

LAST UPDATED: FEBRUARY 23, 2012 (FEDERAL YEARS 12 AND 13)

POLICIES & PROCEDURES MANUAL: SECTION BY SECTION

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SECTION 1: MANUAL INTRODUCTION

1.1 Introduction to the Financial Aid Office

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1.2 Purpose & Philosophy of the Financial Aid Office

The Black Hawk College Financial Aid Office is in compliance with the Vision and Mission Statement of Black Hawk College as a whole.

◆ 1.2a Black Hawk College Mission Statement

Black Hawk College provides the environment and resources for individuals to become lifelong learners

◆ 1.2b Black Hawk College Vision Statement

Total accessibility, quality instructional programs, student-centered services, and strategic alliances position Black Hawk College as the preferred choice for education and training.

◆ 1.2c Philosophy of Financial Aid Delivery

Notwithstanding the constraints of limited funding, Black Hawk College is committed to using financial aid to remove financial barriers and thereby maximize access to educational opportunities for low-income and disadvantaged students. The goal of the Financial Aid office is to deliver student assistance in a timely manner and to ensure availability of financial aid for students who, without such assistance, would be unable to pursue their educational goals.

The primary objective of the Financial Aid Office is to provide adequate financial assistance to the maximum number of eligible students through coordination with and full utilization of all governmental, community, and campus resources, and to deliver that assistance within the framework of Federal, State, Institutional, and donor regulations and policies.

The Financial Aid Office operates under the belief that students making an application for financial aid are entering into a partnership with the school, which makes both the school and the student responsible for informed decisions and actions relating to the financial aid award. The school attempts to provide individualized service to students and provides intervention and liaison support when necessary to resolve problems related to the student's award. The school takes a proactive approach to default management and prevention by requiring Entrance and Exit Counseling.

Last Updated: Federal Years 12 & 13

1.3 Policies & Procedures Development Responsibilities

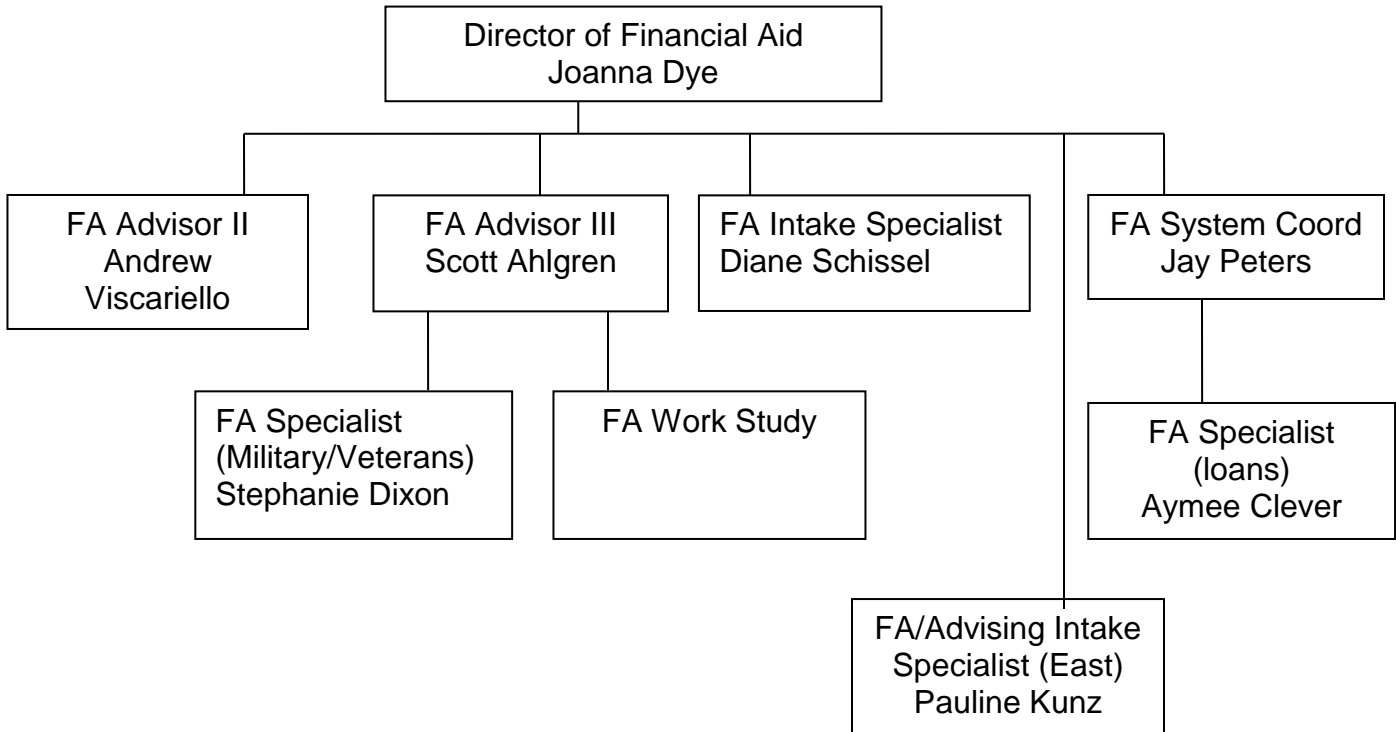
The Financial Aid Advisor II is responsible for updating the Policies and Procedures Manual by May of the Federal Year. The update must ensure that all policies and procedures are reviewed carefully to reflect operating procedures and also ensure that updates are made to the appropriate sections to correspond with legislation governing the following Federal Year.

The Director of Financial Aid is responsible for directing staff to follow and adhere to Federal, State, and Institutional Policy. All staff members are required to comprehend and adhere to the Policies and Procedures stated here within.

SECTION 2: ADMINISTRATIVE ORGANIZATION & OFFICE MANAGEMENT

2.1 Institutional & Divisional Structure

The following is a diagram of the organizational structure of the Financial Aid Office at Black Hawk College as of February 2012.



2.2 Job Descriptions

Summaries of Job Descriptions are included in this section for the following positions

Director of Financial Aid
Financial Aid Advisor III
Financial Aid Systems Coordinator
Financial Aid Advisor II
Financial Aid Intake Specialist
Financial Aid Specialist

2.2.1 Director of Financial Aid

DATE: 12/6/95

REVISION DATE: 11/17/06

POSITION TITLE: Director of Financial Aid

GRADE: 127

REPORTS TO: Dean of Student Support Services

SUPERVISES: Financial Aid Advisors, Coordinators of Financial Aid Systems, and Office Assistant II (FAO)

TYPE OF SUPERVISION GIVEN TO OTHERS:

GENERAL RESPONSIBILITIES: The Director of Financial Aid is responsible for the planning, coordination, and implementation of student financial aid programs. The Director of Financial Aid acts on behalf of students in interpreting institutional, state and federal guidelines and interprets these guidelines and regulations to the College. The Director leads and manages the College's financial aid department district wide and ensures compliance with state and federal guidelines.

DESCRIPTION OF DUTIES:

- a. Responsible for planning, supervising and coordinating all student financial aid programs of the College.
- b. Responsible for securing state and federal financial aid funds.
- c. Responsible for fiscal operation reports on actual expenditures to the appropriate state or federal agencies.
- d. Implements and enforces College policies that are directly related to student financial aid programs.
- e. Reviews applications for financial aid to determine the student's eligibility, and allocates and authorizes disbursement of resources to those students who are eligible to receive assistance.
- f. Develops and distributes publications relating to financial aid programs of the College.
- g. Develops working relationships with high school guidance counselors through community agencies, conducting workshops and/or other informational activities on financial aid.
- h. Prepares an annual report to the Dean of Student Support Services which summarizes the activities/outcomes of the financial aid program.
- i. Responsible for students receiving proper financial aid advising information on available financial aid programs and eligibility requirements.
- j. Assists students in obtaining information concerning financial aid programs at four-year institutions.
- k. Monitors trends and changes made by the federal and state governments.
- l. Prepares the annual budget request for the Financial Aid Office.
- m. Serves on assigned college committees.
- n. Works cooperatively with high school guidance counselors to explain available financial aid programs.
- o. Performs other duties as assigned by the Dean of Student Support Services.

OVERALL ACCOUNTABILITIES:

PRINCIPAL WORKING RELATIONSHIPS:

- a. Works directly with the Dean of Student Support Services in planning for efficient and effective operation of the Financial Aid Office with all other student service functions. In addition, works cooperatively with the Dean for coordination of admissions and registration procedures with the Financial Aid Office.
- b. Works cooperatively with the Bursar to coordinate procedures of the Financial Aid Office with the Bursar's Office.
- c. Works cooperatively with the Academic Deans concerning availability of financial aid programs that affect their students.
- d. Works cooperatively with the Vice President for Finance detailing effects the financial aid program has upon the College.

EDUCATION AND EXPERIENCE:

- a. Bachelor's degree required, preferably in Business or Finance. Master's degree preferred, preferably in Business or Finance.
- b. Minimum of eight years of experience in Financial Aid with major responsibility required.
- c. A minimum of five years of supervisory experience required.
- d. General computer database experience required.
- e. Evidence of effective project management.
- f. Demonstrated involvement in state, regional, or national financial aid organization.

9/23/2013 WPC/HR (Director Financial Aid)

2.2.2 Financial Aid Advisor III

DATE OF REVISION: 9/6/2007

POSITION TITLE: Financial Aid Advisor III

GRADE: 118

REPORTS TO: Director of Financial Aid

SUPERVISES: Financial Aid Assistant, Work Study Student(s)

TYPE OF SUPERVISION GIVEN TO OTHERS: General and Direct.

GENERAL RESPONSIBILITIES: Responsible for the efficient operation of the financial aid programs, including rules, regulations, policies, and procedures. Advises students and parents on all financial aid programs. Oversees student worker program.

DESCRIPTION OF DUTIES:

- a. Serves as primary financial aid advisor to students and parents and answers complex inquiries in order to provide or clarify information on financial aid programs, policies, or procedures.
- b. Responsible for Federal Work Study program. Oversees student worker program and job placement, coordinates payroll forms, monitors earnings, and serves as a liaison with supervisors.
- c. Responsible for Federal Academic Competitiveness Grant. Identifies eligible students, coordinates with Enrollment Services and awards grant.
- d. Coordinates internal and external scholarships, achievement awards, and athletic awards. Processes BRIDGES and TRIO program awards.
- e. Responsible for knowing State and Federal regulations.
- f. Serves as primary financial aid advisor to students and parents and answers complex inquiries in order to provide or clarify information on financial aid programs, policies, or procedures.
- g. Prepares correspondence, training, and promotional materials.
- h. Responsible for the Financial Aid Awareness Program which includes presenting at high schools, working with high school counselors and parents.
- i. Informs students of Academic Progress Policy and assists with the appeals.
- j. Calculates return of Title IV funds and overpayments and updates national database.
- k. Performs as a back up to the Director of Financial Aid in his/her absence.
- l. Performs other duties as assigned.

OVERALL ACCOUNTABILITIES:

PRINCIPAL WORKING RELATIONSHIPS:

- a. Works directly with the Director of Financial Aid.
- b. Works cooperatively with the Financial Aid Office staff.
- c. Works cooperatively with the faculty, work study supervisors and staff members of other offices.
- d. Works cooperatively with parents and students.

EDUCATION AND EXPERIENCE:

- a. Bachelor's degree required.
- b. A minimum of 3 years of financial aid experience required.
- c. A minimum of 2 years of Microsoft Word and database experience required.
- d. A minimum of 2 years of excellent customer service experience required.
- e. Previous presentation experience preferred.
- f. Previous supervisory experience preferred.
- g. Must be able to work well with a diverse population.

2.2.3 Financial Aid Systems Coordinator (117)

DATE: 1/14/2004

REVISION DATE: 11/04/2008

POSITION TITLE: Financial Aid Systems Administrator

GRADE: 119

REPORTS TO: Director of Financial Aid

SUPERVISES: Financial Aid Specialist

TYPE OF SUPERVISION GIVEN TO OTHERS: General and direct.

GENERAL RESPONSIBILITIES: Provides technical support for a complex database and microcomputer programs, provides staff training, coordinates programming needs to ITS, and serves in a leadership role and advisory role within the department and outside the department regarding system and technical matters.

DESCRIPTION OF DUTIES:

- a. Responsible for microcomputer programs from the State of Illinois, Department of Education, Veterans Administration (VA), etc. (Includes but is not limited to: MAP Delivery System, EDE, COD, VACERT, and EdConnect, SAIG, and NSLDS processes.)
- b. Analyzes and develops processes and reports to support the needs of the department.
- c. Responsible for technical training of Financial Aid staff.
- d. Coordinates FAFSA completion computer lab and works with students and parents in completing FAFSA online.
- e. Responsible for technical and systems support and assistance in the processing of the state Monetary Award Program and Illinois Access for Education grants, as well as assistance with IVG payment claims and other state programs.
- f. Responsible for various processing and support-related to third party system processing including but not limited to: the National Student Clearinghouse and the ELM loan processing network.
- g. Writes SQL programs.
- h. Generates reports from electronic record exchanges with VA, state, and federal agencies to help ensure deadlines are met.
- i. Assists with reconciliation and reports corrections to ensure accountability of government funds subject to audit.
- j. Responsible for knowing state and federal regulations.
- k. Coordinates programming requests with ITS. Assists as liaison with ITS, SCT, and other College departments.
- l. Responsible for knowledge, understanding, and development of Banner Financial Aid system and coordinates annual and periodic Banner updates.
- m. Provides assistance and support to the Director of Financial Aid in processing of the FISAP report along with other federal and state financial aid survey reporting.
- n. Develops microcomputer applications that support Financial Aid.
- o. Advises students and parents on Financial Aid matters as appropriate.
- p. Serves on Banner Support Committee as Financial Aid representative.
- q. Performs other job-related duties as assigned.

OVERALL ACCOUNTABILITIES:

PRINCIPAL WORKING RELATIONSHIPS:

- a. Works directly with the Director of Financial Aid.
- b. Works cooperatively with the Financial Aid staff.
- c. Works cooperatively with Systems Coordinators and ITS staff.
- d. Works cooperatively with faculty, department chairpersons, and staff members of other departments.
- e. Primary technical contact with the U.S. Department of Education, ISAC, NSC, Student Services, VIA, and their contractors.

EDUCATION AND EXPERIENCE:

- a. Bachelor's degree with major in one of the following areas – Computer Science, Database, Systems, MIS, etc. required.
- b. Must be a self-starter and a technical problem-solver required.
- c. Proficiency in at least one programming language required. SQL preferred.
- d. Knowledge of microcomputers required.
- e. Demonstrated analytical ability required.
- f. Knowledge of Financial Aid programs preferred.
- g. Minimum of two (2) years of computer-related experience preferred.

(Financial Aid Systems Administrator)

2.2.4 Financial Aid Advisor II (115)

JOB TITLE: Financial Aid Advisor II

CLASSIFICATION: Exempt

UNIT: IFT

DATE: Unknown

REVISION DATE: 05/05/2011

GRADE: 115

REPORTS TO: Director of Financial Aid

TYPE OF SUPERVISION GIVEN TO OTHERS: Indirect supervision given to work study/student workers.

GENERAL RESPONSIBILITIES: The Financial Aid Advisor II is responsible for the efficient operation of financial aid programs; including rules, regulations, policies, and procedures; advises students and parents on financial aid programs.

DESCRIPTION OF ESSENTIAL DUTIES:

- a. Responsible for Federal Pell Grant verifications; comparing FAFSA with income tax returns and documents.
- b. Responsible for processing Special Condition adjustments to Pell Grants.
- c. Processes Pell Grant verification corrections in the U.S. Department of Education database.
- d. Responsible for MAP grant processing and updates to student accounts.
- e. Advises students and parents/guardians on all applicable financial aid application processes and requirements.
- f. Understands and maintains an up-to-date working knowledge of all job related modules in the college-wide student database; including but not limited to financial aid, registration, schedules, accounts receivables, drop codes, and academic progress.
- g. Conducts group sessions and presentations related to financial aid.
- h. Assists students with completion of the FAFSA and other financial aid-related forms and related questions.
- i. Maintains an up-to-date knowledge of State and Federal financial aid regulations.
- j. Assists with processing year-round Pell grants as needed.
- k. Performs other job related duties as assigned.

OVERALL ACCOUNTABILITIES: The Financial Aid Advisor II is accountable for performing all of the above described duties in an accurate, efficient, effective, and professional manner; for maintaining confidentiality of student records; for maintaining an up-to-date working knowledge of all job related software and applications as well as financial aid policies and procedures.

PRINCIPAL WORKING RELATIONSHIPS:

- a. Works directly with the Director of Financial Aid.
- b. Works cooperatively with Financial Aid staff.
- c. Works cooperatively with student services staff.
- d. Works cooperatively with students, parents, and the general public.
- e. Works cooperatively with governmental agencies as needed.

EDUCATION AND EXPERIENCE: (To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.)

- a. Bachelor's degree required.
- b. Minimum of two (2) years of Microsoft Word, spreadsheet, and database experience required.
- c. Minimum of two (2) years of excellent customer service experience required.
- d. Minimum of two (2) years of professional work experience in financial aid required.
- e. Previous presentation experience preferred.
- f. Must be able to work effectively with diverse populations.

2.2.5 Financial Aid Assistant Intake

JOB TITLE: Financial Aid Assistant (Intake)

CLASSIFICATION: Non-Exempt

UNIT: UAW

DATE: 07/01/2001

REVISION DATE: 04/20/2011

GRADE: 110

REPORTS TO: Director of Financial Aid

TYPE OF SUPERVISION GIVEN TO OTHERS: Indirect supervision given to work study students.

GENERAL RESPONSIBILITIES: The Financial Aid Assistant performs secretarial duties for the Director of Financial Aid and Financial Aid staff; performs accurate data entry in the student database system as well as for the Department of Education; acts as a receptionist for the department; assists and directs students to specific areas; explains sources of financial assistances; coordinates financial aid for new students and assists students with online application process.

DESCRIPTION OF ESSENTIAL DUTIES:

- a. Responsible for up-to-date knowledge of all federal, state, and institutional financial aid programs; rules, regulations, policies, and processing.
- b. Assists director in coordinating recruitment activities involving financial aid; organizes events; targets new students for financial aid sessions involving the use of financial aid computers; assists in promoting scholarships to new students and appropriate high school officials.
- c. Notifies new students of financial aid options; acts as first initial contact for financial aid recruitment list; responsible for mailing and other communications with recruits.
- d. Responsible for document requests and scheduled follow-up requests through various modes of communication.
- e. Responsible for student work authorizations (collecting and processing); prepares student employment new hire paperwork (e.g. I-9, verifying ID's, tax forms, etc.) and submits to information to Payroll department; works with supervisors of student employees; maintains confidential student employment records.
- f. Responsible for posting student employment budget accounts in the College's student database system.
- g. Assists students with online FAFSA completion in person, by phone, and via the interactive area.
- h. Maintains appropriate account records, requisitions, invoices, and travel records.
- i. Responsible for the maintenance of confidential records and departmental filing system.
- j. Maintains knowledge of database forms and system processing for Financial Aid, Bursar's Office, and student registration.
- k. Performs data entry of FAFSA into the Department of Education's software to accurately process confidential student income data.
- l. Contacts students with processing errors to resolve Department of Education questions.
- m. Shares responsibilities with front desk in explaining financial aid programs, eligibility criteria, application procedures, registration procedures, and answers general questions.
- n. Accepts financial aid documents from students; checks for accuracy and completeness.
- o. Completes verification forms for outside agencies.
- p. Performs secretarial/clerical duties for Financial Aid staff and the Director of Financial Aid; including but not limited to: typing forms, filling requests for publications and supplies, screening departmental mail, answering inquiries about financial aid, etc.
- q. Performs other job related duties as assigned.

