

COASTAL ALABAMA COMMUNITY COLLEGE			
Policies and Procedures Manual			
Title:	Financial Aid – Student		Approved by:
Insert:	06.06	Date:	04/01/2022
Replace:		Date:	06/01/2023
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POLICY / PURPOSE:

It is the policy of Coastal Alabama Community College to articulate the policies and procedures that govern the administration of financial aid. The Financial Aid Office provides students with accurate information on available financial aid to meet the cost of education at Coastal Alabama Community College, by assisting students in applying for and receiving financial aid in a timely manner and maintaining regulatory compliance with funding agencies to ensure institutional eligibility. This document has been developed to reflect Coastal Alabama Community College’s current practices in the delivery of financial aid. It is intended to be used as a reference for existing staff. In addition, appropriate portions of the policy may be made available to students, other Coastal Alabama Community College personnel, or state and federal agency representatives who request to review it.

SCOPE:

This policy applies to all Coastal Alabama Community College students and prospective students.

DEFINITIONS:

Definitions are referenced in applicable sections of this policy.

DETAILS:

06.06.01 **Introduction:**

1. The primary goal of the financial aid staff is to help students achieve their educational potential by providing appropriate financial resources. To this end, this manual provides a set of principles that serve as a common foundation for accepted standards of conduct. The Financial Aid Professional shall:
 - Be committed to removing financial barriers for those who wish to pursue postsecondary learning.
 - Make every effort to assist students with financial need.
 - Be aware of the issues affecting students and advocate their interests at the institutional, state, and federal levels.
 - Support efforts to encourage students, as early as the elementary grades, to aspire to and plan for education beyond high school.
 - Educate students and families through quality consumer information.
 - Respect the dignity and protect the privacy of students and ensure the confidentiality of student records and personal circumstances.
 - Ensure equity by applying all need analysis formulas consistently across the institution’s full population of student financial aid applicants.
 - Provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
 - Recognize the need for professional development and continuing educational opportunities.

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- Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
- Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
- Maintain the highest level of professionalism, reflecting a commitment to the mission of Coastal Alabama Community College as well as the Financial Aid Office.

The primary Financial Aid Office is located on the first floor of Memorial Hall on the Bay Minette Campus. Other campuses are serviced through one-stop offices, assisting with Admissions, Financial Aid, and other departments. Hours of operation vary and may be extended during registration and other peak times of the year as necessary. The hours of operation are posted on the College’s website. The primary telephone number is 251-580-2151 and the fax number is 251-580-2182.

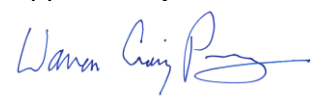
Each staff member has a telephone extension at their desk. Additionally, each staff member has a Coastal Alabama email, and the office has two designated email addresses that go to several staff members – financial_aid@coastalalabama.edu and veterans@coastalalabama.edu. The College’s public website is www.coastalalabama.edu and the College is represented on social media.

2. **Purpose and Philosophy of the Financial Aid Office:** The primary purpose of the Financial Aid Office is to help alleviate the stressors associated with paying for school, and to provide financial resources to students who would otherwise be unable to pursue post-secondary education. The Financial Aid Office will use the resources of the federal, state, and local governments, as well as private individuals and businesses to pursue this mission.

The Financial Aid Office at Coastal Alabama Community College is committed to providing a high level of service and support to students. Staff strives to allow students to achieve their educational goals through the removal of financial barriers.

Coastal Alabama Community College participates in federal and state financial aid programs to provide students with financial access to post-secondary education. Each external financial aid program has specific administrative and management requirements that necessitate the development of institutional policies and procedures to ensure compliance with regulatory requirements, to facilitate consistency of treatment among classes of students, and to enhance the timely and efficient delivery of aid to students. The policies and procedures contained herein support the philosophy of financial aid delivery and will not, in any case, supersede or be contrary to federal regulations, state law, and/or local policies governing the financial aid programs.

