2021

Financial Aid Policies & procedures Manual

2021 - 2022 Award Year

SAN IGNACIO UNIVERSITY | 3905 NW 107th Avenue STE 301, Doral Florida 33178

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STATEMENT OF PURPOSE

Federal regulations mandate that institutions have written Financial Aid policies and procedures. The purpose of this handbook is to record policies and procedures surrounding the delivery of financial aid at San Ignacio University (SIU). If no policy or procedure addresses a given issue, the Financial Aid coordinator is expected to use professional judgment based upon the intent of all financial aid programs and practices (see Professional Judgment section of this handbook).
This manual:

- Sets forth the institution's policies regarding student aid and describes the procedures which must be taken to implement these policies.
- Provides general procedures in order that a logical and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.
- Provides quick reference to various practices.
- Facilitates the orientation and training of personnel when changes occur.
- Is reviewed at least annually to determine if any revisions are applicable.

SIU Mission Statement

Our mission is to "provide our students with the innovative tools to succeed through distance education and blended learning by providing high-quality education in a local and global marketplace, fostering an entrepreneurial spirit, and sharing multi-cultural experiences with competent professionals in their respective fields of study."

Financial Aid Philosophy

The primary purpose of the financial program at SIU is to provide financial assistance to students who, without aid, would be unable to attend school. Financial assistance is offered in the form of grants, scholarships, and federally funded programs. Financial assistance is viewed only as supplementary. The student and the family of a student, when applicable, are expected to make a maximum effort to assist with educational expenses. It is the policy of SIU to award federal financial aid in accordance with federal regulations and guidelines pertaining to the type of assistance requested.

Financial Aid History

SIU began participating in the Federal Title IV Student Financial Assistance Program in 2014.

Person Designated to Administer Title IV

Financial Aid Fabiola LaGardere, the Financial Aid coordinator, is responsible for administering financial aid information, as well as, required institutional information including completion, graduation, and retention rates to students at SIU. The coordinator has office located in Doral, is

available to see students Monday through Friday from 8:30 a.m. to 5:00 p.m. and may be reached at 305-629-2929 for appointments or at flagardere@sanignaciouuniversity.edu

Policy Development
The Financial Aid coordinator is responsible for initiating the development of financial aid policies and procedures at SIU.

FINANCIAL AID REFERENCE DOCUMENTS
The Financial Aid Coordinator maintains financial aid reference documents and publications.
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FINANCIAL AID OFFICE AND RECORDS MANAGEMENT

Purpose of the Financial Aid Office

The purpose of the Financial Aid Office is

- to provide professional financial counseling to students and parents concerning meeting the costs of education
- to administer Title IV Aid programs competently according to the institution's philosophy and policies and according to federal regulations
- to maintain institutional records of assistance programs and students assisted

Responsibilities of the Financial Aid coordinator

The primary responsibility of the Financial Aid coordinator is to administer and coordinate all financial aid activities for San Ignacio University. The coordinator works closely with the U.S. Department of Education and other agencies to ensure compliance with all regulations and submit required documents to obtain and maintain appropriate approvals. This position requires knowledge of federal regulations, institutional policies and procedures, ability to deal with clients about sensitive issues and the ability to deal with continually changing program regulations. Specific responsibilities of the Financial Aid coordinator include the following:

- Interviewing students and providing information on financial aid programs
- Analyzing student needs and assessing eligibility
- Maintaining student financial aid records/files
- Authorizing and processing Pell Grant awards and payments
- Verifying application data on selected applicants
- Calculating student Pell Grant awards
- Collecting progress reports for satisfactory progress
- Calculating return of funds/overpayments/post-withdrawal disbursements when a student withdraws Maintaining up-to-date knowledge of relevant federal regulations
- Coordinating fiscal matters with the Business Manager, including cash requests, cash accountability and cash disbursements
- Revising the Student Consumer Information, Financial Aid Policy and Procedures, Drug-Free School and Workplace, Campus Security, and Student Handbooks
- Preparing Federal Title IV Reports and approvals
- Performing other general office duties

Location of Financial Aid Records

Financial aid records are in the in the Financial Aid offices. The Financial Aid coordinator has the responsibility for maintaining these files and records

Confidentiality and Inspection of Student Financial Aid Records

All information (written or oral) that a student and/or family reveals in the process of seeking assistance is confidential. Access to this information is restricted to Financial Aid personnel, authorized SIU personnel as needed, or as requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. Application materials become the property of SIU upon submission and are maintained in the student's file. No information shall be released that falls under the Family Educational Rights and Privacy Act without the signed request of the student or as allowed by FERPA.

Length of Time to Maintain Student Records
Federal Regulations require that student files be maintained for the current award year and three years beyond closing of the previous award years. A student's file ultimately includes the student's FAFSA application, SAR/ISIR and all related documentation.

The Business Office/G5
The Business office at SIU maintains the records of the money ordered through G5. He uses computer entry to track the receipt and disbursements of federal money from the General Fund.

Description of Accounts General Fund:
All receipts and disbursements of cash related to the Pell Grant Program are recorded in this account.

Financial Aid Office Hours
Financial Aid Office hours are from 8:30 a.m. to 5:00 p.m. Monday through Friday.

Financial Aid Workshops/Meetings
 The Financial Aid coordinator attends NASFAA meetings, FASFAA meetings, FAME meetings and Conferences, and other meetings as needed.

Consumer Information from the U.S. Department of Education
The U.S. Department of Education provides comprehensive student aid information to students and their families through the Student Aid on the Web site at https://studentaid.ed.gov. This streamlined website includes comprehensive information on the student aid life cycle and includes tips and guides for students like the FAFSA4caster, things to consider when selecting a school, and comparing colleges brochure.

SAN IGNACIO UNIVERSITY OFFICE OF FINANCIAL AID

PRINCIPLES OF GOOD PRACTICE
San Ignacio University has adopted the following Principles of Good Practice in Administering Financial Aid:
1. The purpose of any financial aid program – governmental or private – should be to assist students who can benefit from further higher education but who find it difficult to do so without some means of financial assistance. The primary purpose of financial aid received by students at San Ignacio University should be to cover educational costs directly related to the student's attendance (tuition, fees, books, supplies, etc.) rather than to cover those expenses the student normally would have if s/he were not enrolled.
2. All students must complete and submit the appropriate forms when applying for financial assistance.
3. All Federal Title IV funds available for financial assistance administered through the Financial Aid Office.
4. The Financial Aid Office shall maintain adequate records to ensure proper administration of aid funds. This includes ensuring that aid given is not more than need and/or the cost

of attendance and that aggregate awards do not exceed total expenditures of funds under each program.

5. Selection of student to receive financial aid will be made without regard to age, sex, race, color, religion, sexual orientation, national origin, disability, or marital status.
6. All students applying for aid are required to apply annually for Federal assistance.
7. An audit of the operations of the Financial Aid Office will be performed in accordance with the required accounting standards as a part of the University's annual financial audit.

CODE OF CONDUCT FOR FINANCIAL AID OFFICE STAFF

Students should be aware that personnel working in the Financial Aid Office of San Ignacio University have not been implicated in any investigations into prohibited practices in the student loan industry.

San Ignacio University:
- Does not have any revenue sharing agreements with lenders.
- Has not accepted any offers of funds from lenders to be used for private educational loans in exchange for processing federal or private loans for a particular lender.
- Has not received gifts of stock or other financial compensation from lenders in return for service on the advisory board of a lender.
- Does not have staff who serves on any lender advisory boards.
- Prohibits staff from accepting gifts from a representative of a student loan provider. Gifts include meals, travel, lodging, entertainment, and in-kind services

ADMINISTRATIVE ORGANIZATION OF THE FINANCIAL AID OFFICE
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 Financial Aid Office and the Business Services Office. To maintain this division, each office is accountable for the following responsibilities:

The Financial Aid Office

The University Financial Aid Office responsibilities include but are not limited to:
- Maintaining Financial Aid Records
- Monitoring Financial Aid Operations
- Processing Federal Pell grants, and Federal Student Loans to Students
- Maintaining Accurate Records in Financial Aid Systems
- Providing Financial Aid Support to Students
- Awarding Financial Aid to Students
- Working with Business Services in the refunding process to return Federal financial aid as needed.

The Business Services Office

The University Business Services Office responsibilities include but are not limited to:
- Collecting payments for student accounts
- Maintaining accurate billing for student accounts
- Disbursing statements to students in a timely manner
- Disbursing funds to students as authorized
- Maintaining accurate records in their System

- Working with the Financial Aid Office in the refunding process to return Federal financial aid as needed.

POSITION DESCRIPTION: FINANCIAL AID COORDINATOR

The Financial Aid Coordinator reports to the director of Administration. The coordinator manages the overall operations of the Financial Aid Office. The coordinator is responsible for:

- Providing monthly reports to the director Administration and preparing policies and procedures for the Financial Aid Office.
- Reviewing and approving all external requests regarding financial aid from federal and state officials.
- Continually monitoring department activities for improvement in service, compliance with federal, state regulations and San Ignacio University policy and procedures.
- Advising the director Administration of needed changes in office policy and/or procedures because of updates/changes in federal, state regulations and SIU procedures.
- Initiating approved changes in office policy and procedures.
- Working closely with the Student Services Offices and the Marketing and Recruiting Department in distributing accurate financial aid information to prospective students.
- Working with the Business Office in facilitating accounting for financial aid and in generating reports and statistics as needed.
- Oversees all functions of the SIU Financial Aid Office
- Responsible for completing annual FISAP
- Responsible for IPEDS reporting
- Responsible for OSFA reporting
- Responsible for Enrollment reporting
- Responsible for maintaining PPA/ECAR and updating as required by federal regulations.
- Responsible for ensuring compliance with all state and federal regulations.
- Responsible for R2T4 calculations/processes
- Manages the SAIG mailbox communications
- Download all electronic financial aid documents from the Electronic Service Product (ESP) and Fame connect
- Advises and assists students seeking federal and state aid
- Receive, review and process incoming student documents including student and parent confidential tax and income information, for accuracy and completion.
- Enter data in computer system; create and maintain student files in paper form.

Fame (third Party Processor)

- Oversees Direct Loan processes (origination, reconciliation, over-awards)
- Responsible for Pell Reconciliation
- Responsible for completing annual FISAP
- Oversees G5
- Oversees Refund transmittal to G5
- COD Reconciliation
- Provide information for Enrollment Reporting
- Oversees Electronic Disbursement request

- Review R2t4 Calculations for accuracy
- Responsible for FA year close out
- Review compliance documents because submitting to EZaudit
- Provide FA Audits documents for yearly compliance audits.

The Financial Aid Office has a responsibility to ensure the University, and specifically the students, is aware of financial aid procedures, responsibilities, and available resources.

ACADEMIC YEAR

The Academic Year for San Ignacio University begins July1st of each calendar year and ends on June 30th of the following calendar year. San Ignacio University offers three academic semester per year.

- Spring Semester - January to April
- Summer Semester – May to August
- Fall Semester – September to December

The obvious advantage of the 3-semester calendar is time. The schedule allows a student to fulfill all academic requirements for a program less time required to finish a degree.

Institutional Eligibility

General Requirements

Documentation that validates SIUs eligibility to participate in Title IV programs can be found in the catalog, located on the university's website. SIU makes accreditation and licensing information and documentation available to enrolled and prospective students upon request.

Updating Application Information

The Financial Aid Coordinator is responsible for updating information contained in SIU's eligibility application as well as tracking the expiration of the Program Participation Agreement and coordinates the recertification process.

San Ignacio University follows its program responsibilities under Title IV of the 1998 Higher Education Act, as amended. The U.S. Department of Education reauthorized the University to participate in Title IV programs under a Program Participation Agreement signed on behalf of the Secretary of Education, acknowledging that the University is in good standing through September 30, 2022.

Programs Eligibility

San Ignacio University qualifies as an institution of higher education because it is For-profit institution that offers a program of at least two academic years in duration that is acceptable for full credit towards a bachelor's degree, or other recognized credential and prepares students for gainful employment in a recognized occupation.

SIU is ultimately responsible for determining that a program is eligible. In addition to determining that the program meets the eligible program definition, SIU makes certain the program is included under the notice of accreditation from a nationally recognized accrediting agency. Students identify themselves as degree seeking at SIU by indicating such on the Admissions Application. SIU's academic year is defined at 32 weeks; three 16-week semesters (fall, spring, and summer). Grade level progression (freshman to sophomore) is measured by the completion of 30 credit hours.

Admission Policy

Students may be admitted to San Ignacio University if they meet these requirements:

Requirements for Domestic Students

1. Application Form.
2. Application fee of USD $85.00 (non-refundable) made payable to San Ignacio University.
3. Copy of valid Government Issued Picture Identification (upon admission)

Requirements for International Students
To complete the international admissions process, the candidate must meet the following requirements:
- Application Form for students on an F-1 visa.
- Application fee of USD $85 (non-refundable) made payable to San Ignacio University.
- Financial statements or certified bank letter in English demonstrating funds to cover a minimum of one year of tuition and fees, books, and supplies, living and any other necessary expenses.
- At least (USD $23,000) (Amounts must be in or converted to USD currency).
- Affidavits of support form if there is a sponsor.
- Proficiency in English: o PTE (54) o TOEFL (70 - IBT) o IELTS (60) o OXFORD (B1) Copy of a valid passport (upon admission)
- Copy of SEVIS / I-901 Receipt https://www.fmjfee.com

For Undergraduate Programs:
- High School diploma translated into English/ GED if applicable.
- For undergraduate transfer students, transcripts, and educational credentials; if they are not in English, these must be translated and evaluated by companies that are members of the National Association of Credential Evaluation Services (NACES). For a complete list of accepted evaluation services, please visit: www.naces.org

For Graduate Programs:
- Bachelor's diploma translated into English. For graduate transfer students, transcripts, and educational credentials; if they are not in English, these must be translated and evaluated by companies that are members of the National Association of Credential Evaluation Services (NACES). For a complete list of accepted evaluation services, please visit: www.naces.org

Re-Admission
Readmission applies to students who have been previously fully admitted, were in good academic standing prior to leaving the University, and seek to return to the institution after an absence of two consecutive semesters (not including summer sessions). Students must have official transcripts submitted from all schools attended during their absence from the University. Importantly, all students re-entering the University are bound by the policies dictated by the current catalog.

Financial Aid Eligibility
Eligibility Requirements ALL STUDENTS must meet the following criteria to receive Federal Student Aid:
- be fully accepted into a degree-seeking or certificate program*
- be enrolled at least part-time
- be a U.S. citizen or eligible non-citizen
- have a valid Social Security Number (SSN)

- meet Satisfactory Academic Progress
- Not currently in default on a Federal Student Loan and do not owe money on a Federal Student Grant
- Register with the Selective Service, if required **

*Provisionally accepted students are not eligible for Federal Student Aid. Students may become eligible the semester after their provisional status has been resolved if all necessary paperwork has been completed and the student has met the eligibility criteria.

** Males 18 through 25 years of age that have not yet registered with the Selective Service, can give the Selective Service permission to register them by answering "YES" to the question on the FAFSA, by completing a card at their local Post Office, or by registering on-line at www.sss.gov. Proof of Independence Based on the results of their FAFSA, a student may also be asked to submit proof of their Independence. This could include:

- Proof that the student is currently serving on active duty in the U.S. Armed Forces
- Proof of the student's veteran status
- since turning age 13, proof that both the student's parents are deceased, the student was in foster care, or the student was a dependent or ward of the court
- Proof of student's emancipated minor or legal guardianship status
- Proof that student is homeless or at risk of being homeless

International Students
Citizen or Eligible Non-Citizen?
To receive federal student aid the student must have a valid Social Security Number and be a:

- U.S. citizen; or
- U.S. national from Puerto Rico, Guam, the Virgin Islands, the Northern Mariana Islands, American Samoa, or Swain's Island.
- A national from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau (the Federal Pell Grant, FSEOG, and Federal Work-Study only).
- U.S. permanent resident who has an I-151 or I-551 or I-551C (Alien Registration Receipt Card)

If the student is not in one of these categories, he/she must have an Arrival-Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations **to be eligible to receive Federal Title IV Aid:**

- Refugee
- Asylum Granted
- Indefinite Parole and/or Humanitarian Parole o Cuban-Haitian Entrant, Status Pending
- Conditional Entrant (valid only if issued before April 1, 1980).

The student is NOT eligible for federal student aid if:

- They are in the U.S. on an F-1, F-2 or M-1 student visa.
- They are in the U.S. on a J-1 or J-2 exchange visitor visa.
- They are in the U.S. on a B-1 or B-2 visitor visa.
- They have a G series visa (pertaining to international organizations).
- They have an H series or L series visa (allowing temporary employment in the U.S.).
- They have only a Notice of Approval to Apply for Permanent Residence (I-171 or I-464),
- They have an I-94 stamped "Temporary Protected Status".

<div align="center">**How to Apply**</div>

How to Apply for Financial Aid in 3 Easy Steps…

1. Apply for an FSA ID (student and parent) at www.studentaid.gov. This FSA ID will serve as your electronic signature.
2. Complete your FAFSA for the appropriate year online at www.studentaid.gov. Use your FSA ID number to "sign your FAFSA on the web". San Ignacio University's school code is 042169.
3. Visit www.Studentaid.gov to complete both the Federal Direct Stafford Loan Master Promissory Note (MPN) and Entrance Counseling.
1. You will be sent an Award Letter that details your financial aid eligibility.

<div align="center">**To meet a priority deadline, you must**:</div>

- Have been admitted to or be currently enrolled in a degree-seeking program at the University.
- Have official transcript(s) on file with the University.
- Have submitted a valid FAFSA with the results received by San Ignacio University. To ensure timely delivery, you should submit your application at least two weeks before the priority deadline. This allows time for you to receive and respond to a request for additional information.
- Supply additional documentation required, if any, for the completion of your application. You will be sent a letter notifying you of any missing financial aid documents.

Financial Aid Application Deadlines

2021 – 2022 award year – July 1, 2021, to June 30, 2022
2022 – 2023 award year – July 1, 2022, to June 30, 2023

Federal deadlines:

2021 – 2022 award year: June 30, 2022, by midnight CST
2022 – 2023 award year: June 30, 2023, by midnight CST

After the Priority Deadline

You may still complete a FAFSA if you do not meet the priority deadline. However, FAFSA applications must be submitted at least three weeks before the end of the term in which you are enrolled to allow time for processing.

