

PACKAGING

The packaging process begins with identifying the student's program of choice, start date, dependency status, the student's payment preference, and ensuring that the student has all necessary documentation available. The following describes how to process available payment options.

Cash Payment: Students may pay by cash, check, or credit card in full upon enrolling to receive a 20% discount off the total program tuition cost. Students who later wish to apply for federal aid will no longer be entitled to the 20% discount and the additional charges will be added back to the student's ledger. Students may also pay the entire cost of the program in 3 payments spread equally over the length of the program or by monthly payments, which does not include a 20% discount. Payments are expected to be made each month on time regardless of attendance for the month. A student may not be permitted to attend class until delinquent payments are brought current. With this payment option, the financial aid officer will create a promissory note in Transcript or use our third party servicer TFC Tuition Financing to finance amount due. Both the student and financial aid officer will sign and date the documents; the student is given a copy of each.

3rd Party: A 3rd party may agree to pay for the student's program cost. Unless payment is paid in full upon enrollment, the 20% discount does not apply. The financial aid specialist is expected to collect all 3rd party information (contact information, when payment is expected to be received, etc). If an invoice is requested to be sent to the 3rd party, the accounting department should be notified so that it may be promptly issued. If the student has been approved by Workforce Oklahoma, the student will need to present an ITA or voucher to the FAO indicating the amount approved and training period. A copy is to be placed in the student's financial aid file and the original forwarded to the accounting department for processing. If the student is approved for state Voc Rehab or VA Vocational Rehabilitation, the student will need to visit with our VA Certifying Official so that all necessary documentation is obtained and the student is scheduled to be certified upon enrollment. The certifying official will manage the certifying process and monthly invoices to state Voc Rehab. In all cases, the financial aid representative should make clear to the student that he or she is ultimately responsible to ensure that payment of their account balance is paid.

Financial Aid: To apply, students will need to ensure that their FAFSA is completed along with the entrance loan interview and federal loan promissory note if they intend to borrow federal student loans. This payment method is much more complex and is explained over the following pages. FAOs are encouraged to utilize a Required Document List form to help ensure that all documentation has been completed and conflicts of information are resolved. Types of Aid Available – Pell Grant, Direct Subsidized, Unsubsidized, and PLUS loans Initial Interview - The financial aid officer (FAO) will interview the student to determine dependency status, if the FAFSA has already been completed, types of aid that the student is interested in utilizing, and if the student has been to previous schools. Students with outstanding loan debt are encouraged to complete an in-school deferment form if unable to continue making payments. The FAO should inquire if the student has been making payments. Students whose response indicates that their loans may be severely delinquent or pending a claim are encouraged to contact the lender immediately as to avoid a default or are referred to our student loan coordinators for assistance.

Transfer Credits: students who previously attended CCC may have all or some of those credits transferred to the student's new program. If the student anticipates transfer credits will be accepted but they have not been evaluated, accepted, or given a preliminary idea of how many credits will be accepted, the FAO will package the student for the entire program and advise the student that once the



credits are accepted, they should return to the financial aid office to receive a revised estimated financial plan. The student may opt to wait for the transfer credits to be evaluated before continuing the financial aid process. The registrar's office forwards all transfer credit approval forms to a designated financial aid representative. The FAO will review the approval form and determine if a revision to their aid or estimate is necessary. The FAO will sign off on the form and forward it back to the registrar's office. Additionally, he or she will notify the student of any changes to their aid. Transfer credits are accepted per the guidelines provided in the school catalog.

Academic Year Definitions and Enrollment Standards

Non-Standard Term Programs: Students are expected to follow their schedule and complete each class as scheduled. Students who enrolled on or after December 7, 2009 are considered to be enrolled in terms of equal length. Aid is awarded per attempted credits each term. There are three different academic year definitions for out non-standard terms programs: 24 Credits/30 weeks, 24 credits / 32 weeks, and 24 credits / 36 weeks. Each programs specific academic year is listed in the catalog

Non-Term Programs: A non-term program are programs that are measured in clock hours. They are considered to be clock hour program because they do not feed into a degree program for the student. For a clock hour program to be considered a full time program where no proration is required, it must contain a minimum of 900 clock hours and 30 weeks. For programs with less than the required amount, a proration will need to be performed to determine eligible aid. More information on proration will be found in that section.