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The Financial Aid Office adheres to the mission, vision and values adopted by Coastal Alabama Community College while striving to be a student-centered department which consistently endeavors to improve the level of service provided to Coastal Alabama Community College’s diverse student population. The Financial Aid Office also ensures that established principles, policies, and procedures are observed during the administration of all student aid programs at Coastal Alabama Community College.

3. **Policies and Procedures Development Responsibilities and Responsible Personnel:** The Financial Aid Director is primarily responsible for developing and implementing policies regarding the delivery of student financial aid at Coastal Alabama Community College in accordance with the policies and procedures of the College. The Director works closely with the Chief Financial Officer and others as necessary on substantial policy development. These policies are developed with respect to all federal, state, and institutional rules and regulations. In the event of substantial policy change, the Financial Aid Director works closely with the SACSCOC Liaison and these changes may be reviewed by the Policy and Procedures Review Committee and are communicated according to college policy with the appropriate departments.
4. **Documents and Methods:** Coastal Alabama Community College utilizes multiple sources for new information pertaining to financial aid regulations, laws, and Department of Education (ED) policy guidance. ED publications and guidance is kept either via hardcopy or electronic means at the Main Campus by the respective financial aid staff member. Whenever possible, federal and state publications will be accessed electronically.

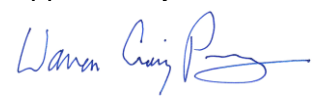
In accordance with federal requirements, each Financial Aid Office and staff members have access to the Internet and ED’s Federal Student Aid (FSA) Partner Connect via the FSA website.

The College is a member of the National Association of Student Financial Aid Administrators (NASFAA).

The Financial Aid Director is a member of the Southern Association of Student Financial Aid Administrators Association (SASFAA), Alabama Association of Student Financial Aid Administrators (AASFAA) and the Mississippi Association of Student Financial Aid Administrators (MASFAAA) and their respective newsletters and listservs. In addition, several Financial Aid Senior Assistants are also members of SASFAA, AASFAA, and AVAA (Alabama Veterans Affairs Association).

Publications utilized by the Financial Aid Office include (but are not limited to):

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- Federal Registers – both Notices of Proposed/Negotiated Rulemaking and Final Rules
- Federal Student Aid Handbook
- Dear Colleague Letters
- Policy Bulletins
- Electronic Announcements

Hardcopies of publication may not be available at the Financial Aid Office; however, each financial aid staff member is responsible to access each publication via electronic means.

06.06.02 **Administrative Organization and Office Management:**

1. **Institutional and Divisional Structure:** Coastal Alabama Community College staffs the Financial Aid Office at an adequate level to provide maximum service to the student population of the College. The Financial Aid staff consists of a Director of Financial Aid, four Financial Aid Senior Assistants, and three Financial Aid Assistants. All federal, state, and institutional aid is coordinated and processed through the Bay Minette Campus and one-stop student services personnel are on other campuses.

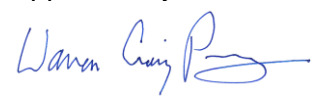
Each member of the Financial Aid Office at Coastal Alabama Community College has expertise in given areas of financial aid as well as a general knowledge of all or most other areas. Complete job descriptions and organizational charts are available from Coastal Alabama Community College’s Office of Human Resources.

Financial Aid Office staff is encouraged to remain current with all federal, state, and local requirements as needed for their jobs and to promote personal and professional development. To achieve this, staff is encouraged to attend training and conferences hosted by the following: National Association of Student Financial Aid Administrators (NASFAA), Southeast Association of Student Financial Aid Administrators (SASFAA), Alabama Association of Student Financial Aid Administrators (AASFAA), U.S. Department of Education, Alabama Community College System (ACCS), Federal and State Veterans Association organizations, etc. Staff is also encouraged to be involved in professional financial aid organizations and serve on committees and task forces.

