labeled Loan Application History or Financial Aid Status page. Once a student reaches Studentloans.gov they can click on the Managing Repayment tab in order to help make payment arrangements or a deferment to prevent default.

When students are graduating, anyone who had loans and did not complete an exit interview in the year of their most current loan is sent a letter explaining they will have an exit hold on their account until an exit interview is completed at Studentloans.gov. Students are not allowed to walk at the graduating ceremony with an exit hold. Students who are no longer enrolled for the following semester and had loans are mailed an exit letter with literature from the federal government. Additionally a copy of their NSLDS detail loan page is sent with that information so students can see all loans including other colleges if attended.

If a student graduates or withdraws from college they can sit down with a counselor to go over deferment, payment, and responsibilities that will help guide them through the exit interview process. Literature offered by the Federal Government is provided to students at this time as well. When a student withdraws formally the student is sent to the financial aid office as part of the institution policy. The student’s account is checked to see if they have any loans. If loans exist, exit interview information is given to the student and counseling begins. An exit interview requirement is placed on the students tracking self-service page. A hold is also placed on the student’s account prohibiting future registration until the student completes the exit interview process at NSLDS. If a student formally withdraws from college, notification from the Registrar’s office also goes to the Default Management Clerk. An exit Interview requirement message is tracked as a Student Requirement and Exit Interview information is mailed to the student. If the Student is a “Walk Away” (stops attending) a Financial Aid Adjustment sheet is forwarded from the Financial Aid Administrator to the Default Management

Clerk and a requirement for Exit Interview is placed on the students Requirement page as well as a student hold to prevent future registration.

The Registrar's Office sends out a Student Status Confirmation report on a monthly basis to the National Student Clearinghouse. This process reports changes in enrollment and dates of withdrawals for students. The Clearinghouse then submits the information to the National Student Loan Data System to ensure that borrowers receive their full grace period, and further ensures that contacts from the loan servicer such as correspondence and telephone calls occur in the appropriate timing sequence.

After Students Leave School

The Default Management process consist of a delinquency report that is requested on a monthly basis (delqmfop, delqffop and shcdrop files)from the Department of Education which is downloaded from our SAIG mailbox and separate exit interview reports are downloaded from COD. Delinquent students are then mailed a letter with federal government literature on how they can prevent themselves from going into default which would hurt their credit for the future. Information is sent on deferment, forbearance and alternative payment plans. The delinquent list is updated monthly according to their status, e.g. averted, delinquent, claim, or purchased (defaulted). Skip trace letters from various lenders are completed upon receipt and current information is returned to the servicer.

We have incorporated Federal Government Student Default Management Cards at every desk to give students, and are available at our reception area. These cards have phone numbers and e-mail addresses for various state and federal offices, including Direct Loan borrower services.

We have dedicated an individual in the office to interview and help students with personal guidance in order to obtain deferment or forbearance capability and prevent default situations.

Measuring the Effectiveness

Each year, SUNY Orange evaluates its financial aid packaging policies, taking into account institutional as well as student needs. The focus of this review is to encourage conservative borrowing by students, and recommend borrowers only borrow what they need. Staff in the Financial Aid Office examines on an ongoing basis the default management plan to assess its effectiveness. As part of this assessment, the Director of Financial Aid evaluates plans used by other institutions, reviews useful Web sites (Ellucian and SETA), and attends the Student Financial Aid Administrator's conferences to ensure that SUNY Orange delivers an effective program that services our students.

Tracking Prior Financial Aid

Prior financial aid data is collected through the National Student Loan Data System.

National Student Loan Data System (NSLDS)

The Financial Aid staff has access to the NSLDS web site and is able to check the status of a student at any time. At the beginning of the academic year, the ISIR is used. At mid-year, NSLDS is accessed. The FAO monitors all transfer students through the Transfer Monitor System at NSLDS.

Disbursement of Funds

Responsibility for Disbursement of Funds

The Financial Aid Office has the responsibility for disbursing funds to the student accounts. Funds are usually disbursed at least by the sixth week of classes. The payroll office has responsibility for disbursing FWS paychecks to the students.