Pell Formula and Calculation: Pell eligibility is calculated using Pell Formula 3 for non-standard term programs of equal and unequal length. Upon determining enrollment status, use the Pell Chart for that status to identify the amount of the scheduled aid. Pell eligibility is calculated using Pell Formula 4 for non-term programs. To calculate: first identify the lesser percentage - number of clock hours in the payment period/number of clock hours in the academic year or number of weeks in the payment period/number of weeks in the academic year. Then, multiply the student's maximum scheduled aid award times that percentage. Use the full time payment schedule to determine the maximum scheduled award even if the student is attending less than half time (remember to adjust the cost of attendance if less than half time).

Checking NSLDS: The FAO will check NSLDS to see if the student has maximized their loan and grant eligibility, is in an open loan period or still within 30 weeks of the start of the last loan period, has used a percentage of their grant at another school, is in default or owes a grant overpayment. Students may not use Pell at two institutions at the same time; students who wish to enroll and attend school while completing classes at another school may not be able to utilize available grants. Students, who have exceeded maximum loan amounts, owe a grant overpayment, or who are in default are ineligible for aid. The FAO is encouraged to advise the student about options available to resolve their

debt. For loan defaults, if the student would like to pursue a Direct Loan Consolidation loan, our student loan coordinators may assist the student in completing the application and printing off the forms for the student to mail in. Likewise, the FAO may assist the student to help make contact with the appropriate person to setup grant overpayment payment. If the student take care of the payment on their own then they must wait until he or she can present documentation that the debt is resolved and the student is once again eligible for federal aid; this is typically a letter of resolution received by the Department of Education, institution, or lender.

Completing the FAFSA: the FAO will print off the ISIR (if available) or assist the student (and parent if applicable) to complete the FAFSA. If the ISIR is available, the FAO should review it for errors and ensure that the reported income, taxes, tax form and filing status, household size, # in school, and dependency questions are accurately answered. If the student is selected for verification, the student will need to complete a Verification Worksheet as well as ensure that the IRS data retrieval tool was used or an IRS copy of his or her (and spouse's if applicable) tax return transcripts. If dependant, the parent will also need to use the IRS data retrieval or an IRS tax return transcript (and spouse's if applicable) as well as complete the parent portion of the Verification Worksheet. Only a biological or adoptive parent may complete the FAFSA. Legal guardians and grandparents are not able to complete and sign the FAFSA. Documentation to resolve any C Flags should be gathered and placed behind the ISIR in the student's file. Refer to the FSA Handbook for guidance to resolve C Flags. If the student is independent and needs to complete the FAFSA, the FAO will bring up the FAFSA website on the computer and be available to assist the student to complete the FAFSA online. If the student is dependent and has all the parent information and would like to start the FAFSA, the FAO may bring up the FAFSA website on the computer and assist the student to complete as much of the FAFSA as possible online. The student may print a signature page to bring to the parent to get his or her signature. We advise the student sign electronically with their pin, mail in the parent signature page or return it to the FAO so that the ISIR can be updated that the signature is received via ED Express (we are required to keep the signature page in the student's file in this instance). Students who prefer to complete a paper FAFSA may do so. If the FAO data enters the paper FAFSA via ED Express, the college will be required to keep the original signed FAFSA in the student's file. If dependent, the FAO cannot enter the FAFSA until the parent has completed and signed the FAFSA as well. If the student or parent is married or remarried at the time the FAFSA is completed, the spouse's income must also be included on the FAFSA. Students or parents who have reported income below the published poverty level are encouraged to compete a low income form to document their ability to live and support the number in their household. The FAO must compare the form to the reported income on the FAFSA and Verification Worksheet to identify any conflicting information. Students who are independent solely on the basis of supporting a child over 50% of the award year and who have low income are encouraged to complete a Dependency Support Test form. This will document if they truly supply over 50% of their child(s) support. (Students with poverty level income and who live at home are generally considered dependent unless they document that they pay rent, utilities, food, etc.) If deemed that they do not provide over 50% support, they must complete the FAFSA as a dependent student. Students and the FAO are encouraged to consult the FAFSA instructions and federal student aid handbook for instructions and guidance.