Financial Aid Forms

The Following is a list of Financial Aid Office forms. The processing time for most financial aid forms is two weeks. The Office of Financial Aid requires approximately two weeks from the date the document is submitted, provided the student's file is complete and ready for processing.
- Free Application for Federal Student Aid (www.fafsa.gov)
- Release of Information Authorization Form
- Non-Institutional Charges Authorization Form

- Entrance counseling (www.studentaid.gov)
- Exit counseling (www.studentlaid.gov)
- Direct Loan Master Promissory Note (www.studentaid.gov)
- PLUS, Loan MPN (www.studentaid.gov)
- Verification Worksheets (V1, V4, V5)
- Request for an EFC Data Adjustment (PJ)
- C-Flag Resolution Form
- Dependency Override Application (PJ)
- Parent Refusal Form for a Dependent Student (PJ/Unsubsidized Loan Only)
- Selective Service Appeal Application
- Unaccompanied Homeless Youth Verification Form (PJ)
- Unusual Enrollment History Form
- Verification of Student Eligibility Checklist Form
- Authorization and Certification Statement Form
- Packaging Your Program
- Explanation of Support
- Financial Aid Loan Waiver
- Verification Notification Form
- Parent Plus Loan Borrower Form
- Veterans Rights and Responsibilities Form
- *New: Higher Education Emergency Relief Fund Form (HEERF)

Financial Aid Reference Documents
There are many resource guides that assist the FA COORDINATOR. These citations are located on the Information for Financial Aid Professionals Website (IFAP), located at www.ifap.ed.gov on the right-hand column.
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, Application and Verification Guide, formula books, and Audit Guide), Dear Colleague letters, Financial Aid legislation, CFR title 34 and other laws or regulations that impact Federal Student Aid.

Policy Development
The FA COORDINATOR establish institutional policy surrounding the delivery of financial assistance. Policy development adheres to Federal and State laws and regulations as well as to the mission of SIU.

Operating Policies
The following operating policies are designed to assure that the FA COORDINATOR is effective in carrying out its responsibilities: All students must apply for financial assistance by completing the Free Application for Federal Student Aid (FAFSA) using SIU's School code: 042169.
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.
All students applying for Federal Student aid are required to apply annually for federal assistance. The FAFSA is available October 1st of each year. SIU reserves appointments for each

student to receive assistance in completing their Free Application for Federal Student Aid. Students are welcome to visit the office at any time to file their FAFSA.

Cost of Attendance

A description of the tuition for attendance is published in the student's Enrollment Agreement and signed during the Admissions process. An estimated budget for the total cost of attendance is published in the catalog and provided to students along with their award letter. The Cost of Attendance is comprised of tuition, transportation, miscellaneous items, personal, books, tools, and supplies. The Financial Aid Office uses a list of collected information to determine reasonable cost for personal items, room and board, miscellaneous items, and transportation. The information gathered to make decisions regarding the Financial Aid Office's cost of attendance is researched based on the Consumer Price Index, The Bureau of Labor statistics, the cost of rent for modest apartments and surveys conducted through the student population body (which will be individually identified when used for specific components).

**The 2021-2022 figures listed below include amounts directly billed to the student (i.e., tuition and fees).

Undergraduate:
- $10,200 (per year)
- Living W/Parents: $10,200 (per year)
- $15,300 if attending the summer semester

Graduate:
- $10,710 (Per year) for the MBA program
- $9,180 (Per Year) for the Education program

The above figures are based on full-time enrollment.
Online classes tuition is the same as campus.

Federal Aid Programs in Which Institution Participates

The Title IV programs in which SIU participates are as follows. A brief description of each program follows this section.
1. Federal Pell Grant
2. Direct Subsidized Loan
3. Direct Unsubsidized Loan
4. Plus, Loan (if required)
5. VA Benefits

Federal Pell Grant

The Federal Pell Grant is considered gift-aid that does not have to be repaid. The Pell Grant award is based upon the student's EFC, enrollment status and on financial need. Unlike loans, grants do not have to be repaid unless, for example, the student is awarded funds incorrectly or the student withdraws from school. The amount the student receives depends on his/her financial need, cost of attendance and enrollment status.

Pell Grants are generally awarded only to undergraduate students; those who haven't earned a bachelor's or graduate degree. Amounts can change yearly. To determine a student's eligibility;

the school must receive a valid Student Aid Report (SAR) or Institutional Student Information Record (ISIR) while the student is enrolled and eligible. To be valid, the SAR/ISIR must contain the following:
- A Pell-eligible EFC.
- All information used in the calculation of the EFC complete and accurate at the time the application was signed.
- Accurate information, subject to updating, at the time the SAR/ISIR (not selected for verification) is submitted to SIU; and
- Accurate information as of the time of verification; at the time the SAR/ISIR (selected for verification) is submitted to SIU.

Pell Grant		
Borrower	Requirement	Award Limit (2021-2022)
Undergraduate Students Only	Based on Federal Need	Maximum award amount of $6,495/year

Federal Direct Loans (subsidized and unsubsidized)
Federal Direct Student Loan eligibility is determined by the FAFSA. All students are awarded the maximum that they are eligible for in the current academic year and are instructed to accept or decline their awards.

Subsidized Loans: Direct Loans are made through the Department of Education. Students who are enrolled at least half time and who demonstrate financial need through the financial aid application process can have the interest paid (subsidized) on their direct loans by the federal government while they are in school.

Unsubsidized: Students who are at least half time but who do not demonstrate a financial need for a Stafford loan may still obtain a loan, however, interest will start to accrue while the student is in school.

Students must begin repaying these loans 6 months after he/she ceased to be enrolled at the University. More information about Direct Loans including interest rates and loan fees may be found at www.studentloans.gov.

Annual Borrowing Limits (Federal Direct Stafford Loan Only):

1st Year (0-24 credits)	$3,500 Subsidized + $2,000 Unsubsidized + $4,000 Additional Unsubsidized**
2nd Year (25-54 credits)	$4,500 Subsidized + $2,000 Unsubsidized + $4,000 Additional Unsubsidized**
3rd through 5th Year (55+ credits	$5,500 Subsidized + $2,000 Unsubsidized + $5,000 Additional Unsubsidized **
Graduate Students $20,500 Unsubsidized	Graduate Students $20,500 Unsubsidized

**Dependent Students must receive a Federal Direct Parent PLUS Loan denial before becoming eligible for the Additional Unsubsidized. Independent Students automatically become eligible for the Additional Unsubsidized.

Aggregate Loan Limits (the maximum amount a student can borrow in their lifetime)
Undergraduate:
- Dependent Students = $31,000 (no more than $23,000 of which can be Subsidized)
- Independent Students = $57,500 (no more than $23,000 of which can be Subsidized)

Graduate and Professional Students:
- Maximum = $138,500 (no more than $65,500 of which can be in Subsidized)

Federal Parent Loan for Undergraduate Student (PLUS)
The PLUS loan is not need-based. Financial aid resources are subtracted from the student's cost of attendance. The parent of a dependent student may borrow the remaining amount. There is no annual limit, nor is the EFC considered in PLUS eligibility. The parent should apply online at www.studentloans.gov.

SULA Rules: The Department of Education introduced a new regulation regarding Subsidized Loan usage.

Students who are considered first time borrowers as of July 1, 2013, are flagged with a special indicator to track their subsidized loan usage. First time borrower are those students who had no current borrowing under the FFELP or Direct Loan Programs as of July 1, 2013.The usage selection indicator determines the amount of subsidized loans the student has received in comparison with the published length of the student's program. The student's Subsidized Loan usage is tracked and documented in the Common Origination and Disbursement system. Students should pay careful attention to their program length, subsidized loan awards and any adjustments to their subsidized loan period during or after their enrollment. For each program offered at SIU, students have a maximum eligibility period. The maximum eligibility period is determined by the published length of the student's program in weeks, divided by the associated academic year of the program, multiplied by 150% (1.5). Students are eligible to receive subsidized loan funds up to 150% of the published program length.

Updating the student's loan period is crucial to the student's proper calculation of subsidized loan usage. Failure to update the information accordingly could prevent a student from receiving subsidized funds that the student could otherwise be eligible for conversely a student could be deemed eligible to receive subsidized loan funds when he/she may not truly be eligible. SIU has established a process to review the student's full eligibility usage at the time of enrollment, awarding and departure. Should a student's loan period need to be adjusted for any of the reasons the FA COORDINATOR makes the appropriate adjustments to the student's record to update the loan period and calculate the correct subsidized usage.

SIU must also take into consideration subsidized loan funds a first-time borrower has received at any other institution. There may be cases when a student is not eligible for a subsidized loan at SIU due to the previous institutions failure to adjust the student's loan period after a withdraw or termination from that institution. Students who have this situation will be informed by the OFFICE and alternative funding options may be established for the student.

Proration
The annual maximum loan amount an undergraduate student may receive must be prorated when the borrower is:
- Enrolled in a program that is shorter than a full academic year; or

- Enrolled in a program that is one academic year or more in length but is in a remaining period of study that is shorter than a full academic year.

FA Coordinator should keep in mind that loan limit proration determines the maximum loan amount that a student may borrow for a program or remaining portion of a program, not the loan amount that the student receives. In some cases, the actual loan amount that a student is eligible to receive (based on COA, EFC, and other aid) may be less than the prorated loan limit. The formula for calculating the prorated portion of a loan is noted below. Proration rules for Pell are similar however, the institution must take into consideration not only the clock hours the student is enrolled for the program but also the weeks the student is enrolled in the program.

Pell proration is based on Formula 4.
Clock-hours enrolled in program
Clock-hours in academic year
For Pell Must Compare and Select the lesser of the two
Weeks enrolled in program
Weeks in academic year
60 hours remaining in the student's program
60 hours in program = .0666
900 hours in academic year
2 weeks in program = .0769
26 weeks in academic year

Example: Annual Loan Limit Sub 4,500 0.0666 x 4,500 = 299
Annual Loan Limit Unsub 6,000 0.0666 x 6,000 = 399
Pell Example: Scheduled Award $5,850 x .0666 (hours) = $389.61 ($389)
Scheduled Award $5,850 x .0769 (weeks) = $449.86 ($449)
In the Pell Scenario the student's award would be $389 as that amount is the lesser of the two.

Overlapping Loan Periods
Transfer students and re-enter students are subjected to the annual loan limits. If a student transfers from another school to SIU or changes to a different program at SIU and there is an overlap of academic years, this overlap may affect the amount of loan funds the student is eligible to borrow.
An overlap in academic years exists if the academic year at the new school (or the academic year for the new program) begins before the calendar end date of the academic year at the prior school or new program. If a transfer student wishes to borrow loan funds at SIU, FA COORDINATOR must print the NSLDS record and COD disbursements for the student to determine the amount of loan funds the student is eligible to receive.
Students will only be awarded the difference between funds already disbursed and the amount of the annual loan limit per funding source.

Payment
Federal Direct Loan funds are disbursed in two equal amounts over the academic year. If the remaining portion of a program is equal to or less than one half of an academic year, loans will be awarded with one payment period and two disbursements within that payment period. Before disbursement SAP is run to ensure the student remains eligible for the loan. The FA

COORDINATOR provides students with Direct Loan notification. These notifications explain to the student their right to cancel the loan.

Over-awards
Once the entire Federal Direct Loan proceeds have been released to the student, an over award does not exist. If, however, the student becomes ineligible, a full or partial return (RT24) will be processed through to ESP.

Recordkeeping
Financial aid records are maintained in student's files as well as in ESP. Student records include the demonstration of need and Federal Subsidized Loan eligibility. The FA COORDINATOR are responsible for account management and appropriate security for student aid account transactions and how need was met for all aided students.

Return of Funds to the Department of Education
The FA COORDINATOR is responsible for preparing the Return of Funds calculation worksheet. The actual refund process (return of funds) is finalized in SIU's Business Office within 45 days after the student has ceased to maintain eligibility. (See also R2T4 section of this manual)

Processing Procedures
All eligible students will receive an Award Notification letter. For loan recipient, the student must sign a Master Promissory Note (MPN) with the Department of Education for Federal Direct Loans. The FA COORDINATOR issues students Direct Loan disbursement notification explaining their disbursement and timeframe for their "borrower's right to cancel" the loan.

Entrance/Exit Loan Counseling
All first-time transfer and re-entry students borrowing a federal loan are required to complete entrance counseling. Entrance counseling is completed online either in the Financial Aid Office or another location convenient for the student. The Financial Aid office assists students with Entrance Counseling as per a student's request.

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 non-federal aid and are encouraged to apply for such aid.

Revision of Financial Aid Awards
Once an award letter is sent to the student, there may be instances which warrant a change to the original notification. An administrator may review a student's circumstances, make an adjustment to an award, and release a revised award letter. This revised award invalidates the original award notice.

Revision initiated by the FA COORDINATOR
The FA COORDINATOR will automatically consider a revision in a student's aid package when the following occurs:
- There is conflicting information in the file.
- There are changes resulting from verification.

- There is a change in availability of funds.

The award letter acknowledges the right of the FA COORDINATOR to make a change to any award. Notification of the change is submitted to the student for acceptance. In the case of an office error, it is customary to contact the student personally or send a personalized letter.

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

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. There are certain cases when an over-award may be present on the student's account however an adjustment to certain aid sources may not be necessary. Please see each section regarding over-awards.

Eliminating an Over-award

Before reducing a student's aid package because of an over-award, an Administrator should always attempt to alleviate the situation by reducing or eliminating the over-award. The following possible allowance should be checked. Adjust un-disbursed funds (all un-disbursed 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:
- Reduction in cost of attendance –
- The student changes budget categories.
- Additional resources – the student has resources greater than those used to calculate the award.
- Administrative error – the Aid Administrator inadvertently makes an error.
- Fraud – the student intentionally deceives or misrepresents information to obtain funds.

Treatment of an Over-award

If eliminating the over-award is not possible the administrator must reduce the over-award using the following sequence:

Over-awards with campus-based funds have a tolerance of ($300) three hundred dollars.

Determine if the student is a recipient of campus-based funds.

An over-award from an administrative error must first reduce or eliminate next payment periods overpayment. The administrator must notify the student for any remaining amount. The student will also receive a bill from the Business Office. Once a Direct loan has been disbursed, there is no over-award. If an over-award occurs due to fraud, all federal aid will be reversed. Based on SIU's COA, an over-award is not typically common however it is necessary to address.

Disbursements 34 CFR 685.303(b)(3) 30-day delay, 34 CFR 685.301(b)(3)
Disbursements are made on a payment period basis.
Subsequent Disbursements
Subsequent disbursements will be made after the student has been deemed eligible based on student eligibility rules, Satisfactory Academic Progress Policy, and disbursement rules.
Retroactive Disbursements for Completed Periods
SIU must pay a student retroactively for any completed payment periods within the award year if the student was eligible for payment in those periods. SIU will determine if the student was eligible for a retroactive disbursement according to the rules regarding each program fund.

Resolving C-Codes (Abridged)
FA COORDINATOR is required to review the students Institutional Student Information Record (ISIR) for any comment codes and SAR c-flags. The student's ISIR and SAR list comment codes pertaining to the student's FAFSA after it has been processed. While some comment codes are for informational purposes, other comment codes are flagged and require an adequate resolution. FA COORDINATOR is required to properly document the form, noting all comment codes with c-flags and how those flags were resolved. FA COORDINATOR must attach all documentation used to resolve the flag and retain that information in the file. This manual cannot provide every c-flag that requires resolution. Some common c-flags are listed below.
Common SAR C-flags that Require Resolution (See SAR Comment Code and text for code number)
Selective Service
- DHS Primary and Secondary Match not determined (Eligible non-citizen)
- Social Security Administration (US Citizen Match not found)
- Department of Veteran's Affair
- Department of Defense
- Unusual Enrollment History
- NSLDS Codes
    - Active Bankruptcy
    - Discharged Loans
    - Default
    - Overpayment
    - Over Loan Aggregate
    - Name/Social Security Number Mismatch
    - PELL Lifetime Eligibility Used

While the above-mentioned comment codes may be listed on the student's ISIR it does not necessarily mean that the comment code is legitimate. Students and parents sometimes make errors on their FAFSA application while completing it. Students and parents may transpose numbers, list parent information where student information may be requested or have hyphenated names that are not recognized through the specific database matches. In those cases, Administrators must determine the information that must be corrected, have the student correct the FAFSA and submit it back through the Central Processing System to resolve the c-flag.

Default/Overpayment Status
A student who is defaulted on federal loans or who is in Pell overpayment status is not eligible for further Title IV assistance unless and until satisfactory arrangements for repayment are made. Students in default on loans must have a letter from the holder of the loan stating that the student has made satisfactory repayment arrangements and is eligible for Title IV funds or the Financial Aid coordinator must receive a new Institutional Student Informational Record (ISIR) and

National Student Loan Data System (NSLDS) report showing that the default status has been resolved before any funds may be disbursed.

Valid SSN
An applicant must have a valid Social Security Number. EXCEPTION: Students from the Republic of Marshall Islands, the Federated Stated of Micronesia, or the Republic of Palau.

Satisfactory Academic Progress (SAP)
After a student's first (upon enrollment) eligibility, the student must thereafter maintain Title IV eligibility by meeting all criteria for Satisfactory Academic Progress (SAP) as set forth in SIU's SAP policy. Please see the Satisfactory Academic Progress section of this handbook for complete information on SAP.

Educational History of Student
If the student has attended this school in the past three award years, the Financial Aid coordinator reviews previous files and determines whether the student was making satisfactory progress in previous course work at SIU. If the student has attended other schools in the past, the Aid coordinator can access the NSLDS information from the SAR/ISIR concerning defaults and overpayments. If the student has attended another school and the Aid coordinator determines that it has been within the current award year, she will then access the National Student Loan Data System (NSLDS) on the web at https://nslds.ed.gov If the student is a transfer student for Pell purposes, NSLDS will give the student's current year Pell disbursement and the current year scheduled award. This information will be used in award calculation.

Drug Conviction Affecting Title IV Eligibility
A drug conviction for any drug offense during a period of enrollment for which the student was receiving Title IV, HEA program funds under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEA grant, loan, or work-study assistance. An applicant who has been convicted of drug-related offenses that occurred while receiving Title IV aid may not be eligible to receive federal financial aid for a period. These are general eligibility requirements and can be discussed with the Financial Aid coordinator. Eligibility requirements concerning felonies that are specific to career options are discussed in the description of that career option. A student that loses eligibility will be notified in writing by the Financial Aid Office with an explanation of the loss of eligibility, as well as information on how to regain eligibility. Please see the Financial Aid coordinator for further information on penalties for drug offenses as they relate to title IV, HEA (Pell) grants.