Separation of Functions

There is a clear and distinct separation of functions between the FAO and the Business Office. The Aid Office assures and maintains the accurate and appropriate awarding of aid funds. This information is electronically transmitted to the Business Office via Banner. These funds, credit the student's account, and any monies in excess of charges is refunded to the student by Business Office.

Return of Title IV Funds and Refunds

FEDERAL RETURN OF TITLE IV FUNDS POLICY

All students who resign from the College must submit written notice of withdrawal to the Registrar's Office.

If a student, who is disbursed Title IV financial assistance, withdraws or stops attending class on or before completing 60% of the semester in which the Title IV aid was disbursed, the following Return of Title IV Funds policy will be applied.

Orange County Community College will implement the federal Return of Title IV Funds policy per the Higher Education Act of 1998. This policy will apply to any student who receives Title IV aid and who officially or unofficially withdraws, drops out, or is expelled. Refer to the "Withdrawal process from the College" section of the Orange County Community College catalog for requirements on officially withdrawing from school.

The amount of Title IV aid to be returned to the applicable federal programs will be determined, using the student's withdrawal date, by calculating the percentage of the enrollment period which the student did not complete. Scheduled breaks of five or more consecutive days are excluded. Orange County Community College will return the lesser of the total of unearned aid or an amount equal to institutional charges multiplied by the percentage of unearned aid. The College must return unearned funds within 45 days of the date of determination of the withdrawal date. The order of the return of funds is: Unsubsidized Federal Stafford Loan, Subsidized Federal Stafford Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant, Federal Supplemental Educational Opportunity Grant. The student will be responsible for repaying any remaining unearned portion that was disbursed to them.

Failure to attend class or failure to resign properly could cause the student to receive a letter grade of "ZF or DZF" in all courses. In this case, the student would still be subject to the return of funds policy using the midpoint of the semester as the withdrawal date. Merely discontinuing class attendance is not considered to be a formal withdrawal from the College. Students who were awarded financial

assistance and who discontinue class attendance may be held responsible for repayment of all or part of their tuition and fees. Please refer to the College Catalog on “Withdrawal from Course”.

If the student’s portion of unearned Title IV funds is a loan, no action by the school is necessary. Regular loan terms and conditions apply. If student’s portion of unearned Title IV funds is a federal grant, the student will be required to return no more than 50% of the amount received for the enrollment period.

In the event of official withdrawal, Orange County Community College institutional refund policy will be applied and tuition will be reduced by that amount. The student may be liable for any Title IV funds disbursed to their account in excess of the amount allowed by federal regulations. The school will collect the portion of any assistance owed by the student. If no payment is received, holds will be placed on the student’s account and the student will lose eligibility for Title IV aid unless the overpayment is paid in full or satisfactory repayment arrangements are made. In addition the student will not be allowed to register for classes until the debt is paid in full. After the institutional refund has been credited, any remaining amount will be returned to the student.

Refund Policy for All Other Students

Failure to attend classes does not constitute a withdrawal. Official withdrawal is the date the student receives the approval of the Registrar to withdraw, and all institutional funds are based on that date.

The following is the College Tuition and fee Refund Policy

- Your tuition deposit payment is a valid commitment of your intent to attend SUNY Orange. All tuition deposits are nonrefundable.
- Refunds will only be granted upon the completion and submission of an official withdrawal form to the Registrar’s Office, either before the classes begin, or during the published refund period.
- Simply notifying the classroom instructor is insufficient. Any student who does not withdraw prior to the semester start date and remains unpaid will be liable for tuition and fees. Non-attendance does not limit student liability.
- Students are responsible for knowing the deadlines for withdrawal and abiding by them.
- Students who officially withdraw from a credit course or from the college may be eligible for a refund of tuition in accordance with the following schedule:
- **FULL SEMESTER CREDIT CLASSES:**
 - Prior to the start date of the semester100%
 - During the first week75%
 - During the second week50%
 - During the third week25%
 - After the third week0%
- **HALF SEMESTER CLASSES**
- (Eight week term or less):
 - Prior to the start date of the semester100%
- Federal aid is earned in a prorated manner on a per diem basis based on the academic calendar up to the 60% point in the semester. Federal aid is viewed as 100% earned after that point in time. A copy of the worksheet used for this calculation can be requested from the Business Office.
- When aid is returned, the student may owe a debit balance to the college. The student should contact the Business Office to make arrangements to pay the balance.