OVERALL ACCOUNTABILITIES: The Financial Aid Assistant is accountable for performing all of the above duties in an accurate, effective, efficient, and professional manner; for maintaining up-to-date knowledge

on Financial Aid matters; for maintaining confidentiality; maintaining up-to-date knowledge on job related software.

PRINCIPAL WORKING RELATIONSHIPS:

- a. Works directly and cooperatively with the Director of Financial Aid and Financial Aid staff.
- b. Works directly and cooperatively with Student Services departments and Work Study supervisors.
- c. Works directly and cooperatively with high school officials and vendors (e.g. banks).
- d. Works cooperatively with students, parents, and the general public.

EDUCATION AND EXPERIENCE: (To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.)

- a. High school diploma or equivalent required. Courses in office assistance desired.
- b. Computer experience required and ability to type at least 50 wpm preferred.
- c. Must have good math skills.
- d. Must enjoy challenges and learning.
- e. Two years clerical work experience required.
- f. Must have general office knowledge and know modern office practices and procedures.
- g. Ability to use correct structure, grammar, and punctuation required.
- h. Data entry experience required.
- i. Prior financial aid experience or other aid related programs desirable.
- j. Ability to quickly organize and assimilate large amounts of facts and information.
- k. Able to communicate effectively with students and staff.
- l. Must be able to follow directions and procedures.
- m. Must be able to work cooperatively with office staff.

2.2.6 Financial Aid Office Specialist (110)

JOB TITLE: Office Specialist (Financial Aid & Advising East Campus)
CLASSIFICATION: Non-Exempt **UNIT:** UAW
DATE: 12/06/2002 **REVISION DATE:** 07/18/2011
GRADE: 110
REPORTS TO: Assistant Dean of East Campus

TYPE OF SUPERVISION GIVEN TO OTHERS: Indirect supervision given to student worker/work study.

GENERAL RESPONSIBILITIES: The Office Specialist is responsible for providing full-service clerical support for the East Campus Advising Center, Counseling, Disability Services, Student Life, and Career Services Center; provides customer service to visitors of the department(s); provides information regarding financial aid and assists with FAFSA process.

DESCRIPTION OF ESSENTIAL DUTIES:

- a. Serves as first point of contact for Financial Aid at East Campus; provides customer service via in person, telephone, email, etc.
- b. Responsible for up-to-date knowledge of all federal, state, and institutional financial aid programs; rules, regulations, policies, and processing.
- c. Explains financial aid programs, eligibility criteria, application procedures, registration procedures, and answers general questions.
- d. Performs clerical duties for assigned departments; including but not limited to: filing and maintenance of files, preparing departmental communications, mailings, data collection, scheduling appointments, maintaining contacts, acting as a receptionist for the department, etc.
- e. Responsible for verification, processing, and maintaining records and information for the East Campus Scholarship program including East Campus achievement awards, Foundation scholarships, private source payees, etc.
- f. Completes and certifies necessary documents and verifications received through third-party agencies and vendors for assigned departments.
- g. Responsible for student work authorizations (collecting and processing); prepares student employment new hire paperwork (e.g. I-9, verifying ID's, tax forms, etc.) and submits to information to Payroll department; works with supervisors of student employees; maintains confidential student employment records.
- h. Accepts financial aid documents from students; checks for accuracy and completeness; makes referrals to other Student Services departments as appropriate.
- i. Assists students with online FAFSA completion in person, by phone, and via the interactive area.
- j. Maintains knowledge of database forms and system processing for Financial Aid, Bursar's Office, and student registration.
- k. Prepares basic reports; creates forms and miscellaneous documentation as requested.
- l. Maintains confidential student records and information for assigned departments.
- m. Serves as a Certified GED Examiner for the East Campus on an as needed basis.
- n. Acts as a backup test proctor for students with disabilities on an as needed basis.
- o. Performs other job-related duties as assigned.

OVERALL ACCOUNTABILITIES:

- a. Demonstrate the College's core values.
- b. Accuracy of work.
- c. Ability to work cooperatively with co-workers.
- d. Ability to communicate in a pleasant manner with employees, students, and the general public.

- e. Maintain up-to-date knowledge on Financial Aid programs.
- f. Maintain confidentiality of student records and information.

PRINCIPAL WORKING RELATIONSHIPS:

- a. Works directly with district-wide Financial Aid staff, Advising staff, Recruitment staff, Counseling staff, Disability Services staff, and Career Services staff.
- b. Works cooperatively with all Student Services staff and all other employees.
- c. Works cooperatively with students, parents, and the general public.
- d. Works cooperatively with third-party agencies and vendors as needed.

EDUCATION AND EXPERIENCE: (To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.)

- a. High School diploma or equivalent required. Associate's degree with emphasis in office management or information technology preferred.
- b. Three (3) years of office experience, including computer/data entry experience required.
- c. Experience in an educational setting preferred; prior Financial Aid experience desirable.
- d. Experience using MS Office applications required.
- e. Working knowledge of office practices and procedures required.
- f. Excellent interpersonal and communication (oral and written) skills demonstrating a customer service orientation required.

2.2.7 Financial Aid Assistant I (109)

1. DATE OF REVISION: 9/3/09
2. POSITION TITLE: Veterans & Military Personnel Student Services / Financial Aid Assistant I
3. GRADE: 111
4. REPORTS TO: Financial Aid Advisor III
5. SUPERVISES: NA
6. TYPE OF SUPERVISION GIVEN TO OTHERS: NA
7. GENERAL RESPONSIBILITIES: Provides a centralized source for student veterans and military personnel to learn how to receive all benefit programs and services. Serves as certifying official for veterans' education benefits. Provides referrals to appropriate resources concerning College and community services. Responsible for processing and maintaining approvals with the Veteran Affairs State Approving Agency and Veterans Administration. Responsible for the Illinois Veteran, National Guard, and MIA-POW grant programs. Works directly with students and parents explaining federal, state, and institutional financial aid application processes, eligibility requirements, rules and regulations.
8. DESCRIPTION OF DUTIES:
 - a. Acts as ombudsperson serving the needs of student veterans and military personnel and their families.
 - b. Serves as an advocate for administration regarding the needs of student veterans.
 - c. Provides comprehensive knowledge of educational related benefits and services for the transition of military personnel into the educational system.
 - d. Acts as the certifying official responsible for the GI Bill and other veteran education benefits and processes certifications for veteran education benefits for new and returning students; transmits and downloads data for VAONCE (electronic processing).
 - e. Ensures all veteran benefit processing is in compliance as required for audit.
 - f. Develops a working relationship with other student service departments and faculty to create academic and social programs for veterans and active duty personnel for academic performance and success; creates relationships with faculty regarding online needs of student veterans and currently deployed military personnel.
 - g. Monitors BHC website/internet information regarding veterans.
 - h. Develops collaborative relationships with the various veteran agencies in the community to determine services offered to veterans and families and attends meetings to assist in making sure the military personnel are accurately informed of what the community has to offer.
 - i. Performs Outreach activities and presentations to veteran groups.
 - j. Responsible for processing academic calendars for approval by the Veterans Administration and State Approving Agency; submits all current catalogs, schedules, contracts, and student handbook for inspection by VA and consults with the Education Liaison to approve all programs as designated.
 - k. Tracks records to document activities of veterans for reporting purposes.
 - l. Responsible for knowledge of all state veteran grants regulations, policies and procedures; knowledge of award eligibility, authorizing temporary tuition vouchers, and verifying remaining eligibility; assists Bursar's Office in billing state programs and rejection claims.
 - m. Responsible for knowledge of all federal, state, and institutional financial aid programs: rules, regulations, policies, and processing information and explains all aspects of the Pell Grant, Monetary Award Program, SEOG, Work Study, Stafford Loans, scholarships, etc to students and parents, including awards, application process, and distribution of funds.
 - n. Assists with front desk functions, including meeting students, parents, faculty, and student services staff. Answers telephones and provides information or referrals to the appropriate college or community resource.
 - o. Responsible for collection of veteran and financial aid documentation, reviews for accuracy and completeness, including DD214, income tax returns and other confidential data.

- p. Responsible for knowledge of BANNER screens and functions concerning awards, payments, document tracking, and veteran screens.
- q. Responsible for explaining academic progress requirements for maintaining eligibility and the appeal process to students, College counselors and advisors.
- r. Responsible for knowledge of student schedules and bills and for providing detailed explanation of billing process to students and parent as necessary.
- s. Assists students with FAFSA completion.
- t. Perform other job related duties as assigned.

9. OVERALL ACCOUNTABILITIES:

- a. Accuracy of work and information given.
- b. Ability to work cooperatively with co-workers.
- c. Ability to communicate effectively with employees, students, other offices, and the general public regarding veteran benefits and financial aid matters.
- d. Knowledge of BANNER modules concerning financial aid, registration, and Bursar's Office.
- e. Responsible for maintaining confidentiality of all student financial records.

10. PRINCIPAL WORKING RELATIONSHIPS:

- a. Works directly with Financial Aid staff; particularly with FA Systems Coordinator for reporting requirements.
- b. Works cooperatively with College staff; including but not limited to: Bursar's Office and Enrollment Services.
- c. Works cooperatively with Veterans Affairs State Approving Agency and Veterans Administration (Chicago and St. Louis) Regional Offices.
- d. Works cooperatively with students, parents, administration, faculty and student services in reference to veteran education benefits and financial aid.
- e. Communicates directly with senior executive administration of the College as needed concerning veterans.

11. EDUCATION AND EXPERIENCE:

- a. High School diploma or GED required. Associate's degree preferred.
 - b. Demonstrated ability to work with confidential matters and records.
 - c. Must be able to work with a diverse student population and the general public.
 - d. Microcomputer experience required.
 - e. Ability to organize and assimilate a large amount of diverse information required.
 - f. Ability to work with high volume, high stress, and demanding environment required.
 - g. Good oral and written communication skills.
 - h. Must be able to work within a team-oriented environment.
- .

2.2.8 Financial Aid Specialist

JOB TITLE: Financial Aid Specialist

CLASSIFICATION: Non-Exempt

UNIT: UAW

DATE: 12/08/1997

REVISION DATE: 04/20/2011

GRADE: 111

REPORTS TO: Financial Aid Systems Administrator

TYPE OF SUPERVISION GIVEN TO OTHERS: N/A

GENERAL RESPONSIBILITIES: The Financial Aid Specialist is responsible for compliance and processing of the Federal Direct Loan Subsidized, Unsubsidized and PLUS Loans, and alternative loans; utilizes the Federal Student Aid SAIG portal to transmit and receive electronic files; works with students explaining financial aid programs, application process, and eligibility requirements; maintains up-to-date knowledge regarding Financial Aid; responsible for financial literacy programming for students.

DESCRIPTION OF ESSENTIAL DUTIES:

- a. Responsible for maintaining an up-to-date knowledge of all Federal, State, and institutional financial aid programs and the related rules, regulations, policies, and procedures; explains same to students.
- b. Responsible for the total process related to student loans including but not limited to: verifying materials for accuracy and completeness, calculating and determining eligibility status, recommending amount of loan, electronic submission, ensuring proper check disbursement dates for the various loans.
- c. Generates calculated loan information in the student database system and uploads file to the Department of Education for processing.
- d. Analyzes student loan awards and resolves related issues.
- e. Works with the Bursar's Office in regard to communicating Direct Loan disbursement information.
- f. Responsible for making determinations regarding students borrowing excessive amounts and/or qualification for an appeal.
- g. Conducts loan exit interviews and delinquent loan follow up as required by Federal law.
- h. Creates and/or runs Loan related reports daily or as needed to carry out the proper processing of loans.
- i. Assists in the monthly and annual reconciliation of Direct Loan funds.
- j. Responsible for daily and weekly downloads/uploads from EDConnect; imports and exports records into the appropriate database(s), network(s), and/or directories; evaluates data for suspense and duplicate records; generates reports based on the data downloaded/uploaded.
- k. Responsible for financial literacy programming (debt management/avoidance) for students; writing and obtaining grant(s) for financial literacy program funding, developing and presenting workshops, and communicating with students.
- l. Assists students and parents with online FAFSA applications.
- m. Accepts and edits/verifies forms and/or applications for Pell grants, Illinois Student Assistance Monetary Award Program, Federal Direct Loans, and scholarships.
- n. Provides customer service in person and over the phone and provides information and explanations regarding financial aid and student loans.
- o. Assists with testing in the student database system and/or updates as needed.
- p. Assists Financial Aid Systems Administrator with systems and data related projects and processes as needed.
- q. Performs other job-related duties as assigned.

OVERALL ACCOUNTABILITIES: The Financial Specialist is accountable for performing the above duties in an accurate, efficient, effective, and professional manner; for maintaining student confidentiality; for

maintaining an up-to-date knowledge of all job related laws, rules, regulations, policies, and procedures;
for maintaining an up-to-date job knowledge of all job related software, applications, and systems

PRINCIPAL WORKING RELATIONSHIPS:

- a. Works directly with the Financial Aid Systems Administrator and the Director of Financial Aid.
- b. Works directly and cooperatively with Financial Aid staff as well as other Student Services staff.
- c. Works directly and cooperatively with Federal and State agencies.
- d. Works cooperatively with area banks and vendors as necessary.
- e. Works directly and cooperatively with students, parents, and the general public.

EDUCATION AND EXPERIENCE: (To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill, and/or ability required.)

- a. Associate's degree and/or a minimum of 60 college credit hours required.
- b. A minimum of three (3) years office experience performing clerical, secretarial, and/or administrative work required.
- c. Experience working with confidential information and records required.
- d. Proficiency in Microsoft Word and Outlook required. Experience with Microsoft Access and Excel preferred.
- e. Ability to create and run electronic reports and downloading/uploading data required.
- f. Ability to work with diverse populations required.
- g. Ability to work in a high volume, high stress and demanding environment required.
- h. Excellent communication skills required.
- i. Ability to work as productive team member required.
- j. Previous experience working with financial aid programs is preferred.

2.3 General financial aid office administration

2.3.1 Office Hours – East Campus

Monday – Friday 8:00 a.m. – 5:00 p.m.

A Financial Aid Advisor is on hand as deemed necessary by the Director of Financial Aid

2.3.2 Office Hours – Quad City Campus

Monday – Tuesday 7:30 a.m. – 6:00 p.m.
Wednesday – Friday 7:30 a.m. – 5:00 p.m.

2.3.3 Appointments with office staff

Students and parents are not required to make appointments. A Financial Aid representative is available during office hours to counsel students and parents. Any person wishing to make an appointment with the Director should be referred to the intake specialist.

2.3.4 Staff meetings

Administrative staff meetings are scheduled on an as-need basis. Administrative staff includes: Director, Financial Aid Advisors and Financial Aid Systems Coordinator.

Full staff meetings are also conducted on an as-needed basis.

2.3.5 Performance evaluations

Performance evaluations are conducted on an-as needed basis by the Supervisors and the Director of Financial Aid.

2.3.6 Absence approvals

All requests for absences must be submitted in writing to the Director. Approved leave requests are posted on the calendar. Absence requests for January and August are discouraged.

2.4 Records management

2.4.1 Retention

All student and fiscal records related to federal and state financial aid programs are kept 5 years. Records are kept hard copy for this period. Participation/eligibility agreements and other administrative records are kept beyond 5 years for reference purposes. Loan

records are not purged due to the inability to determine if the student will return to college. The Federal Record Retention requirements for the FFEL Program requires that records be kept 3 years after the end of the award year in which the student last attends.

Records are housed at the Quad City. Financial Aid Campus records are kept in the vault in the Financial Aid Office.

2.4.2 Confidentiality of Records

All records and conversation between an aid applicant, his/her family and the staff of the Financial Aid Office are confidential and entitled to the protection ordinarily given a counseling relationship.

Black Hawk College assures the confidentiality of student educational records in accordance with the Family Educational Rights and Privacy Act (FERPA) of 2011 as amended. The primary intent of FERPA is to provide students access to their educational records and to limit dissemination of personally identifiable information without the student's written consent.

Please see section 5.1.1 for more on FERPA compliance at Black Hawk College

2.5 Filing System (fix)

Black Hawk College creates a file for every student receiving financial aid. A file is created:

- Certification Sheet completed;
- Student was chosen for verification – either by CPS or BHC;
- Student applied for a Stafford or PLUS loan;
- FAFSA or Renewal Application was submitted via EDE for student
- Student filed any kind of an appeal; and/or
- Additional documentation was requested during the application process (e.g., copy of social security card, selective service registration).

Work-Study Applications received are kept in a separate file by academic year

SECTION 3: FINANCIAL AID PROGRAMS

3.1 Accreditation and Licensing Information

Accreditation and licensing information is available on the Black Hawk College website, specifically at the following link:
<http://www.bhc.edu/about-us/general-information/student-right-to-know/>.

Black Hawk College is accredited by the North Central Association of Colleges and Schools Commission on Institution of Higher Education [Higher Learning Commission](#), 30 North LaSalle Street, Suite 2400, Chicago, IL 60602-2504, 1-312-263-0456.

For information regarding associations, agencies, and/or governmental bodies that accredit, approve, or license the school and its programs, and the procedures by which a student may receive a copy for review of the school's accreditation, licensure or approval students may contact the [academic department](#) or refer to the [college catalog](#).

3.1.1 Program Eligibility

Policies

Programs are defined by Academic Departments. All eligible programs are reported on the Program Participation Agreement. Only those programs are eligible for financial aid payment.

Procedures

Programs are listed in the Black Hawk College Catalog. They are indicated as Financial Aid eligible on the STVMAJR Screen in Banner.

3.1.2 Ineligible Programs

Policies and Procedures

Ineligible programs are coded as not eligible for financial aid in Banner. Therefore, the aid will not disburse to a student who does not have an eligible major listed.

3.1.3 Administration

3.1.3.1 Separation of Duties

Policies & Procedures

The Financial Aid Office determines student eligibility based on FAFSA results, enrollment in financial aid eligible courses, unmet need, and available funding. The FAO disburses aid to student accounts after the add/drop period. The Bursar's office is responsible for refunding any excess funds.