*New for 2020-2021
HEROS ACT
The Higher Education Relief Opportunities for Students (HEROES) Act provides for the modification and waiving of some statutory and regulatory provisions related to students who receive financial aid and who are on active duty during a war or other military operation or who reside or are employed in a declared disaster area. These adjustments apply to return of funds and signature requirements for verification and application, among other things. The most recent Other Mandated Disclosures 56 update to the HEROES Act authorized its provisions through September 30, 2017. See pages 59311–59318 of the Federal Register dated September 27, 2012, for the details on the act and a list of the eligible students.
CARES ACT

The Coronavirus Aid, Relief, and Economic Security Act (H.R. 748), also known as the CARES Act is a law meant to address the economic fallout of the COVID-19 pandemic across the United States. Each eligible student received an email for identity verification requirements. The process is a two-step procedure for the student. Each student was to review the student acknowledgment form and then sign and accept. Once the student accepts FA COORDINATOR receives the acknowledgement form back, the Business Office receives the form, and disbursed the funds to each eligible students (every eligible student received an equal amount). All COVID-19 information and HEERF data has been placed on SIU's Website and is updated as needed.

FAFSA Changes – "What's New"
*NEW for 2020-2021
*New: IRS Tax Form Changes
Starting with the 2018 tax filing year, the IRS has eliminated tax forms 1040A and 1040EZ. These forms will no longer be available to taxpayers when filing their tax returns. Due to the IRS tax form changes, it has caused several questions on the FAFSA to be adjusted and/or deleted which will be highlighted and updated in this policy. It has also caused the verifiable line items to change with the new layout of the 1040.
*New for 2020-2021 – All Questions Starting with Number 38 were revised
*Revised Responses for Tax Return Filed Question:
With the IRS' rescinding tax form(s) 1040A and 1040EZ, the Department of Education changed the responses to questions thirty-three (33) and previously eighty-one (81) by removing the answer choices of filing an IRS 1040A and 1040EZ.
The new presented answers on the FAFSA are now:
▪ IRS 1040
▪ Foreign tax return, IRS 1040NR, or IRS 1040NR-EZ
▪ a tax return with Puerto Rico, a U.S. territory, or Freely Associated State

*Revised Responses for Question 'Are you eligible to file a 1040A or 1040EZ'
Questions thirty-five (35) and previously eighty-three (83) have been revised to reflect the tax changes. The previous language asked if the student and/or parent were eligible to file a 1040A or 1040EZ.
The new questions display as follows:
"Did (or will) you file a Schedule 1 with your 2018 tax return? Answer "No" if you did not file a Schedule 1 or only filed a Schedule 1 to report an Alaska Permanent Fund dividend or one of the other exceptions listed in the Notes on page 9."
Responses are as follows:
▪ Yes
▪ No
▪ Don't Know

If the student is selected for verification, and this question has been answered incorrectly, the FA COORDINATOR is NOT required to verify this answer and make any changes to the FAFSA for question 35 or 82.
Schedule 1 is filed if the below applies to the taxpayer:
Filed if tax filer has income beyond:
▪ Wages, salaries, tips, etc.
▪ Interest and dividend income
▪ IRA, pension, and annuity distributions (withdrawals)

▪ Social Security benefits

Filed if tax filer has additional income such as:
▪ Business and farm income
▪ Unemployment income

Filed to claim deductions such as:
▪ IRA deductions
▪ Payments to SEP, SIMPLE, Keogh, and other
▪ qualified plans

Schedule 2
Filed if box on line 11b on 1040 is checked and tax filer has Excess advance premium tax credit repayment.
Schedule 3
Filed if box on line 12a on 1040 is checked and tax filer has Education Credits. Questions 38 and 87, regarding student/parent exemptions were removed. Questions 45.f and 94.f were combined with questions 44.e and 94.e regarding student and parent(s) untaxed portion of IRA distributions and pensions.
The Department has revised the numeric value in that the 'Yes' and 'No' answers were switched. Previously Yes = 1 and no = 2. The adjustment reads below: Yes = 2 No = 1 don't Know = 3
(Prior Prior Year Income continued for 20-21)
The 2020-2021 FAFSA Prior Prior Year Income information is for the 2018 Income Tax Year. Prior Prior Year refers to a policy enabling students and families to file the Free Application for Federal Student Aid (FAFSA) using tax information from two years ago.
FAFSA on the Web Homepage links to the college score board allowing students to retrieve information on Average Annual Costs, Graduation Rates and Salaries after attending the institution.
The Department updated the "Federal Needs Analysis Methodology" to determine a student's need and Expected Family Contribution. Medicaid and/or Supplemental Security Income (SSI) were added to the list of Means-Tested Benefits (federal programs) used as criteria for the Simplified Needs Test. Clarified questions for business and/or investments net worth, college grade level and reduced priced lunches. –Continued for 2020-2021
The Federal Needs Analysis Methodology that determines a student's expected family contribution has been updated to reflect any changes due to inflation. The values to the Income Protection Allowance calculation have been updated.
In FAFSA on the web, the Department changed the title of the Homeless Circumstances page to "Homeless or at Risk of Being Homeless," and modified the order and wording of the responses.-continued for 2020-2021

In FAFSA on the web, the question "Are you a foster youth or were you at any time in the foster care system?" If a student answers yes to the question comment code 166 will appear on the ISIR. If a student answers yes, it is possible that the student could be eligible for Chafee Foster Care Independence Program funds or the Education and Training Voucher (ETV) Program funds. (Continued for 2020-2021)

Marital Status Changes due to the Defense of Marriage Act Changes (continued for 2020-2021)

On June 26, 2013, the Supreme Court struck down the section of the Defense of Marriage Act (DOMA) that provided that for purposes of federal programs, a marriage can only be between one man and one woman. Consistent with this decision, same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country) that permits same-sex marriage.

The Department has revised the FAFSA and FAFSA on the Web to provide additional guidance to applicants who are same-sex married couples or have same-sex married parents. For further information about the DOMA changes and the implications for Title IV student financial assistance programs, see Dear Colleague Letter GEN-13-25. (Continued for 2019-2020)

Parental Information Changes (continued for 2020-2021)
On April 29, 2013, The Department posted Dear Colleague Letter GEN-13-12, which alerted Financial Aid Administrators to changes related to the collection of parental information. As described in this letter, beginning with the 2014-2015 FAFSA, dependent students are required to include income and other information from their legal parents (biological and/or adoptive) if those parents live together, regardless of the parents' marital status or gender.

Revised Responses for Parents' Marital Status Question (continued for 2020-2021)
The Department changed the "Single" response for the parents' marital status question to "Never Married" and added a new response labeled "Unmarried and both parents living together." The parents' marital status question responses are now reordered and displayed on the FAFSA as follows:
- Never married
- Unmarried and both legal parents living together
- Married or remarried
- Divorced or separated
- Widowed

Revised Labels for Parent Questions (continued for 2020-2021)
Gender-neutral labels are used when referencing a specific parent and are reflected on the paper FAFSA and throughout our application processing systems, including the CPS, FAFSA on the Web, FAA Access, and applicant communications (SAR, SAR Acknowledgement, and ISIR). For example, fields previously labeled as "father/stepfather" are now labeled as "Parent 1 (father/mother)" or "Parent 1 (father/mother/stepparent)" and fields previously labeled as "mother/stepmother" are now labeled "Parent 2 (father/mother)" or "Parent 2 (father/mother/stepparent)." These changes are also documented in guides and technical references (such as the ISIR Guide and EDE Technical Reference).

FAA ACCESS TO CPS ONLINE FUNCTION
Identity Verification Results Functionality to FAA Access
In the 2016-2017 FAFSA year, the Department added an Identity Verification Results feature to FAA Access, enabling Administrators to provide the required verification results for students selected for identity and high school completion status. For the 2017-2018 FAFSA award year, the Department added a new value of six (6) to the identity verification results tool stating, "Verification attempted, issues found with both identity and HS completion." For 2019-2020 this requirement remains the same.

These are the applicants selected for Verification Tracking Groups V4 and V5.
New for 2020-2021

Due to the IRS tax form changes, several questions have been revised on FAA Access Application Processing as well. The type of 2018 tax form used will no longer display '2', option '2' gave the choice – IRS 1040A or 1040EZ. The available options are as follows:
▪ 1 = 1 – IRS 1040
▪ 3 = 3 – Foreign Tax Return
▪ 4 = 4 – A tax return for a U.S. territory or a freely associated state

All other references involving the forms 1040A or 1040EZ have been removed.

Title IV Loan Counseling
Prior to receiving the first disbursement of a Direct Subsidized Loan or Direct Unsubsidized Loan, the student must undergo entrance counseling unless the student has received a prior Direct Subsidized Loan, Direct Unsubsidized Loan.
In addition, all student borrowers of a loan made under the Federal Direct Stafford Loan programs must undergo exit counseling after the borrower ceases enrollment at the institution.
1. **Entrance Counseling and MPN** First-time Federal Direct Stafford Loan borrowers must complete a Stafford Loan Master Promissory Note (MPN) and Entrance counseling session.
2. **Entrance Counseling and the Loan Master Promissory Note (MPN**) should both be completed online at www.studentaid.gov.

Both must be on file before funds can be approved and sent to SIU. This ensures that the student fully understands their rights and obligations as a student loan borrower.
Returning borrowers (students who have borrowed a Federal Stafford Loan within the past 12 months) do not need to complete another MPN or Entrance Counseling Session.

Exit Counseling
Once a student has graduated, or has withdrawn from school, the Office of Student Financial Aid will send the student notification to complete Exit Counseling. The letter informs the student that the must visit www.studentaid.gov and complete Exit Counseling.
Exit counseling informs students of their various loan repayment responsibilities, including repayment options, interest accrual and aggregate loan limits.

Deferments
Under certain conditions a student can receive a deferment on their loan if their loan is not in default. This allows the student to temporarily postpone payments. Students enrolled at least halftime can be considered for an in-school deferment.
Direct Loan borrowers must contact the Direct Loan Servicing Center to request a deferment. (www.StudentLoans.gov or 1-800-848-0979)
A student who has not borrowed a Direct Loan must contact the lender or guaranty agency that holds their loan.
The student must continue making scheduled payments until he/she is notified that the deferment has been granted, otherwise the loan could enter default. All Deferment Forms should be submitted to the financial aid Office for completion.

Financial Aid Process

San Ignacio University is committed to providing an education to qualified students regardless of financial means. The financial aid program helps students in need through scholarships, grants, and loans.

Overall, the University views financial assistance to students as a cooperative investment in a student's education. It is the responsibility of the student and his/her family to meet all educational expenses. Financial awards, then, are offered by the University as a supplement to the family contribution.

The Initial Award Letter

The Financial Aid Office reviews the student's Cost of Attendance, FAFSA, Estimated Family Contribution (EFC), Financial Need, Federal Verification paperwork (if necessary), correspondence between other departments on campus, and notifications from outside sources carefully to find the most advantageous way to award a combination of scholarships, grants, and or loans programs to enable the student to attend SIU. This is generally referred to as the "financial aid package" and is communicated to the student by means of a Financial Aid Award Letter.

SIU do not automatically assign Federal Loans as part of a financial aid award unless students request to have loans. Loans may be in the form of the Federal Stafford Loan.

How financial aid is applied

Financial aid is awarded for one academic year at a time. Funds are applied to SIU's student account once the following conditions are met:
- The student is determined to be eligible and is awarded.
- The student is determined to be maintaining Satisfactory Academic Progress.
- The student is enrolled in the correct number of credit hours.
- The disbursement date for the term has been reached. (For loan purposes only)

Funds will be applied to the student account at the beginning period of each semester. The Financial Aid Office continues to release funds throughout the semester as students are awarded and as funds arrive from outside agencies or lenders.

The Financial aid Office will send notification to the student once their Loan are applied to their student account. This is called a direct loan Disbursement notification.

Revised Award Notices

SIU reserves the right to change or cancel any student aid awards due to additional information gathered concerning the student's financial aid eligibility. These changes may be caused by:
- the Federal Verification Process.
- the University Special Circumstances Review Process.
- a change in enrollment status*.
- a change in student's housing status.
- a student not maintaining Satisfactory Academic Progress.

*Changes of enrollment can impact a student's financial aid eligibility. The Registrar's Office reports changes of enrollment to the Financial Aid Office. The Registrar's Office also reports enrollment (and subsequent changes to enrollment) to the financial aid office. For loan purposes, these changes may impact a student's grace period.

Outside Sources of Aid Federal Regulations require students who are receiving outside sources of financial assistance (scholarships, grants, awards) to notify the Financial Aid Office.

Continuance of Aid Students must apply for financial aid each year. The types of aid awarded, and the amount of aid eligibility will be dependent upon the availability of institutional funds, demonstration of need as defined by filing the FAFSA, and whether the student has met the Minimum Standard for Satisfactory Academic Progress.

Receiving funds during one academic year is NOT a guarantee of the same award in future years.

The Verification Process

Verification is the process of confirming the accuracy of student reported data on the Free Application for Federal Student Aid. For any academic year, the office of student financial aid verifies 100% of CPS-selected verifications. Verification is a review, mandated by law, conducted by the financial aid officer wherein the applicant's FAFSA is compared to external documents, such as the federal income tax return transcript, to substantiate the FAFSA data. Students, parents, and spouses are reminded that by signing the FAFSA and certain other financial aid documents, they are agreeing, if asked, to provide information that will verify the accuracy of their completed forms. The student is ineligible for financial aid if the student, parent(s), or spouse refuses to submit verification documents as requested.

It is the policy of the Financial Aid Office to NOT DISBURSE AID OR CERTIFY STUDENT LOANS until all required documentation has been submitted. Therefore, SIU has no procedures for referring overpayment cases to USDE, and the University will not be liable for any overpayments made to students who fail to comply with Verification or who do not submit required documentation.

Selection of Applications to be verified

The FA COORDINATOR verifies those applicants identified by the Department of Education (ED). In addition, aid administrators may select a student for verification if there is a discrepancy or a condition that is unusual and warrants investigation. If the FAFSA reflects significant numerical improbabilities (such as a tax liability number that is equal to, or that exceeds, the adjusted gross income) the applicant may be non-randomly selected for verification in order that the financial aid staff can correct the apparent discrepancy. The Financial Aid Office staff is required, by federal regulation, to resolve any discrepancies that are created by information submitted at any point that conflicts with that already in a student's file. Resolution of discrepancies may result in revision to a student's aid amounts and/or types.

Students flagged for verification by the Central Processor and flagged in a verification tracking group can possibly move from one verification group to another depending on the flag. The Central Processor may move applicants from previously assigned Verification Tracking Groups V1, or V4 to Verification Tracking Group V5 based on corrections made to the applicant's record or other information available from Federal Student Aid. (Continued for 2021-2022)

Verification Selection Change value of C (change in Verification Tracking Group) is present (on the ISIR) to notify institutions that the Verification Tracking Group has changed to a different verification tracking group on a subsequent transaction. (Continued for 2021-2022)

CPS System-Generated Transactions: Beginning with the 2016-2017 processing cycle, the CPS may generate new transactions for records meeting suspect identity or fraud patterns. A new Transaction Source/Type, 5Y (Identity Verification), is now assigned to the transaction when the CPS finds a previously processed record subsequently meets the criteria for suspect identity or fraud patterns. This information is documented several places but more specifically on the ISIR compare pages. (No indication if this has been continued for 2021-2022)

Depending on the criteria the transaction meets, a 5Y transaction will either have a "Reject 23" set, or it will be selected for verification and placed in the V4 or V5 verification group. In the case that the student is flagged with a 5Y transaction and verification, administrators must verify the student as it pertains to the normal process regarding the verification groups (V4 or V5). If the student is flagged for a "Reject 23" the student's ISIR will have comment code 281, which informs the student that his/her FAFSA cannot be processed because of issues related to the student's eligibility. It also directs the student to contact FSA at 202-377-4074 for assistance within 30 days so that FSA can determine if the hold on the student's eligibility can be removed. Please see 2018-2019 ISIR Guide for clarification if necessary.

Location of Information on IRS Forms
Some information needed for verification can be found on the tax return transcript or on the 2019 IRS tax
return on the lines listed in the following table:

VERIFIED ITEMS	1040
Adjusted gross income (AGI)	1040-line 8b
Income tax paid	1040-line 14 minus schedule 2, line 2
Education credits	1040-line schedule 3, line 3
Deductible IRA	1040-line schedule 1, line 15 plus line 19
Tax exempt interest income Untaxed portion of Ira. Pensions and Annuity distributions (withdrawal, * if negative enter zero)	1040-line 2a--- 1040-line (4a +4c) minus (4b+4d) (Excluded rollovers)

Verification Exclusions
There are times when you do not need to verify a student's application. Except in the case of the student's death, however, none of the exemptions excuse you from the requirement to resolve conflicting information. Administrators must identify and document in the aid folder because the student is not required to complete verification. Other information not excluded must still be verified according to all other requirements.
You do not have to verify FAFSA information of a student in the following situations:
- An applicant who died during the award year
- A dependent student whose parents cannot comply because of specified reasons (i.e., parents are deceased, are physically or mentally incapacitated, or parents are residing in another country and cannot be contacted by normal means, or cannot be located because the student does not have and cannot get their contact information)
- Students who are only eligible for an unsubsidized loan (Requesting to receive an unsubsidized loan in lieu of need based aid to prevent the verification process is not possible)
- A spouse of an independent student if the spouse has died, is mentally incapacitated, is residing in another country and cannot be contacted by normal means, or cannot be located because the student does not have and cannot get his/her contact information)
- SIU will not accept verifications performed at another institution. Therefore, if a student is selected for verification, that student must supply all necessary verification documents before receiving any title IV funds.
- A student who does not receive Title IV funds

- Post Enrollment: Student was selected for verification after ceasing to be enrolled and all disbursements were made.

Verification Time Frame

If the FA COORDINATOR has received ED information identifying the student as selected for verification, the letter requests the appropriate verification documents (i.e., verification worksheets, student, and parent tax returns). Students are notified that until the missing items are submitted to the FA COORDINATOR, their awards are estimated and can change during the verification process. If a student's Estimated Family Contribution changes because of the verification process, SIU will make the necessary adjustments to their awards and inform the student as appropriate.

Documentation

Documentation submitted to the FA COORDINATOR must be legible, appropriate, and have the student's SIU ID number or social security number for identification purposes. If the student submits a document which is not legible (i.e. a copy of a tax return transcript in which the income numbers are not identifiable), appropriate (a tax return transcript is requested and the student submits a W-2), or identifiable (student submits a copy of the step parents tax return and the last name does not match the student's and there is no link to the student by identifiers) the documents will be returned and a request for additional documentation is requested. If possible, the return of documentation is recorded on the student's account in the comment section of the academic year screen.

Verification worksheets have been constructed to assist students and parents with the collection of verification data. All verification worksheets must be clearly identifiable and signed at the time of verification. Students are warned that any false or misleading information could result in fine and punishment.