Satisfactory Academic Progress

Federal regulations require Orange County Community College to establish and apply reasonable standards of satisfactory progress for the purpose of the receipt of financial assistance under the programs authorized by Title IV of the Higher Education Act.

The law requires institutions to develop policies regarding satisfactory academic progress (SAP). Each institution must design criteria that outline the definition of student progress towards a degree and the consequences to the student if progress is not achieved. Orange County Community College students who wish to be considered for financial aid must maintain satisfactory progress in their selected course of study as set forth in this policy.

Institutional Policy

The FAO evaluates student academic progress at the end of each academic year. Students are evaluated on the basis of grade point average (G.P.A.), credit hour completion versus credit hours attempted, and maximum time frame limitation.

Grade Point Average/Credit Hour Completion

Undergraduate—Full-time: All full-time undergraduate students receiving financial aid are subject to the following minimum academic requirements. It should be noted, however, that undergraduate full-time students are expected to complete their degree programs in eight semesters.

Total Credits Attempted	Minimum Credits Accumulated	Minimum CGPA
0 - 6	0	0.00
7 - 12	3	0.00
13 - 18	6	1.00
19 - 27	12	1.30
28 - 36	18	1.50
37 - 45 Max Certificate Prgm	27	1.70
46 - 57	36	2.00
58 - 69	48	2.00
70 - 84	60	2.00
85 - 99 Max Associate Prgm	72	2.00

Transfer students are evaluated after their first semester at Orange County Community College to see where they meet the above minimum academic requirements.

Institutional Procedures

Academic progress is checked at the end of each academic year. SUNY Orange's academic year for Associate Degree programs is measured from May to May. If you fail to meet the minimum completion percentage (attempted vs. accumulated credit hours) or maintain the minimum grade point average you will forfeit all federal financial aid. If you have reached the maximum number of attempted credits without earning a degree, you will be excluded from further participation in federal financial aid programs.(Pell grants, Direct Loans, and Federal Work Study) **Federal regulations require that these standards apply to all students.**

Financial Aid Probation: If you have fallen below the completion ratio on the satisfactory academic progress chart provided above, and/or you have failed to maintain the required minimum GPA associated with that completion ratio, you will be placed on federal financial aid probation. You will be allowed only one probationary semester during your academic plan if an appeal is granted.

While on financial aid probation you will receive a separate letter that will outline the academic requirements you must meet in order to receive federal financial aid for the following semester. If you meet the terms of financial aid probation, you will be permitted to continue to participate in federal student aid programs (Pell grants, Loans, and Federal Work Study) for subsequent semesters. If you have been placed on financial aid probation you shall be considered to be making satisfactory academic progress for the purposes of receiving financial aid as long as you continue to meet the academic requirements outlined in your probationary letter.

While on probation the Financial Aid Office will review your academic transcript at the end of the following semester to ensure you meet the conditions of your probation in relation to Progress and GPA.

If you do not meet the terms of probation, you will forfeit eligibility for all Federal Financial Aid programs. (Pell grants, Loans, Federal Work Study)

Grade Changes:

Students who are receiving aid on a probationary basis must resolve all incomplete grades before the Financial Aid Office can make a final determination of the satisfactory academic progress guidelines. Students must report any grade changes that impact their aid eligibility directly to the Financial Aid Office. Students must notify the Financial Aid Office once their final grades have been posted.

Probation Standards Not Met

If you have lost eligibility to participate in federal student aid programs for reasons of academic progress you may regain eligibility by enrolling at SUNY Orange at your own expense, and making up the deficiency of Progress or GPA. The mere passage of time will not ordinarily restore eligibility to a student who has failed to make satisfactory academic progress policy.

If you have been academically dismissed from SUNY Orange but are subsequently given permission to re-enroll, you are not automatically eligible to continue to participate in Federal Financial Aid programs. Admissions decisions are totally separate from funding decisions.