3.1.3.2 Records

Policies & Procedures

Enrollment Services maintains academic records concerning enrollment, grades, drops, and transfer credits. The FAO accesses these records to determine student aid and Satisfactory Academic Progress.

3.1.3.3 Information Discrepancies

Policies & Procedures

Document tracking codes are entered from FAFSA information. 'C' codes are entered from FAFSA. Students are notified of the documents needed to resolve problems. A Financial Aid Advisor reviews these documents and clears the records. See Section 7 for more details on the follow-up procedure for Conflicting Information.

3.1.3.4 Reviews and Proceeding

Policies & Procedures

The Vice President of Finance maintains all audit results.

3.1.3.5 Cohort Default Rates

Policies

Beginning in FY 13, Black Hawk College does work with TG and USA Funds to contact delinquent borrowers and create a default management plan. The college does have guidelines for borrowers and terms on which borrowing is determined on a case-by-case. See Sections 3.3.4 and 5.2 for more details

Procedures

Black Hawk College's Cohort Default Rate for the Federal Year 2009 was 16.7%

3.1.4 Financial Responsibility

Policies

FISAP is completed by the Financial Aid Director and System Administrator annually.

Procedures

Banner reports are used and verified with Payroll reports.

3.1.4.2 National Student Loan Database Systems

Policies & Procedures

The Financial Systems Administrator reports data to NSLDS using Banner Student information.

3.1.4.3 Program-Specific Reporting

Policies

The Financial Aid Systems Administrator completes all reports and updates according to the SFA Handbook

Procedures

Each program is administered through a different individual within in the office. Below are listed the programs and duties assigned to each individual. The Financial Aid Systems Administrator oversees the official reporting components of the programs.

For Further Specifics not covered in the Table below, please see section 2.2

Administrator	Programs/Duties
<i>Scott Ahlgren</i>	<i>Institutional and Foundation Scholarships</i>
<i>Aymee Clever</i>	<i>Direct Stafford Loans, Private Loans</i>
<i>Stephanie Dixon</i>	<i>Veterans and Military Benefits programs</i>
<i>Diane Schissel</i>	<i>Work-Study Programs</i>
<i>Andrew Viscariello</i>	<i>MAP Grants, Pell Grants</i>

3.2 General Title IV Student Eligibility Requirements

Policies

Following FY13, students will no longer become eligible for Federal Student Aid using an Ability-to-Benefit test. **The Registrar's Office requires students to submit a copy of their high school transcript before graduation.**

Procedures

The Financial Aid Office downloads FAFSA records through Banner. Codes have been created and are updated when documents are needed for verification. These include, but are not limited to the following: C Codes, Ability to Benefit, Citizenship, Default, Selective Service, etc. For a full list of codes, please see the **"Tracking Codes Chart" attachment to this manual.**

Students will not be disbursed aid until all documents are received, reviewed, and cleared in Banner. Staff members are assigned certain Tracking codes to resolve using specified and reasonable documentation as indicated in the appropriate sections of this manual.

3.2.1 Gaining and Losing Eligibility

If a student applies for aid for the particular award year, he or she may be eligible for certain types of aid based on the Expected Family Contribution and the Federal Methodology. If a student gains eligibility, he or she was previously ineligible for financial aid for a particular reason. Rules governing the differences between applying and gaining eligibility differ for various eligibility issues.*

	Pell	Campus-Based Aid	Stafford	Plus
Citizenship	Award Year	Award Year	Award Year	Award Year
Valid SSN	Award Year	Award Year	Award Year	Award Year
Selective Service	Award Year	Award Year	Award Year	Award Year
S.A.P	Pay Period	Pay Period	Enrollment Period	Enrollment Period
Eligible Program of Study	Pay Period	Pay Period	Enrollment Period	Enrollment Period
Drug Offense	Pay Period	Pay Period	Enrollment Period	Enrollment Period
Ability to Benefit	Pay Period	Pay Period	Pay Period	Pay Period

*A related table of interest may be found in Section 7.2

3.3 Federal Aid Programs in Which Black Hawk College Participates

Policies & Procedures

Tables are built in Banner to ensure eligibility by program and student.

Banner rules and tables will eliminate non-eligible students.

Award tables are in Banner and updated annually.

3.3.1 Federal Work-Study Program (fix/update)

Policies

Departments are awarded Federal Work Study funds annually based on funding and need. The list is reviewed annually as well. Students complete a Federal Work-Study Application for supervisors to review. Community service positions are reviewed annually and students are referred as openings occur.

Procedures

Based on the annual allocation, Black Hawk College determines the maximum work hours and departments that have Federal Work-Study (FWS). Job descriptions are on file. The maximum award is entered in the appropriate Banner table to be used in packaging. Federal Work Study is awarded to complete files with "Interested in Work-Study" indicated on the FAFSA which also have remaining need. Students are notified of their FWS offer. Acceptance is entered in Banner when an FWS application is received.

*Supervisors then review FWS employment applications **via the College Central system**, interview, and hire workers. All student employees complete a Black Hawk College payroll packet to be placed on payroll. Tax forms are sent to the Payroll Office for processing.*

Earnings are monitored. A student is terminated if their earnings exceed their financial need or at the end of the Federal School year. Overall FWS earnings are monitored to not exceed the allocation.

3.3.1.1 Fiscal Procedures & Recordkeeping

Policy & Procedures

The Financial Aid Office sends payroll tax forms to the Payroll office. Timesheets and checks are disbursed through the Payroll Office as well.

3.3.2 Federal Pell Grant Program

The Federal Pell Grant is disbursed in accordance with the Federal Student Aid Handbook.

3.3.3 Federal Supplemental Education Opportunity Grant

The Federal Supplemental Education Opportunity Grant is awarded to the highest need Pell Grant recipients who complete their files by the award cut-off date. This date is determined based on the allocation of funds.

3.3.4 Federal Direct Loan Program (Fix)

The Direct Loan Program is administered in accordance with the Federal Student Aid Handbook.

Loan Processor will process a Direct Loan when the Black Hawk College Loan application is submitted *and all steps listed at www.bhc.edu/loan have been finalized*. The Loan Processor will also verify that the Master Promissory Note and Entrance Counseling have been completed. Banner and COD determine whether the student has completed these steps.

If a student appears to have excessive debt from other institutions, Official Transcripts from all schools at which the student received a Federal Direct or Stafford Loan must be collected and reviewed by the loan processor. The completed hours must be transferred to complete the review process.

Funds are disbursed to Black Hawk College from the Department of Education as follows

- ◆ Funds for 1 Semester Borrowers are provided under the same schedule as listed above except that the second disbursement occurs after ½ of the calendar days in the semester have passed.
- ◆ Loans are generally handled on a case-by-case basis, particularly for the Summer semesters

Disbursement Schedules for students are as follows

	Disbursement Date
Full Year Borrowers	30 th Day of Semester
Single Semester Borrowers	1 st disbursement is 30 days after start of the semester. 2 nd disbursement occurs 9 weeks after the start of courses
2nd 8 Week Borrowers	1 st disbursement occurs 1 week after start of 8 week course
2nd 8 Week Borrowers (1	1 st disbursement occurs 1 week after start of 8 week

Sem)	course. 2 nd disbursement Occurs 1 week after 1 st Disbursement
Summer Borrowers	30 days after 1 st disbursement, 2 nd disbursed 1 week later

3.4 State Aid Programs at Black Hawk College

3.4.1 Monetary Award Program (M.A.P)

The Monetary Award Program (MAP), administered and funded through the Illinois Student Assistance Commission (ISAC), provides funding to assist Black Hawk College students in affording portions of their tuition and fees. In order to be eligible, a student must be an Illinois resident attending a college or university in Illinois, demonstrate financial need, and complete their FAFSA within an established time frame set forth by ISAC, As per state regulations, the MAP Grant may not be used to fund items in the Cost of Attendance aside from tuition and fees.

MAP Grant: Every week, an eligibility report file is collected from the mapnet.org website. Using SQL Scripts, results are coded, compared, and updated in Banner to accurately reflect a student's MAP Grant eligibility as well as the proper amount of MAP funds based upon their financial eligibility as well as their enrollment hours.

Because Black Hawk College participates in dual credit agreements with Scott Community College as well as a Linkages/Consortium agreement with Western Illinois University, there are specific regulations and procedures unique to BHC which must be followed to ensure that regulations are not violated.

3.4.1.1 Scott/Black Hawk College Consortium agreement:

Black Hawk College may not offer some programs which are available at Scott Community College in Davenport, Iowa (and vice-versa). Therefore, the two schools have an agreement which allows students to take courses at the other if the student's local community college does not offer that particular program. This presents a potential problem with the MAP Grant funds: Can a student attending an out-of-state school through such a consortium agreement be eligible for a grant which requires a student to be an Illinois resident at an Illinois School?

To solve this issue, Black Hawk has a procedure which codes students with numbers between 1-4 based on the number of courses taken at

Scott Community College which were paid partially through the MAP Grant.

A value of 2 is added to the status number if the enrollment for the term is 12 hours or more, or add a 1 if the enrollment hours are less than 12. The maximum a student can have in the SCC units is 4. The student will not be allowed to receive MAP while enrolled in any SCC courses after that.

If a student is at '4' and if there are any SCC classes present for the term in question, then the MAP amount is set to 0. If a student is at '3' and there are any SCC classes present for the term, the award is set at half of what it would normally have been for the term. The student can receive the normally calculated amount for the term when the value is '1' or '2' even if there are SCC classes present for the term.

3.4.1.2 Western Illinois University/Black Hawk College 2+2 Linkages Agreement

Students at Black Hawk College do have the option to pursue the 2+2 Linkages agreement available through WIU QC. In this program, students must follow the Admissions procedures detailed in the Linkages agreement. If a student is MAP-eligible and enrolled in the program, he/she receives WIU's MAP award limit to cover tuition and fees at Black Hawk College.

Last Updated: Federal Years 12 & 13

3.4.1.3 Black Hawk College Standard Consortium Agreement

Students who pursue a consortium agreement are required to provide documentation from their 'Home' school (the school at which they are receiving their of their financial aid) to a Financial Aid Advisor. If a student is found to be receiving funds through a different school, it is Black Hawk College's policy to a) put a hold on the student account to prevent the disbursement of funds and b) to communicate the student's status as a consortium student to the home school.

If Black Hawk is the student's 'Home' school, the student must obtain paperwork from the host school to officially document the number of credit hours he/she is taking at the 'host' school. Once proper documentation is received, the students 'FA hours' in Banner are adjusted; their 'Enrollment hours' are not changed.

An exception to this rule may occur with students who are attending between 6-11 hours at two separate schools and are only receiving aid during one semester period. If students have not met their loan limits for their grade level according to the National Student Loan Database and receive a half-time loan at two separate schools, they may be able to borrow a loan for a particular semester.

3.4.2 Programs for Military Members and Veterans

For the two sections below, is there a text which can be referenced which discusses the rules and regulations (outside of the College Zone Website)? Also, should we add a portion or reference to the GI Bill in Section 3.3? Even if they do not need to be included in the P&P Manual?

3.4.2.1 Illinois National Guard Grant

3.4.2.1.1: Eligibility

To be a qualified applicant, a student must:

- Be an Illinois National Guard member, defined as meeting one of these two criterion:
 - be active in the Illinois National Guard or
 - have been active in the Illinois National Guard for at least five consecutive years and had his/her studies interrupted by being called to federal active duty service for at least six months and be within 12 months after your discharge date from the Illinois National Guard. (These applicants may be eligible to receive an additional year of ING Grant Program eligibility. Eligibility under this provision is determined by the Education/Incentives Branch of the Military Personnel Office in Springfield, Illinois. Questions regarding your individual eligibility status under this provision should be directed to your chain of command, or to the Education/Incentives Branch of the Military Personnel Office at 217.761.3782.)
- Have completed one full year of service in the Illinois National Guard
- Be an enlisted member or an officer
- Be enrolled at an Illinois public 2- or 4-year college
- Not be in default on any student loan, nor owe a refund on any state or federal grant.
- Maintain a 2.0 grade point average (GPA)
- Submit a complete application on or before the deadline date, based on the first term for which you wish to receive funds each academic year. For 2013-14:
 - October 1, 2013 - Full Year Consideration
 - March 1, 2014 - Only 2nd Semester (2nd/3rd Quarter) and Summer Consideration
 - June 15, 2014 - Only Summer Term Consideration

3.4.2.1.2: Use of Funds Policy

3.4.2.2 Illinois Veteran Grant

3.4.2.2.1 Eligibility

- Meet one of these two criteria:
 - have served at least one year of federal active duty service in the Armed Forces of the United States, which may include the Illinois National Guard and the Reserve component of the Armed Forces, or
 - regardless of length of service, have served in a foreign country in a time of hostilities in that country; have been medically discharged for service related reasons; or have been discharged prior to August 11, 1967.
- Have received an honorable discharge (general discharge under honorable conditions is not eligible) for each period of federal active duty service, and/or be honorably serving.** Contact information is available for Illinois military personnel who need to request a copy of the DD214 (equivalent to the DD214 Member 4).
- Not be a member of the Reserve Officer Training Corps (ROTC).
- Meet one of these two criteria:
 - have been a resident of Illinois at the time of entering federal active duty service or within six months prior to entering the service, or
 - have been a student at an Illinois public 2- or 4-year college at the time of entering federal active duty service.
- Meet one of these two criteria:
 - have established, or plan to establish, Illinois residency within six months after leaving federal active duty service, or
 - if married to a person in continued military service:
 - have applied for this grant within six months after and including the date that the spouse was stationed within Illinois, or
 - if the spouse was stationed outside Illinois, have established or plan to establish Illinois residency within six months after and including the date the spouse was separated.
- Reside in Illinois unless you are serving federal active duty service at the time of enrollment in college or residing with a spouse in continued military service who is currently stationed outside of Illinois.
- Not be in default on any student loan, nor owe a refund on any state or federal grant.

3.4.2.2.2 Use of Funds

3.5 Institutional Aid Programs

Please refer to the approaches described in the federal aid programs section (Section 3.3).

Policies

For specific policies, deadlines, and applications relating to Black Hawk College Institutional Scholarships, please see the following link:

<http://www.bhc.edu/admissions/financial-aid/scholarships/>

Procedures

Foundation Scholarship policies and deadlines are established by the Foundation Offices at the East and Quad City Campuses. Records for students who receive Foundation Scholarships are sent to the Financial Aid Advisor III for processing. A report is run by the Financial Aid Advisor II to ensure that students who receive a Foundation Scholarship do not receive over the necessary amount of funds to cover tuition and fees.

3.6. Other Outside Scholarship Funds

Policies & Procedures

Students who receive a scholarship from a private organization are required to provide evidence of either payment or intent to pay. Funds are not awarded to the student unless a check is received **by the Financial Aid Advisor III**.

If students submit a letter or notification from the scholarship organization, the funds and the amount are placed in Banner's RPAAWRD screen as "Offered." The funds are not authorized or awarded until a check is received in the FAO. Funds are not disbursed until after the census date. Once a check is received, the Financial Aid Advisor III provides the funds to the Bursar's Office to process the payment.

3.6.1 Department of Rehabilitation Services Funds

Policies

DORS fund notifications and payments are handled through the Bursar's Office at the QC Campus and the Business Office at the East Campus.

Procedures

An SQL Report is completed by the Financial Aid Advisor II and sent to the Bursar's Office if funds are determined. The FA Advisor must ensure that funding does not exceed the budget for the specific items in Cost of Attendance allotted by DORS policies. All other aspects and processes relating to DORS funds are handled through the Bursar's or Business Office.

3.6.2 Additional or Other Funds

Rules regarding the awarding and disbursement of particular scholarships not mentioned in this manual may be found by accessing the Banner Screen RFRMGMT

SECTION 4: INSTITUTIONAL REQUIREMENTS RELATING TO ALTERNATIVE EDUCATION LOANS

POLICY

Black Hawk College process loans when a request is received by a student lender. Alternative loan requests ,however, are uncommon

Process

The process as follows is completed by the Financial Aid Specialist:

- 1. A fax or online request is received by the loan processor indicating that the student wishes to borrow a specified amount of funds from an alternative loan.*
- 2. The student's allotted Budget is identified in the Banner system*
- 3. Other financial aid is subtracted from the student's allotted budget as seen on the RPAABUD screen*
- 4. The loan funds are pro-rated if the student is below full-time for the semester.*
- 5. Once the loan is approved, the FA Specialist indicates the relevant and requested information on the provided form.*

SECTION 5: STUDENT CONSUMER INFORMATION REQUIREMENTS

5.1 General Policies and Procedures

The Vice President for Student Services is responsible for posting and updating consumer information. Information is displayed at <http://www.bhc.edu/about-us/general-information/student-right-to-know/>

Last Updated: Federal Years 12 & 13

5.1.1 Notice to Enrolled Students

Policies & Procedures

Black Hawk College provides information to student's via the "Student Right to Know" section of the www.bhc.edu website. A more thorough description of the following items is available at the following link: <http://www.bhc.edu/about-us/general-information/student-right-to-know/> .

The following categories address Sections of the Notice to Enrolled Students and means of contact by which a student may receive Institutional Information. These items are also readily available in the Black Hawk College Student Handbook.

Degree Programs, Education, and Training Offered

Information regarding classes and programs is available in the Quad Cities Campus Advising Center and the East Campus Office of Admissions. Information is also available regarding the following subjects via the Black Hawk College website

Credit Degree and Certificate Programs:

<http://www.bhc.edu/academics/programs-of-study/>

Continuing Education Programs

<http://www.bhc.edu/continuing-education/>

Adult Education Programs

<http://www.bhc.edu/adult-education/>

Business Training

<http://www.bhc.edu/business-training/>

Information regarding the Student's Cost of Attendance is available on the Black Hawk College website at the following link: <http://www.bhc.edu/admissions/financial-aid/cost-of-attendance/> .Further information regarding student budgets and costs is available in Section 8 of this Manual.

Payment Policies are available on the Black Hawk College website at the following link: <http://www.bhc.edu/admissions/tuition-fees/payment-policies/> .

Withdrawal Procedures are available at the following link: <http://www.bhc.edu/admissions/register-for-classes/withdrawing-from-college/> .

Security Information is available on the Black Hawk College website at the following link: <http://www.bhc.edu/on-campus/parking/> . Statistics regarding Campus Safety are available at the following link: <http://www.bhc.edu/on-campus/campus-police/crime-report/> .

The following notice and information is given by Black Hawk College to advise its students of their rights under the Family Educational Rights and Privacy Act of 2011.

FERPA established the right of students to inspect and review their education records; provides that personally identifiable information will not, with certain exception, be disclosed without the student's written permission; provides for guidelines for the correction of inaccurate or misleading data through informal or formal hearings; grants students the right to file complaints with the Family Educational Rights and Privacy Act Office concerning alleged failures of the College to comply; and makes provisions for notice to the students concerning their rights.