Students and parents are encouraged to use the IRS Data Retrieval Tool embedded within the FAFSA application. Using the Data Retrieval Tool is the fastest, easiest, and most secure method of meeting the verification requirements. However, if a student or parent is unable or declines to use the DRT, an acceptable copy of tax information is mandatory to continue the verification process.

If a student or parent has filed an amended tax return an Aid Administrator will need a signed copy of the IRS form 1040X that was filed, a Tax Return Transcript (which does not have to be signed), or any IRS transcript (such as a return transcript for taxpayer or RTFTP) that includes all the original income and tax information required to be verified, i.e. AGI, income, tax paid, education credits, etc.
**New for 2020-2021 –

When completing the verification process, and the student and/or parent does not have a data request flag of '02', the Financial Aid department must request a copy of the students and/or parents tax returns. The IRS has reserved 1040A and 1040EZ, if the 1040 is requested; they must contain the appropriate schedules that correspond with that return. Schedule 1, 2 or 3. If the

student and/or parent has business or farm income, a schedule 'C' or 'F' will no longer be required to verify the income.

A signed copy of the tax return can be accepted by the financial aid department in lieu of the tax transcripts. The financial aid department does not need to first request the tax transcripts, the institution can accept a 'wet' (handwritten) copy of the 1040 signed by the student, and/or parent or the tax preparer, but all 1040s must include the appropriate schedules. If signed by the tax preparer, it must be stamped, typed, or printed with the name and address of the preparer.

**New for 2020-2021 –*

The IRS has added a new function, the Income Verification Express Service, 'IVES'. It allows the institution to submit a request via the IVES, the process is initiated with the submission of the 4506-T, schools cannot require the student and/or parent to use the IVES. There is a two (2) dollar charged with each request, the charge is to be assumed by the institution.

Filers of amended returns (continued for 2020-2021).

Students or parents who file an amended return (IRS Form 1040X) can, beginning with the 2018–2019 year, use the IRS DRT, though the ISIR will show an IRS Request Flag value of 07 (see page 15 of The 2018-2019 Application and Verification guide for total reference of this function), and because the tax return transcript does not reflect changes to the original return by the filer or the IRS, it is by itself not sufficient. Instead to complete verification you will need a signed copy of the 1040X form that was filed as well as either

• IRS DRT information on an ISIR record with all the information from the original tax return or
• An IRS tax return transcript (which does not have to be signed) or any other IRS transcript that includes all the income and tax information required to be verified.

When the ISIR shows an IRS Request Flag value of 06 or 07, schools will need to contact the student or parent. A value of 06 indicates that after the DRT was used and the FAFSA was submitted, the student or parent changed an item on the FAFSA (e.g., the date of marriage) that would have made the person ineligible to use the DRT.

The school must contact the student or parent to determine if all the transferred data was correct or if it needs to be corrected. A value of 07, which was new for 2018–2019, is an indication from the IRS that the student or parent used the DRT but also has filed an amended tax return for the relevant year. Because the data that was transferred will be from the original return and not the amended one, the school must contact the student or parent and make any applicable corrections to FAFSA items, regardless of whether the application was selected for verification. (Continued for 2021-2022)

**New for 2020-2021 –*

In the event there is a Data Request Flag of '07', as in previous years, the financial aid department is required to have the student and/or parent(s) make the corrections to reflect the 1040X. Now, the FA COORDINATOR must request documentation. The FA COORDINATOR can make the decision to accept the documents they choose, such as a written statement from the student and/or parent explaining the changes and why. If the subsequent ISIR received is selected for

verification, the FA COORDINATOR will then have to complete the full verification process and request the original tax transcripts (or singed 1040s) along with the 1040X.

High School Completion requirement can be satisfied with a high school diploma or transcript, GED certificate or transcript, transcript showing 2-year program completion, or home school credential or transcript.

Identity/Statement of Educational Purpose can be satisfied with an original unexpired government- issued ID and signed statement of educational purpose or a copy of that ID and the statement notarized. It is encouraged that all students with this requirement submit the necessary documents in person. The Financial Aid Coordinator is responsible for documenting their name and date the document was received and processed.

If a parent, student, or spouse has filed a tax extension (Form 4868 Application for Automatic Extension of Time to File U.S. Individual Income Tax Return) with the IRS, verification can be completed provided that the person submits all income information that will be used to file the necessary tax return. A copy of the IRS's approval for the extension beyond the automatic six-month extension (if applicable), verification of non-filing letter from the IRS, a copy of w-2's, or if they are self-employed, a signed statement with the amount of their AGI and their U.S. taxes paid.

*Changes from 2018-2019 (Continued for 2021-2022)

Filing extensions

With the change to prior-prior year tax data, even those who received a tax filing extension will be able to use information from a completed tax return by the time verification is required. Therefore, only students and parents granted an extension beyond the automatic six-month extension may submit the following for verification:
- an unexpired copy of the IRS's approval (form 2350) of an extension beyond the automatic six-month extension for tax year 2018.
- Verification of Non-filing Letter (confirmation that the tax return has not yet been filed) from the IRS or other relevant tax authority dated on or after
- October 1, 2019.
- A copy of IRS Form W–2 for each source of employment income received or an equivalent document for tax year 2018 and,
- If self-employed, a signed statement certifying the amount of the individual's Adjusted Gross Income (AGI) and the U.S. income tax paid for tax year 2018.

*New for 2020-2021

A copy of IRS Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return, is NO longer required to complete the verification process. Students and/or parent(s) may submit the following documentation for proof of the extension beyond six months:
▪ IRS form 2350, if indicates extension was approved
▪ IRS record of Account Transcript or any IRS Transcript if it:
• Is dated after automatic six-month extension ends October 15th, 2019

• Indicates extension request was filed with IRS (appearance of extension on a tax transcript assumes it was approved)

Non- Tax Filers

For Non-Tax Filers, Aid Administrators must receive a W-2 form for each source of employment income. The student must supply a signed statement listing the sources and amounts of income earned from work not provided on a W-2 and certifying that a tax return has not nor been required to be filed. Documentation noted on the verification worksheet is sufficient for confirmation of wages. If the student has income not listed by a W-2 a signed statement by the student listing the income, source of the income and that the student did not receive a W-2 form for this income.

Persons from a foreign country who are not required to file a tax return can provide a W-2 or an equivalent document. If a person must provide a W-2 form but cannot do it in a timely fashion, he or she may contact the IRS for a W-2 wage transcript. If a W-2 wage transcript is not available for the person, you may permit the person to submit a signed statement with the amount and source of income earned from work and the reason the W-2 is not available at this time.

Persons who submit W-2 wage income over the IRS threshold for non-filing will be required to file a federal income tax return before verification can be completed. Likewise, any person that has filed their tax information incorrectly will be required to amend their tax information before the verification process can commence (example: married couple, living together, one filed head of household the other filed single).

2017-2018 (Continued for 2020-2021)

*Non-tax filers and tax filers who received an extension but still have not filed their income tax return must provide confirmation of non-filing dated on or after October 1st, 2018. A confirmation of non-filing can be obtained from the IRS using Form 4506-T and checking box seven. If appropriate, a similar confirmation from another tax authority (ex: a U.S. territory or a foreign government) is also acceptable.

*Dependent students are not required to submit verification of non-filing for 2020-2021 Parents of Dependent students must submit a verification on non-filing to complete verification.

If an Aid Administrator questions a claim that the tax filer has not, will not, and is not required to file a 2018 Internal Revenue Service (IRS) income tax return, the institution must require the applicant to submit a "Verification of Non-filing" from the IRS confirming that the tax filer did not file a 2018 IRS income tax return. The request for "Verification of Non-filing" can be obtained by the tax filer using IRS Form 4506-T and checking box 7. (Continued for 2020-2021) Verification of NON-filing is required.

Data Retrieval Tool Coding

If a student has used the Data Retrieval Tool and did not manipulate the information, the IRS request field on the ISIR will have a value of "02". This is the only acceptable verifiable Data Retrieval Tool Field Value. If a student or parent declined to use the IRS Data Retrieval Tool or used it but manipulated the information, further investigation is necessary to determine if a Tax

Return Transcript is available. There are various reasons why a student or parent may not have been able to use the Data Retrieval Tool. (Please refer to the Verification Chapter in the Application and Verification Guide of the 2018-2019 Federal Student Aid Handbook/ the 2019-2020 AVG is not available to date)

IRS Data Retrieval Tool

All applicants selected for verification, regardless of Verification Tracking Group, who retrieve and transfer their income tax return information, unchanged, using the IRS Data Retrieval Tool—either when initially completing the FAFSA using FAFSA on the Web (FOTW) or through the corrections process of FOTW—are considered to have verified the following FAFSA IRS information, as applicable:
-Adjusted Gross Income -U.S. Income Tax Paid
-Untaxed Portions of IRA Distributions -Untaxed Portions of Pensions
-IRA Deductions and Payments -Tax Exempt Interest Income
-Education Tax Credits

**New for 2020-2021 – In the event a student is selected for verification the IRS DRT Data Request Flag of '02' is to be verified. The Data Request Field Flag is no longer required to be considered verified.
2018-2019 (Continued for 2020-2021)

 New IRS Display Flags

The Department (ED) added two new flags—Student IRS Display Flag and Parent IRS Display Flag—on the ISIR, SAR, SAR Acknowledgement in FAA Access, and in Student Inquiry.

The new IRS Display flags inform schools whether the IRS DRT was displayed to the student or parent, and, if not, the reason the IRS DRT was not displayed.

The IRS Display flags are used in addition to the Student IRS Request Flag and Parent IRS Request Flag, which describe the student or parent's use of the IRS DRT. The IRS Request flags inform schools whether tax information was requested from the IRS and whether the student or parent changed the requested data after it was transferred. The values are explained in the tables attached to this policy.

2018-2019 Masked Transferred Data (Continued for 2020-2021)

Beginning with the 2018–2019 award year, the actual values of the imported data will not be viewable by students and parents (they will however still appear on the ISIR). This is to enhance security and privacy and to prevent the misuse of sensitive tax-related data. (See the electronic announcement of May 3, 2017). Because aid officers and other officials will be able to see the transferred data, and in keeping with the expectation that they protect the confidentiality of data associated with the Title IV programs, they must not disclose income and tax information from the FAFSA with the applicant, his spouse, or his parents unless they can authenticate their identity.

For example, a student appearing in person and presenting an unexpired, valid, government-issued photo ID such as a driver's license would be an effective way to authenticate his identity. As a result of IRS data being masked, students and parents will not be able to change data fields on the FAFSA; the Financial Aid Office will need to make corrections.

Also, rollovers will be handled differently. If the DRT transfers a non-zero amount into the untaxed pension or IRA distribution field, the applicant will be asked if any of it is due to a rollover. If he answers yes, he will then enter the rollover amount, which the CPS will subtract when calculating the EFC.

And because of the data masking, students and parents who file a joint tax return will not be able to transfer their income earned from work but will have to manually enter those amounts. The income earned from work of single persons will, however, continue to transfer.

*New for 2020-2021 - Masked Social Security Numbers

Along with many other changes to the FAFSA this year, the Department has made the decision to mask a user's social security number in the event the user is the SSN to log into FAFSA on the web. This is to protect the user's identity, privacy, and a more secure way to log in. The SSN will be masked, and this will be the default setting. If the user wishes, they can opt to show or hide the values they enter.

Implemented for 2017-2018 (Continued for 2021-2022)

Beginning with the 2017-2018 application, the FAFSA will be available on October 1st, of the year before the upcoming award year.

Username and Passwords replaces Federal Student Aid PIN

Students and Parent(s) will create a username and password to authenticate their identity when accessing the FAFSA. Rather than entering their SSN, name, date of birth and PIN to perform functions such as starting a renewal FAFSA, signing a FAFSA, making FAFSA corrections, or accessing the IRS Data Retrieval Tool, a user will enter a new FSA ID. This will eliminate the use of Personal Identifiable Information and resolve the issue of multiple PIN assignments for one individual when identifiers change due to life circumstances. (Continued for 2020-2021)

FAFSA on the Web Correction Instruction Enhancements

The Department learned through communications with the financial aid community and the Federal Student Aid Information Center that students and parents regularly use the IRS DRT in Student Correction Entry to transfer tax information from the IRS but fail to submit the correction for processing after they return to FAFSA on the Web. To minimize such instances, The Department made two changes to the application processing system for 2014-2015. (Continued for 2020-2021)

- **Enhanced Messaging after Data is transferred –** The Department revised the message that displays when the student or parent returns to FAFSA on the Web after using the IRS

DRT. The new message in Student Correction Entry clearly states that the student or parent is "almost" finished and that he or she must sign and submit the application and receive a "Confirmation" page to complete the correction.

- **New E-mails for Saved Corrections** – The Department will now send e-mails to students who save a correction in FAFSA on the Web and who, after seven days, still have not had a correction processed. The Department will also send a similar e-mail to the parent of a dependent student if the parent's e-mail address is included on the FAFSA. The notification reminds the student to complete, sign, and submit the correction for processing.

Document Collection Procedures

When documents arrive, the documents are retained in the student's paper file. When all required documents are received, the student is considered complete and ready to be packaged as approved from estimated. The student's account is updated in the Packaging screen and the student will receive an updated award letter.

Processing Time Frame

Processing of verification typically takes about two weeks from the time all required documents are submitted.

Failure to Comply

Students who fail to submit verification documents never become complete. Therefore, aid is not approved for these students. Students who do not complete their file will be notified and informed that a Payment Plan must be prepared to remain enrolled at the institution.

Submission after Deadline

Students who submit verification documents very late after the time they were requested will be awarded aid on an availability basis. Typically, by the end of the academic year aid funds beyond federal loans and the Federal Pell Grant are depleted. Students are encouraged to submit the documents during the time of their enrollment. However, SIU will process late submission of verification documents up to 120 days after the student's enrollment or the published deadline established by the Department of Education for a Pell grant applicant (usually September), whichever is earlier. Campus-Based and Stafford (Direct) Loan applicants must complete verification by the same deadline.

Notification of Verification to Applicants

Students selected for verification will receive a letter from their FAA informing them of the verification process, definition of verification and the corresponding documentation that will need to be provided for the student's financial aid file to complete and approve their financial aid funds. A letter will be given to the student for guidance, and a signed copy retained for their file.

Students are notified that they are selected for verification on the Student Aid Report (SAR). In addition, SIU Financial Aid Coordinator inform students in person and via emails of their verification selection status and the necessary documents to complete the verification process.

Verification of Data Elements

SIU verifies only those data elements required by the federal government. However, FA COORDINATOR are free to ask for additional information if further investigation is needed to resolve a discrepancy. The Department's long-term goal is for a customized approach to verification. A menu of potential verification items for each year are published in the Federal Register and the items to verify for a given application will be selected from that menu and indicated on the student's output documents. Currently, verification is determined by three tracking groups. Students who are selected for verification will be placed in one of the three tracking groups. The group determines which FAFSA information must be verified for the student. The Verification tracking groups are noted below.

Reminder for Auto Zero EFC Applicants as per the FR 13266 Vol. 83 No. 60

Verification items are limited for Auto Zero EFC applicants to parent Adjusted Gross Income (for tax filers), or alternatively, parent income earned from work (for non-filers). Independent Auto Zero EFC – eligible applicants are required to verify only student and spouse Adjusted Gross Income, or student and spouse income earned from work (depending on tax filing status) and number of household members (if number of dependents other than a spouse is more than one).

All Auto Zero EFC-eligible applicants must still provide high school completion status and identity/statement of educational purpose if they are assigned by ED to a verification group requiring confirmation of these statuses.

Standard Verification Group: Tracking Flag V1
Students selected in this verification group are required to provide information for all the following noted below.
- Adjusted Gross Income
  Adjusted gross income is verified by comparing a copy of the student, spouse, or parent income tax transcript to ISIR data. Discrepancies 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 ISIR data. Discrepancies must be corrected before further processing
- Untaxed Portions of IRA Distributions
  This information is located on the Tax Return Transcript. The calculation is determined by the amount of taxable IRA distributions compared to the total amount distributed. If there is a difference between the two, the untaxed portion must be listed on the FAFSA. If it is listed on the FAFSA, compare the amount to determine if it is accurate. If not, correct the FAFSA to the amount determined by the Tax Return Transcript.
- Untaxed Portions of Pensions
  This information is located on the Tax Return Transcript. The calculation is determined by the amount of taxable Pension distributions compared to the total amount distributed. If there is a difference between the two, the untaxed portion must be listed on the FAFSA. If it is listed on

the FAFSA, compare the amount to determine if it is accurate. If not, correct the FAFSA to the amount determined by the Tax Return Transcript.

- IRA Deductions and Payments

This information is located on the individual W-2, located in BOX 12 (Please see W-2 attachment for the explanation of deductions)

- Tax- Exempt Interest Income

This information is located on the Tax Return Transcript as Tax-Exempt Interest

- Education Credits

This information is located on the Tax Return Transcript as Education Credits

- Income Earned from Work

This information is located on the Tax Return Transcript as Wages, Salaries, Tips, etc.

- Household Size

Household size is verified by comparing the Verification Worksheet to ISIR data. A properly completed verification worksheet serves as verifiable data for accuracy or correction purposes. Discrepancies must be corrected before further processing. All applicants must update household size or number in college to be correct as of the date of verification unless the update is due to a change in the student's marital status.

- Number in College

Number in college is verified by comparing the Verification Worksheet to ISIR data. A properly completed verification worksheet serves as verifiable data for accuracy or correction purposes. Discrepancies must be corrected before further processing. All applicants must update number in college to be correct as of the date of verification unless the update is due to a change in the student's marital status.

NOTE: Verification <u>of number in the household size is not required</u> if –

For a dependent student the household size indicated on the ISIR is two (2) and the parent is single or separated, divorced, or widowed, or the household size on the ISIR is listed as three (3) and the parent is married or unmarried and living together.

For an independent student the household size indicated on the ISIR is one (1) and the applicant is single, divorced or widowed or the household size indicated on the ISIR is two and the student is married.

NOTE: Verification of number in the household size is not required if –
• The number in college is indicated on the ISIR is one (1)
The number of household members for dependent students must now include both of a dependent student's legal (biological or adoptive) parents if the parents live together, regardless of the marital status or gender of the parents (see Dear Colleague Letter GEN-13-12).

Number of persons in college

Number of family members enrolled at least half-time in post-secondary institutions is verified by comparing the Verification Worksheet to ISIR data. Discrepancies must be corrected before further processing.