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

2. **Financial Aid Office Structure and Position Responsibilities:** Organizational charts, as well as full job descriptions are available upon request from the Human Resources Office. The Financial Aid Office

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organizational structure at Coastal Alabama Community College is as follows:

- President
- Chief Financial Officer
- Director of Financial Aid
- Financial Aid Senior Assistants
- Financial Aid Assistant II
- Campus Assistant II

a. *Financial Aid Director:*

- Supervises all functions of the Coastal Alabama Community College Financial Aid Office.
- Responsible along with the Chief Financial Officer for all financial aid policy development.
- Implements, organizes, and maintains Financial Aid functions at the Bay Minette Campus and other college locations as required.
- Submits reports to all federal, state, and local agencies regarding funds.
- Coordinates Professional Judgment Decisions, including dependency status, family contribution, and unusual enrollment history appeals.
- Oversees all financial aid funding sources
- Manages the SAIG mailbox communications.
- Responsible for ED Communications including originations and disbursements, as well as reconciliations and Return to Title IV (R2T4) calculations
- Oversees the awarding, processing and reconciling of private loans.
- Oversees the reconciliation and monthly federal work study processes.
- Oversees the processes of Satisfactory Academic Progress (SAP), Dependency Status, Family Contribution, and Unusual Enrollment History appeals.
- Assists with oversight of all financial aid funding sources
- Responsible for FileZilla reports, including New SAP Review, Over Awards, Adjusted Gross Income (AGI), and Ability to Benefit (ATB), etc.
- Oversees the regular R2T4 calculations and originations and disbursement communications.
- Responsible for updates to the Financial Aid and Veterans Administration websites.
- Completes other projects as assigned by the Chief Financial Officer.

b. *Financial Aid Senior Assistant – Scholarships, Contracts, etc.:*

- Responsible for awarding Academic and Athletic Scholarships.
- Responsible for awarding all contracts, resource, and outside aid.
- Responsible for processing Courses in Program of Study report and DAX errors.

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- Responsible for FileZilla Reports including Email, Bachelor Degree, etc.
 - Assists as necessary with the submission of reports to federal, state, and local agencies regarding funds.
 - Oversees the Satisfactory Academic Progress Appeal process.
 - Assists with oversight of all financial aid funding sources.
 - Completes other projects as assigned by the Director of Financial Aid.
- c. *Financial Aid Senior Assistant – Student Loan Processing:*
- Responsible for all Federal Student Loan Processing.
 - Responsible for all Federal Student Loan Reconciliation.
 - Responsible for all Default Management in Inceptia.
 - Responsible for all Loan Entrance and Exit Counseling.
 - Responsible for all FAFSA Default Report.
 - Serves as a member of the SAP Appeal Committee as needed.
 - Assists as necessary with the submission of reports to federal, state, and local agencies regarding funds.
 - Completes other projects as assigned by the Director of Financial Aid.
- d. *Financial Aid Senior Assistant - VA School Certifying Official:*
- Responsible for all reporting to the State Approving Agency.
 - Responsible for certifying VA student enrollment.
 - Processes all VA reports in ARGOS.
 - Responsible for handling VA issues, complaints, etc.
 - Serves as a member of the SAP Appeal Committee, as needed.
 - Completes other projects as assigned by the Director of Financial Aid.
- e. *Financial Aid Senior Assistant – Work Study and Verification:*
- Responsible for oversight of the Federal and Institutional Work Study Program processing and awarding, including fund maintenance and reconciliation .
 - Responsible for reconciliation and monthly federal work study processes.
 - Oversees the Satisfactory Academic Progress Appeal process.
 - Responsible for daily verification processes utilizing FileZilla reports, including No Verify, Ready to Verify, Forgot to Verify, etc.
 - Responsible for processing all verification – V1, V4, V5 and Corrections
 - Responsible for checking financial aid reports – no verify, late verify, combat pay, bachelor’s degree reports and making updates, including updating student emails.
 - Serves as a member of the SAP Appeal Committee as needed.
 - Completes other projects as assigned by the Director of Financial Aid.
- f. *Financial Aid Assistants II (3):*