Black Hawk College has adopted policies and procedures implementing FERPA, which are contained in the BHC handbook.

A student who wants to review their education records must complete the appropriate form and submit it to the Office of the Registrar. The student will be notified in writing of a date and time he or she may come to review the records.

The following student data is hereby designed as "Directory Information" and as such may be disclosed or released by the college of any purpose and at its discretion

- *Student name*
- *Home address*
- *Home telephone*
- *E-mail address*
- *Height/weight (for athletic team members)*
- *Dates of attendance*
- *Participation in officially recognized activities/sports*
- *Degrees/Awards received*
- *Most recent educational institution attended*
- *Course of study*
- *Photographs*

To have all of the “Directory Information” withheld, the student must give written notice, in person, or if by mail, by certified mail return receipt requested and addressed to the Office of the Registrar. Notification must be done in writing and to the Office of the Registrar following the directions above.

5.1.2 Financial Aid Information

Policies & Procedures

Black Hawk College publishes and makes information readily available to enrolled and prospective students.

Financial Aid Information is listed on the www.bhc.edu website and in our Annual Financial Aid Brochure.

Eligibility requirements for programs are enclosed with the award letter or award email provided to students.

Students interested in reviewing requirements for loan borrowing are encouraged to visit bhc.edu/loans for further information

A Sample Award letter is attached to this document for further review.

5.2 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, Federal Stafford Loan, or Federal SLS. Black Hawk College does not participate in the Perkins loan program.

The Financial Aid Specialist checks the status of a student’s Entrance and Exit Counseling on the National Student Loan Database Systems website before approving a student’s loan.

In addition, all student borrowers of a loan made of a Direct Loan or Federal Family Education Loan must undergo exit counseling shortly before the borrower ceases at least half-time enrollment at the institution..

Federal Stafford Loans are awarded on a case-by-case basis.

SECTION 6: APPLICATIONS & FORMS

Section 6.1 Application Process

Policies

Black Hawk College uses the Free Application for Federal Student Aid as the basis for determining student financial need. The student is not required to use College Board's CSS Profile in determining need for institutional aid.

*Black Hawk College does, however, have an application process for its Foundation Scholarship. This application is managed by both the East Campus and Quad Cities Foundations. Information is available at the following website:
<http://www.bhc.edu/admissions/financial-aid/scholarships/>*

*The First step to apply for financial aid is the completion of the FAFSA at FAFSA.gov. Students requesting help completing the application are required to bring the appropriate forms and documentation (as listed below) to a Financial Aid Advisor or Specialist for assistance. FAFSAs are filed electronically at FAFSA.gov in all cases possible. **

*The priority deadline for filing the FAFSA in order to be eligible for a BHC Foundational Scholarship is **determined annually by the Black Hawk College Foundation**. Black Hawk College's official "Finish Financial Aid Day" is July 1st. Students who submit their verification documentation or their first FAFSA record after July 1st are expected to make a payment in order to hold their courses during the 1st drop period in early August.*

Black Hawk College will receive the FAFSA information electronically from all students listing Title IV Code 001638 in the "Add School Code" section of the FAFSA. Information will be received by the FAO in the form of an ISIR to be accessible through EDE Express. The Student Aid Report (SAR) does not need to be provided to the FAO.

*For the 2011-12 Federal School Year, students will receive a tracking letter through the US Postal Service. **Beginning in FY13, tracking letters sent from Black Hawk College will be sent to the student My BHC email account for early-filer students who are required to submit additional documentation.** The tracking letters from Black Hawk College indicate whether the student is required to provide any documentation for verification. Once a student's aid is processed and all has been deemed satisfactory, the award letter information is available via the My BHC online system.*

Students who are eligible to earn Federal Work-Study must complete an application and pursue the appropriate processes before receiving these funds. For more information regarding FWS funds, please see Sections 3.3.1 and 6.6.2.

** If a student is completing a FAFSA which will require a Dependency Override or if the student is incarcerated (without access to a computer and internet), a printed PDF FAFSA may be provided. However, certain issues regarding verification may arrive for students beginning in the 12-13 Federal School Year (see Section 7 for further details)*

Procedures

1. *Students are required to have the following forms in order to complete the appropriate FAFSA. In particular, students are required to have :*

- W-2 Forms from the previous tax year (2010 for FY12, 2011 for FY13, etc) or Parent and Student (dependent) or Student and Spouse (independent)*
- 1040 tax forms from the previous tax year for Parent and Student (dependent) or Student and Spouse (independent)*
- Bank/Savings Account Record Amounts/Information*
- Current business and investment mortgage information, business and farm records, stock, bond and other investment records*
- Other Miscellaneous records of untaxed income*
- Alien Registration Card (if applicable)*

For specifics or an example of a standard checklist, see the attached “FAFSA Checklist” in the appendix.

*As per Black Hawk College policy, a dependent student must have his or her parent (as claimed on the FAFSA) present in order to sign and complete the FAFSA. Students may be required to bring or provide additional forms depending on their situation (see **Section 7: Verification and Section ____: Professional Judgment**).*

2. *Black Hawk College receives the SAR/ISIR electronically (EDE) indicating the information provided by the student on the FAFSA and the calculated Expected Family Contribution (EFC). The ISIR indicates if the student has been selected for verification or if additional information is required.*
3. *A tracking letter (See 6.1 under Policies) is sent to the student via the US Postal Service **and, for early applicants, through the My BHC email system (FY13)** indicating forms and documentation required to complete the application process.*

Examples: Students chosen for verification will be sent the appropriate Verification Worksheet (see Appendix) along with a request for a Tax transcript (FY13). If the student or parent did the IRS Data Match, certain tax forms may not be required. If the student requires other documentation (e.g. An Under 24 Worksheet), documentation must be received before verification is completed and aid is processed.

Students with an incorrect Social Security number will be asked to submit a copy of their Social Security Card.

- 4. A Financial Aid Advisor will examine verification materials and submit corrections via EDE as necessary. If corrections are made, the EFC will be adjusted accordingly and the student will receive a corrected Student Aid Report (SAR).*
- 5. An award letter (see 6.1 under Policies) is sent to students after all required forms have been received and the verification process is completed, if applicable. Those students with financial need that indicated an interest in student employment on the FAFSA will be sent a Work-Study Application for the appropriate campus.*
- 6. Black Hawk College does not package student loans into the award letter. Students interested in a Stafford Loan **are directed to the Financial Aid Specialist and/or www.bhc.edu/loans** for further information.*

6.2 Deadlines

6.2.1 FAFSA

Black Hawk College's official "Finish Financial Aid Day" for students to be considered Pell eligible is July 1st. This applies to students not selected for verification. For students selected for verification, all documentation must be submitted before the close of business on July 1st.

Students who submit their verification documentation or their first FAFSA record after July 1st are expected to make a payment in order to hold their courses during the 1st drop period in early August.

6.2.2 FSEOG

Students who submit their FAFSA to Black Hawk College by May 15th, have taken less than 12 credit hours, and have a 00 EFC will be provided with FSEOG funds for the following Federal School year.

6.2.3 MAP Grant

The MAP Grant deadline is set by the Illinois Student Assistance Commission (ISAC). The set deadline applies to both new and returning students

6.2.4 Verification

For Pell eligibility, the verification process (see Section 7) must be completed within 60 days after the student's last date of attendance not to extend beyond September 1st following the end of the award year. As per Black

Hawk College policy, however, funds are not disbursed to a student unless the verification and all other pending processes have been completed.

6.2.5 BHC Scholarships

The Black Hawk College Scholarship Applications as well as the Free Application for Federal Student Aid must be completed and submitted to Black Hawk College by May 15th.

6.2.6 Loan Applications

All required application materials must be received by

Fall: November 1st

Spring: April 1st

6.3 Independent Student Status and Dependency Appeals

Students who do not meet the federal requirements to be considered an independent student, but believe extenuating family circumstances exist, may file a dependency appeal. The dependency appeal form asks the student to explain why they believe they should be considered as an independent student and supply two references from reputable sources. In addition, court documents must be included if the situation warrants such documentation.

Dependency Appeals will be reviewed by the Director of Financial Aid. The student will receive written notification within 10-14 business of receipt of the appeal. If the dependency appeal is approved, the student will be asked to submit the FAFSA with the student information directly to the Financial Aid Office so as to be coded as a dependency override. If the dependency appeal is denied, the student will need to complete the application utilizing the parent(s) demographic and financial information.

SECTION 7: VERIFICATION

Section 7.1: Standard Verification Policies and Procedures

7.1.1 Selection of Applicants to be Verified

Policies

Verification is the process of checking the accuracy of the information students provide when they apply for federal student aid from the U.S. Department of Education. The verification procedures are governed by the Higher Education Act of 1965, as amended.

Applicants selected for verification by the Central Processing System (CPS) are notified on their SAR that they will be required to submit certain financial documents to the school.

Students selected for verification by the CPS or through internal procedure, must complete the verification process before Pell Grant, MAP Grant, Direct Subsidized and Unsubsidized Stafford Loans, Foundation Scholarship, and Work Study funds can be packaged and awarded to students.

The following chart assists in explaining various scenarios which may arise:

<i>If</i>	<i>And if..</i>	<i>But...</i>	<i>Then...</i>
<i>An application is selected by CPS</i>	<i>There is no conflicting information</i>	<i>There are corrections needed</i>	<i>Verification is required</i>
<i>An application is selected by CPS</i>	<i>There is no conflicting information</i>	<i>--</i>	<i>Verification is not required</i>
<i>An application is not selected by CPS</i>	<i>--</i>	<i>There is conflicting information</i>	<i>Resolve Conflicting Information</i>
<i>An application is selected by CPS</i>		<i>There is conflicting information</i>	<i>Resolve Conflicting information</i>
<i>An application is not selected by CPS</i>	<i>There is no conflicting information</i>	<i>--</i>	<i>Verification is not required</i>

Beginning in FY 14, the Department of Education categories students into 5 separate verification groups. The specifics on requirements are listed in Section 7.1.2. For Dependent Students, parental information is required. For Independent Students, just student and spouse information is required. The worksheets referenced in the table are available in the Appendix.

Verification Group	Description
V1	Standard Verification Group. Tax information and V1 WS required.
V2	SNAP Verification Group. V2 WS.
V3	Child Support Paid Verification Group. V3 WS
V4*	HS Completion Status, SNAP, CS Paid, and Identity and Statement of Educational Purpose Group. V4 WS.
V5*	Comprehensive Verification Group. All supplemental items from V1 and V4 in addition to V5 worksheet required.

For the V4 & V5 Signature Requirements, students must sign in the presence of an Institutional Official with proper identification.

Exclusions (absent conflicting information) include, but are not limited to:

-Applicants who die during the award year (regardless of conflicting information)

-Applicants who are citizens of (and dependents of parents who are citizens of) the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau

-Incarcerated students.

-Dependent students whose parents reside outside the United States and cannot be contacted by normal means of communication (exclusion is applicable to parental information only)

-Applicants whose parents' address(es) is (are) unknown and cannot be obtained (exclusion is applicable to parental information only)

-Dependent applicants when both parents are deceased or physically or mentally incapacitated (exclusion is applicable to parental information only)

-Applicants who will not receive Title IV assistance for reasons other than the applicant's failure to verify the information on the application

-Transfer students who completed verification at the previous school and the current school obtains the correct information/data

-Applicant spousal information when the spouse is deceased, mentally or physically incapacitated, residing in a country other than the United States and cannot be contacted by normal means, or the spouse's whereabouts are unknown.

The following are eligible applicants for whom modification and waiving of some statutory and regulatory provisions applies under the Higher Education Relief Opportunities for Students (HEROES) Act. Eligible applicants include persons:

-Serving on active duty during a war or other military operation or national emergency;

-Performing qualifying National Guard duty during a war or other military operation or national emergency;

-Residing or employed in an area declared a disaster area by any federal, state, or local official in connection with a national emergency; or

-Who have suffered direct economic hardship as a direct result of a war, other military operation, or national emergency.

Procedures

Black Hawk College verifies all applicants selected for verification by the CPS.

In addition, verification is required for those students who indicated that they are independent based solely on a "Yes" answer in Section 3 to one of the following questions:

49. Are you a veteran of the U.S. Armed Forces?

Q 50- Do you have children who receive more than half of their support from you between 7/1/2013 and 6/30/2014?

Q51-Do you have a dependent (s) (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through 6/30/2013?

Q52-At any time, since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent/ward of the court?

Q53-Are you or were you an emancipated minor as determined by the court in your state of legal residence?

Q54-Are you or were you in legal guardianship as determined by a court in your state of legal residence?

Q55- At any time At any time on or after July 1, 2012, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?

Q56- At any time on or after July 1, 2012, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?

Q57-At any time on or after July 1, 2012 did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

7.1.2 Acceptable Documentation & Forms

Policies

A copy of the Documents listed below is required for verification to be completed.

- ◆ *A signed copy of the Dependent or Independent Verification Worksheet*
 - *Purpose: To verify household size, the number in college, last names and first initial of parents (to indicate whether student may have claimed the wrong individuals on the FAFSA), and the relationship of the individuals in the household to the student.*
 - *Secondary Purpose: To inquire further about a) accuracy of previously reported untaxed income b) previously unreported untaxed income and c) student and/or parent earnings which did not require an individual to file taxes but may have been earned from working.*
 - *For FY14: The household size and demographic identification portion remains the same. However, the student may not be required to verify household size in particular scenarios.*
 - *Students who are independent solely for the fact that they provide more than 50% of the support for a child may not claim the child in their household unless the child has been born and will be born within the 1st 6 months of the Federal School Year. In cases where an individual is independent for reasons other than their response to Q50, an unborn child may be included if it is to be born within the first 6 months of the Federal School Year.*
 - *If an individual who is not in the student's immediate family is reported in the household and was not reported in the previous year is reported on the **current FAFSA**, the student will be asked as to whether the student (or parents, if dependent) will provide more than 50% of the fiscal support for the individual during the Federal School Year.*
- ◆ *Tax Transcripts (pending lack of "IRS Data Match or in cases which warrant ineligibility for IRS Data match Option) for student and/or spouse (Independent students) or student and/or parent (Dependent students).*

- ◆ *Purpose: To verify dependents claimed and accuracy of financial information/taxed income provided on the FAFSA. In particular, Adjusted Gross Income, Tax Paid, payments to IRA and/or Keogh plans, untaxed portions of pensions, Education and Work Pay credits, and income earned from working, business pursuits, and/or farm income.*
- ◆ *Secondary Purpose: To verify student and parents'/parent's state of legal residence.*
- ◆ *Tertiary Purpose: To indicate existence of interest from potential investments not reported (or reported) on the FAFSA*

If an ISIR is received and it indicates that the student and/or parent did do the Data Match but did not mark wages/money earned on the FAFSA (or a "00" is indicated in the corresponding space), the student will be sent an email inquiring whether this was an oversight or if the funds from a student/parent Adjusted Gross Income came from a source outside of wages, business, or farm income.

*As per a Dear Colleague letter provided by the Department of Education addressing the FY13 only, until July 15th, students may submit signed copies of their tax returns as long as they document a reason as to why they could not complete the IRS Data Retrieval process. Following July 15th, 2012, a signed tax return may only be accepted in the following cases **and with the appropriate supplemental documentation**:*

- *Identity Theft: A signed tax return as well as a Form 4686, official letter from the IRS, or police report relevant to the matter would be required.*
 - *Amendments: A signed tax return as well as a signed Form 1040X are required. A tax filer also has the option to submit a tax return transcript and a signed 1040X.*
 - *Rollovers: A signed statement, 1099R, or signed tax form is acceptable documentation for the purpose of removing a Rollover amount.*
- ◆ *Signature requirements: Signatures are required on all verification forms. They are not, however, required on tax transcripts.*
 - ◆ *Verifications after FY12 will not require students to provide evidence of untaxed income except in cases in which:*
 - ◆ *The student and/or parents claim to have paid child support. In this case, the individual who paid the child support must verify the 2011 amount, the youth for whom it was paid, and the guardian to whom it was paid.*

- ◆ *The student will need to provide evidence for receiving food stamps. This requirement may be met by providing a copy of the 'Link' Card or providing their signature on the Verification Worksheet.*
- ◆ *For students and/or parents (or spouse for Independent students) who did not file tax forms but do indicate earned income on the FAFSA, the amount(s) of income and the source(s) of income must be indicated by providing copies of the previous years W2s*
- ◆ *Failure to submit the necessary documentation to the Financial Aid Office will result in the applicant not receiving Title IV Aid for the specific award year. An accurate application must be on file to allow Federal and State Aid to be awarded.*

Procedures

The following procedures are put in place to ensure that the verification process is completed in a equitable and timely manner:

- ◆ *Students selected for verification are identified through the data load performed by Financial Aid Systems Specialist every Tuesday morning (or on a need-to-complete basis). **The Verification Tracking groups (following FY 14) are added with specific tracking codes.***
- ◆ *In Banner (through the RRAAREQ screen) students are provided with "E" codes for the items which are needed for verification.*
- ◆ *Students selected for verification are provided with a letter to their self-reported primary place of residence. The letter indicates that the students will need to provide the necessary documents particular to their individual case. Beginning **in FY13**, early applicants will receive emails to their MyBHC account emails.*
- ◆ *Paper forms are collected by the financial aid office and organized into the appropriate cabinets according to alphabetical order. For each step in the receiving, review, and correction process, a specific code is provided in Banner. This code is visible to students via their BHC accounts. However, other departments are not able to view many of the digital Banner forms available to and edited by financial aid.*
- ◆ *Once a document is received, a Financial Aid Intake Specialist puts an "N" code in the RRAAREQ screen.*
- ◆ *The documents are then provided with a brightly colored "Pell Verification Worksheet" which provides open space to write the corresponding codes next to the documents requested as well as spaces to write the student's name,*

Black Hawk ID #, comments, and relevant details of contact dates and times.