Custom Verification Group: Tracking Flag V4

High School Completion Status and Identity/Statement of Educational Purpose

Students must verify high school completion status and identity/statement of educational purpose. A properly completed identity/statement of educational purpose form coupled with an unexpired valid government issued identification card and a high school diploma or high school transcript showing a graduated status from an accredited school serves as completion of this verification group.

*Financial Aid Administrators are required to report the results from students selected in this tracking group by the Central Processing System. Please see attached Electronic Announcement explaining how to report this information to the CPS.

ONLY THOSE STUDENTS SELECTED FOR THIS FLAG BY THE PROCESSOR SHOULD BE ENTERED INTO THE FAA ACCESS TO CPS ONLINE SYSTEM. (If A STUDENT IS SELECTED FOR THIS VERIFICATION FLAG IN SUBSEQUENT YEARS, THERE IS NO NEED TO REQUEST THE DOCUMENTATION CONFIRMING HIGH SCHOOL DIPLOMA STATUS AND/OR AN ID CONFIRMING THE STUDENT'S IDENTITY HOWEVER, THE INFORMATION MUST BE REPORTED TO THE CPS AS IF VERIFICATION WAS SATISFACTORILY COMPLETED FOR THAT YEAR.)

Aggregate Verification Group: Tracking Flag V5

Students must verify high school completion status and identity/statement of educational purpose in addition to the items in the Standard Verification Group (V1).
*Financial Aid Administrators are required to report the results from students selected in this tracking group by the Central Processing System. Please see attached Electronic Announcement explaining how to report this information to the CPS.

ONLY THOSE STUDENTS SELECTED FOR THIS FLAG BY THE PROCESSOR SHOULD BE ENTERED INTO THE FAA ACCESS TO CPS ONLINE SYSTEM. (If A STUDENT IS SELECTED FOR THIS VERIFICATION FLAG IN SUBSEQUENT YEARS, THERE IS NO NEED TO REQUEST THE
DOCUMENTATION CONFIRMING HIGH SCHOOL DIPLOMA STATUS AND/OR AN ID CONFIRMING THE STUDENT'S IDENTITY HOWEVER, THE INFORMATION MUST BE REPORTED TO THE CPS AS IF VERIFICATION WAS SATISFACTORILY COMPLETED FOR THAT YEAR.)

For verification tracking groups V1 and V5, if the financial aid administrator determines that the amounts provided and verified from other income information (e.g., adjusted gross income, income earned from work, untaxed income not included on the FAFSA) do not appear to provide sufficient financial support for the applicant and, if appropriate, the applicant's parents or spouse must explain how the family was financially supported during the 2018 calendar year. Financial Aid Administrators will use the Explanation of Support form to determine the family's income and resources.

Reserved for FSA Purposes (No Longer Selection)
- Verification V6 Group (Household Resources) -reserved for FSA purposes
- Verification V2 Group (SNAP formally Food Stamps) -reserved for FSA purposes
- Verification V3 Group (Child Support Paid) -reserved for FSA purposes

Institutional Discretionary Items

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

Notification Verification is Complete

Students receive an award letter confirming the sources and amount of financial aid awarded after verification has been completed. Students sign a new award letter if estimated aid has changed. If not, the student's original award letter is sufficient.

Correction Procedures

If corrections are needed, the student will be required to update the incorrect FAFSA information. This will result in a subsequent SAR. Once received, verification will be done on the updated information. For students selected for verification and who are receiving subsidized aid, changes that result to any non-dollar item and to any dollar item of twenty-five dollars or more must be submitted for processing. If a non-dollar item needs to be corrected, all corrections must be completed for the student's verification.

Conflicting Information for Non-selected Applicants

FA COORDINATORS are required to resolve any discrepancies discovered in a student's file. FA COORDINATOR will use all information noted in the student's file and from other departments to determine if conflicts exist. Students are responsible for complying with any information Aid Administrators request to clear conflicting information. Students will be informed of what documents to submit to clear the conflict.

Comment code 400 for parents and 401 for students are specific regarding conflicting information from the IRS DR tool and the ISIR. Students and parents will have a comment code regardless of whether the student is selected for verification. The comment codes must be resolved satisfactorily before awarding the students Title IV funds. (Continued for 2020-2021)

Updating Information CFR 668.55

Generally, a student cannot update information that was correct as of the date the application was filed because the FAFSA is a snapshot of the family's financial situation as of that date. After the FAFSA is signed, only certain items can be updated under the following conditions:

All applicants whose dependency status changes must update that status and the associated FAFSA information throughout the award year except when the update is caused by a change in the student's marital status.
All applicants selected by the Department or the school for verification of household size or number in college must update those numbers to be correct as of the date of verification unless the update is due to a change in the student's marital status.

SIU will not update the above due to a marital status change unless it is deemed necessary to address an inequity or to reflect more accurately the applicant's ability to pay. Each decision will be made on a case-by-case basis and the reason must be well documented in the student's file. The new Estimated Family Contribution will be used to award and disburse all title IV aid.

Disbursements
Interim Disbursements CFR 668.58
SIU does not disburse any student's Title IV aid until verification is complete and a subsequent ISIR has been received as verified. On occasion there may be instances where it is warranted to disburse funds on an interim basis to a student. Those students will be handled on a case-by-case basis and thoroughly documented as to why the intermittent disbursement was made. Only Pell

and Federal Supplemental Education Grant (FSEOG) funds are eligible to be disbursed for the student prior to a properly completed verified ISIR.

Selection after Disbursement
A student's application might be selected for verification after corrections are submitted and the student has been paid based on the previous unselected CPS transaction. Aid Administrators must verify the applicant before making any subsequent or further disbursements.
If verification does not justify aid already disbursed, SIU will make the necessary adjustments to the aid package and the student will be responsible for repaying all aid for which he or she was not eligible for except for Stafford (Direct) Loan.

Submitting Changes
Changes are submitted to CPS through ESP system. FAA access to CPS online is an alternative system to use to correct or update a student's ISIR. A corrected ISIR should be received by SIU within 72 hours. Once the verified ISIR is received, SIU will award and disburse aid on that particular transaction.

Late Disbursements
Generally, a student ceases to be eligible for aid once he or she has finished the term and is no longer enrolled. However, the student may submit verification documentation and receive a late disbursement after that time if the Department processed a SAR or ISIR with an official EFC while they were still enrolled. As per guidance from the Federal Register indicating the last date an eligible student is entitled to receive a disbursement from any of the Title IV programs.

Verification Following Disasters GEN-10-16
The Secretary will not enforce verification requirements during the award year for applicants whose records were lost or destroyed because of a disaster. SIU will document when a student is not required to have verification performed due to this status. Pell Grant disbursements will be documented with a status code of "S"

Parent Remarriage after Applying
While the applicant does not typically update household size or number in college because of a change in marital status, if a student is dependent and his/her parent remarries between application and verification, he /she must update household size to include the new stepparent. However, the student would not count the new stepparent's income and assets.

Cases when a Tax Transcript May Not Be Available
Victims of identity theft: When the IRS determines that a tax filer has been or likely was a victim of identity theft, it will not allow the filer to use the IRS Data Retrieval Tool or to get a Tax Return Transcript until the matter has been resolved, which in some complex cases can take up to a year. Victims of identity theft who cannot get a return transcript or use the DRT submit a Tax Return Data Base View (TRDBV) transcript as well as a statement they have signed and dated indicating that they were victims of tax-related identity theft, and that the IRS has been made aware of it. They do this by calling the IRS's Identity Protection Specialized Unit (IPSU) at 800-908-4490. After the IPSU authenticates the tax filer's identity, she can ask the IRS to mail her the TRDBV transcript, which is an alternate paper transcript that will look different than a regular transcript but is official and can be used for verification.

Unless aid administrators doubt the TRDBV transcript's authenticity, you do not need to get an IRS signature or stamp or any other validation. (See DCL GEN-14-05) for a sample TRDBV transcript. Those who cannot obtain a TRDBV transcript may instead submit another official IRS transcript or equivalent IRS document if it includes all the income and tax information required to be verified.

Amended tax returns:
If the student or parent filed an amended tax return. They must submit a signed amended tax return (1040X) along with a Tax Return Transcript that includes the information from the original tax return and does not have to be signed. Or any other IRS tax transcript(s) that include all of income and tax information required to be verified.
Tax returns from foreign countries and other specific locations: Students or parents from foreign countries may not have a U.S. Tax Return. In this case Administrators must accept a translated copy of the student or parent(s) foreign tax return converted into U.S. dollars or a signed statement certifying their income and taxes paid.

SUBSEQUENT ISIRs
SIU Office of Financial Aid will review all subsequent transactions for a student for the entire processing year even if verified on an earlier transaction. The initiative is to determine if there has been a change in the student's EFC, a new SAR comment code, NSLDS information or if the "C" flag status has changed and requires resolution that would impact eligibility for aid.
If none of the above is noted generally no action is required. If the EFC does change but either does not affect the amount and type of aid received or the data elements that changed were already verified, no action is required.
If the EFC changes and the pertinent data elements were not verified, then FA COORDINATOR must investigate. Anytime a "C"-flag changes or NSLDS data have been modified, FA COORDINATOR must resolve any conflicts.

Overpayments
FA COORDINATOR policies and procedures are designed to eliminate the possibility of an overpayment from any fund. If, however, an overpayment does occur, students' academic transcripts are withheld until the account has been cleared.

Need Analysis
The Financial Aid office uses the federal methodology of needs analysis and the Expected Family Contribution (EFC) result from the FAFSA. Because the formula focuses on a snapshot, the information on the application form must be accurate as of the application date. If the financial aid coordinator discovers that any of the submitted information was inaccurate as of the application date, he or she can make a correction to that information. The financial aid administrator may not, however, update the information on the application form to reflect changes that occurred after the application date, with a few notable exceptions.
Those exceptions relate to applications selected for verification. Changes in the household size and number in college can be updated when the application is selected for verification (but only if the application is selected for verification), if the change is due to something other than a change in the applicant's marital status. The new information should be accurate as of the verification date.

This verification policy and procedures manual serves the purpose of documenting how SIU will complete the verification process and the overall understanding of the verifiable items and the acceptable documentation to resolve those items. This verification policy does not cover every single instance that could appear through-out the verification process.

The FA COORDINATOR will consult all resources to make the most accurate decisions when completing a student's verification.

Professional Judgment (PJ) Special Cases HEA Sec. 479A (a) -

There are unusual situations when Aid Administrators will need to exercise their discretion. Some cases may be related to modifying a student's data that calculates the EFC, performing a dependency override, resolving conflicting information, reporting cases of fraud, and determining a student to be an unaccompanied homeless youth. Professional judgment does allow a Financial Aid Administrator to adjust the information on the form, but only given the existence of special circumstances.

FA COORDINATOR may use PJ on a case-by-case basis only to adjust the student's cost of attendance or the data used to calculate the student's EFC. This adjustment is only valid at SIU. The reason for the Adjustment must be documented in the student's file, and it must relate to the special circumstances that differentiate the student-not to conditions that exist for a whole cohort of students. Administrators must resolve any inconsistent or conflicting information shown on the SAR before making any adjustments.

If a student is selected for verification, verification must be completed before PJ can be exercised. A FA COORDINATOR's decision regarding adjustments is final and cannot be appealed to the Department. The law does not allow FA COORDINATOR to modify either the formula or the tables used in the EFC calculation. SIU will exercise Professional Judgments for students in the following cases:

Determining if an otherwise Dependent student should be independent (Dependency Override) HEA Sec. 480(d) (7)

Students who may be eligible for a Dependency Override must meet extraordinary conditions such as family abuse, estrangement from parents, abandonment, parental incarceration, incapacitating parental illness or other unusual family circumstances. A student's ability to demonstrate self-sufficiency, parent(s) refusing to contribute to the student's education, parent(s) unwillingness to provide information on the FAFSA or for verification purposes is not acceptable grounds to process a Dependency Override Professional Judgment.

Any student that believes he or she meets the criteria for a Dependency Override must complete SIU's Dependency Override Application, submit a signed and dated personal statement explaining the relationship with his/her mother and father, a statement from his/her custodian or person he/she resides with, a letter from a non-family member to corroborate his/her statement (counselor, teacher, clergy, community group, social services agency, medical personnel, court, high school official or any other disinterested third party deemed suitable by the Financial Aid Administrator).

Once all documentation has been received the Financial Aid Coordinator can make a sound decision as to the approval or denial of the student's Dependency Override Application. Typically, another adult is assisting the student (a grandparent, a girlfriend/boyfriend's parent). If the student is receiving other assistance, in-kind support should be checked and documented. If the application is approved FA COORDINATOR will flag the transaction in ESP as Dependency Override Indicator, the student will receive a subsequent ISIR with a dependency status of

Independent. The student's awarding and disbursing will be applied on the Dependency Override ISIR with a valid EFC.

EFC Adjustment Request (Reduction in Income) HEA Sec. 479A

Students or parents who have had a reduction in their income for any of the reasons noted below will be required to complete an EFC Data Adjustment Request Form and attach all necessary documentation. EFC Adjustments are completed by comparing Prior Prior Year (PPY) income to current changes in the student, spouse, or parent(s) situation.

2019-2020: The field name was changed on the ISIR to add "Flag." This flag indicates the status of an EFC adjustment resulting from a professional judgment decision by an FAA. (Continued for 20-21)

2019-2020: Dependency Override Indicator. The field name was changed on the ISIR to add "Indicator."(Continued for 20-21)

The Financial Aid coordinator will determine the appropriate income year regarding the student's, spouses, or parent's change. The FAFSA now requires 2016 tax year income, which is PPY Income. As a result of this change a student, student's parent(s) or spouse may have had a change occur regarding their income situation during any one of the years 2017 or 2018. Financial Aid Administrators will determine eligibility for an adjustment by reviewing all relevant information specific to a student's income circumstances and determine the appropriate PJ adjustment for the student by considering either Prior Year 2017 income or Projected Year 2018 income. Students will be notified in writing of the specific adjustment used to process their Professional Judgment application.

Students who already have a zero EFC are not eligible for an EFC Adjustment request as zero is the lowest EFC possible.

- Job Loss
- Separation/Divorce
- Medical Expenses over 11% of IPA
- Roth IRA inflation of AGI
- Death of a wage earner

PJ and Unemployment Benefits (DCL GEN-09-04 and GEN-09-05)

If a student or parent is receiving unemployment benefits, FA COORDINATOR have the authority to collect documentation to determine the receipt and zero out any income earned from working as well as the unemployment benefit amount. FA COORDINATOR must use the EFC Adjustment Checklist Worksheet to display the amount of income earned from work and unemployment income that was disregarded under this provision. Once all necessary documentation is received Aid Administrators will complete the adjustments appropriately and flag the transaction in ESP as a FAA Professional Judgment. The student will receive a subsequent ISIR with a Professional Judgment indicator. The student's awarding and disbursing will be applied on the PJ ISIR.

Unaccompanied Homeless Youth (McKinney-Vento Homeless Assistance Act)

A Financial Aid coordinator can also determine if a student is an unaccompanied youth who is either homeless or is self-supporting and at risk of being homeless. It is important to examine the student's living situations and claims on a case-by-case basis. If a student does not have, and cannot get, documentation from any of the authorities you must determine if he/she is an unaccompanied youth who is homeless or is self-supporting and at risk of being homeless. FA COORDINATOR must use the Unaccompanied Homeless Youth Verification form as guided by the National Association for The Education of Homeless Children and Youth (NAEHCY), if the student cannot provide third-party documentation confirming their homelessness. Students

that are homeless as a family unit are not eligible to answer the questions related to unaccompanied youth at risk or homelessness.

Homeless youth definitions at-risk of being:
- Homeless: lacking fixed regular and adequate housing
- Self –Supporting: when a student pays for his own living expenses, including fixed, regular, and adequate housing.
- Unaccompanied: When a student is not living in the physical custody of a parent or guardian.
- Youth: a student who is 21 years old or younger or still enrolled in high school as of the date he/she signs the FAFSA application.

*Students who do not meet the definition of youth because they are older than 21 (and not yet 24) and who are unaccompanied and homeless or self-supporting and at risk of being homeless qualify for a homeless youth determination.

Supporting information to determine a student's unaccompanied homeless youth status can be from a school districts homeless liaison, state homeless education coordinator or the director of a shelter or transitional housing program. If an Aid Administrator has determined a student as an unaccompanied homeless youth, the FA COORDINATOR will select the appropriate response in ESP: Unaccompanied Youth determined by school district liaison, Unaccompanied Youth determined by HUD, or at risk of homelessness.

Students without Parent Support (Parent Refusal Form)
Students whose parents refuse to support them are not eligible for a dependency override; however, they may be able to receive unsubsidized Stafford (Direct) loans only. For a student to be eligible for this provision Aid Administrators must get documentation:
(1) That the student's parent(s) refuse to complete his/her FAFSA
(2) That they do not and will not provide any financial support to the student. Include the date support ended. If the parent(s) refuse to sign and date a statement to this effect, you must get documentation from a third party (the student is not sufficient), such as a teacher, counselor, cleric, or court.
Students qualifying under the above regulation are only eligible for dependent academic year maximum loans based on their grade level. (See Direct Loan section of this manual)

Staff Authority
Professional Judgment (PJ) decisions may be made to adjust eligibility for all Title IV and Campus- Based aid. Documentation supporting special circumstances must be maintained in the student's file. The FA COORDINATOR have the authority to adjust a student's eligibility using Professional Judgment.

Failure to Register for Selective Service Appeal Process (Men ages 26 years and older)
The FAFSA process applies data matches to each individual student. All males applying for federal assistance to attend school must have complied with the Selective Service Registration process. The Central Processing System (CPS) will match data for a given student to the Selective Service database. If it is found that a man required to register with Selective Service has not satisfied the requirement, he will be required to either register(if between the ages of 18-25) or file an appeal (if over the age of 25) with the Financial Aid office at SIU explaining the reason why he did not register with Selective Service.

Men who are 26 years of age and older are beyond the age of compulsory registration. According to law, a man must register with Selective Service within 30 days of his 18th birthday. Selective Service will accept late registrations but not after a man has reached age 26. Some men who failed to register during the time they were required to do so may now find they are ineligible for certain benefits, such as financial aid.

Men born from March 29, 1957, to December 31, 1959, were not required to register because the registration program was not in operation at the time, they turned 18. The requirement to register was reinstated in 1980 and applies to all men born on or after January 1, 1960. To appeal his ineligibility for financial aid, a student must complete the following appeal process.

1. Obtain a letter from Selective Service stating that you are not registered. You can obtain the SSS letter as follows:

If you did not register with Selective Service, and are now a man over age 25, you may be ineligible for certain federal or state programs and benefits, including U.S. citizenship. The Financial Aid Office requires that you provide an official response from the Selective Service indicating if you were or were not required to register. To receive such a letter from the Selective Service System, visit www.sss.gov and request a status letter, print the request and a SIU Financial Aid coordinator will assist you with the process.