Estimated Method of Payment and PLUS loans: Once the student has completed the FAFSA and eligibility is determined, the FAO will create and explain an Estimated Method of Payment based on full time enrollment. The plan will identify the cost of the program, projected aid eligibility for each academic year, ending account balance, projected credit balance date (if applicable), projected graduation date, and total loan indebtedness. If the student agrees to the plan, he or she will sign the plan; a copy is given to the student. If the parent is present and the plan includes a PLUS loan, it is encouraged that the parent also signs the plan. The plan is part of the loan confirmation process. When completing the Estimate, the FAO should consider what the student's Cost of Attendance will be for each academic year as well as the student's EFC and other funding to help ensure that the calculations do not cause an over-award of aid. Prior to completing the plan, if the parent of a dependent student has agreed to a PLUS Loan Credit Check, the FAO is to conduct the credit check to determine eligibility. A completed Credit Check Consent Form must be received by the FAO before a credit check can be conducted. At a minimum, at least one of the biological or adoptive parents whose information is included on the FAFSA may provide consent to check parent credit. If denied and the other biological or adoptive parent would like to try, he or she may do so. However, once an approval is received, the student is no longer eligible to borrow additional unsubsidized loan at independent student levels unless that parent's credit is later denied in the academic year upon an additional credit check or if the parent can show that acceptable reason for a PLUS override (see PLUS Credit Check Alternative form for list of approved reasons). If the student is expecting to borrow above dependent loan limits in a 2nd or 3rd academic year, the FAO should remind the parent that subsequent credit checks will be conducted (one per academic year). A copy of the credit decision should be given to the parent or student to give to the student. The parent will also be notified by the lender via a mailed letter. If a parent is approved and wishes to borrow a PLUS loan for the student, he or she must complete a promissory note. Additionally, if the PLUS loan is borrowed through Direct Loans, the parent must sign the award letter, estimate, or provide a written statement indicating and acknowledging the amount that they are borrowing. Because the amount of origination fee is higher on a PLUS loan, the FAO should attempt to identify the correct gross amount needed to cover the student's balance. PLUS loans borrowed in excess of the cost of the program will create a credit on the student's account. A check is issued to the parent by the school (if the PLUS loan is the reason for a credit balance on a student account) unless the parent has given express permission to the school to issue the credit to the student. If the student wishes to take the plan home to think about it or discuss it, the FAO will file a copy of the tentative plan with the student's other documents in the Prospective Student filing cabinet drawer.

Award Letter: The FAO will also create an award letter indicating the Cost of Attendance and amounts and types of aid to be awarded. All 3rd party, VA, scholarships, tuition waivers, and projected crossover grant amounts should be included on the award letter to ensure that the student is not over awarded. The FAO will also need to enter the student's EFC, dependency status, PLUS loan denial status, ACG Grant eligibility information, housing status per ISIR, academic year status, and number of weeks and credits. Students are emailed a copy of their confirmed award letter which is based off of their signed estimated method of payment. Students, who request additional COA information, may be given the school version of the award letter. Once the student begins attending class, the financial aid office will verify all documentation and confirm the school version award letter. The COA living expense components are pro-rated according to the number of weeks the student is anticipated to complete the projected number of credits in the academic year. For instance, if the award letter is for 24 credits/30 weeks, the pro-ration will occur for 7.5 months. If the award letter is for 5 credits