- ◆ *Verification Documents are provided to a financial aid advisor who prints an ISIR, reviews the documents provided, and makes appropriate changes on the corresponding spaces on the ISIR.*
- ◆ *After the ISIR has been updated, the following codes are given to correspond with the status of the document and document request:*
 - ◆ *I: Incomplete*
 - ◆ *S: Satisfied (Complete)*
 - ◆ *D: Denied*
 - ◆ *C: Cancelled*
 - ◆ *E: Item requested but not present*
- ◆ *The ISIR and corresponding documents are provided to the Financial Aid Specialist who makes the corrections through FAA Access.*
- ◆ *Files are sorted according to the following statuses.*
 - ◆ *Incomplete*
 - ◆ *Incomplete but eligible to make some corrections*
 - ◆ *Complete pending corrections*
 - ◆ *Complete with no corrections needed*
- ◆ *If a student has submitted documents for verification but is a) missing signatures, b) missing portions of one or more documents, or b) missing one or more documents required for verification, then the following three actions are taken*
 - ◆ *The corresponding space next to the missing item on their Pell Verification worksheet is marked with an "I"*
 - ◆ *An "I" Code is entered next to the corresponding document's space on the RRAAREQ screen*
 - ◆ *The student receives an email to his/her My BHC email account detailing what is missing or unclear. The student may also receive a letter to their self-reported permanent address detailing what is necessary to complete verification.*
- ◆ *If a student has submitted documents for dependency status verification and it has been determined that the student misreported one or more of his/her answers on Section 3 of the FAFSA, then the following four actions are taken*
 - ◆ *The corresponding space next to the missing item on their Pell Verification worksheet is marked with a "C." A hold is put on the student account until changes are made. An alternative is to mark the status as an "I" for Incomplete and avoid putting a hold on the account.*
 - ◆ *A "C" Code is entered next to the corresponding document's space on the RRAAREQ screen*

- ◆ *The student receives an email to his/her myBHC email account detailing why he/she may not be considered independent and what will be required to complete their verification as a dependent student. The student may also receive a letter to their self-reported permanent address detailing what is necessary to complete verification. The advisor also makes a note of the student's progress in the RHACOMM section.*
- ◆ *If parental information is needed, the student is either required to work with the proper parent as defined by Department of Education guidelines to complete and sign the missing Parent sections of the FAFSA or the student is required to submit a signature page and all necessary documentation of parent income and demographics to a financial aid advisor.*
- ◆ *Due to regulations in the Federal Education Rights and Privacy Act, Black Hawk College does not send emails to addresses which do not contain the "@bhc.edu" suffix. We do, however:*
 - ◆ *Send paper mail to a student's self-reported permanent mailing address. (Note: this may be different than other self-reported mailing addresses in Banner).*
 - ◆ *Send digital correspondence to their school email accounts.*
 - ◆ *It is NOT our policy to provide student information to a parent or parents' interrogatory.*
- ◆ *The different stages of the process are overseen by specific individuals.*
 - ◆ *Financial Aid primary document intake: FA Intake Specialists*
 - ◆ *Financial Aid document review: Financial Aid Advisor II or Director*
 - ◆ *Automated Processing and Technical Assistance/Management: FA Systems Coordinator*

7.1.3 Data Elements to be Verified

Policies and Procedures

The following items are required to be verified before aid is authorized or disbursed to a student's account.

- ◆ **Adjusted gross income (AGI)**
- ◆ **U.S. taxes paid**
- ◆ **Household size**
- ◆ **Number of family members enrolled at least half time in a postsecondary educational institution**

- ◆ **Education Credits**
- ◆ **IRA Deductions & Untaxed IRA Distributions**
- ◆ **Untaxed Pensions**
- ◆ **Tax Exempt Interest**
- ◆ **Records of untaxed income and/or payments:**
 - ◆ *Students in the V2 Group are required to verify SNAP Benefits via a signed V2 WS*
 - ◆ *Students in the V3 Group are required to verify Child support Payments via a signed V3 WS.*
 - ◆ *Any untaxed income flagged by the Dept. of Education (which is not transferred through the IRS Data Retrieval or visible on a tax return transcript) must be verified by the student. Email responses from the @mymail.bhc.edu account are acceptable.*
- ◆ **Under 24 Independent Status: Student and Dependents**
 - ◆ A student under the age of 24 who answers yes to Question 50 will be required to verify that he/she does provide more than 50% of the financial support for the child. In order to prove this, the student must complete an Under 24 Q50 worksheet and provide all documents requested on the form.
 - ◆ In the case that a student receives support for the child from a significant other whom they live with or through a significant amount of child support provided in his/her name, the student must report the value of income provided on behalf of their presence in the household.
 - ◆ A student who makes \$10,001 or above and reports receiving untaxed Federal Benefit programs, will not be required to provide an Under 24 worksheet and supporting documents to the financial aid office. He or she may, however, be required to complete the verification process if so indicated by the Department of Education.
 - ◆ A student who claim to support a child or dependent but make less than \$10,000 per year will be required to complete an Under 24 Worksheet (regardless of their reporting of untaxed Federal Benefit programs). This change is due to the fact that the Department of Education will begin requiring schools to verify certain untaxed benefit programs (e.g. food stamps) in addition to child support paid.
 - ◆ The \$10,000 figure is an estimate number below the income poverty threshold for one person according to the US Department of Health and Human Services guidelines (<http://aspe.hhs.gov/poverty/11poverty.shtml>).

- ◆ A student under the age of 24 who answers yes to Question 51 will be required to verify that he/she does provide more than 50% of the financial support for the dependent in question.
 - ◆ If a student claims to support a Dependent but a) makes less than \$10,000 or b) did not claim anyone else on his/her tax forms, the student will be required to complete a Dependent Support worksheet to verify the Independent Status.
- ◆ A student under the age of 24 who answers yes to Questions 52-54 will be required to submit a signed copy of an official court document from their state of legal residence indicating that he or she was an emancipated minor, orphan, ward of the court, or in legal guardianship after the age of 13.
- ◆ A student under the age of 24 who answers yes to Questions 55-57 will be required to provide signed documentation from a homeless liaison, homeless shelter director, or other established official indicating that he or she was an unaccompanied or homeless youth. Black Hawk College Financial Aid Advisors do not authorize homeless or unaccompanied status.
- ◆ Unusual Enrollment History flags provided by the Department of Education are verified in cooperation between the Enrollment Services Office and the Financial Aid Advisor II. Black Hawk College only accepts official transcripts for evidentiary purposes in these matters.

Students flagged (by the Department of Education) with a UEH Code 2 (Comment Code 359) have their files reviewed by the Financial Aid Advisor II upon receipt of the FAFSA record. If the student does not have an enrollment history at Black Hawk College, has not demonstrated successful completion of courses at Black Hawk College for at least one semester in the past 3 academic years, or if the student shows evidence of attending solely for the purpose of receiving a Title IV refund, a "0UEH" code is cancelled in Banner and the student receives an unsatisfied "1UEH" code. If the student demonstrates successful completion of courses for at least one semester at Black Hawk College in the prior 3 academic years, the 0UEH code is satisfied and no further action is required.

Students flagged with UEH Code 3 (Comment Code 360) are given an unsatisfied "1UEH" Code in Banner. In order to satisfy this code, students must submit copies of all previous official transcripts to the Enrollment Services Office.

The Financial Aid Advisor II is responsible for using NSLDS.ED.GOV and Banner to populate a list of official transcripts required in the RRAREQ screen. The receipt and review of official transcripts is documented by the Enrollment Services Office on the SOAPCOL screen. The records are reviewed weekly by the Financial Aid Advisor II.

- ◆ *Starting in FY 14, Students are required to have a high school, GED, or Home School answer on their FAFSA.*

Students claiming “Home School” completion status on the FAFSA are required to submit a copy of their home school diploma or transcript for review at the Registrar’s Office.

Students claiming Home School Completion Status are identified through an EDE Report run by the FA Advisor II every Tuesday. Students are provided with a 1HOMES=E Code and required to provide the proper documentation to the Registrar’s Office.

Black Hawk College policy, in accordance with Federal Regulations, does allow for situations in which a student may not be required to verify certain information. For example:

- ◆ *Number of family members in the household or the amount of child support reported by an applicant selected for verification does not need to be verified if it is the same as that verified by the institution in the previous award year*
- ◆ *Enrollment of family members at least half time in postsecondary educational institutions does not have to be verified if they are enrolled at the same institution as the applicant, and the institution verifies their enrollment status from its own records*
- ◆ *Following FY 13: If the student reports 2 in the household of a single parent home or 3 in the household of a 2 parent home, he/she will not be required to verify household size.*

The tolerance following FY13 is a \$25 difference between actual total monetary values and those originally reported on the FAFSA form. For non-monetary or qualitative values, a tolerance is not allowed as per Federal regulations.

7.1.4 Conflicting & Inaccurate Information

Policies

Any conflicting information provided by an applicant, or application information believed to be in error, must be resolved before any federal student aid funds are disbursed. If discrepancies are discovered after disbursement, funds must be reconciled.

Procedures

If, during any administrative office’s standard procedures, conflicting information is found to exist, a student is required to provide documentation to ensure that all items on the FAFSA are reported accurately to the Central Processing System.

The requirement to resolve conflicting information is separate and distinct from verification requirements/procedures and supersedes all verification rules. All conflicts must be resolved whether or not the student's application was selected for verification.

Black Hawk College is required to refer applications who may have engaged in fraud or other criminal misconduct in connection with the aid applicant to the Office of Inspector General of the Department of Education, or if appropriate to a State or local law enforcement agency having jurisdiction to investigate the matter.

If a Black Hawk College employee suspects an applicant, employee or other individual has misreported information and/or altered documentation to increase his or her student aid eligibility or to fraudulently obtain federal funds, suspicions are reported to the Director of Financial Aid. Upon review, the Director may choose to contact the Office of Inspector General at 1-800-MISUSED.

Fraud may exist if the institution has reason to suspect:

- ◆ *forged, falsified or counterfeit documents*
- ◆ *irregular signatures and certifications*
- ◆ *false or fictitious names, addresses and SSNs*
- ◆ *consistently misreported information*
- ◆ *false claims of dependency and/or citizenship status*
- ◆ *offered and/or paid "kickbacks" to school staff*
- ◆ *unreported or misreported receipt of student aid*

Referrals to the U.S. Department of Education will be made by Director of Financial Aid when there is an unresolved overpayment or suspected fraud issue. All referrals made regarding overpayments and suspected fraud will be made according to the procedures set forth in Section 15 of this manual and (insert text) of the Application and Verification Guide.

7.1.5 Student Notification of Verification Changes

Policies and Procedures

Students whose Expected Family Contribution changes after the verification process are notified of changes through their My BHC account under the "student records" section. If a student requests in advance to know the results of the corrections, a note is placed on the Verification Coversheet stating that an email is required once corrections have been returned. The student will also receive a corrected SAR from the Department of Education.

If a case arises in which a student makes unauthorized edits to his/her own data after funds have been disbursed, verification is required and a return of Title IV funds may be necessary. Decisions and procedures for a return of Title IV refunds are processed

through the appropriate Financial Aid Advisor. For authorized edits and corrections made after the disbursement of funds, please see the “Special Conditions” and “Professional Judgment” sections of this manual.

7.2 Database Matches, Reject Codes, & C-Codes Clearance

Policies

The following flow-chart is in place to summarize Black Hawk College’s policy in regards to Matches and Coding

	<i>If</i>	<i>And if..</i>	<i>But...</i>	<i>Then...</i>
IRS Data Match	An M Code indicates an IRS Match	Student is not selected for Verification. No conflicting information	Only parent or student taxes matched.	Do not do verification
	An M Code indicates an IRS Match	Student is not selected for Verification.	Conflicting Information	Resolve Conflicting Information
	An M Code indicates an IRS Match	Student is selected for verification. No conflicting information	Only parent or student taxes matched (not both) but indicated both filed	Acquire missing forms (see Section 7.1) and complete verification
	An M Code indicates an IRS Match	Student is selected for verification.	Both student and parent taxes matched	Acquire verification worksheet and complete verification.
	An M Code indicates an IRS Match	Student is selected for verification. Both student and parent taxes matched	Conflicting Information	Acquire verification worksheet and other items to resolve conflicting information then complete verification.
Citizenship	An E Code indicates Citizenship must be verified	Student provides acceptable proof of citizenship	---	Code is cleared to an ‘S’ and aid is disbursed
	An E Code indicates Citizenship must be verified	Student cannot provide proof of citizenship	--	Code remains; aid is not disbursed
	An E Code indicates Citizenship must be verified	Student provides acceptable proof of citizenship	CPS selects student record for verification	Code is cleared; Verification documents required
Selective Service Status	An E Code indicates Selective Service Status must be verified	Student provides record of registration from sss.gov	--	Code is cleared
	An E Code	Student provides	CPS selects	Code is cleared;

	<i>indicates Selective Service Status must be verified</i>	<i>record of registration from sss.gov</i>	<i>student record for verification</i>	<i>Verification documents required</i>
	<i>An E Code indicates Selective Service Status must be verified</i>	<i>Records indicate that student is not a male between the ages of 18-26</i>	--	<i>Code is cleared</i>
	<i>An E Code indicates Selective Service Status must be verified</i>	<i>Student cannot provide documentation or refuses to register</i>		<i>Code remains; aid is not disbursed</i>
Default	<i>An E Code indicates that a student is in Default</i>	<i>Student provides official documentation from lender or Dept or Education notifying the status has been cleared</i>	--	<i>Code is cleared</i>
	<i>An E Code indicates that a student is in Default</i>	<i>Student provides official documentation from lender or Dept or Education notifying the status has been cleared</i>	<i>CPS selects student record for verification</i>	<i>Code is cleared; Verification documents required</i>
	<i>An E Code indicates that a student is in Default</i>	<i>Student cannot provide documentation from Dept of Education or lender</i>		<i>Code remains; aid is not disbursed</i>

Procedures

It is the duty of the Financial Aid Advisors to clear any pending 'E' code in Banner once documentation has been reviewed and received.

7.3 Review of Subsequent ISIR Transactions – Post-screening

Policies

Black Hawk College adheres to the requirements set forth by the Higher Education Act which mandate ensuring that subsequent CPS transactions accurately match what is to be properly reported on the FAFSA. Reviewing subsequent ISIR transactions along with reviewing files immediately after corrections have been completed to ensure that all requested changes have been made successfully is a key component in confirming that a student receives the proper amount of financial aid for the Federal School year. It is the responsibility of the Financial Aid Advisor to review initial transactions to ensure that corrections have been made successfully.

The responsibility of identifying transactions after corrections have been reviewed and approved is the responsibility of all members of the Black Hawk College staff. It is the

responsibility of the Financial Aid Advisors, however, to review and make determinations regarding future corrections on subsequent transactions in order to ensure compliance with the Higher Education Act and the 2013-14 Application and Verification Guide.

Procedures

Transactions are identified through the Data-load performed by a Financial Aid Specialist. If an ISIR indicates a “C” or “asterisk” on the first page (next to the EFC), the student’s file is marked for review. If the student has successfully completed verification and has had the file reviewed to ensure that all corrections were made successfully, the new corrections are reviewed using tax forms and verification worksheets currently on file. See Section 7.1 for further details on the verification process.

SECTION 8: STUDENT BUDGETS

8.1 Definitions

The terms budget, cost of attendance (COA), and cost of education are used synonymously among financial aid professionals. We will use the term “budget” to explain what is included in this section of the policies and procedures manual.

Policies

Black Hawk College provides identifies 2 separate budget categories.

- ◆ Home
- ◆ Away

Procedures

The FAFSA dependency status determines the budget for a student. Dependent students are assigned a ‘Home’ Budget. Independent students are assigned an Away Budget by default. Budgets are assigned at the end of the data load process.

8.2 How Budgets are Derived & Updated

Policies

Black Hawk College includes the following standard items in its budget calculations

<i>Home Budget</i>	<i>Away Budget</i>
<i>Tuition and Fees</i>	<i>Tuition and Fees</i>

<i>Books and Supplies</i>	<i>Books and Supplies</i>
<i>Miscellaneous</i>	<i>Miscellaneous</i>
<i>Room and Board</i>	<i>Transportation</i>
	<i>Room and Board</i>

Procedures

Budgets are calculated by the Director of Financial Aid using the following items

- ◆ *Current Tuition Rate*
- ◆ *Average Credit Hours for full-time students prior to Fall term*
- ◆ *Cost of living percent increase from U.S. Bureau of Labor and Statistics*
- ◆ *Average Cost of books and supplies for full-time students (including inflation rate)*

Section 8.3 Additional Costs and Adjustments

Components that are added to the basic student budget for additional documented costs are:

- ◆ *Dependent care expenses*
- ◆ *Loan fees*
- ◆ *Study abroad expenses*
- ◆ *Additional costs for students with disabilities*
- ◆ *Cooperative education program expenses*
- ◆ *One-time cost of first professional credential, at the institution's option*
- ◆ *Room and board for less-than-half-time students for not more than three semesters, of which no more than two may be consecutive, at the institution's option*

Policies

Budgets may be adjusted if the Dependent Student lives in another state from his or her parents (an occurrence far more common at the Black Hawk College East Campus). Likewise, students who are found to be Independent but living with family members who provide their room and board are provided with a "Home" as opposed to an "Away" budget. These students would, therefore, receive an Away Budget on a case by case basis.

When awarding a loan, the budget may be increase for unusual transportation expenses (if travel costs are determined to be significant) or educational expenses (higher lab fees).

Procedures

Budget adjustments are made on RBAABUD. Adjustments are performed either by the Financial Aid Director, the Financial Aid Specialist, or any one of the Financial Aid Advisors.

SECTION 9: AWARDING & PACKAGING FINANCIAL AID

SECTION 9.1 PACKAGING PHILOSOPHIES

POLICY

Black Hawk College awards available funds to the neediest students who file the FAFSA and complete their application file. When awarding, the Financial Aid Office first calculates the student's Pell, MAP and IIA eligibility according to their unique formulas/requirements.

Information regarding the packaging and deadlines of specific programs is available in Section 3 of this manual.

It is to be noted, however, that a Stafford or PLUS Loans are not packaged on the award letter. Eligibility for a loan is calculated upon receipt of a loan application.

Procedures

All student awards are packaged in the same manner. The following considerations factor into the amount awarded:

- ◆ *Student's budget;*
- ◆ *EFC*
- ◆ *Enrollment status*
- ◆ *Fund availability*
- ◆ *Date financial aid file is completed*

Section 9.2 Determination of the Availability of Funds

Policy

Black Hawk College follows policies set forth by the Higher Education Act of (insert text) and the guidelines detailed in the designated section of the chart in Appendix B.

Procedure

The Director of Financial Aid determines the total aid to be awarded during an academic year. Funds are requested on the FISAP each year. This report, which is also a Fiscal Operations Report, must be submitted by October 1 of each year. The Department of Education sends the Financial Aid Office information detailing annual fund allocations through the Federal Authorization Letter with the Official Notice of Funding for campus-based programs. Determining the total funds available includes an evaluation and projection of available funds, required matching and administrative expense. For each of the campus-based programs – FWS and FSEOG – Black Hawk College receives program funds through the fair share concept. A determination is made based on prior year history and an increase of projected funds to account for attrition.

Funds for other programs, such as the Pell Grant, Illinois Monetary Award Program (MAP) Grant and Illinois Incentive for Access (IIA) Grant, are dependent upon available Federal or State funding and are not school specific. Pell Grant funds are drawn down electronically from the Federal Payments System (GAPS) after disbursement to students. MAP Grants are reported and disbursed according to the Illinois Student Assistance Commission (ISAC) regulations.

Section 9.3 Treatment of Outside Aid

Policy

Students are encouraged to seek assistance from outside resources. It is required that all outside assistance be reported to the Financial Aid Office. Student aid, including outside resources, may not exceed the student's cost of attendance. Therefore, if a student has received an award through the Financial Aid Office and then receives an outside award (e.g., private scholarship), an adjustment to the original award may be necessary.