You will have to describe, in detail, the circumstances you believe prevented you from registering and provide copies of documents showing any periods when you were hospitalized, institutionalized, or incarcerated between your 18th and 26th birthdays. If you are a non-citizen, you may be required to provide documents that show when you entered the United States. Please include your name, Social Security number, date of birth and return address.

2. Write a letter of appeal to the Office of Financial Aid using the Selective Service Appeal Form

If you have passed your 26th birthday and are now being denied eligibility for federal, state or institutional financial aid, you have the following recourse available to you: Write a letter to the Office of Financial Aid explaining the reasons for your failure to register with Selective Service. Citing ignorance of your responsibility to register is not a sufficient excuse for having failed to register. Offer as much evidence supporting your appeal, and as much detail, as possible. Sign and date the appeal form and attach all documentation for review.

3. The Office of Financial Aid, not the Selective Service, will determine whether you have shown that your failure to register was not knowing and willful. The appeal review requires approximately 14 days. The final decision regarding your eligibility for aid at SIU will be made by the Office of Financial Aid.

4. If your appeal is approved, you will be awarded financial aid on the same basis as other students, provided you meet all other program eligibility requirements.

5. If your appeal is denied, you will not be eligible for financial aid (including loans) of any type at SIU. The above text was excerpted in part from the Selective Service Web site.

Institutional Scholarships

San Ignacio University offers students the following scholarships, for those who qualify Interested applicants must complete and submit a scholarship application to the Admissions office.

PROCESSING STUDENT RECORDS

Preparation of Student Financial Aid Folder

The Financial Aid coordinator prepares the student's folder by making a label for the file showing the student's name. The aid coordinator also looks at the past years' student files and keeps the previous years' records with the new file.

Procedure for Handling Missing Financial Aid Information
If information is missing, the Financial Aid coordinator requests the student to bring missing documents. Once documentation is submitted, it is filed in the student's financial aid file.

Procedure for Handling Conflicting Financial Aid Information
The Financial Aid coordinator reviews documents to make sure there is no conflicting information in the file. If conflicting information exists, the student is contacted to resolve any conflicts. If no conflicts exist, the Aid coordinator proceeds with processing.

Procedure for Handling Void Financial Aid Applications
The Financial Aid coordinator reviews comments on the letter explaining why the SAR/ISIR is void. If the applicant submits a void application, the Aid coordinator assists the applicant in the interpretation of the letter and the corrective actions that may be required. The usual problem is failure of the student and/or parent to sign the original application either with a "wet" signature, or sign electronically with an FSA ID.

Procedure for Handling Rejected Financial Aid Applications
Comments will appear on the Student Aid Report (SAR) explaining the application rejection and indicating the action the applicant may take to correct his information so that eligibility may be determined. The Financial Aid coordinator's role is the same as with the void application stated above.

Procedure for Handling Ineligible SAR/ISIR
If the eligibility letter states that the EFC (Expected Family Contribution) is too high for a Pell Grant, the Financial Aid coordinator checks information on the information Review Form for accuracy. If correct, the applicant is probably ineligible. If the information is not correct, the applicant should resubmit a FAFSA correction, or have the Financial Aid coordinator make corrections with the student's (and parent's if the student is a dependent) signature giving the aid coordinator permission to make corrections, or the student may make corrections online using the student's/parent's FSA ID

ENROLLMENT STATUS FOR FEDERAL TITLE IV
According to federal requirements, financial aid enrollment status is defined as:

Undergraduate – less than half time: 5 or less credit hours attempted
Undergraduate – halftime: 6-8 credit hours attempted
Undergraduate – ¾ time: 9-11 credit hours attempted
Undergraduate – full time: 12 or more credit hours attempted

Graduate – half time: 3 credit hours attempted
Graduate – full-time: 6 or more credit hours attempted

All financial aid recipients **must** contact the Financial Aid Office before dropping a class. Dropping a class may result in cancellation of certain types of grants or loans and could result in the student being responsible for payment of these funds back to the program

VETERANS BENEFITS

San Ignacio University is approved to administer the Veteran's Education Benefit Programs for the following chapters. A variety of financial support sources are available for military veterans, spouses, and dependents of veterans who honorably served in our nation's armed forces. The eligibility and amount of benefits awarded is determined by the Department of Veterans Affairs and is based on the number of credit hours for which a student is enrolled.

APPLYING FOR VA BENEFITS:
- Apply for Veterans Benefits using the Veterans Online Application (VONAPP)
- Determine your Benefit Eligibility
    Bring in required documents (forms may vary with different benefits):
    - Application of Benefits (VA form 22-1990)
    - DD214
    - Certificate of Eligibility (VA Form 1993a)
    - Change of Program or Place of Training (VA Form 22-1995) (if necessary)
- Submit Transcripts (High School, College, and Military).

All students must submit official transcripts from previous college/universities AND high school.

VETERAN'S BENEFIT PROGRAMS

Chapter 30: Montgomery G.I. Bill®– Active Duty/Discharged
- Chapter 31: Vocational Rehabilitation
- Chapter 33: Post 9/11 G.I. Bill®
- Chapter 35: Dependents Education Assistance
- Chapter 1606: Montgomery G.I. Bill® _ Selected Reserve (MGIB – SR)
- Chapter 1607: Reserves Education Assistance

Chapter 30, 33, 1606 and 1607

Veterans who wish to use their VA educational benefits for the first time should apply online at http://www.gibill.va.gov and complete a form 22-1990, Application for Educational Benefits, to receive a Certificate of Eligibility.

If educational benefits have previously been used, complete a form 22-1995, Change of Program, online at http://www.gibill.va.gov to receive a Certificate of Eligibility. Submit the following documents to the Financial Aid Office:
- Certificate of Eligibility
- Certificate of Release of Discharge from Active Duty (DD-214)
- Official academic transcripts from previously attended colleges and universities
- VA Information Form
- VA Degree Plan

Chapter 31

Qualifying disabled veterans receiving Veterans Affairs Benefits must contact the VA Department at 800-827-1000 to obtain authorization and certification (VA form 28-1905) prior to registration for classes.

Submit the following documents to the Financial Aid Office:
- Official academic transcripts from previously attended colleges and universities
- VA Information Form

Chapter 35

Qualified dependents who wish to use their VA educational benefits for the first time should apply online at http://www.gibill.va.gov and complete form 22-5490, Application for Survivors' and Dependents' Educational Assistance, to receive a Certificate/Letter of Eligibility. If educational benefits have been used previously, complete a form 22-1995, Change of Program, online at http://www.gibill.va.gov to receive a Certificate of Eligibility. Submit the following documents to the Financial Aid Office:
- Certificate of Eligibility
- Certificate of Release of Discharge from Active Duty (DD-214)
- Official academic transcripts from previously attended colleges and universities
- VA Information Form
- VA Degree Plan

Academic Reporting In addition to certifying the class schedule, is required to report changes, such as:
- When a student drops below full-time
- Three-quarter time, half-time or one-quarter time
- Receives an unsatisfactory non-punitive grade
- Is academically dismissed or is suspended.
- Concurrent Enrollment If a student is obtaining his or her degree at SIU and is completing a course at another institution, he or she may be eligible for G.I. Bill® Education Benefits. Consult with the Business Office to complete the specific procedures for eligibility determination.

Completion of a new Application for VA Education Benefits or a Change of Program/Change in Program may cause a delay in receipt of payments. The FA Office is responsible for submitting class certifications for the G.I. Bill® Education Benefits programs to the Department of Veteran Affairs.

San Ignacio University does not make any eligibility determinations as to the receipt or dollar amounts of any funds received by the Department of Veterans Affairs.
For assistance in applying for Veteran's Educational Benefits, please contact the Student Financial Aid Office at 305/629-2929 or flagardere@sanignaciouniversity.edu

VA Pending Payment Compliance

In accordance with Title 38 US Code 3679 subsection (e), San Ignacio University adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA)

Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation & Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. San Ignacio University will not:

- Prevent the student's enrollment.
- Assess a late penalty fee to the student.
- Require the student to secure alternative or additional funding.
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class.
- Provide a written request to be certified.
- Provide additional information needed to properly certify the enrollment as described in other institutional policies

VA Educational Assistance Beneficiaries Policies

Students receiving U.S. Department of Veteran's Affairs (VA) educational benefits while attending SIU are charged the same tuition and fees as all other students and are expected to follow the same policies and procedures as all other students including attendance policies and leave of absence policies (which provide for military duty) detailed in this handbook. They are also expected to follow the same policies and procedures as financial aid students concerning Satisfactory Academic Progress (SAP – maintain a cumulative GPA of 2.0 "C" or greater (undergraduate) and GPA of 3.0 "B" or greater (graduate) 150% pace of completion).

For VA students, the school maintains a refund policy under the provisions of Title 38 that provides a refund for the unused pro-rated portion of tuition if the VA student fails to enter the course, withdraws, or discontinues enrollment at any time prior to completion. Students may be in debt for early withdrawal or incompletion. This policy provides that the amount charged to the Title 38 VA student for tuition for a portion of the course shall not exceed the approximate pro-rata portion of the course's total length. Refunds must be completed within 40 days per the Code of Federal Regulation (CFR) 21.4255.

The attendance and academic progress of each VA student will be reviewed by the instructor and Financial Aid coordinator at the end of every calendar month. VA students who do not meet SAP requirements will be subject to the same Warning/Suspension/Probation statuses detailed in the SAP section of this handbook as all other students and the VA will be notified of this action. Every effort will be made to help the student meet the attendance, minimum grade, and pace of completion requirements. VA educational benefits will be terminated if the student does not meet the minimum academic progress standards and is placed on Academic Suspension. During an approved leave of absence, VA benefits will be temporarily suspended.

As noted in the 'Financial Assistance Programs Available' section of this handbook, students utilizing VA educational benefits must provide all military transcripts and records of previous training, a VA Certificate of Eligibility or VA eBenefits printout, and a DD214. Please see the 'Prior Credit/Advanced Standing Credit' and 'Post Military Education and Advanced Standing Credit' sections of this handbook for detailed information on the evaluation and determination of prior credit process. Documentation of all records will

be maintained by the school and kept in the student's file in the Financial Aid Office and may be provided to the student as requested.

College Financing Plan (formerly the Financial Shopping Sheet)
In carrying out Executive Order 13607, Principles of Excellence for Educational Institutions Serving Service Members, Veterans, Spouses, and Family Members, NWTC commits to voluntarily provide a College Financing Plan (Shopping Sheet) to veterans and service members who are considering enrollment at SIU to provide a personalized financial aid offer to help them as prospective students better understand the cost of attending school, the type and amount of aid they have qualified for, and an easy comparison of
aid packages offered by different educational institutions before making a final decision to enroll.

Course Repetitions and Determination of Award Disbursement
Students wanting to repeat a specific program/career option must have permission of the instructor and Assistant Superintendent to do so. NOTE: A repeated class is NOT eligible for a federal financial aid award.

Award Notification
If a student meets all eligibility requirements and all required documentation is received (including verification documents if necessary) and the student's financial aid file is complete, then the amount of the grant will be calculated by the Financial Aid coordinator according to federal regulations. The student will then receive an award notice that contains the amount of the Pell Grant they are expected to receive for that academic year, along with disbursement procedures. The student will be contacted by the Financial Aid coordinator to complete the necessary paperwork and sign their Pell Award Form.

Rights and Responsibilities of Students on Financial Aid

Students have the right to know the:
1. The institution's accrediting and licensing organizations
1. All programs offered and detailed information regarding each program of interest
2. Information about the university
3. Information on the university's admissions policy
4. Cost of Attendance
5. Information on financial aid, including eligibility, application, and methods of disbursement
6. Information on a consistent needs analysis system to evaluate families in an equitable manner
7. Information on students' rights under FERPA
8. How Satisfactory Academic Progress (SAP) is determined, including eligibility and appeals
9. The institution's refund policy and Return to Title IV policy
10. The institution's annual Campus Security Report
11. Completion/Graduation, Retention, and Placement Rates
12. Drug and alcohol policies
13. Gainful Employment
14. Net Price Calculator
15. Grievance Procedures, Non-Discrimination Policy

16. Copyright Infringement, Constitution Day, Voter Registration, & Vaccination Policies

Students are responsible for:
1. Completing all forms accurately and by the published priority deadlines.
2. Submitting information requested by The Office of Student Financial Aid & Admissions staff in a timely manner.
3. Keeping The Office of Student Financial Aid & Admissions informed of any changes in address, name, marital status, financial situation, or any change in student status.
4. Reporting to The Office of Student Financial Aid & Admissions any additional assistance from non-institutional sources such as scholarships, loans, fellowships, and educational benefits.
5. Notifying The Office of Student Financial Aid & Admissions of a change in enrollment status.
6. Maintaining satisfactory academic progress.
7. Re-applying for aid each year.
8. Understanding and accepting responsibility for all agreements signed.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Federal Financial Aid regulations require San Ignacio University to monitor students' progress towards earning a degree. If a student is a financial aid recipient, he or she must meet the University's minimum progress standards to remain eligible for Federal financial aid. If the student is not a Federal financial aid recipient and would like to apply for Federal financial aid, s/he must meet these minimum progress standards to receive federal financial aid. Failure to meet any one of these minimum requirements will result in the student losing financial aid eligibility. The four components of the Satisfactory Academic Progress policy are:
1. Degree Seeking Program: A student must be enrolled in a degree seeking program to receive financial aid; AND
2. Quantitative Measure: A student must complete at least 67% of his/her attempted term hours with a grade of "C" or better; and
3. Qualitative Measure: A student must maintain a cumulative grade point average (GPA) of 2.0 for undergraduates or maintain a cumulative GPA of 3.0 for graduates; AND
4. Time Frame Maximum: Students must complete their degree program within 150% of the credit hours required for the degree program.

The Financial Aid Office is responsible for ensuring that all students applying for, or receiving federal student Aid, VA benefits, or designated institutional aid, are meeting these standards. The Standards of Satisfactory Academic Progress apply for all applicable financial assistance programs including Federal Pell Grant, Direct Loans, PLUS Loans and VA benefits.

These standards are applied to a student's entire academic history at SIU, including periods when financial aid was not received.

If a student meets these standards, he/she is eligible to be considered for Title IV Federal financial aid.

If a student does not meet these standards, he/she is not eligible to receive Title IV Federal financial aid. Procedures for re-establishing federal financial aid eligibility are described in this policy statement.

For the purposes of this policy statement, "Financial Aid" is defined as all federally funded aid programs and all state-funded student assistance programs. In this policy, "eligible for financial aid" means that a student meets the standards of the Satisfactory Academic Progress Policy for

Financial Aid Eligibility but must also meet all other financial aid requirements to receive financial aid.

Satisfactory Academic Progress (SAP) Criteria

To meet satisfactory academic progress requirements, financial aid applicants and recipients must meet the qualitative and quantitative measurements outlined below:

1. Degree Seeking Program: A student must be enrolled as a regular student in an eligible program to receive federal financial aid. A regular student is defined as a student who is enrolled for the purpose of obtaining a degree offered by San Ignacio University. A student who is not officially declared as degree seeking is not eligible for federal financial aid.

2. Quantitative Measure: Minimum semester credit hour completion rate: To help students complete their programs on time, San Ignacio University has selected a Quantitative measure of 67%. A student must earn 67% of the credit hours attempted in an academic year (summer, fall, spring) to continue to receive financial aid. Only grades of A, B, C, and for some program Ds are considered passing grades. All other grades will be counted as if the student received a letter grade of F. The formula used to figure your completion rate is to divide the hours completed by the hours attempted.

Example: An undergraduate student registers for 12 hours in the Fall Semester and drops to 9 hours after the drop/add period. The student goes on to complete all 9 credit hours in the Fall Session with a grade of C or better. In the Spring Semester, the same student registers for 12 credit hours and goes on to complete all 12 credit hours with a grade of C or better. For the Summer Semester, the student again enrolls for 12 credit hours but drops to 6 credit hours after the drop/add period. The student completes the remaining 6 credit hours with a grade of C or better. Does the student meet the quantitative measure of SIU Satisfactory Academic Progress Policy?

Evaluation: Fall Semester credit hours attempted (12) + Spring Semester credit hours attempted (12)+Summer Semester credit hours attempted (12)= 36 attempted credit hours

Fall Session credit hours completed (9) + Spring Semester credit hours completed (12)+ Summer Semester credit hours completed (6)=27 completed credit hours

Total credit hours completed (27) divided by total credit hours attempted (36) =75% completion rate

In this example, the student does meet the minimum requirement and will retain his/her financial aid eligibility.

3. Qualitative Measure – Minimum Grade Point Average (GPA):

- Graduate Degree students must maintain a minimum cumulative grade point average of 3.0.
- Undergraduate students must maintain a minimum cumulative grade point average of 2.0.

All undergraduate degree programs at San Ignacio University require students to earn a GPA of at least 2.0 to meet the GPA requirements for graduation. Any undergraduate student whose GPA falls below 2.0 will lose financial aid eligibility. Graduate students must earn a minimum GPA of 3.0 to meet graduation standards and to retain eligibility for federal financial aid.

Example: An undergraduate student starts in the Summer Session and earns a 1.9 GPA. After completing the Fall Semester, his GPA improves to a 2.1. Upon completion of the Spring Semester, the student's GPA again falls to a 1.9. After the Summer Semester, the GPA improves to a 2.5. Does the student retain federal financial aid eligibility?

Yes! San Ignacio University checks for Satisfactory Academic Progress at the conclusion of the Fall Semester. The student maintained the minimum GPA requirement at the time San Ignacio University performed the SAP Evaluation.

4. Time Frame Maximum: Students must complete their degree program within 150% of the credit hours required for the degree program. Federal regulations require that San Ignacio University place a maximum timeframe in which a student can receive federal financial aid to complete a program of study. San Ignacio University allows students to attempt 150% of the required credit hours it takes to complete the student's degree of choice. If a student attempts more than 150% of the credit hours needed to complete his/her degree program, the student loses federal financial aid eligibility.

<u>Example</u>: An undergraduate student is pursuing a Bachelor of Business Administration degree, which will take 120 hours to earn. How many hours can this student attempt and still retain federal financial aid eligibility?

In this example, the student can attempt 180 credit hours before losing federal financial aid eligibility **(120 X 1.5 = 180).** Students enrolled in eligible licensure and certificate programs may receive financial aid only for those courses that are required to complete the license or certificate program.