Right to Appeal:

To appeal your satisfactory academic progress status, you must submit a Satisfactory Academic Progress Appeal Form along with any required documentation, detailing the extenuating circumstances that contributed to your not meeting the SAP standards. Considerations for appeals exist if you had a severe illness, medical condition, injury, traumatic life altering experience, or the death of a parent that prevented you from being successful in the semester in which you did poorly. Submitting an appeal does not guarantee approval to reinstate of your eligibility for receiving financial aid. The decision of the Appeals Committee is final.

Deadlines: Appeals should be submitted by **June 1st** for Summer federal aid, **July 1st** for Fall federal aid, and **December 1st** for Spring federal aid to ensure that Financial Aid funds which you may be eligible for are on your account before the payment-due date. **If an appeal is submitted after the deadline dates, you will need to make arrangements for alternative means of payment until your Financial Aid can be processed, using your own funds or participating in the Tuition Payment Plan.** Appeals submitted after the current deadline date of **August 21** for the Fall semester and **January 10th** for the Spring semester will be evaluated for the following semester, and will NOT be accepted for the current semester.

[Download Appeal Form \(PDF\)](#)

Appeal Approval Conditions: Appeals can only be approved if the Financial Aid Appeals Committee determines :

- You will be able to meet SUNY Orange's satisfactory academic progress chart after the next payment period; or
- You have agreed to follow an [Academic Plan](#) that, if followed, will ensure that the student can meet the college's satisfactory academic progress guidelines by a specific point in time.

If an appeal is granted:

If your appeals is granted you will receive aid on a conditional basis **for one semester** (this is known as the probationary period). The conditions will be outlined in a letter sent to you granting the appeal. The Financial Aid Appeals Committee will review your record at the end of the semester to determine your status for the following semester. Students who fail to meet the conditions outlined in their individualized academic plans during their conditional semester will not be allowed to submit a subsequent appeal.

Fraud

There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining assistance. The FAO is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse.

Policy for Fraud

Students and parents who willfully submit fraudulent information will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud

If, in an Aid Administrator's judgment, there has been intentional misrepresentation, false statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Director for possible action. After the situation is investigated, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the Department of Education or the local law enforcement agency.

Audits and Program Reviews

Federal regulations require the FAO have its records and student files audited every year by a private accounting firm. Program Reviews are performed by the Department of Education as requested.

Auditors review a sample of student aid files to ensure the FAO is in compliance with federal, state, and college polices. The auditors submit a preliminary memorandum of findings to the Comptroller who conducts research and prepares a response addressing resolution of the specific discrepancy and appropriate procedures to correct faulty processing.

Preparation

The only preparation for the audit is to cooperate with the Auditors' requests. Typically, the Auditors will randomly select a specific number of students from each of the Title IV programs. The files are pulled and given to the Auditors. Any additional assistance requested is responded to promptly.

Guidelines

A complete listing of financial aid audit guidelines is listed in the Audit Guide published by the U.S. Department of Education.

Liaison

The Financial Aid Director is the liaison between the FAO and the Auditor.

Year Round Pell Policy (discontinued in the 11-12 aid year)

Beginning with the 2009-10 academic year, students may be eligible for up to two times their annual Pell award. For the summer of 2010, during the transition period for the new Pell Grant awards, we will award Pell Grant funds from the 2009-10 year as a "trailer." If students use their first scheduled award and they enroll in a minimum of 6 credit hours during the summer term, they may be eligible for a 2nd scheduled award. For the summer 2010 only, no consideration will be given to 2010-11 student eligibility during the cross-over payment period (the summer term) and no consideration will be given to the academic progression requirements.

For the summer of 2011, we will consider the summer term to be a "cross-over" payment period and will pay Pell Grant funds out of 2010-11 or 2011-12, whichever award year provides the student with the most Pell Grant eligibility. Students must have a valid ISIR on file for the year used to determine Pell Grant eligibility. Starting with 2010-2011, students must meet the applicable academic progression requirement for a second scheduled award.