Procedures

If an adjustment is made, the outside aid will replace self-help aid (e.g., work-study, student loans), if possible.

Section 9.4 Packaging Groups

Black Hawk College uses the following four packaging groups as indicated in the chart below:

	<i>File Completed Before May 15th</i>	<i>Selected for Verification</i>
<i>Priority Preferred</i>	Yes	No
<i>Priority Preferred Verification</i>	Yes	Yes
<i>Late</i>	No	No
<i>Late Verification</i>	No	Yes

Students in Priority Preferred groups are (provided with work-study applications in the award letter by default)- Students in Late groups are not provided with work-study applications with the award letter. If a student in the late group, however, works with a supervisor to obtain an on-campus Work-Study approved position and submits a work-study application, the student will be considered. DELETE?

Section 9.5 Package Construction and Timing

Section 9.5.1 Tracking Letters and Construction

Policy

Student Financial Aid is packaged once a FAFSA record is received. If a student is selected for verification via Black Hawk College policy (e.g. a student who claims he/she is in legal guardianship) or by CPS, then the first tracking letter will indicate which information is necessary to complete the verification process.

Prior to the award letter being sent, the student is sent a tracking letter (see (insert Appendix text)) requesting additional information needed to complete the student's file. Starting with FY13, early application students will be sent an initial email instead of a letter. If the student returns the Certification Sheet and satisfies all requirements, it is assumed the student will be attending Black Hawk College. At this time, the student's award is packaged.

Procedures

Students receive notice of financial aid via an award letter (see (insert Appendix text)). The award letter notifies the student of their eligibility for the following types of aid: Pell Grant, FSEOG, IL MAP, and FWS. Black Hawk College chooses not to package Student Loan eligibility. Students are not required to return the award letter to indicate acceptance.

Students indicating interest in student employment on the FAFSA will receive a postcard with instructions on how to access Black Hawk College's College Central Application online. Completion of the employment application is considered acceptance of the Federal Work-Study award.

Award letters will be revised as needed (e.g., if a scholarship is added and/or FWS is reduced).

Section 9.5.2 Tuition-Based funding conflicts

Policy

A conflicting scholarship occurs when a student receives both a Monetary Award Program (MAP) Grant and another source of gift assistance which is also restricted specifically to tuition and fees. The combined assistance received from the conflicting programs may not exceed the total tuition and fees incurred by the student. The school must review both sources of aid to determine the appropriate order in which the awards should be reduced.

Procedure

The source and type of funding determines which award is provided when a conflict occurs. The table below illustrates this concept:

If a student receives	And..	Then
MAP Grant	IVG	IVG is awarded
MAP Grant	ING	ING is awarded
MAP Grant	BHC Foundation Scholarship	Students receiving partial MAP will have remaining tuition costs covered by Foundation Scholarship.*
MAP Grant	BHC Presidential Scholarship	Presidential. However, non-issue. Presidential Scholarship is a tuition waiver
MAP Grant	Dept of Rehabilitation Services funds	DoRS funds are used first. If tuition remains, MAP funds are used to cover the rest of tuition/fees
MAP Grant	GI Bill	GI Bill
IVG	ING	(insert text)

*Only some Map-Eligible Linkages students receive enough MAP funds to cover full tuition and fees. In these cases, MAP funds over-ride Institutional funds.

Section 9.6 Packaging Policies and Summer Sessions

There are only two financial aid programs for which students may apply during the summer --- Pell and Stafford Loans.

If a student has eligibility for a Pell and has not used his/her entire allocation for the academic year, the appropriate remainder may be used during the summer enrollment. Essentially, if a student has attended but the Fall and Spring as a full-time student, the Pell funds have been completely utilized and there are no remaining funds for the summer enrollment.

Students may choose to apply for a Stafford (Subsidized and/or Unsubsidized) loan during the summer term. Students who apply for summer loans are informed that receipt of those funds may affect their eligibility for loans during the next academic year.

At Black Hawk College, the Summer is considered a trailer. For example, the Summer 2012 term would be considered part of the 2011-12 academic year.

SECTION 10: PROFESSIONAL JUDGMENT

10.1 Introduction

Although all students apply for federal financial aid through the same FAFSA process, special circumstances may justify review. There may be a case when the federal need analysis criteria may not be appropriate for an individual student's situation. The Higher Education Act of 1992 allows financial aid administrators the discretion to make professional judgment decisions for special or unusual family or student circumstances. These circumstances must be documented and analyzed on a case-by-case basis, using fair and justifiable procedures for students.

10.2 Areas of aid administration in which professional judgment plays a role

Professional judgment decisions may be made to adjust eligibility for all institutional, Title IV and campus-based aid. Documentation supporting special circumstances must be maintained in the student's file.

10.3 Staff positions carrying authority to exercise professional judgment

The Director of Financial Aid, Financial Aid Advisor III and Financial Aid Advisor II have the authority to adjust a student's eligibility using professional judgment.

10.4 Circumstances under which professional judgment should be considered

There are four major areas where the use of professional judgment is allowed. The financial aid administrator may adjust the student budget, dependency status or data elements that are used to calculate the EFC. The fourth area, enacted through the Higher Education Opportunity Act of 2008, allows administrators to provide students who cannot obtain parental information with unsubsidized loans.

10.4.1 Student Budget/Cost of Attendance

Adjustments (increases or decreases) to the student's cost of attendance may be made to consider their individual expenses, such as:

- ◆ *Books and/or supplies that are higher than the standard;*
- ◆ *Dependent care or a disability related expense that is not considered in the standard budget;*
- ◆ *Living expenses significantly higher or lower than the budget; and/or*
- ◆ *Additional tuition and fees not charged to the student body as a whole.*

A student must obtain documentation to prove that adjustments to the Cost of Attendance are necessary before changes may be made by the Financial Aid Director.

The chart below provides examples of various types of documentation which might be required:

Adjustments to Cost of Attendance	
Component	Examples of Documentation
Tuition or fees not charged to the general student population	-Charges on student account
Books and Supplies Expenses	-Charges on student account -Documentation or receipts for out-of-pocket expenses -Statement from instructor(s) requiring additional books and supplies
Living Expenses	-Proof of out-of-pocket expenses
Student Loan Fees	-Documentation of actual fees charged
Transportation Expenses	-Proof of out-of-pocket expenses
Dependent Care Expenses	-Proof of out-of-pocket expenses -Statement from care provider
Computer Purchase Expenses	-Proof of out-of-pocket expenses -Documentation of estimated expenses
Student disability-related expenses	-Proof of out-of-pocket expenses -Statement from disability office on campus
Cooperative education employment expenses	-Proof of out-of-pocket expenses -Documentation of estimated expenses
First professional credential expenses	-Proof of exam fees or costs to obtain license or certification, incurred while enrolled -Statement from Education Program Director

For consideration as to what is included in the Income Protection Formula, please see Appendix A's Income Protection Allowance chart.

In most cases, the requests for documentation of expenses is manifested and produced through loan application process. Loan Appeals are sent to the Loan Committee for review

10.4.2 Special Conditions and Adjustments to Data Elements

Students who have an extenuating family circumstances resulting in a decrease in income can complete a special condition application and provide requested documentation. Applications will not be accepted prior to July 1 of the academic year.

The application will be reviewed by a Financial Aid Advisor within 10 – 14 business days of receipt of application and all required documentation. If accepted, the Financial Aid Office will transmit the adjustments to the Federal Processing Center. The student will receive a corrected Student Aid Report and a revised award letter. Reasons for considerations for Special Conditions may include:

- ◆ unemployment of student, spouse, or parent;
- ◆ loss or decrease of taxed or untaxed income;
- ◆ significant unreimbursed medical or dental expensed paid
- ◆ loss of property or income due to natural disaster

- ◆ *separation or divorce of student or parents*
- ◆ *death of parent or spouse.*

A list of the required documentation necessary to perform a Special Conditions calculation is listed on the Special Conditions Worksheet for 2012-13.

10.4.3 Loan Eligibility for Students with Parents Who Refuse to Provide Information

Black Hawk College acts in accordance with the Higher Education Opportunity Act of 2008, which allows aid administrators to use professional judgment in order to offer dependent students unsubsidized Stafford loan funds when the parent(s) refuse to complete the parental portion of the FAFSA and have ended the student’s financial support. Financial support includes not only contributions to educational expenses, but also other cash and non-cash support, such as housing.

A student must provide documentation that the parent(s) have ended financial support for the student and refuse to complete the parental portion of the FAFSA. Self-certification from the student is not considered sufficient documentation. A student may verify his or her status by obtaining a signed and dated notice from the parent(s) stating that they have done the following:

- ◆ *ended their financial support, and provide the date the support ended.*
- ◆ *will not provide financial support in the future.*
- ◆ *will not complete the parental section of the FAFSA.*

If the parent(s) refuse to provide a statement, documentation from a third party must be obtained describing the parental relationship with the student. This professional judgment option exists solely in order to offer students the unsubsidized Stafford loan amount appropriate to their grade level. This change would not apply to any other type of Title IV aid; it is not treated as a dependency override. All rules related to loan proration and loan limits continue to apply. The maximum annual loan amount the student may receive is the “base” annual loan limit for the student’s grade level plus the additional \$2,000 that was added to the loan limits for dependent students under the Ensuring Continued Access to Student Loans Act. Please see the chart below for details on these limits: (excerpt above taken from USA Funds Webcast Manual)

Grade Level	Base Unsubsidized	Additional Unsubsidized	Total
Freshman	\$3500	\$2000	\$5500
Sophomore	\$4500	\$2000	\$6000

10.5 Student Appeals

10.5.1 Student Budget Appeals

All adjustments to the student budget will be made on an individual basis. All requests for an adjustment should be submitted in writing with appropriate documentation (e.g., child care bills). The appeal will be reviewed by the Financial Aid Director. Written notification of the decision will be emailed to student within 10 – 14 business days of receipt of the appeal request and all required documentation.

10.5.2 Dependency Overrides/Independent Student Status

Students who do not meet the federal requirements to be considered an independent student, as indicated in Section 3 of the FAFSA, may file an appeal if they believe there are extenuating circumstances.

*Dependency Appeals will be reviewed by the Director of Financial Aid. The student will receive notification within 10 – 14 business days of receipt of the appeal. At Black Hawk College, dependency overrides are **only** granted under unusual circumstances and are not something for which the student should plan. The FA Director may use professional judgment to consider an otherwise dependent student as an independent student for federal financial aid purposes. Examples of using professional judgment to override dependency may include:*

- ◆ *A student may not be defined as a ward of the court, but he/she is unable to live at home due to abuse or neglect OR*
- ◆ *No communication exists between student and parent(s); total severing of ties beyond the student's control, the student has demonstrated ability to be self-sufficient and is able to supply at least two non-related credible witnesses to attest to the fact that he or she has met these criteria.*

If approved, the student will be asked to submit the FAFSA, with the student sections completed, directly to the Financial Aid Office so as to be coded appropriately for processing. If the appeal is denied, the student will need to complete the FAFSA utilizing the parent(s) or guardian financial information.

Regardless of regulatory allowances beginning on 7/1/2012, Black Hawk College Financial Aid Advisors do not act as Official Liaisons for Homeless or Unaccompanied Youth.

10.5.3 Private School Tuition

Black Hawk College will not adjust for expenses incurred from private school tuition.

10.6 Documentation for Decision-Making

All decisions made by the Financial Aid Office must be documented in writing.

Section 11: Stafford and PLUS Loan Guidelines

Section 11.1 Definitions and Descriptions of Federal Loan Programs

11.1.1 Subsidized Stafford Loan

The subsidized Stafford Loan is a low-interest, federally subsidized loan available to assist eligible students in financing the costs of attending a postsecondary institution. For FY 13, the interest rate is 3.4%. Students must demonstrate financial need in order to borrow through the subsidized Stafford Loan program.

For loans disbursed between July 1st 2013 and June 30th, 2014, the interest rate for Subsidized Loans will be 3.68%

11.1.2 Unsubsidized Stafford Loan

The unsubsidized Stafford Loan is also a low-interest loan; however, the borrower is responsible for the interest which accrues on the loan. For both the 11-12 and 12-13 Federal School Year, the interest rate is 6.8%. The unsubsidized Stafford Loan may be used to replace all or part of the expected family contribution (EFC) used in the calculation of financial aid eligibility.

For loans disbursed between July 1st 2013 and June 30th, 2014, the interest rate for Unsubsidized Loans will be 3.68%

11.1.3 PLUS Loans

The Plus Loan, a non-subsidized loan, is available to the parents of eligible dependent undergraduate students to assist them in financing the cost of their child's postsecondary education. Parents may borrow through the Plus Loan program to meet all or part of their expected family contribution (EFC).

Section 11.2 Loan Application Process

For information regarding the loan application process, please see Section 3.3.4 of this manual as well as www.bhc.edu/loan

11.3 Processing Time

Stafford and Plus Loan applications will be processed within two weeks once all required information is on file.

11.4 Loan Appeals

If it is determined that a student borrower has met or exceeded the maximum loan per grade level, the student's loan application will be denied. However, the student may appeal for additional loan funds if extenuating circumstances exist.

*The Loan Appeal will be reviewed **by the Loan Committee**. The student will receive written notification of the decision within 10-14 business days of the receipt of all required documentation. If an appeal is approved, the loan application will be certified by Black Hawk College within two weeks.*

11.5 Certification

11.5.1 Federal Requirements-Subsidized and Unsubsidized Stafford Loans

Black Hawk College verifies that the following federal requirements have been met prior to certification of any subsidized or unsubsidized Stafford Loan application:

- ◆ *Student must have an official FAFSA output document (e.g., SAR, ISIR);*
- ◆ *Student's dependency status, grade level, enrollment status, satisfactory progress and cost of attendance must be established;*
- ◆ *Review records to verify that the student is not in default (or has made satisfactory payment arrangements) and does not owe a Title IV refund;*
- ◆ *If the student is not a U.S. citizen, student's eligible non-citizen eligibility status must be documented;*
- ◆ *Expected family contribution (EFC) must be determined;*
- ◆ *Verification process must be complete on applications selected for verification;*
- ◆ **Pell eligibility must be determined;*
- ◆ *Student must be registered with Selective Service or provide documentation that they are not required to register with Selective Service;*
- ◆ *Financial Aid Transcript from all previously attended eligible postsecondary institutions must be on file.*

11.5.2 Federal Requirements-PLUS Loans

Black Hawk College verifies that the following federal requirements have been met prior to certification of any Plus Loan application:

- ◆ Student's dependency status, grade level, enrollment status, satisfactory academic progress and cost of attendance must be established;
- ◆ Both the student and the borrower must certify that:
 - He/she is not in default
 - He/she does not owe a refund on any Title IV funds
- ◆ Verification of the default/owe refund information certified by student
- ◆ Determination of the student's estimated financial aid, if applicable;
- ◆ Student must be registered with Selective Service or provide documentation that they are not required to register with Selective Service;
- ◆ Financial Aid Transcript from all previously attended eligible postsecondary institutions must be on file.

11.6 Circumstances under Which Certification is Withheld

Black Hawk College may refuse to certify an otherwise eligible borrower's loan application or reduce the student's need for the loan if the reason for the refusal is documented and provided in writing to the student. The financial aid administrator has the authority to refuse to certify a loan application if he/she believes that the student is unwilling to repay the loan.

According to federal regulations, schools may not certify a FFELP loan after a student ceases to be enrolled on at least a half-time (6 credit hours) basis or after the student's loan period has ended.

11.7 Delayed Certification

At Black Hawk College, certification may be delayed for any of the following reasons:

- ◆ Verification process is not complete;
- ◆ Application forms were submitted incomplete;
- ◆ **Student has not met the** Entrance Counseling requirements;

- ◆ Awaiting documentation to satisfy federal requirements(e.g., selective service registrations card, letter clearing student of default); and/or
- ◆ Awaiting determination of Loan Appeal or Satisfactory Academic Progress Appeal.

11.8 Loan Disbursement

Policy

Loans are disbursed in two or more installments. The second check will be disbursed after half of the loan period has passed. If the student has a balance on their account, they must pay their balance before the check will be released.

Procedure

Loan checks are disbursed through the Bursar's Office at the Quad City Campus or the Business Office at East Campus.

For further specifics regarding the Black Hawk College Loan Disbursement Policies, please see Section 3.3.4.

11.9 Loan Counseling

For Specifics on Loan Counseling, please see Section 5.4 of this manual.

11.10 Inquiries Regarding Loan Status

All student loan inquiries shall be directed to the Loan Committee, available at loans@bhc.edu. Student inquiries are also handled by the Financial Aid Loan Specialist.

11.10.1 Student Inquiries About Student Loan

11.10.2 Student Inquiries About Parent Loan

11.10.3 Student Inquiries About Loan Appeal

Section 12: Refunds, Repayments, and Returns of Title IV Funds

Section 12.1 Relevant Student Populations

This section applies only to those students who are receiving Federal Financial Aid Funds and...

- ◆ *Withdraw from all courses*
- ◆ *“Drop Out” from Black Hawk College entirely*
- ◆ *Take an unapproved leave of absence*
- ◆ *Fail to return from an approved leave of absence*
- ◆ *Are expelled*
- ◆ *Otherwise fail to complete the period of enrollment for which he/she was charged*

The refund/payment requirements DO NOT apply to those student who:

- ◆ *Withdraw, drop out, or are expelled before the 1st day of class*
- ◆ *Do not receive Federal funds for the period in question*

A Financial Aid Advisor III is responsible for calculating refunds/repayments

Section 12.2 Definitions

12.2.1 Refund

A refund is the difference between the amount paid toward institutional charges (financial aid or cash) and the amount the school may retain under the appropriate refund policy.

12.2.2 Repayment

A repayment is the unearned amount of a cash disbursement that must be repaid.

12.3 Types of Refund Policies

For those students receiving Federal Aid who do not complete the enrollment period for which they were charged, the school must calculate all applicable refunds to see which is the largest.

12.3.1 Institutional *(further details provided in the Black Hawk College Catalog)*

- ◆ *If a student has completed registration and withdraws from class(es), the withdrawal must be received by BHC according to the refund schedule in order for the student to receive a refund of tuition and fees.*

- ◆ *In the event that a class is canceled by BHC, 100% of all funds paid for the course will be refunded.*
- ◆ *100% of tuition will be refunded if a licensed physician provides a signed statement indicating that a student will not be able to attend a course*
- ◆ *No refunds are granted if a student is dismissed for disciplinary reasons.*

Refund Schedule				
Class Meets	100% Refund	75% Refund	50% Refund	No Refund
7-16 weeks	Prior to 1st day of term	Less or equal to the 7th calendar day of term	Equal to and between the 8th to 14th day of term	Equal to the 15th day of the term and after
3-6 weeks	Prior to 1st calendar day of the class start date	Less or equal to the 3rd calendar day of the class start date	Equal to and between the 4th and 6th calendar day of the class start date	Equal to the 7th day of the class start date
1-2 weeks	Prior to class starting	Not Available	Not Available	Equal to and after the 1st day of class

Term	Number of Calendar Days
16 weeks	116
12 weeks	110
1st 8 weeks	54
2nd 8 weeks	59

12.3.2 Return of Funds Formula

The Return of Funds Formula determines students' earned and unearned federal aid by calculating the percentage of the semester completed. 100% of federal aid is considered earned after the 60% point in the semester.