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- Processes incoming and outgoing mail.
 - Responsible for answering telephone calls utilizing the phone que.
 - Responsible for the financial aid email ticket account.
 - Scans forms that are dropped off into Banner (BDM).
 - Waits on front counter and assists as needed with FAFSA and walk-in students.
 - Supervises all financial aid work study students.
 - Responsible for processing department requisitions and POs.
 - Responsible for processing and awarding GED Waivers, 60+ Waivers, and Employee and Dependent Waivers.
 - Responsible for the yearly update to all financial aid forms.
 - Completes other projects as assigned by the Financial Aid Director.
3. **Personnel Policies:** All personnel policies are maintained in the Office of Human Resources.
 4. **Frequent Contact Information:** The Financial Aid Office is located at the Bay Minette Campus, Memorial Hall, the same building as the Admissions Office, Registrar’s Office, Fiscal Services Office, and Bookstore. Most business can be conducted face-to-face due to proximity or via email. Should someone need to call the office, the extensions are listed in the college directory and accessible via the website.
 5. **Third-Party Servicers:** Currently, the College is partnered with Inceptia to handle Cohort Default Rate Management. In addition, the Financial Aid Office utilizes Dynamic Forms for processing.
 6. **General Financial Aid Office Administration:**

Hours of Operation	7:30 am to 5:00 pm Monday through Thursday 7:30 am to 1:30 pm on Friday
Telephone Number	251-580-2151
Fax Number	251-580-2182
Office Emails	financial.aid@coastalalabama.edu veterans@coastalalabama.edu
Public Website	www.coastalalabama.edu

Below is a general calendar of office operations.

January	Spring Semester Full Term and Term 1 Begin Attendance verification and notification of no-show status Financial Aid and Fiscal Services Office begin the disbursement and refund processes Martin Luther King, Jr. Holiday
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February	Financial Aid and Fiscal Services Office complete the processes to run disbursement and refunds for Full Term and Term 1 Scholarship Application Closes the 1st Mardi Gras Holiday (Students only)
March	Term 1 ends, Term 2 begins, attendance verification, notification of no-show status, Financial Aid and Fiscal Services Office processes run for disbursement for Term 2, ASAP payment from the state for spring term Scholarship Application processing begins, interviews, etc. Spring Break Holiday (Students only)
April	Scholarship Offers/Contracts are sent to students, deadline is the 15 th Easter Holiday
May	Spring Term ends, run SAP processes for spring term, failure to pass R2T4 calculated and processed for Spring Term Summer Full Term and Term 1 begins, summer attendance verification, notification of no-show status Scholarship awarding begins Memorial Day Holiday
June	Financial Aid and Fiscal Services Office processes run for disbursement for Full Term and Term 1, Summer Term 1 ends Fall financial aid priority deadline VA application due to Montgomery
July	New Federal Aid Year Begins, Summer Term 2 begins, attendance verification, notification of no-show status, Financial Aid and Fiscal Services Office processes run for disbursement for Term 2 July 4 th Holiday
August	ASAP application due to the State, Summer Full Term and Term 2 ends, SAP processes run for summer term, failure to pass R2T4 calculated and processed for Summer Term Fall Full Term and Term 1 begin.
September	Data collection for Fiscal Operations Report and Application to Participate (FISAP) begins Scholarship Application Opens the 1st Attendance verification, notification of no-show status, Financial Aid and Fiscal Services Office processes run for disbursement for Full Term and Term 1 Labor Day Holiday
October	FISAP due (10/1), FAFSA opens

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	Fall Term 2 begins, attendance verification, notification of no-show status, Financial Aid and Fiscal Services Office processes run for disbursement for Term 2
November	Veteran’s Day Holiday, Thanksgiving Holiday, Adjust budgets to include summer Spring Financial Aid priority deadline
December	Fall Term ends, SAP processes for Fall Term run, failure to pass R2T4 calculated and processed for Fall Term Christmas Holiday
Monthly	Reconcile Title IV program disbursements
Weekly	Calculate official withdrawals for R2T4; notify students and return funds
Daily	Run the SFPCPOS to move classes in program of study – automatic in Banner Run the RPEDISB aid authorization process. Other daily processes are in the Financial Aid Office Banner Processes Manual

Staff meetings are held on an as needed basis.