and 5 weeks, the COA will be pro-rated for 1.25 months (5 weeks/4 weeks in a month = 1.25). This is to ensure that the Pell COA is used to prevent over-awarding of aid. The amount of tuition on the award letter should be calculated based on a projected number of credits to be completed in the academic year. The kits, fees, online fees, and books are charged in the first academic year. If the student has transfer credits, the amount of tuition may be less than what is indicated on the enrollment agreement. The tuition credit will be adjusted to the students' ledger by the accounting office once the transfer credit has been confirmed. Transportation amounts are not included in the COA for online students. The award letter will not allow the user to save or confirm it if over-awarding of need based funds exists (per COA-EFC) or non-need funds exists (COA-all aid). The user will be asked to make a revision in order to save the award letter.

Additional Funds: a student may request to increase the amount of loan borrowed. The FAO should always use the same award letter (for the same award year) to increase the aid. For instance, John was awarded \$3000 unsubsidized loan and his first payment period of Pell on his 14/15 award letter. He also has a 15/16 crossover Pell repack award letter to award the 2nd payment period of Pell. The additional funds should be awarded on the 14/15 award year budget, increasing the loan. However, the increase in aid will also need to be noted on the 15/16 Pell Repack award letter to ensure that John is not over awarded. On occasion, the Pell cross-over budget may appear to over-award the student due to difference in cost of attendance. However, the FAO should refer to the initial budget containing the majority award of aid to ensure no over-awarding has occurred. The FAO will need to make adjustments to the cross-over budget to allow the software to confirm the budget (the software will not allow one to save or confirm budgets that appear over-awarded).

PLUS Loan Acknowledgment: Parents who borrow a FFEL loan are not required to give affirmative confirmation. However, parents who borrow a PLUS loan through the Direct Loan program must provide confirmation before the FAO can originate and process the loan. Parents can sign the Estimate or Award Letter to provide acknowledgement.

Loan Entrance Interview: The entrance interview is required for those students who wish to borrow federal student loans and is performed by the FAO during packaging. Students also complete and sign a paper loan entrance counseling form which is kept in their financial aid file. Online students are emailed a copy of the form and required to return via mail, email or fax as well. (Parents are not required to complete an Entrance Interview in order to obtain a PLUS loan.) In addition to the student completing the interview, the FAO should verbally remind students about the Direct Loan rebate, ability to apply for deferment and forbearance, minimum monthly payment due, difference between types of loans available, interest rate, and consequences of defaulting.

Direct Loan Promissory Note: Students and parents who wish to borrow a federal student loan are required to complete a master promissory note (mpn). Students and parents are required to complete the promissory note online.. Students and parents who need help completing the mpn can come to the FAO office for assistance. The FAO will ensure that a copy of the main page is printed to be placed in the student's file. Additionally, the FAO is to type the references into Transcript on the References tab of the

Funding Award screen. These will be used later for default management purposes. Students receive a copy of their Borrower Rights and Responsibilities when they complete the mpn.

Student Authorization Form: students are asked to complete an authorization form during packaging. The FAO will advise the student which areas to complete and explain their purpose. The Information Release section is to assist the financial aid office to comply with FERPA regulations. The authorization sections are to allow the student to hold transcript or diploma until balance is at a \$0; allow the school to hold a credit balance longer than a 14 day period, explain the post withdrawal of funds process, allow the school to refund any excess loan funds to the lender, allow a student to acknowledge that announcements and notifications are normally sent electronically via email, and that for any re-entering student, he or she acknowledges that a prior debt will be paid for using current federal aid. The student may only use up to \$200 of current award year aid to pay for a prior year debt.