General Information on Satisfactory Academic Progress (SAP):

Transfer Students: San Ignacio University will use your transfer hours to calculate your maximum timeframe to determine financial aid eligibility. Cumulative grade point average will be calculated on work completed only at San Ignacio University.

Incomplete Courses: If a coursework extension is approved, an Incomplete will be given for 30 days and will not be considered in the GPA. If the Incomplete is changed to a letter grade of A, B, C, D or F, it will be calculated into the GPA.

Withdrawals: An official withdrawal from a course will be marked as a "W" and will not be calculated into the GPA. Merely ceasing to attend class does not constitute an official withdrawal and may result in the student receiving a failing grade for the course.

Appeals Process

If a student does not meet San Ignacio University's minimum SAP standards and loses his/her federal financial aid eligibility, the student may file an appeal to have his/her financial aid reinstated. These appeals are generally based upon extenuating circumstances that occurred during the academic year that may have caused the student's GPA or completion rate to decline. These extenuating circumstances might include prolonged illness, accidents that require the student's hospitalization or the hospitalization of an immediate family member, and/or the death of an immediate family member, or another type of special extenuating circumstance.

The student must provide information as to why he or she did not make SAP and what has changed and improved that will allow the student to make SAP by the next evaluation point. All appeals submitted to the Financial Aid Office MUST have documentation attached before presented for consideration by the Financial Aid Appeals Committee. A completed Appeals Form must have appropriate documentation attached to the form to verify and support the purpose of the appeal. The decision made by the Financial Aid Appeals Committee is final.

Financial Aid Probation

Upon approval of a student's appeal, the student will be placed on financial aid probation and federal financial aid eligibility will be reinstated. If a student is placed on financial aid probation, his/her SAP will be checked after each term completed until the student either loses financial aid eligibility through financial aid suspension or the student proves a satisfactory progression toward earning his/her degree. To prove a satisfactory progression toward earning a degree, the

student must complete 100% of the courses attempted for the term the student is under probation with a GPA of 2.0 or higher for undergraduates or a GPA of 3.0 or higher for graduates.
If the student does not complete all attempted hours and/or does not meet GPA requirements, the student will be placed on financial aid suspension and will lose financial aid eligibility. The Financial Aid Office reserves the right to impose different standards of a student's probation based on the severity of the student's Satisfactory Academic Progress offense.

Financial Aid Suspension
If the student's appeal is denied, he/she will be placed on financial aid suspension and will not receive financial aid. To regain financial aid eligibility, the student will need to attempt and complete, at the student's own expense, the same number of hours attempted before the student was placed on financial aid suspension. The hours must be attempted at San Ignacio University. Satisfactory Academic Progress (SAP) Evaluation/Appeals Procedures:
1. The student's academic record is reviewed once a year in May after the conclusion of the Spring Semester.
2. The Financial Aid Office notifies suspended students (students who failed to meet SAP standards) of their status and provides access to the Financial Aid Appeals Form.
3. Student completes the Financial Aid Appeals Form, attaches appropriate documentation, and files appeal with the Financial Aid Office.
4. Financial Aid Appeals Committee meets and determines outcome of the appeal.
5. Financial Aid Coordinator informs student of the outcome of the appeal.
Student may be able to reapply for federal financial aid as determined by the outcome of the Appeals Committee.

FINANCIAL AID POLICY ON REPEATED COURSEWORK
Per federal regulations (34 CFR Section 668.2) repeated coursework that falls under the following conditions cannot be included in a student's enrollment status for federal aid eligibility. This regulation will also include federal, state, and institutional funding.
- Repeating a previously passed course more than once. A course is considered passed if the student receives a grade of D or better.
- Repeating a previously passed course due to failing other coursework.
- Repeating a previously passed course for the sole purpose of gaining eligibility for financial aid. Federal aid is calculated according to need and the student's adjusted enrollment status. Recalculation will be applied regardless of whether a student received aid for previous courses and is based solely on how many times a course has been taken and passed.

Example 1: A student is taking a previously passed 3 credit hour course for the third time. The student is enrolled in a total of 12 credit hours for the term. Per federal regulations, the repeated course must be excluded from the student's aid eligibility. Only 9 of the student's 12 hours can be used to calculate aid eligibility. The student's aid will be adjusted to ¾ time instead of full-time enrollment.
Example 2: A student repeats a previously passed course. The student receives an F on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for financial aid.
Example 3: A student repeats a previously passed course. The student withdraws from the course on the second attempt. The student attempts the course for the third time. The third course attempt will not be counted in total enrollment hours for financial aid.

FEDERAL RETURN OF TITLE IV FUNDS (R2T4) POLICIES

When a student applies for Federal Title IV Financial Aid, he or she signs a statement that the student will use the funds for educational purposes only. Therefore, if the student withdraws before completing his/her program, a portion of the funds received may have to be returned. San Ignacio University will calculate the amount of tuition to be returned to the Title IV Federal fund programs according to the policies listed below.

This policy applies to students who complete 60% or less of the enrollment period (summer, fall, spring) for which they received Federal Title IV Aid. **A student who drops a class but still completes one or more classes does not qualify for the Return of Title IV Funds policy. The student who withdraws from a course(s) but remains enrolled in the session will have the amount of aid adjusted according to actual enrollment.**

Withdraw Before 60%
If the student withdraws before 60 percent of the session has elapsed, a percentage of Title IV, funds will be returned to the federal program(s) based on the length of time the student is enrolled prior to withdrawal. For example, if the student withdraws when 50 percent of the session has elapsed, 50 percent of Title IV, funds will be returned to the federal programs.

Withdraw After 60%
After 60 percent of the session (payment period) has elapsed, the student is considered to have earned 100% of the Title IV funds he or she was scheduled to receive during this payment period. The institution must still perform a R2T4 to determine the amount of aid that the student has earned.

Earned AID: Title IV aid is earned in a prorated manner (calendar days for credit hour institutions) up to the 60% point in the semester. Title IV 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 financial aid office.

Unearned Aid: If the student has an unearned portion of funds to be returned, the Office of Financial Aid will notify the student within 30 days of the procedure to repay the unearned funds. If a student receives less Federal Student Aid than the amount earned, the University will offer a disbursement of the earned aid that was not received, called a Post Withdrawal Disbursement. If the student received more than the amount earned, the University and the student, or both must return the unearned funds to the Department of Education within 45 days.

R2T4 Policy

This policy applies to students who **withdraw officially, unofficially or fail to return from a leave of absence or who are dismissed from enrollment** at San Ignacio University. The calculated amount of the Return of Title IV (R2T4) funds that are required for the students affected by this policy, is determined according to the following definitions and procedures as prescribed by regulations.
The amount of Title IV aid earned is based on the amount of time a student spent in academic attendance, and the total aid received; it has no relationship to student's incurred institutional

charges. Because these requirements deal only with Title IV funds, the order of return of **unearned** funds does not include funds from sources other than the Title IV programs.

Title IV funds are awarded to the student under the assumption that he/she will attend school for the entire period for which the aid is awarded. When the student withdraws, he/she may no longer be eligible for the full amount of Title IV funds that were originally scheduled to be received. Therefore, the amount of Federal funds earned must be determined. If the amount disbursed is greater than the amount earned, unearned funds must be returned.

The institution has 45 days from the date that the institution determines that the student withdrew to return all unearned funds for which it is responsible. The institution is required to notify the student if a repayment is owed via written notice. The institution must advise the student that he or she has 14 calendar days from the date that the institution sent the notification to accept a post withdrawal disbursement. If a response is not received from the student within the allowed timeframe or the student declines the funds, the institution will return any earned funds that the institution is holding to the Title IV programs.

Definition of Official and Unofficial Withdrawal

Officially Withdrawing from the University:

Official withdrawal means that the approved procedure to withdraw from a course was followed by the student. To be considered official, the withdrawal must be in writing and signed by the student requesting the withdrawal. The official date of the withdrawal is the date the written notice is formally received by the University, NOT the postmarked date or the date stated in the notice. The University's record concerning a withdrawal is indisputable unless the student can provide reliable evidence of an earlier receipt date. An official withdrawal may be submitted by completing the Request for a Change of Schedule form or by written notice containing the student's name, signature, ID number, and course(s) to be dropped. The notice may be mailed, e-mailed, or hand delivered to the University. The official withdrawal procedure applies to all courses, irrespective of delivery mode or course length. A student may rescind his/her notification in writing and continue enrollment. If the student subsequently withdraws from the University, the student's withdrawal date is the original date of notification of intent to withdraw.

Unofficially Dropping a Course or Withdrawing from the University

Beware of unofficially dropping a course. It will adversely affect your grades and student account. An Unofficial drop means that the approved procedure to withdraw from a course or the university was not followed by the student.
Students are prohibited from dropping a course/withdrawing by:

- Not attending the course.
- Communicating their desire to drop the course/withdraw other than by submitting the Request for Change of Schedule Form or other document containing the student's name, signature, ID number, and course(s) to be dropped to San Ignacio University.

Federally Defined Leaves of Absence Policy (FLOA)

San Ignacio University does not grant federally defined Leaves of Absence for Financial Aid purposes.
Instead of utilizing a federally defined Leave of Absence, the University assists students by:

- Allowing students to work with faculty to finish incomplete coursework
- Allowing an official appeal of the Financial Aid Refund calculation based on unusual circumstances
- Allowing students to "lay-out" for one or more sessions
- Allowing students to drop courses with a "W" rather than an "F" during specific timeframes during the session
- Allowing students to appeal a determination of insufficient satisfactory academic progress under the Financial Aid Satisfactory Academic Progress Policy requirements.

The "Federally Defined Leave of Absence" policy listed above is for student financial aid purposes only.

Determining Withdrawal Date for R2T4 Funds:

Official Withdrawals: The date of the termination for return and refund purposes will be the earliest of the following for official withdrawal: The date the University receives the student's written communication of intent to drop a course or withdraw from the University.

Unofficial Withdrawals: The date of the termination for return and refund purposes will be determined by the following for unofficial withdrawals:

For Lecture Classes: For the student who does not provide official notification of his or her intent to withdraw and is absent for more than two consecutive class meetings, the date of termination for return and refund purposes will be the student's last recorded date of academic attendance or the midpoint of the payment period or period of enrollment for which Title IV assistance was disbursed (unless the University can document a later date).

Upon Receipt of an Official Withdrawal:

San Ignacio University will:

1. Determine the student's last date of attendance.
2. Perform the following calculations:
   a. The student's account and date of official withdrawal are reviewed to determine the calculation of Return of Title IV funds the student has earned, and if any, the amount of Title IV funds for which the University is responsible. Returns made to the Federal Funds Account are calculated using the Department's Return of Title IV Funds Worksheets, scheduled attendance and are based upon the payment period.
   b. Calculate the University's refund requirement
3. The student's grade record for the session will be updated to reflect his/her final grade for the course(s) dropped.
4. San Ignacio University will return the amount for any unearned portion of the Title

1. IV funds for which the institution is responsible within 45 days of the date the official notice of withdrawal was provided.
5. San Ignacio University will provide the student with a letter explaining the Title IV requirements:
    a. The amount of Title IV assistance the student has earned. This amount is based upon the length of time the student was enrolled in the program, based on scheduled attendance and the amount of funds the student received.
    b. Any returns that will be made to the Title IV Federal program on the student's behalf because of exiting the program.
2. If a student's scheduled attendance is more than 60% of the payment period, he/she is considered to have earned 100% of the Federal funds received for the payment period. In this case, no funds need to be returned to the Federal funds.
    c. Advise the student of the amount of unearned Federal funds and tuition and fees that the student must return, if applicable.
6. Supply the student with an account record noting outstanding balance due to the
3. University and the available methods of payment.
4. A copy of the completed R2T4 worksheet, returned funds confirmation (if any), letter, and final account record will be kept in the student's file and made available to the student upon written request.

In the event a student decides to rescind his or her official notification to withdraw, the student must provide a signed and dated written statement that he/she is continuing his or her program of study and intends to complete the payment period. Title IV assistance will continue as originally planned. If the student subsequently fails to attend or ceases attendance without completing the payment period, the student's withdrawal date is the original date of notification of intent to withdraw.

Upon Determination of an Unofficial Withdrawal:

San Ignacio University will follow the following procedures within one week of determining the student may have unofficially withdrawn:

1. Make three attempts to notify the student regarding his/her enrollment status.
2. Determine and record the student's last date of attendance.
3. Notify the student in writing of his/her failure to contact the University when requested to do so and notify the student of his/her current termination of enrollment.
4. Calculate the amount of Federal Title IV Funds student has earned, and if any, the amount of Federal Funds for which the University is responsible.
5. Calculate the University's refund requirement.
6. Upon completing the Return to Title IV calculations, San Ignacio University will return to the Federal Funds program any unearned portion of Title IV funds for which the University is responsible within 45 days of the date the withdrawal determination was made and make a record of the return on the student's account and financial aid file.
7. If there is a return, San Ignacio University will provide the student with a R2T4 letter explaining Title IV return requirements:

a. The amount of Title IV aid the student has earned based upon the length of time the student was enrolled and scheduled to attend in the program and the amount of aid the student received.
b. Advise the student in writing of the amount of unearned Title IV aid and tuition and fees that he/she must return, if applicable.
c. Supply the student with a final accounting showing outstanding balance due the University and the available methods of payment.
8. A copy of the completed R2T4 worksheet, returned funds confirmation (if any), letter, and final account record will be kept in the student's financial aid file.

Return to Title IV Funds Calculation

The calculation required determines a student's earned and unearned Title IV aid based on the percentage of the enrollment period completed by the student. The percentage of the period that the student remained enrolled is derived by dividing the number of days the student attended by the number of days in the period.
Calendar days (including weekends) are used but breaks of at least 5 days are excluded from both the numerator and denominator. Until a student has passed the 60% point of an enrollment period, only a portion of the student's aid has been earned. A student who remains enrolled beyond the 60% point is considered to have earned all awarded aid for the enrollment period. Earned aid is not related in any way to institutional charges. In addition, the University's refund policy and Return of Title IV Funds procedures are independent of one another.
A student who withdraws from a course may be required to return unearned aid and still owe the University for the Course.

Example of Calculation: - CREDIT HOUR UNIVERSITY
1. Determine the percentage of Title IV aid earned by the student by taking the calendar days completed in the payment period, divided by the total calendar days in the payment period (excluding breaks of **5** days or more) 18(completed days) = 15.3% (% of completed calendar days) 118 (total days).
2. Determine the amount of Title IV aid earned by the student by multiplying the percentage of Title IV aid earned times the total of the Title IV aid disbursed **plus** the Title IV aid that could have been disbursed for the payment period.

    1. 15.3 % X $2805.00 = 429.17 (Amount of aid earned by student)

    2. If this percentage is greater than 60%, the student earns 100% of the disbursed Title IV funds or aid that could have been disbursed.

    3. If this percentage is less than 60%, then the percentage earned is equal to the calculated value.

    4. Funds are returned to the appropriate federal program based on the Percentage of aid earned using the following formula:
    5. Aid to be returned = (100% minus the percent earned) multiplied by the amount of aid disbursed toward institutional charges. If a student earned less aid than was disbursed, the institution may be required to return a portion of

the funds and the student may be required to return a portion of the funds. All Title IV funds to be returned by the institution must be made no later than 45 calendar days after the date the school determines that the student withdrew.

6. When Title IV funds are returned, the student may owe a balance to the institution.

Order of Return of Title Federal IV, HEA Funds

In accordance with Federal regulations, when Title IV financial aid is involved, the calculated amount of the R2T4 Funds is allocated in the following order:

- Unsubsidized Direct Stafford loans (other than PLUS loans)
- Subsidized Direct Stafford loans
- Parent PLUS loans
- Direct PLUS loans
- Federal Pell Grants for which a Return is required
- Iraq and Afghanistan Service Grant for which a Return is required
- Federal Supplemental Educational Opportunity Grant
- Other Title IV assistance
- State Tuition Assistance Grants (if applicable)
- Private and institutional aid
- The student

Credit Balance

Paying student credit balances

The University's policy on paying all Student Credit Balances is modeled after the requirements of Title IV student credit balances. A Title IV credit balance occurs whenever the University credits Title IV program funds to a student's account and those funds exceed the student's allowable charges. The University pays by check the excess Title IV program funds (the credit balance) as well as credit balances not related to Title IV funds directly to the student as soon as possible, but no later than 14 days after:
- The date the balance occurred on the student's account, if the balance occurred after the first day of class of a payment period; or
- The first day of classes of the payment period if the credit balance occurred on or before the first day of class of that payment period.

If the University determines that PLUS Loan funds created a credit balance, the University pays the credit balance amount to the parent. Although FSA regulations gives the University the latitude to determine which FSA program funds create an FSA credit balance, the order of the sources of funds that are applied by the University may be found on the Financial Aid Office on this manual.

Treatment of Title IV credit balances when student withdraws

This treatment applies only to the handling of Title IV credit balances when a student withdraws. When a student withdraws from the University during a semester, a Title IV credit balance is handled as follows:

1. The University does not release any portion of the Title IV credit balance to the student and does not return any portion to the Title IV programs prior to the performing of the Return Calculation by the University's Financial Aid Office.
2. Financial Aid Office performs the Return Calculation, including any existing Title IV credit balance for the period in the calculation as disbursed aid.
3. Any applicable refund policy (state, accrediting agency, institution, etc.) is applied to determine if doing so creates a new or larger Title IV credit balance.
4. Title IV credit balances are then allocated as follows:
   - Any Title IV credit balance must be allocated first to repay any grant overpayment owed by the student because of the current withdrawal. The University must return such 2 funds to the Title IV grant account within 14 days of the date the University performs the Return Calculation. Although not included in a Return Calculation, any Title IV credit balance from a prior period that remains on a student's account when the student withdraws is included as Title IV funds when the University determines the amount of any final Title IV credit balance when a student withdraws.
   - Remember, the University must use the final credit balance first to satisfy any current student grant overpayment.
   - Within 14 days of the date that the University performs the Return Calculation, the University pays any remaining Title IV funds.

De minimus credit balances
The University does not refund (pay) credit balances of less than a $1.00 unless the student withdraws or otherwise leaves the University.

Holding credit balances
The University may hold excess FSA funds (credit balances) if it obtains a voluntary authorization from the student or parent. Because FSA funds are awarded to students to pay current year charges, notwithstanding any authorization obtained by the University from a student of parent, the University must pay.
   - Any remaining balance on loan funds by the end of the loan period, and
   - Any other remaining FSA funds by the end of the last payment period in the award year for which they were awarded.

San Ignacio University's responsibilities regarding Title IV funds follow:
   - Providing students with information in this policy.
   - Identifying students who are affected by this policy and completing the return of Title IV funds calculation for those students.
   - Returning any Title IV funds due to the correct Title IV programs.