The formula calculates the student and school portion of the funds to be returned. 25% of an SEOG (institutional share) is excluded from the calculations. Any portion of a

student's portion that is allocated to PELL or SEOG is reduced by 50%. The college must allocate its share of the unearned funds first so that the appropriate amount may be returned to the Department of Education. Tuition, fees, and textbooks are considered institutional costs. Other bookstore charges are non-institutional costs.

U.S. Department of Education software will be used to calculate the return of funds

Rounding

Percentages are calculated out 4 decimal places and rounded to the 3rd decimal.

Dollars are rounded to the nearest penny. Aid returned to Federal Programs may be rounded to the nearest dollar.

2013-14 Key Dates

	Fall 2013	Spring 2014
Semester Begins		
Semester Ends		
Total Calendar Days		
Mid-Date		
60% point		

2012-13 Key Dates

	Fall 2012	Spring 2013
Semester Begins		
Semester Ends		
Total Calendar Days		
Mid-Date		
60% point		

12.4 Withdrawal Date

The Withdrawal Date is defined as the date on which the instructor had indicated the student had last attended (or demonstrated participation in) the course.

12.4.1 Official Withdrawal

Black Hawk College's policy is to use the actual last date of attendance for an official Withdrawal. The dates to be used in the process are as follows:

- 1. On the date the drop/add form is submitted to Admissions/Enrollment Services, drops are entered on Banner the same day received/requested from the student.*
- 2. The date a signed and dated letter by mail, an email from the Black Hawk College student Email account system, or signed and dated FAX is received requesting withdrawal*
- 3. In cases 1-3, the LDA must be confirmed by the instructor of the course the student has withdrawn from.*

12.4.2 Unofficial Withdrawals

The mid-point in the semester will be the withdrawal date for unofficial withdrawals during the first half of the semester. The actual last date of attendance will be used for unofficial withdrawals after the mid-point. The dates to be used in the process are as follows:

- 1. The last date of attendance (LDA) indicated on a financial aid, mid-term ICCB, or final grade roster*
- 2. The LDA indicated on an instructor drop form*
- 3. For medical and administrative drops, the LDA is an appropriate date based on the circumstances, as determined by the Office of Enrollment Services at the QC Campus or the Director of Educational Services at the East Campus.*
- 4. In cases 1-3, the LDA must be confirmed by the instructor of the course the student intends to drop.*

The following items are also critical components of an unofficial withdrawal date(UWD) determination process. A UWD must:

- ◆ UWD must be determined within 30 days after the semester ends.*
- ◆ A single report will be run weekly for individual "never attended" drops and coursework for which a student received a refund, but not necessarily full withdrawals. Awards will be adjusted downward as appropriate, but a Return of Title IV funds will not be initiated unless a student has stopped attending all scheduled coursework.*

12.4.3 Recording Last Date of Attendance on Banner

When a student's last class is dropped, instructors are contacted for official withdrawals and dates are recorded for unofficial withdrawals. If the student is a "never attend," the last date of attendance is the first day of classes.

To assist in reviewing the “time status” dates before financial aid is recalculated, a report will be provided to Enrollment Services (QC) and the Admissions Office (EC) after financial aid is disbursed. A report of Federal Financial Aid recipients who have officially withdrawn, and no “time status” date recorded on Banner.

The report should then be returned to the QC Financial Aid Office where the Return of Title IV funds will be calculated.

To Summarize:

Official	Unofficial
Student Add/Drop form	Roster
Student letter requesting drop	Instructor Drop
Email or FAX	
Phone	
Medical Drop	
Administrative Drop	

As per regulations indicating the 30 day return requirement and BHC policy, there will be no adjustments to the LDA after the following dates:

The Financial Aid Office will generate a report to identify any 100% drops after the 10th day.

12.4.4 Types of Rosters and Coding

For Attendance rosters, the LDA for an unofficial withdrawal is requested from the following sources:

1. Mid-Term ICCB Roster
2. Final Grade Roster
 - a. For a ‘W’ Grade, Enrollment Services/Admissions.
 - b. For an ‘F’ or ‘X’ grade, faculty are instructed to indicate the LDA if the student did not attend for the entirety of the semester.

The different types of Drops are indicated using the following codes in Banner:

Initiated by:	Code	% applicable

Student	S1	100%
	S4	0% (after mid-date)
	S5	0%
	S6	0% (before mid-date)
FAO	D1	0%
	D6	100%
ICCB	I3	0% (after mid-date)
	I4	100%
	I5	0% (before mid-date)

Note: The only time a drop code is changed is when a faculty member indicates the student is a NEVER attend.

12.4.5 Roster Procedures

Procedures for generating rosters are handled by Enrollment Services

A Financial Aid Advisor reduces the Financial Aid Credit and Adjusted Hours on RPAAWRD for the 100% drops. Disbursement is run for these students, which lowers their paid amount. Banner is set to back out the payment if the hours are reduced.

To ensure proper follow-up procedures, Black Hawk College adheres to Section 34 668.22 of the Code of Federal Regulations.

12.5 Refund Considerations

- 1. Determine allowable charges*
- 2. Resolve any credit balances*
- 3. Determine amount of federal aid BHC will owe to Department of Education minus any unpaid charges.*
- 4. Factor in any late Stafford Loan or MAP disbursement. Consider already paid.*
- 5. Late Pell disbursements should be included if ISIR was received before withdrawal.*
- 6. Refunds must be returned to federal accounts within 30 days of withdrawal. Stafford loan refunds must be returned within 60 days of withdrawal.*
- 7. A federal grant refund owed by a student under \$25 (after the 50% reduction) does not have to be returned to a Federal Account. But if a refund is to a Stafford*

loan, any amount of refund must be returned to the lender (the under \$25 rule applies to the results of the Federal Return of Funds Formula).

12.6 Repayment Considerations

- 1. If a student received a financial aid cash payment for living expenses, and totally withdraws, the Financial Aid Office will determine whether the student must repay a portion of the disbursed funds.*
- 2. The Bursar's Office is responsible for the billing and collecting*
- 3. The return of funds process calculates an amount the school owes and an amount the student owes. The student will be billed for both the school and student portions of the refund. This applies only for federal funds. The amount the student owes is a federal overpayment.*
- 4. Students who are "Never Attends" or have a 100%, 75%, or 50% drop but are still partially enrolled, may owe a financial aid refund. Students are notified of any aid adjustment using their My BHC online account. If a student later does a full withdrawal, the above "never attend" refunds added to the student portion of returns.*
- 5. Students are notified of any required return of funds and billed within 30 days of the determining that the student withdrew. The amount owed may be balanced forward within the same award year (Fall, Spring, Summer).*
- 6. Return of Funds (school and student portions) to Department of Education must be no later than 30 days.*
- 7. Students who drop a course before the census date (and, therefore, not have financial aid disbursed) will not owe a financial aid refund. However, the student may still owe funds back for the tuition and fees.*
- 8. Black Hawk College will continue to bill for any school portion of the overpayment and will refer to a collection agency if no payment is made to the college.*
- 9. If a student owes funds for the Fall semester, he or she may use financial aid from the Spring refund to assist in repaying the previous semester. A student may also use part of the Summer refund to assist in repaying the Spring semester. However, this is only true for periods during the same award year.*

12.7 State Aid Program Refunds

The federal refund policy supersedes state policy. If a student withdraws during the school's tuition refund period, state awards (MAP, ING, IVG) will be reduced by an tuition refund. If the student received federal aid, the same amount must be returned to the federal aid programs according to the order of distribution.

After the school's tuition refund period (first two weeks at Black Hawk College prior to Census date), refunds will be distributed according to the applicable federal refund

policy. Once the Black Hawk College tuition refund period is past, only the federal refund policies must be satisfied.

State awards should be reconciled reporting actual enrolled hours at the end of Black Hawk College's tuition refund period.

Section 13: Satisfactory Academic Progress

Section 13.1 Process Overview and Responsibilities

Qualitative Component

In order to maintain Satisfactory Academic Progress, a student must receive an earned grade in at least 67% of the credit hours he or she attempts. The student must also maintain a 2.0 GPA (on the 4.0 scale).

- *Attempted Credit Hours are defined as the credit hours a student is enrolled in at the end of the tuition refund period*
- *An earned grade is defined as a grade of A, B,C, D, or P. An unearned grade is defined as a grade of F,I,X, or W.*
- *Below 100 level courses do count towards the number of passed and attempted hours, but they do not count towards the G.P.A.*
- *Repeated courses count as attempted hours and the higher grade is used in the GPA.*
- *Non-credit courses are not counted in attempted hours or the GPA*
- *Transfer hours are added to a student's attempted hours, but the GPA from the prior college(s) will not be used in calculating the Black Hawk College GPA.*
- *Summer semesters are combined and considered as one academic term.*

If a student does not meet the Academic Progress criteria after a semester on Good Standing, he or she will be placed on 'Academic Warning'. A student is still eligible for financial aid while on Warning status. However, if a student does not maintain Satisfactory Academic Progress after the semester on Academic Warning, he or she will be placed on Academic Dismissal. Students on Dismissal are not eligible to receive financial aid.

A student on Academic Dismissal who has had mitigating circumstances (such as personal illness or injury, the death of an immediate family member, or an emergency or other unavoidable event beyond the student's control) has the right to appeal this status to a Financial Aid Advisor. If the appeal is successful, the student will be placed on Academic Warning for one semester and be required to follow an Academic Plan as set forth by an Academic Advisor and the student and further agreed upon by a Financial Aid Advisor. Appeals are handled on a case-by-case basis.

A student may also be automatically reinstated if he or she raises his or her GPA and Completion rate to a satisfactory level. This is done through paying for courses without financial aid for a one semester or more period.

Beginning in the 2012-13 Federal School year, students who are to be placed on Warning (after the Fall '12 semester) will be sent an email encouraging them to meet with an Academic Advisor.

Quantitative Component

A student must also maintain Satisfactory Academic Progress by completing a degree within the allotted 150% time frame. When a student is near the number of attempted hours allowed, he or she is placed on Academic Alert. Students on Alert are eligible for financial aid. In terms of how these quantitative values are specifically reflected:

- For students seeking a certificate, the attempted number of credit hours allotted is 48.*
- For students seeking an Associate's degree, the attempted number of credit hours allotted is 96.*

A student may be placed on Time Frame Dismissal if it is evident that he or she has exceeded the credit hours allotted by their degree or program of study.

A student may appeal a Time Frame Dismissal if he or she can document a change in academic program, have taken developmental courses, or have a documented mitigating circumstance (see above). Students pursuing a Time Frame Dismissal Appeal may be required to meet with an Academic Advisor and provide signed documentation proving that their program of study has either been changed or will be completed in the allotted time frame.

Time Frame Dismissal requires an appeal; the FAO does not have an automatic reinstatement policy or procedure for this status.

Procedures

The FAO is responsible for using performance data from the Office of the Registrar as well as the Enrollment Services Office. This is done by running SQL Scripts to target students in Banner who have not made Satisfactory Academic Progress as defined above. The process of running the SQL Scripts are done twice per year during a time between the end of one semester and the beginning of the next (early January or early July). Specifics on this procedure are as follows:

- 1. Students who are on Warning and do not make Satisfactory Academic Progress or students that exceed the 150% time frame to complete their program of study are placed on either Dismissal or Dismissal Time Frame. Notification is done by email with a reference to the appropriate appeal forms on the BHC website*
- 2. Appeals are accepted in the Financial Aid Office and directed to the Financial Aid Advisor III*
- 3. The Financial Aid Advisor III codes the receipt of the appeal in the requirement form (RRAAREQ) with the indication of an "N" to identify receipt of the appeal.*
 - a. 1DAPPL requirement for Appeal for non performance*
 - b. 1DAAP requirement for Appeal for not completing Academic Plan (AP).*
 - c. 4DAPPL requirement for Appeal for exceeding Time Frame*
- 4. The Financial Aid Advisor III produces an Academic Transcript and cover sheets for the appeal*
- 5. The Financial Aid Advisor III reviews the appeal and consults with the Director of Financial Aid when appropriate*

6. *When the decision is made on the appeal, the appropriate code is recorded in the requirements form as follows:*
 - a. *A-Appeal approved pending Academic Progress Advising*
 - b. *D-Appeal denied*
 - c. *I-Incomplete appeal (for not complete)*
 - d. *P-Pending appeal (waiting for grades to complete academic profile)*
7. *Student is notified of the decision via email and, if approved, will be notified to respond to the Financial Aid Advisor III to establish a time for a Financial Aid Academic Advising session (a selection of available time periods will be provided)*
 - a. *Email responses from students will be encouraged*
 - b. *Students may request to meet with the Financial Aid Advisor III via the established camera system if both parties are able and willing to use a functioning Black Hawk College Computer*
8. *Student meets with the Financial Aid Advisor III to establish a Financial Aid Academic Plan (AP) to insure that the student totally understands the requirements necessary to achieve Satisfactory Academic Progress and to maintain financial aid eligibility.*
9. *After the Financial Aid Academic Advisement is completed the Financial Aid Advisor III updates the requirement form (RRAAREQ) with an "S," comments on the advising session in the comments form (RHACOMM) and:*
 - a. *For appeals for non performance and appeals for not meeting academic plan- update the current academic progress status to WARN in the ROASTAT form*
 - b. *For time frame appeals update the current academic progress status to WARN in the ROASTAT form and creates a record in the ROAUSDF form to indicate the declared major of the extension, the date of approval, and the number of approved credit hours of extension.*
10. *The Financial Aid Advisor III (or II, if verification is pending) runs the process to calculate Pell eligibility when applicable (done through ROAPELL)*
11. *The appeal is filed and the academic plan is placed in the student's file*
12. *At midterm, a reminder is sent to the student to reinforce his/her performance and to check with the Financial Aid Office once grades are posted*
13. *Once Academic Progress is run at the end of the semester, a review of the student's Academic Plan (AP) is made*
 - a. *If successful, ROASTAT is updated and a new Financial Aid AP is emailed*
 - b. *If unsuccessful, the new status of Dismissal After an AP or Dismissal Time Frame is recorded*
 - c. *If student is again placed on Dismissal After an AP or Dismissal Time Frame, a new appeal is required to reconsider financial aid eligibility. Dismissal Time Frame appeals would use the same form; Dismissal After an AP would use a Dismissal Appeal After AP form.*

Section 13.2 Same As or Stricter Than Regulations

Policy

Students receiving Title IV Aid must maintain a 67% completion rate (as described above) and a 2.0 GPA. In order to graduate from Black Hawk College, a student must have successfully completed all required courses for his or her degree program as well as maintained above a 2.0 GPA.

Procedure

The Financial Aid Advisor III is responsible for reviewing Black Hawk College's Title IV SAP Policy. As an open-enrollment institution, BHC does not have an academic policy which dictates a student's ability to continue taking courses. However, students who request to receive Federal Student Aid are bound by the Academic Progress Policy.

Section 13.3 Increments

Policies and Procedures

Black Hawk College does not identify specific increments. Rather, students are identified through a Warning status when their GPA drops below a 2.0 or when they do not meet the 67% completion rate. Students may also be placed on Alert when they are close to the allotted (credit hour) time frame for their program of study.

Section 14 Disbursement of Funds

14.1 Responsibility for Disbursement of Funds

The Bursar's Office has the responsibility for disbursement of grant, loan and scholarship checks. The Payroll Office has responsibility for disbursement of Federal Work-Study paychecks.

14.2 Separation of Functions

There is a clear and distinct separation of functions between the Financial Aid Office and the Bursar's Office. The Financial Aid Office assures and maintains the accurate and appropriate awarding of aid funds. These funds are authorized by the Financial Aid Office through the BANNER system. Any funds in excess of charges are disbursed to the student by the Bursar's Office.

14.3 Standard Disbursement Procedures

The Financial Aid Office will authorize aid to the student's account only if all requirements have been satisfied.

14.3.1 Verification of Status

The student's eligibility status is checked by the Financial Aid Office on the 10th day of classes to determine enrollment. This is considered to be the 'Census Date' for the purpose of determining enrollment hours. Aid awards will be adjusted accordingly.

14.3.2 Verification of Student Identify and Student Endorsement

The Black Hawk College Bursars Office uses the Higher One System to disburse financial aid to students. Students have three methods to receive their refunds: on the Higher One Card, to their bank or debit card account, or by check to their home address.

How has this changed since implementation of Higher One?

All other refunds are mailed directly to the student's home.

SECTION 15: TITLE IV FRAUD

Section 15.1 Student Fraud

Policy & Procedures

Suspected Student Fraud is reported to the Director of Financial Aid who provides information to the Office of the Inspector General.

Section 15.2 Institutional and Third-Party Fraud

Policy & Procedures

(insert text)

Section 15.3 Referrals

Policy & Procedures

(insert text)

SECTION 16: AUDITS

16.1 Type of Audit

Black Hawk College is a public institution and must have an audit conducted in accordance with Office of Management and Budget's (OMB's) Circular A-133, Audits of States, Local Governments, and Nonprofit Organizations.

Policy

The Vice President for Finance notifies the Financial Aid Director of the audit dates. The Director notifies the date of the Audit and an Audit List is created and sent electronically by the Systems Administrator. The Staff pulls files for the audit; the Director answers questions and resolves issues.

Procedure

Auditors review files and documentation. They consult with other offices, such as Payroll, Bursar, and Enrollment Services. If the college is found to be liable for funding errors, a check is requested to reimburse.

16.2 Audit Submission Schedule

Policies

The Financial Aid Office is notified by the Vice President of Finance of Audit dates. Auditor notifies Financial Aid of the documents needed. The process usually occurs in May.

Procedures

The Vice President for Finance submits the annual audit.

The Illinois Student Assistance Commission (ISAC) audits every third year requesting documents for a 2 year period. The last ISAC audit was performed with auditors in Deerfield. All requested documents were mailed to the auditor. The last audit occurred in May of 2009.

Veteran audits occur annually, and the dates for these audits vary.