Verification: Students who are selected for verification by the Central Processing System are required to submit a completed Verification Worksheet (DOE provided) and a copy of their federal tax return transcript received from the IRS unless the taxes were IRS data retrieval was used. If married and filing separate, both student and spouse will need to submit a copy of their tax return transcript received from the IRS. If married and the spouse did not file a federal tax form, he or she must submit a non-tax filer statement or indicate in a written statement or on the Verification Worksheet that he or she is not filing a return and how much income was received for the base tax year. This is the same for parents of dependent students. Students who earned \$400 or more in self-employed wages are required to file a tax return and must do so in order to complete verification. The FAO should refer to the IRS website or form instructions for more information regarding who is required to file. The IRS filing requirements are provided annually. Students or parents who have filed an extension may be able to complete their financial aid by supplying a copy of the approved extension and tentative tax form (signed/dated). However, the student or parent must acknowledge that the signed and dated filed return must be received in the financial aid office prior to the end of the award year and end of the student's program in order for the student to maintain eligibility. If the return indicates any changes from the tentative form provided earlier, an ISIR correction must be processed and the student's aid adjusted as applicable. Changes will be relayed to the student by the FAO. If a signed and filed return is not received by the end of the award year, the student will no longer be eligible for need based funds and they will be returned. Therefore, it is encouraged that students and parents file their tax returns timely. Verification must be complete in order to disburse need based funds. Selected students are immediately notified by call slip, email, or by telephone. Students are advised that they must return the required documents in a timely manner or they will be at risk of being locked out of classes. The financial aid office understands that it may take time to obtain documentation from parents who live out of town, etc, and will work with students to procure the necessary documents within a reasonable time frame (typically within 30 days). Students may email, fax, or mail the required documents to the FAO. Once all documentation has been received, the FAO will compare the information to the ISIR and make any necessary corrections. If an ISIR correction results in a loss of aid, the FAO will notify the student of the adjustments made to his or her estimated financial plan. If the student is required to sign a correction or make the correction themselves, the FAO will promptly notify the student by email or written letter; a telephone call and call slip may also be issued. Part of the verification process is to also ensure that the people listed in the household correlate to the marital status listed on the ISIR as well as how the dependency questions are answered. Additionally, the FAO is responsible to make sure that the tax filing status is appropriate for

the student's or the parent's marital status on the ISIR. If conflicts of information exist, the student must resolve them to qualify for disbursement of funds. A common conflict is when one or both married persons file a return as Head of Household or Single. If this occurs, unless the student or parent can explain with reason (and is acceptable) as to why this has occurred, they will be required to make amendments to their taxes in order for aid to be disbursed.

Acceptable types of tax forms are IRS tax return transcripts. 1040, 1040A, 1040EZ or Tax preparer summary pages are not acceptable. Application and Verification Guide 2012-13, Ch. 4— Verification, AVG-77

Verification exclusions: There are times when you don't need to verify a student's application. Except in the case of the student's death, however, none of the exemptions excuse you from the requirement to resolve conflicting information. You should document the basis for an exclusion. Other information not excluded must still be verified according to all other requirements. You don't have to verify FAFSA information of a student in the following situations:

Death of the student: You don't have to continue verification if you made an interim disbursement and the student died before verification was completed. You cannot make any additional disbursements, except for FWS funds already earned, to any of the student's beneficiaries. You cannot originate or disburse his Direct Subsidized Loan or consider any interim disbursement you made of Pell, Perkins, or FSEOG funds or provisional FWS employment to be an overpayment.

Not an aid recipient: The student won't receive Title IV aid for reasons other than a failure to complete verification. This includes being ineligible for that aid and withdrawing without receiving it.

The applicant is eligible to receive only unsubsidized student financial assistance.

Applicant verified by another school: The student completed verification for the current award year at another school before transferring. Her FAFSA data must be the same as it was at the previous school, and you must get a letter from that school stating that it verified her application and providing the transaction number of the pertinent valid ISIR.

Post enrollment: The student was selected for verification after ceasing to be enrolled at your school and all (including late) disbursements were made.

Unless you have reason to believe it is inaccurate, you don't have to verify the reported FAFSA information of the parents of a dependent student if any of the following apply:

Both of the parents are mentally incapacitated.

They are residing in a country other than the United States and can't be contacted by normal means.

They can't be located because the student does not have and can-not get their contact information.

Unless you have reason to believe it is inaccurate, you don't have to verify the reported FAFSA information of the spouse of an independent student if any of the following apply:

The spouse has died.