7. **Accommodations for Disabilities:** The Financial Aid Office follows guidance set forth by the College in serving students with disabilities, including compliance with the Americans with Disabilities Act (ADA). People with disabilities may contact the ADA Office to obtain accommodations. The Financial Aid Office is fully ADA compliant and accessible.
8. **Appointments with Staff:** Appointments are not necessary; however, students may want to schedule an appointment with any of the staff if they feel they will need an extended period. Appointments may be made by contacting the Financial Aid Office by phone, email, fax and/or in person. Contact information is available on the website at <https://www.coastalalabama.edu/admissions-aid/financial-aid/>.
9. **Treatment of Correspondence/Forms:** Any staff member may receive financial aid forms and documents. Once received, the documents are scanned into the Banner Document Management system (BDM) for processing. Hardcopies, if necessary, are passed along to the appropriate staff member. Once aid is processed, it is verified that the document is scanned and legible before the document is shredded. Documents received via email from students/parents are scanned directly into the BDM system.

The College has moved forms and documents to Dynamic Forms so that students and parents do not have to print any documents and electronic signatures can be obtained securely and meet regulatory requirements.

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Mail is a necessary function for all offices. Incoming and out-going mail is handled in a professional and expedited manner. Out-going mail is taken to the mailroom in the administrative building once a day. Mail is retrieved from the mailroom daily as well.

10. **Telephone:** Financial Aid calls typically are received via 251-580-2151. Several staff members are in the phone queue and answer calls and questions concerning financial aid and other questions. If necessary, calls are routed to another party.
11. **Confidentiality of Student Records:** Identity theft and financial aid fraud go hand-in-hand. The Financial Aid Office deals with sensitive information. Financial Aid is the steward of this information and the Financial Aid staff has the responsibility to ensure student privacy and safeguard their information.

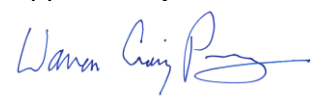
Coastal Alabama Community College Registrar’s Office retains the official academic record (transcript) of enrollment and credits earned in Coastal Alabama Community College credit programs in perpetuity. The records contain information about the student and their education and may include, but are not limited to, the following types of records: identification data, attendance data, record of achievement, family background data, aptitude tests, educational and vocational plans, honors and activities, objective counselor or teacher ratings and observations, and external agency reports.

Coastal Alabama’s Financial Aid Office operates in accordance with the established rules outlined by Family Educational Rights and Privacy Act (FERPA) regulations, which govern the disclosure of student information to parties other than the student. The regulation provides a number of conditions under which personal identifiable information from a student’s education record may be disclosed without the student’s prior written consent.

Correspondence between the Financial Aid Office staff and the student are kept confidential according to the FERPA of 1974 as amended. Students have the right to review their financial aid file and materials by completing a FERPA request.

12. **Records Management and Retention:** Coastal Alabama Community College’s Financial Aid Office, in accordance with State Policy and Federal regulations establishes and maintains on a current basis applications submitted for Federal Student Aid program funds. In addition, the office maintains program records as required under further federal regulation in an electronic format utilizing BDM. Fiscal records, demonstrating the proper use of FSA funds are kept on a current basis. Specifically, the records below are maintained at a minimum for the current financial aid year, plus 3 previously audited years:

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- Pell grant records
- Direct student loan records
- Campus-based records – SEOG, FWS
- FISAP and supporting documentation
- Private scholarship award files
- Alabama Student Assistance Program grant files

Copies of the FISAP and other reporting and processes such as R2T4 documents are maintained in the Director’s Office.

Records for students receiving any veteran (federal and state) and Alabama state funds are maintained for the current financial aid year, plus 3 previously audited years.

- Federal GI and Dependent benefit files
- Vocational Rehabilitation files
- Alabama National Guard (ANGEAP)
- Alabama GI and Dependent benefit files
- U.S. GI and Dependents Education benefits

Coastal Alabama’s Registrar’s Office keeps official academic records (transcripts) of enrollment and credit earned in perpetuity. The Fiscal Services Office maintains all fiscal records. The College complies with the state Records Retention Schedule and Disposition Authority.