Appendix A: Standard Forms and Evidentiary Documents

- I. Verification Documents**
 - a. Standard Verification Documents**
 - i. 11-12 Independent Verification WS
 - ii. 11-12 Dependent Verification WS
 - iii. 12-13 Independent Verification WS
 - iv. 12-13 Dependent Verification WS
 - b. Under 24 Worksheets**
 - i. 11-12 Question 50 Support Worksheet
 - ii. 11-12 Question 51-54 Worksheets
 - iii. 11-12 Question 55-57 Worksheet
 - iv. 12-13 Question 50 Support Worksheet
 - v. 12-13 Question 51-54 Worksheets
 - vi. 12-13 Question 51 Dependent Support Worksheet
 - vii. 12-13 Question 55-57 Worksheet
- II. Documents Relating to Professional Judgment**
 - a. Special Conditions**
 - i. 11-12 Student Special Conditions
 - ii. 11-12 Parent Special Conditions
 - iii. 12-13 Student Special Conditions
 - iv. 12-13 Parent Special Conditions
 - v. Income Protection Allowance Chart
 - b. Dependency Appeal**
- III. Appeals and General Applications**
 - a. Dismissal Appeals & Forms**
 - i. 11-12 Dismissal Appeal Worksheet
 - ii. 12-13 Dismissal Appeal Worksheet
 - iii. 11-12 Time Frame Dismissal Appeal Worksheet
 - iv. 12-13 Time Frame Dismissal Appeal Worksheet
 - v. Academic Standards Plan & Progress Worksheet
 - b. Loan Applications**
 - i. Screen Print of Online Loan Application
 - ii. Copy of Budget Worksheet
 - iii.

Appendix B: Title IV Policies and Procedures Checklist

	Resources			
	Higher Education Act	Code of Fed. Regs	Dear Coll. Letter	FSA Handbook
Institutional Eligibility and Requirements				
Gen. Requirements				
Def. of Credit Hours		600.2	Gen 11/06	2-1 2-10
Def. of Recognized Occupation		600.2		2-16
Def. of Conditions of Inst. Eligibility		600.7	2-8	2-72
Def. of State Authorization	495	600.9	Gen 11-11, 11-06, & Elec Ann 8/22/11	2-3
Def of extent, duration, and consequences of liability		600.10		
Establishing Eligibility				
Adding New Programs		600.10c 600.2d		2-92
Updating Application Information		600.21		2-86+
Maintaining Eligibility				
Change in ownership resulting in change of control	498i	600.31		2-78+
Adding Locations		600.32		2-89+
Student Assistance Gen Provisions				
Scope and Gen Definitions	481	668.1, 668.2		3-1+
Enrollment Status	428b(1)(a)	668.2(b)		
Full-Time student and repeat coursework		668.2		
Acad. Year, terms; modules; weeks of instruction		668.3		3-1+
Payment Period		668.4		3-7+
Written Arrangements	486A	668.5		2-22+
Gainful Employment reporting and disclosure requirements		668.6	Gen 11/10 EA various in 2011	
Gainful Employment in recognized occupation		668.7	EA various in 2011	2-15+
Eligible Program		668.8	Gen 11/10 EA Various 2011	
Relationship between clock and credit hours		668.8k 668.8l 668.9	2-27+ 3-31+	
Direct Assessment Programs		668.10		2-20
Standards for Participation in Title IV, HEA Programs				
Certification Procedures		668.13		
Program Participation Agreement	487	668.14		2-12+ 2-39
To participate in Title IV		668.14 b1		
Request funds only for immediate Title IV program needs		668.14 b2		
No processing or handling fees charged to students		668.14 b3		
Administrative and fiscal records will		668.14 b4		

be established and maintained to efficiently and properly administer Title IV, HEA funds				
Preferred lender arrangements related to private educational loans		668.14b28		2-35 2-111+
Written plans to prevent copyright violations		668.14b30	Gen 10/08	2-129
Certify that a drug abuse prevention program is available to students and staff	485(k)	668.14c1		2-108 2-139
Certify that institution has a campus security policy		668.14c2		
Voter Registration forms will be distributed if required		668.14d		2-140
Standards of Administrative Capability				
Capable ind. Is assigned to administer all Title IV, HEA Programs		668.16b1		2-31+
Adequate number of qualified staff are designated to administer Title IV, HEA funds		668.16b2		2-32
All institutional offices required to inform Title IV aid admins of info affecting student's Title IV aid		668.16b3		2-31
Systems in place to identify and resolve conflicting information		668.16b3 668.16f		AVG 104+ 1-18 2-29+
Written policies and procedures		668.16b4		
Checks and Balances and clear and separate division of responsibility for authorizing and disbursing funds		668.16c		2-32
Required records and reports relevant to private loan lenders under 120d of TILA, maintained and submitted annually to ED		668.16d		
Processes to identify and refer Title IV fraud or other criminal misconduct		668.16g 668.54a3		AVG-105+
Adequate financial aid counseling is provided		668.16h		2-32
Required program and fiscal reports and financial statements submitted in a timely manner		668.16i		
Cohort Default Rate standards. School policy on cohort exemptions for first time, 30 day delay, or single disbursement in single term	435m	668.16m 668.200-217		2-75+
Institution is able to use the FSA electronic processes to exchange data and information		668.16o	Gen 04/08	2-40+
Procedures established to evaluate the validity of a student's high school completion if required		668.16p		1-6+
Financial aid history is obtained from the National Student Loan Data System for transfer students		668.19	Gen 01-09 Gen 00-12 Gen 96-13	1-48+ 2-44
Student Enrollment data must be		685.309b DL	Gen 96-17	2-42

reported to NSLDS		682.610 FFEL	Gen 96-05	
Updating borrower information on NSLDS				2-43
Limitations on remedial coursework eligible for Title IV, HEA Programs		668.20		1-4
Return of Title IV funds if the recipient does not begin attendance		668.21		5-11+
Return of Title IV funds when a student withdraws	484B	668.22	Gen 11-14 Gen 04-12 Gen 04-03 Gen 00-24	5-27+
Requirements for compliance audits and audited financial statements	487c	668.23 668.27		2-49+
Record maintenance, retention, and examination		668.24		2-115+
Contracts between an institution and 3 rd party servicer		668.25		2-37+
Non-Title IV revenue (90/10)		668.14b 16		2-55+
Information security and electronic processes				2-126+
Institutional and Financial Assistance Information for Students (Consumer Information)				
Reporting and Disclosure Information	485a	668.41		2-95+
Financial Assistance Information	485a	668.42		2-97
Specified Institutional Information	485a 485H	668.43		2-98+ 5-29
Availability of employees for information dissemination purposes	485c	668.44		2-96
Information on completion or graduation rates		668.45		2-100
Institutional security policies and specified crime statistics	485f 485j	668.46		2-101 2-131+
Report on athletic program participation and financial support data	485g	668.47		2-102 2-135
Report on completion or graduation rates for student athletes	485e	668.48		2-102
Institutional fire safety policies and specified fire statistics	485j	668.49		2-132
Textbook Information			Gen 10-09 Gen 08-12	2-103
Loan Counseling	485b 485i	674.16a 685.304 685.305	Gen 05-14	2-104+
Private Education loan disclosures		601.10 601.11d 668.14b 29 682.212h		2-111+
Financial Aid and Scholarship Scams				2-114
Misrepresentation				
Scope and special definitions		668.71	Gen 11-06	2-109+
Requesting funds		668.162		4-30+
Maintaining and accounting for funds		668.163		4-32+ 2-66+
Disbursing funds	472 428G a	668.164		3-20+

Method of disbursement: direct payments		668.164c 690.78c		4-8+
Method of disbursement: creating a student's account		668.164d		
Prior year charges		668.164d2	Gen 09-11	4-10+
Credit Balances		668.164e		4-14+
Early Disbursements		668.164f		
Late Disbursements		668.22a4 668.164g 690.61a		AVG-92 4-24+
Returning Funds		668.164h		
Pell Grant recipient purchase of books and supplies		668.164i		
Checking eligibility at time of disbursement			4-21+	
Prompt disbursement rules			4-22	
Disbursing Federal Work-Study wages		675.16		4-23
Notices and Authorizations				
Notifications		668.165a		4-3+
Authorizations		668.165b		4-5+
Excess Cash		668.166		4-34
Student Eligibility				
General Requirements				
Regular student enrolled, or accepted in an eligible program at an eligible institution.	484a 484b3 484 (4)	668.32a	Gen 11-12	1-3
Is not enrolled in elementary and secondary school		668.32		1-5
Prior degree restrictions and exceptions for federal grant recipients		668.32c		
Has a high school diploma or recognized equivalent or meets other specified ability to benefit requirements	484d	668.32e	Gen 11-08	1-6+
Files a "Statement of Educational Purpose"	484a4	668.32h		
Citizenship and Residency Requirements	484a5 484g	668.33 668.36 668.130-668.139	Gen 10-07 Gen 06-09	1-21+
Satisfactory Academic Progress		668.34	EA 6-6-11	1-11+
Students debts under the HEA and to the United States	484a6	668.35		
Social Security Number	484p	668.36		1-55+
Selective Service Registration	484n	668.37		1-60+
Enrollment in distance education and correspondence courses	484k 484l	600.2 668.38		1-20 2-25
Study-Abroad Programs	484o	668.39		1-20 2-21 2-24
Conviction for possession or sale of illegal drugs	484r	668.40		1-16+
Incarcerated students	401b8	600.2		1-18

	484b5	668.32c2		1-68
Change in status				1-18+
Program-specific eligibility requirements	484b 484m			1-67+
Financial Assistance for Students with Intellectual Disabilities				
Scope and Purpose	484s	668.230		
Definitions		668.231		
Program Eligibility		668.232	Gen 11-01 EA 6-6-11	2-18
Student Eligibility		668.233		1-5
Financial Aid Programs				
Pell Grant				
General	401			1-67+
Scope, Purpose, and General Definitions		690.1 690.2		
Duration of eligibility		690.6		
Enrollment status-regular and correspondence courses		690.8		
Prohibition on receiving Pell Grant at more than one school		690.11		
Determination of Pell Grant awards		690.61-690.64		3-43+
Transfer student attendance at more than one institution		690.65		
Correspondence Study		690.66		
Administration of grant programs		690.71-690.83		
Iraq and Afghanistan Service Grant				
Managing Campus Based Programs				
General	420R		EA 5-13-10 EA 11-06-09	AVG-40+
Student eligibility				1-69 3-43+
Awarding				3-151
Program Participation Agreement				
Perkins Loan		668.14		6-1+
Federal Work-Study		668.14		6-2+
FISAP			EA 7-21-11	6-3
Allocation of Campus Based funds	462a	673.4		6-4
Reallocation	673.4d3		6-5	
Transfer of campus-based funds		674.18b 675.18e		6-6+
Fed. Supp. Education Opportunity Grant and FWS carry forward or carry back	413E 445	675.18g		6-8+
Use of FWS allocated funds (private for-profit organizations; comm. Service)		675.18g	EA 3-15-11	6-14+
Campus-based record keeping and record retention		668.24d 674.19 675.19 676.19		6-16+ 6-20+
Perkins reimbursement and assignment		674.5	CB 06-12 CB 03-12	6-22
Federal share limitation		675.26		6-10+
Non-Federal share		675.27	EA 4-29-11	6-12+

			EA 9-23-10	
Perkins Loan				
General Provisions	461	674.1-674.20		1-71+ 3-140+
Terms of loans	464	674.31-674.40		6-49+
Repayment, forbearance, and deferment	464			6-57+
Due diligence	463	674.41-674.50		6-95+
Loan cancellation	465	674.51-674.64		6-75+
Federal Work-Study				
Purpose, scope, and definitions	441	675.1-675.8		3-141+
Eligibility and selection of students	443	675.9 675.10		1-72
Payments and fiscal procedures	442 444	675.16-675.19		6-26 6-44
Employments and employers	443	675.20-675.27		6-25+
Employment during periods of non-enrollment		675.25		6-28
Community Service	441 443 447	675.18	CB 07-08	6-29+ 6-47+
On-Campus employment	443	675.21		6-33+
Proprietary Schools		675.21b		6-33+
Off-Campus Employment	443	675.20b		6-35+ 6-45+
Private for-profit companies	443	675.23		6-36
Job Location and Development Program	446	675.31-675.37		6-40+
Work Colleges	448	675.41-675.50	CB 08-02	6-43
Federal Supplemental Education Opportunity Grant				
Purpose, Scope, and Definitions	413	676.1-676.8		
Eligibility and Selection of Students		676.9 676.10		1-72 3-138+
Payments and Fiscal Procedures		676.16-676.21	E-Ann 4-29-11	
William D Ford Federal Direct Loan Program				
Purpose and Scope	451	686.100-685.103		3-99+
Borrower Provisions	455	685.200-685.221	Gen 11-07	
Borrower Eligibility		685.200		1-69
Application Process		685.201-685.202		
Loan Limits		685.203		
Deferments/Repayment/Forbearance		685.204-685.221		
Student FAFSA required for PLUS loan			Gen 11-07	
Requirements, standards and payments for schools		685.300-685.309		
School participation and loan origination	452 453 454	685.400-685.402		
Need Analysis				
FAFSA and IRS Data Retrieval Process			Gen 11-03	AVG-13
Amount of Need	471			
Cost of Attendance	472			
Mandatory Components; allowable				3-35+

educational costs, restrictions				
COA Categories/procedures for gathering data				3-35
Standard Budgets/procedures for gathering data				3-35+
Prorating				3-40+
Costs waived or paid by other sources				3-39
Exceptions to normal cost allowances			Gen 06-05	3-38
Appeals and Professional Judgment	479 (A)		Gen 11-04	3-38
Discretion of student FA Admins (PJ)	479A		Gen-11-04 Gen-09-04	AVG 102+
Native American Students	479C			
Dependency overrides	480 (d) (i)		Gen -11-15 Gen 03-07	AVG 27+
Corrections, updates, and adjustments to FAFSA data		668.55 690.14		AVG 99+
Verification and Updating of Student Application Information				
Institutional Philosophies, guidelines, formulas				3-143+
Academic Calendar and Payment Periods				3-1+
Award Year		600.2		3-2 3-22+
Academic Year		668.3		3-1+
Payment Period		668.4		3-7+
Weeks of Instructional Time		668.3b		3-2+
Terms (standard and non-standard), non-terms (credit or clock hour) and modules				3-4+
Calculating Awards:				
Pell Grants and IASG				3-43+
Stafford/Plus Loans	425a1A 428b1A 428Hd	685.100-685.301	Gen 08-08 Gen 96-13	3-99+
Campus Based Aid:				
FSEOG		673.1-373.7		3-137+
Federal Work-Study		676.1-676.21		3-138+
		675.1-675.25		3-141+
Packaging Awards:				
Estimated financial assistance	428(a)(2)(C)(ii)	673.5c 685.102b		3-143+ 3-145+
Over-awards:				
		673.5d-673.5f		3-153 5-3+
Stafford Loans		673.5d		5-4+
Campus Based Programs		673.5d		5-6
Overpayments	484(a)(3)	668.2h 668.32g4 668.35c 668.35e 668.139		5-7+
Crossover Payment Periods				3-149+
Order of Awards		685.200a		3-144+
Substituting for EFC		682.21d		3-147+

VA, AmeriCorps, Voc Rehab, Bureau of Indian Affairs	480c	673.5 673.6 685.102	Gen 05-16 EA 8-13-09 EA 07-02-09	3-151+
Children of Soldiers			EA 11-06-09	3-151
Yellow Ribbon Awards			EA 8-13-09	3-151
Awards letters and notifications				3-150
Privacy of Student Information (FERPA)				
Definitions		99.3		
Rights of Parents		99.4		2-122+
Rights of Students		99.5		2-122+
Rights of inspection and review of education records		99.10-99.12		2-123+
Procedures for amending educational records		99.20-99.22		
Disclosing personally identifiable information from educational records		99.30-99.39		
Subpoenas		99.31 99.32		2-123+
Enforcement procedures		99.60-99.67		

Appendix C: Financial Aid Calendar

Black Hawk College Calendar and Deadlines

August 2012

- August 20th: 16-week Fall Semester Courses begin
- August 26th: Last Day to drop classes with a 75% Refund
- August 28th: Last Day to use Financial Aid in Bookstore

September 2012

- September 3rd: Labor Day/Last Day to Drop Classes with 50% Refund
- September 18th: Higher One Card Refunds Disbursed to Higher One Card
- September 19th: 2nd Deferred Payment Due
- September 21st: R2TIV 1st 8 week only courses (60%)
- September 28th: Loan refunds on Higher One Cards for 1st-time loan borrowers

October 2012

- October 2nd: Loan refunds in Bank Accounts for 1st-time loan borrowers.
- October 9th: Book Vouchers for 2nd 8-week classes available in the Financial Aid Office
- **October 18th: 16-week course Mid-Date and Mid-Point for loans**
- October 22nd: Fall-only loans visible on MyBHC Account (funds disbursed to college) and Freeze Credit Hours on 2nd 8 week only courses.
- October 29th: R2TIV 60% point

November 2012

- November 1st: Last Day to submit Full-year and Fall only loan applications
- November 9th: Last Day to drop Class with Instructor Signature
- November 12th: Veterans Day Observance
- November 20th: R2TIV for 2nd 8 week courses (60%)
- November 22nd and 23rd: Campus Closed for Thanksgiving Break

December 2012

- December 24th: Winter Recess
- December 24th: Last minute Spring Registration* begins. Payment Due at time of registration.
*Registration and Payment available online only

January 2013

- January 2nd: Run Academic Progress Reports upon return to office
- January 3rd: Academic Progress statuses updated on MyBHC
- January 7th to 25th: Financial Aid Available in Bookstore
- January 9th: BHC Welcome Week Orientation
- January 12th: BHC Welcome Week Orientation
- January 14th: 16-week Spring Classes begin
- January 14th: BHC Welcome Week Orientation
- January 16th: BHC Welcome Week Orientation
- January 21st: Last Day to drop Spring courses with 75% refund (?)

- January 21st: Campus Closed for Martin Luther King, Jr Day
- January 27th: Last Day to drop Spring courses with a 50% refund
- January 29th: Pell Freeze Date

February 2013

- February 11th: First-time borrower Loans visible on MyBHC
- February 12th: Refunds at Higher One
- February 18th: Presidents' Day Holiday
- February 24th: College Goal Sunday

March 2013

- March 11-15: Mid-Semester Break
- March 18th: 2nd 8 week courses begin
- March 18th: Spring only 2nd Loan Disbursement to BHC Account

April 2013

- April 1st: Last Day to submit Spring-only loan applications.
- April 1st: R2TIV 60% point
- April 7th to 10th: Banner Summit (Jay?)
- April 10th to 12th: ILASFAA Conference
- April 12th: Last Day to Drop Class w/ Instructor Signature

May 2013

- May 28th: Run Academic Progress
- May 29th: Academic Progress Updated on MyBHC
- May 31st: BHC Foundation Scholarships' Application Due

July 2013

- July 1st: Finish Financial Aid Day
- July 14th to 17th: NASFAA Conference
- July 23rd: Last day to register under Priority Enrollment (est)
- July to :NASFAA Conference:
- July 24th: Payment Due for Fall 2013 Courses (est)

August 2013 (replace prev. year)

- August 6th to 16th: Last Minute registration. **Payment due at time of registration!**
- August ____: Fall Courses Begin