He is mentally incapacitated.

He is residing in a country other than the United States and can't be contacted by normal means

He can't be located because the student does not have and cannot get his contact information.

Prorating Aid: if the student's program is shorter than an academic year or the remaining period of the student's program is shorter than academic year, the amount of the student's aid must be pro-rated. For nonstandard term programs, as previously discussed, Pell is calculated according the length of the term and the number of credits scheduled. For clock hour programs shorter than an academic year, calculate the lesser percentage of credits in the program/number of clock hours in the academic year or number of weeks in the program/number of weeks in the academic year. Use that percentage to determine both the Grant and Loan aid to be awarded.

Example: Esthetician program is 20 weeks and 600 clock hours. A payment period is 10 weeks and 300 clock hours.. Susan has a zero EFC in the 11/12 award year and is independent. To calculate her grant and loans, we need to first determine which of the two, the smaller percentage is: 20 weeks in the program = 66% 600 clock hours in the program = 66% 30 weeks in ac year 900 clock hours in the ac year Once the smaller percentage is determined, the calculation can be applied and aid awarded, remembering not to exceed cost of attendance: \$5550 (max. scheduled award) x 10/30 (66%) = \$1850 Pell eligibility for the first payment period of 300 clock hours in the program. \$3500 sub loan x 20/30 (66%) = \$2333.00 \$6000 unsub loan x 20/30 (66%) = \$4000.00

Remaining period of program: prorate the grant payment by the lesser of the fractions as explained above. The quickest a student will earn a credit is at a rate of one credit per week. Therefore, if using weeks to complete a pro-ration calculation: at a rate of 1 credit earned per week for residential courses, use the number of weeks that a full time student would complete the credit hours in your calculation (1 per week). If the remaining period is equal to or less than the length of the payment period, the grant is disbursed in two installments. The second half of the grant can be disbursed upon verifying eligibility and provided that the student has completed half the credits and half the weeks in the payment period.

Remaining period of non-term and nonstandard term programs: prorate the loans by the credit hours in the payment period divided by the number of credits in the academic year. If the remaining period is equal to or less than the length of the payment period, the loan must be disbursed in two installments. The second half of the loan can be disbursed upon verifying eligibility and provided that the student has completed half the credits and half the weeks in the payment period. Rounding awards – for Pell, CCC awarded Pell to include the cents prior to March 2010. Student loans are rounded down to the nearest dollar to avoid over-awarding.

Credit Balance Procedure: Students wishing to receive excess funds during their program will not receive the funds until their total tuition and fees are paid in full and a credit balance is created on their account. Upon enrollment students that chose to request excess funds are given an estimated date they will receive funds based on full time enrollment. The accounting office cuts excess funds that are

created due to a credit balance every other week and the checks are mailed to the students' current mailing address on file. If the check is returned to the school due to undeliverable address then we will try to contact the student by phone and email to come pick up the check at the financial aid office. If the check is not cashed after 180 days then the funds are refunded back to the loan servicer.

Ending the Packaging Session: The FAO should ask the student if there are any unanswered questions and answer as appropriate. Academic, admissions, and career services related questions should be forwarded to the admissions associate for clarification. Once finished, the FAO is to walk the student back to the Admissions representative and explain any pending items keeping the student from continuing the enrollment process. If the student is clear to continue the process, the FAO will initial the lower right hand corner of the enrollment agreement.

Additional Information for Students: Students also are given and have access to the DOE Guide to Federal Student Aid and Borrower Rights and Responsibilities with completion of the MPN.

Resolving Conflicting Information: The FAO must resolve any conflicting information in or between the student's academic or financial aid file. This includes marital status; tax filing status filed incorrectly, household size, dependency status, and so on. If a conflict occurs, it must be resolved in order for the student to remain eligible for aid. With proper documentation, the FAO may update the student's ISIR. The FAO may be required to obtain a student's initials and signature on an ISIR item in order to request an update.