The institution is not always required to return all the excess funds; there are situations once the R2T4 calculations have been completed in which the student must return the unearned aid.

Overpayment of Title IV Funds

Any amount of unearned grant funds that the student must return is called overpayment. The student must decide with San Ignacio University or the U.S. Department of Education to return the amount of unearned grant funds.

Post Withdrawal Disbursement

The institution must disburse any Title IV grant funds a student is due as part of a post-withdrawal disbursement within 45 days of the date the institution determined the student withdrew and disburse any loan funds a student accepts within 180 days of that date. The institution will offer any post-withdrawal disbursement of loan funds within 90 days of the date it determines the student withdrew.

If the student did not receive all the funds earned, the student may be due a post-withdrawal disbursement. San Ignacio University may use a portion or all the student's post-withdrawal disbursement for tuition and fees. For all other school charges, San Ignacio University needs the student's permission to use the post-withdrawal disbursement. If the student does not give permission, the student will be offered the funds. However, it may be in the student's best interest to allow the University to keep the funds to reduce the student's debt at the institution.

Student Responsibilities regarding Return of Title IV, HEA funds

- Returning to the Title IV programs any funds that were disbursed to the student in which the student was determined to be ineligible via the R2T4 calculation.
- Any notification of withdrawal must be in writing and addressed to the appropriate institutional official following San Ignacio University withdrawal procedures
- A student may rescind his or her notification of intent to withdraw. Submissions of intent to rescind a withdrawal notice must be filed in writing.
- These notifications, to either withdraw or rescind to withdraw must be made to the official records/registration personnel at San Ignacio University.

Refund vs. Return to Title IV Funds

The requirements for the Title IV program funds when a student withdraws are separate from any refund policy that San Ignacio University must return to the student any funds due from a cash credit balance. Therefore, students may still owe funds to San Ignacio University to cover unpaid institutional charges. San Ignacio University may also charge the student for any Title IV program funds that the University was required to return on the student's behalf.
For information on the San Ignacio University refund policy, refer to the current Schedule of Classes, the current University Catalog, the San Ignacio University website (www.sanignaciouniversity.edu) or contact the Student Financial Aid office.

Return to Title IV Questions

If you have questions regarding Title IV program funds after visiting with the financial aid personnel, please call the Federal Student Aid office at (305) 629-2929 x4015. Information is also available on student aid on the web www.studentaid.ed.gov.

Special Circumstance Review

Students must submit proof of the circumstances they are presenting for review.

If selected, the Federal Verification process will be completed prior to considering a Special Circumstance or Professional Judgment. However, please note: A student will not automatically be selected for Verification for the Financial Aid Office to consider a Special Circumstance.

WE WILL CONSIDER:

We will take into consideration the cost of the purchase of a computer, unusual travel expenses, unusual book expenses and other expenses related directly to the student's education. The student will be required to submit documentation of these expenses for review.

Loss/reduction of income/resources because of layoff/unemployment, disability, or retirement All students must submit a signed letter explaining the nature of their circumstances. In addition: if laid off/unemployed (and not re-employed), we must request proof of separation from employer, proof of any severance package, a copy of the Benefit Determination Letter from the Department of Labor, and a final paycheck stub. If simply a reduction in income, we must request the most recent paycheck stubs. For disability, we must request a copy of their disability benefits eligibility letter and final paycheck stub. For retirement, we must request proof of weekly/monthly income (pension, social security, etc.) and final paycheck stub. For unemployment, we need proof of separation from your employer on company letterhead, severance package documentation, copy of your Unemployment Benefit Determination Letter from the Department of Labor, and final pay stub.

Roth IRA Conversion We will remove the value of the Roth IRA conversion from the FAFSA/government calculation.

Dependency Overrides

We will consider documented extreme circumstances only. Once documentation is submitted, we will review the information and reprocess the FAFSA and the financial aid package to reflect the student's independence. This information will be kept confidential in the student's file.

We WILL NOT process a dependency override for any of the following reasons: parents' refusal to contribute, parent's unwillingness to file the FAFSA, a parent not claiming the student on their tax return, or a student who can demonstrate full self-sufficiency.

Updating Dependency Status

The Financial Aid Office can update a student's dependency status and the associated FAFSA information during the award year. Documentation must be submitted to support the change in status.

If the change pertains to marital status, it will be reviewed on a case-by-case basis. For students who are Dependent, and the subsequent change will make them an independent student, then the Financial Aid Office will proceed with making the change if it's in the student's best interest.

Separation/Divorce
We will reprocess the file to reflect a separation/divorce. A Parent (that student resides with) or Student (if Independent) should submit a copy of their IRS Tax Transcript (or Federal Tax Return), W2 forms, a copy of separation agreement/divorce decree, a signed letter explaining the nature of the circumstance, including household members & child support paid/received, and lastly – for separations only – proof of separate residences (i.e. utility bill, rental/lease/mortgage statement, etc.).

CONSUMER INFORMATION AND DISCLOSURES

As required by the Department of Education, San Ignacio University will disclose important and necessary information to current and prospective students, and all University employees. Notices and information can be emailed, mailed, and posted on the University's webpage, this information can include, but is not limited to, the following:

- Information on availability of financial aid
- University Policies and Regulations
- Drug/Alcohol Abuse Prevention
- Safety and Security Reports
- Accreditation and State Authorizations.

DISCLAIMERS AND NOTICES
Revision and Cancellation

San Ignacio University reserves the right to review, revise, or terminate all or a portion of financial aid at any time due to the changes in students' financial and/or academic status or failure to comply with laws and regulations, including financial verification and institutional policies. In addition, all financial aid is subject to revision based on the funds received by the University from all financial aid resources and any federal laws, regulations, or policies.

Audits and Program Reviews

Federal regulations require the Financial Aid Office to have its records and student files audited annually. Each audit must cover the time since the last audit. An independent auditing firm audits San Ignacio University annually. The auditing firm reviews a sample of student files to ensure the Financial Aid Office follows federal, state, and institutional policies.
Any exceptions found during the audit will be addressed. The auditing firm then submits findings to the University for review and after that review, the auditing firm then submits the findings to the U.S. Department of Education.

Federal reviews are conducted by the U.S. Department of Education on a basis determined by the Department. Institutions are notified ahead of time when the review will take place. 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 must be responded to promptly. A complete listing of financial aid audit guidelines can be found in the Audit Guide published by the U.S. Department of Education. See this reference document for more information.

*All policies and procedures contained in this Handbook are subject to change at any time, and without prior notice.

Cybersecurity
Information created, collected, or distributed using technology by the University System, all University System of San Ignacio University, and the University Library is an asset and must be protected from unauthorized disclosure, modification, and destruction. The degree of protection

needed is determined by the nature of the resource and its intended use. The institution shall employ prudent cybersecurity policies, standards, and practices to minimize the risk to the confidentiality, integrity, and availability of data and information and shall create and maintain an internal cybersecurity program.

APPEAL PROCESS FOR ALL OTHER FINANCIAL AID GRIEVANCES

For financial aid grievances in general, (i.e., those that are not mentioned previously in this handbook) students may appeal to the FA Appeal Counselor, the student's instructor (current or prospective), the Financial Aid coordinator, the director of administrative and a neutral party appointed by the DA. Students do not need a special form to file this appeal. Students requesting an appeal for such general grievances need to provide in writing a request addressing the FA Appeals stating that they would like to have a meeting to present the special circumstances they feel warrant an action concerning their financial aid at SIU.

The FA will meet with the student and the student will receive written notification of the decision within five school days.

MISREPRESENTATION REGULATIONS

A school is deemed to have engaged in substantial misrepresentation when the school itself, one of its representatives, or other related parties (see below), makes a substantial misrepresentation regarding the school, including about the nature of its educational program, its financial charges, or the employability of its graduates.

Misrepresentation

Misrepresentation is defined as, "A false, erroneous or misleading statement made directly or indirectly to
- a student, prospective student, or any member of the public, or
- an accrediting agency, a state agency, or the Department.

A misleading statement includes any statement that has the likelihood or tendency to deceive or confuse. A statement is any communication made in writing, visually, orally, or through other means. This definition applies to statements made by
- an eligible school
- one of its representatives, or
- any ineligible institution, organization, or person with whom the eligible institution has an agreement to provide educational programs, or to provide marketing, advertising, recruiting or admissions services.

Misrepresentation includes the dissemination of a student endorsement or testimonial that a student gives either under duress or because the school required the student to make such an endorsement or testimonial to participate in a program.

Substantial Misrepresentation

Substantial misrepresentation is defined as any misrepresentation on which the person to whom it was made could reasonably be expected to rely, or has reasonably relied, to that person's detriment. Substantial misrepresentations are prohibited in all forms, including those made in any advertising, promotional materials, or in the marketing or sale of courses or programs of instruction offered by the institution.

Misrepresentation Sanctions

If the Department of Education determines that an eligible institution has engaged in substantial misrepresentation, it may
- revoke the eligible institution's Program Participation Agreement.
- impose limitations on the institution's participation in the FSA programs.
- deny participation applications made on behalf of the institution; or
- initiate a proceeding against the eligible institution under subpart G of 34 CFR 668.

Relationship with the Department of Education 34 CFR 668.75
An eligible institution, its representatives, or any ineligible institution, organization, or person with whom the eligible institution has an agreement may not describe the eligible institution's participation in the Title IV, HEA programs in a manner that suggests approval or endorsement by the U.S. Department of Education of the quality of its educational programs.

FRAUD
Explanation of Fraud
There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Financial Aid coordinator 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 furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

Procedures for Fraud
If, in the Financial Aid coordinator's judgment, there has been intentional misrepresentation, false statements or alteration of documents which have resulted in the awarding or disbursement of funds for which the student is not eligible, the Aid coordinator will notify the student and schedule an appointment to discuss the situation with the student. If the student does not make an appointment, the Financial Aid coordinator may
- Not process a financial aid application until the situation is resolved satisfactorily
- Not award financial aid
- Cancel financial aid
- Determine that financial aid will not be processed for future years

Fraudulent situations will be forwarded to the Office of the Inspector General of the Department of Education, at 755-2270 or 1-800-MIS-USED.

Help Prevent Financial Aid and Scholarship Fraud
On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud. It also charged the US Department of Education, working in conjunction with the Federal Trade Commission, with implementing national awareness activities, including a scholarship fraud awareness site on the US Department of Education website. To file a complaint, or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit www.ftc.gov/scholarshipscams.

SAFEGUARDING STUDENT PRIVACY

Information Security Policy and Procedure
SIU is committed to maintaining reasonable and appropriate administrative, technical, and physical safeguards to ensure the integrity and confidentiality of federal student aid information, including the safeguards required by the Federal Trade Commission Standards for Safeguarding Customer Information (16 CFR Part 314) and by FERPA (20 U.S.C. § 1232g, 34 CFR Part 99). All student financial aid records are collected, accessed, processed, used, transmitted, stored, and disposed of by the Financial Aid coordinator. Access to this information is restricted to the Financial Aid coordinator and other authorized personnel or as requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. All student financial aid files are kept on-site in a locking cabinet within a locked room with access by authorized personnel only. All electronic records are kept on secure private servers in an on-site locked server room with access by authorized personnel only. Service providers for financial aid records are limited to the U.S. Department of Education's software programs of ED Connect, ED Express, NSLDS, and COD. The secure disposition of the shredding of paper records is handled by authorized personnel only.

Cybersecurity and the Gramm-Leach-Bliley Act (GLBA)
As a post-secondary educational institution entrusted with student financial aid information, SIU continues to develop ways to address cybersecurity threats and to strengthen our cybersecurity infrastructure. Under the U.S. Department of Education's Program Participation Agreement and the Gramm-Leach-Bliley Act (GLBA) (15 U.S. Code § 6801), SIU protects student financial aid information, with particular attention to information provided to SIU by the U.S. Department of Education or otherwise obtained in support of the administration of the Title IV Federal student financial aid programs. This includes, but is not limited to, developing, implementing, and maintaining a security program, limiting access to authorized users, and conducting risk assessments. The Information Technology (IT) coordinator oversees SIU's cybersecurity program with limited access by other authorized personnel as needed.

Family Educational Rights and Privacy Act (FERPA)
San Ignacio University maintains an educational record for each student who is or has been enrolled. In accordance with the Family Educational Rights and Privacy Act of 1974, as amended, the following student rights are covered by the Act and afforded to all eligible students at SIU. All rights and protections given to parents under FERPA and this policy transfer to the student when he or she reaches age 18 or enrolls in a postsecondary school. The student then becomes an "eligible student." Notification of Rights Under FERPA The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a federal law that affords parents of minor students and "eligible students" over 18 years of age certain rights with respect to the student's education records. They are:
1. The right to inspect and review the student's education records within 45 days from the day the technology center receives a request for access. Parents of minor students or eligible students must submit a written request to the campus director or appropriate technology center official that identifies the record(s) they wish to inspect. This administrator will decide for access to the education records and will notify the parent of a minor student or eligible student of the time and place where these records may be inspected.
2. The right to request correction of the student's education records that the parent of a minor student or eligible student believes inaccurate, misleading, or otherwise in violation of the student's privacy rights. Parents of minor students or eligible students may ask the technology

center to amend a record they believe is inaccurate, misleading, or otherwise in violation of the student's privacy rights. They must submit a written request to the campus director or appropriate technology center official, clearly identify the part of the record they want changed, and specify why it is inaccurate, misleading, or otherwise in violation of the student's privacy rights. If the technology center decides not make changes in the record as requested, the technology center must notify the minor student's parent or eligible student of the decision and advise them of their right to a hearing regarding the request for correction. Additional information about hearing procedures will be provided to the minor student's parent or eligible student at the time of this notification.

3. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent (34 CFR § 99.31). SIU officials with legitimate educational interests are permitted disclosure without consent.

4. The right to file a complaint with the U.S. Department of Education concerning alleged failures by the university to comply with the requirements of FERPA. The name and address of the Office

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FERPA are Family Policy Compliance Office
U.S. Department of Education
400 Maryland Avenue,
SW Washington, D.C. 20212-5901

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Directory Information Notice

The Family Educational Rights and Privacy Act (FERPA), a federal law, requires that the University, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your or your minor child's education records. However, the University may disclose appropriately designated "directory information" without written consent, unless you have advised the University to the contrary in accordance with SIU procedures. The primary purpose of directory information is to allow the University to include this type of information from education records in certain school publications. Examples include:

- Recognition lists
- Graduation programs
- Press releases

Two federal laws require local educational agencies (LEAs) receiving assistance under the Elementary and Secondary Education Act of 1965 (ESEA), as reauthorized by Every Students Succeeds Act (ESSA) of 2015, to provide military recruiters, upon request, with three directory information categories – names, addresses and telephone listings – unless parents have advised the LEA that they do not want their minor child's information disclosed without their prior written consent. Directory information will not be released to outside organizations for commercial or non-commercial purposes.

If you do not want the university to disclose directory information from your or your minor child's education records without your prior written consent, you must notify the Registrar in writing. The University has designated the following information as "directory information," and it will disclose that information without prior written consent:

1. The student's name
2. The student's address
3. The student's telephone listing
4. The student's date and place of birth
5. The student's dates of attendance
6. The student's grade level

7. The student's degrees, honors and awards received
8. The most recent educational agency or institution attended
9. The student's photograph
10. The student's electronic mail address

This information is presented as a summary and is intended to serve as a guideline for students and parents. Any questions concerning the student's rights and responsibilities under the Family Educational Rights and Privacy Act should be referred to the Office of the registrar.

Veteran's Affairs (VA) Educational Assistance Programs
VA assistance is available for veterans, or in some cases family members, who meet eligibility requirements and attend VA approved daytime classes at SIU. Benefits information for each educational program, method and frequency of benefits, a list of approved training options, along with application procedures can be found at https://www.benefits.va.gov/gibill/. Individuals who attend SIU and expect to receive monthly educational stipends must provide all military transcripts and records of previous training, a VA Certificate of Eligibility or VA eBenefits printout, and a copy of VA form DD214. Both half and full-time benefits are available. Contact the Financial Aid coordinator or the U.S. Department Veteran's Affairs at 1- 888-GI-BILL-1 for more information.

Veterans who have been determined by the U.S. Department of Veteran's Affairs to possess at least 20% service-related disability may be eligible for special benefits under the VA/VCR program. Tuition assistance and purchase of required supplies may be available to the qualified veteran. Contact the Financial Aid Office for more information. SIU follows Public Law 115-407 Veterans Benefits and Transition Act of 2018 Section 103. SIU will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that covered individual borrows additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institutions due to the delayed disbursement of a payment to be provided by the Secretary under chapter 31 or 33 of this title.

IN-SCHOOL LOAN DEFERMENT AND NSLDS
In-School Loan Deferment
Students may defer payments on educational loans previously received at other institutions while attending school on at least a half-time basis at SIU. Contact the Financial Aid Office for more information.

National Student Loan Data System (NSLDS)
The National Student Loan Data System (NSLDS) is a database of information about loans and grants awarded to students under Title IV aid. Students may view their personal student loan or grant information on the website https://www.nslds.ed.gov by logging in with their FSA ID. Students must never share their FSA ID with any other entity. For more information, contact the Financial Aid Office.

NON-DISCRIMINATION STATEMENT
There will be no discrimination by the district because of race, color, sex, pregnancy, gender, gender expression or identity, national origin, religion, disability, veteran status, sexual orientation, age, or genetic information in its programs, services, activities, and employment. The district also provides equal access to community groups for utilization of facilities. The following

people have been designated to handle inquiries regarding the district's non-discrimination policies:

The persons designated to coordinate efforts to comply with and carry out responsibilities under Title VI of the Civil Rights Act, Title IX of the Education Amendments of 1972, Title II of the Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, the Age Discrimination Act and any other state and federal laws addressing equal educational opportunity are the assistant superintendents and counselors at each site. Contact information:

Title IX Coordinator
Ivette Bajandas
ibajandas@sanignaciouniversity.edu

Resources

Federal Student Handbook	www.ifap.ed.gov
FAFSA Website	www.fafsa.ed.gov
National Association Of	
Students Financial Aid Administrators (NASFAA)	www.nasfaa.org
Federal Association of students	
Financial Aid Administrators (FASFAA)	www.fasfaa.org
San Ignacio University	www.sanignaciouniversity.edu
VA Benefits	www.vets.gov/education

Additional resources to students:

Questions relating to your FSA ID	1-800-433-3243	https://FSAID.ed.gov
FAFSA Questions	1-800-433-3243	www.fafsa.ed.gov
MPN or Entrance Interview Questions	1-800-557-7394	www.StudentLoans.gov
Tax-related Questions		www.irs.gov