What is an ISIR C Flag?: C Flags are conflicts within the student's ISIR that the CPS identified while processing the student's Need Analysis. These conflicts must be resolved before aid can be awarded to the student.

What types of C Flags are there and how do I resolve them? Several of the most common C Flags are discussed below along with instructions for resolving the conflicts. If your C Flag is not listed here, please refer to the Federal Student Handbook for more information and guidance.

It can be located at: www.ifap.ed.gov.

| C Flag | Reason | Resolution |
|-------------------|---|--|
| Default | The student has defaulted on one or more student loans. | <ul style="list-style-type: none"> ▪ If the student paid the defaulted loan in full or have met repayment agreements for 6 or more months, the student must provide a letter of resolution. This letter will come from the DOE unless it is a Perkins Loan. In which case it may come from the lender. ▪ The student may consolidate the loan via Direct Loans. The student must present a letter of resolution from the DOE once the consolidation is complete. This method can take up to 4 months to complete. ▪ The student can pay the loan off in full by providing a money order/cashier check for the full amount to the school. The school can make a photocopy of the payment along with the overnight slip to show that the loan was paid off. The school can then overnight the payment to the DOE/lender. *Make sure to get telephone confirmation that the amount is exactly correct. ▪ The student can make payment arrangements with the DOE/lender, usually 6 ontime monthly payments. Once 6 mo. Pyts have been made, the DOE will provide a letter of resolution. |
| Selective Service | The student did not register with Selective | <ul style="list-style-type: none"> ▪ If the student is age 25 or less, he can mark the FAFSA for 'yes' to 'register me'. |

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| | Service between the ages of 18-25. | <ul style="list-style-type: none"> If the student is over 25, he must provide a written letter as to why he did not register and provide any documentation he can. He will also need to send the information to Selective Service. The school must make a professional decision if it was a reasonable reason. A reasonable reason would be: did not come to this country until age x, was incarcerated, was hospitalized with serious health condition, etc. |
| Citizenship | The DHS was not able to identify the person as a US citizen or eligible non-citizen. | <ul style="list-style-type: none"> The CPS may send the ISIR through for secondary confirmation. In which case you will get a second ISIR within a few weeks. The student will need to provide a copy of their naturalization document, birth certificate, Green Card, etc. to prove that they are eligible. Federal Handbook References are provided in the following pages for reference. You may need to send a G185 to the INS for confirmation of their eligibility. |
| Social Security | The social security number of the student does not match the student's name. | <ul style="list-style-type: none"> Double check to make sure the Social Security number was not a data entry error. If not a data entry error, the student will need to provide a copy of their social security card. If female, confirm their legal name with the Social Security Administration. If the social security number on the card also belongs to another person, the student will have to correct the situation with the Social Security Administration. |
| Not a Veteran | The VA Administration did not confirm the student is a veteran. | <ul style="list-style-type: none"> The student will need to provide a DD214 to confirm that they were not dishonorably discharged from the military. Also, their military enrollment must have been of active duty. The student should provide information to the VA to correct the conflict. |
| Pell Grant Overpayment | The student owes a Pell Grant overpayment. | <ul style="list-style-type: none"> The student withdrew from a previous college and owes a portion of Pell Grant repayment to the DOE. Confirm the amount and allow the student to present payment in full. Refer to the Default resolution above for more information on the steps to take. The student can make payment arrangements with the DOE for repayment. Upon doing so, the student will need to provide a letter of resolution from the DOE. |
| Bankruptcy | The student appears to have filed bankruptcy on a student loan | <ul style="list-style-type: none"> Refer to the NSLDS code and reference table and the federal handbook. The student may have to obtain documentation from the lender that the loan is dischargeable in order to qualify for federal aid. |
| Discharged Loans | The student may have a loan currently in discharge process | <ul style="list-style-type: none"> Refer to the NSLDS code and reference table and the federal handbook. The student may need to acquire and show documentation from a physician that the student is able to work and be gainfully employed in order to qualify for aid. Additionally, he or she may be required to repay previous loans. |