Under federal law, a school must keep comprehensive and accurate records demonstrating the proper administration of FSA program funds and must show a clear audit trail for FSA program expenditures. Records must clearly show that each recipient was eligible for the funds and that the funds were received, managed, disbursed, and returned in accordance with the program regulations.

Program Records

A school must establish and maintain on a current basis any application the school submitted for FSA program funds. Other program records that must be maintained include:

- Program Participation Agreement (PPA), approval letter, and Eligibility and Certification Approval Report (ECAR),
- application portion of the FISAP,
- accrediting and licensing agency reviews, approvals, and reports,
- state agency reports,
- audit and program review reports,
- self-evaluation reports, and
- other records, as specified in regulation, that pertain to financial responsibility and standards of administrative capability.

Records relating to student eligibility

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A school must keep records that substantiate the eligibility of students for FSA funds, such as:

- cost of attendance information,
- documentation of a student’s satisfactory academic progress (SAP),
- documentation of student’s program of study and the courses in which the student was enrolled,
- data used to establish student’s admission, enrollment status, and period of enrollment,
- required student certification statements and supporting documentation,
- documents used to verify applicant data and resolve conflicting information,
- documentation of all professional judgment decisions,
- financial aid history information for transfer students.

Fiscal Records

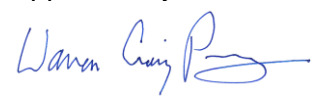
A school must keep fiscal records to demonstrate its proper use of FSA funds. A school’s fiscal records must provide a clear audit trail that shows that funds were received, managed, disbursed, and returned in accordance with federal requirements.

Record Retention Period

An institution shall keep records relating to its administration of the Federal Perkins Loan, FWS, FSEOG, Federal Pell Grant, ACG, National SMART Grant, or TEACH Grant Program for three years after the end of the award year for which the aid was awarded and disbursed under those programs, provided that an institution shall keep:

- The Fiscal Operations Report and Application to Participate in the Federal Perkins Loan, FSEOG, and FWS Programs (FISAP), and any records necessary to support the data contained in the FISAP, including “income grid information,” for three years after the end of the award year in which the FISAP is submitted; and
- Repayment records for a Federal Perkins loan, including records relating to cancellation and deferment requests, in accordance with the provisions of 34 CFR 674.19;
- An institution shall keep records relating to a student or parent borrower’s eligibility and participation in the FFEL or Direct Loan Program for three years after the end of the award year in which the student last attended the institution; and
- An institution shall keep all other records relating to its participation in the FFEL or Direct Loan Program, including records of any other reports or forms, for three years after the end of the award year in which the records are submitted; and
- An institution shall keep all records involved in any loan, claim, or expenditure questioned by a title IV, HEA program audit, program review, investigation, or other review until the later of:
- The resolution of that questioned loan, claim, or expenditure; or

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- The end of the retention period applicable to the record.

13. Safeguarding Electronic Records: Student financial aid records are maintained in a digital imaging system, BDM, which is protected by passwords of staff members that have security clearance to view scanned documents. In addition, some documents are kept as hard copies for the period previously indicated in a secured file room.

As a part of the Alabama Community College System (ACCS) Coastal Alabama Community College has adopted two-factor authentication to allow employees to gain access to electronic records, including student records, as well as the school email system.

Coastal Alabama Community College Financial Aid Office utilizes electronic processes that are required to be considered administratively capable for participating in federal student aid programs. It is the responsibility of the Financial Aid Director as the Coordinating Official to ensure compliance with the administrative capability requirements.

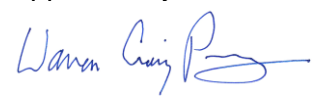
14. Information Sharing and the Family Educational Rights and Privacy Act: Federal law sets certain conditions on the disclosure of personal information from records kept by schools that participate in the FSA programs. The relevant law is the FERPA. Coastal Alabama’s Financial Aid Office may disclose personally identifiable information from an education record without the student’s consent when disclosed:

- to other school officials, including teachers, within the school whom the school has determined to have legitimate educational interests; or, subject to the requirements of 34 CFR 99.34,
- to officials of another schools, school systems, or institutions of postsecondary education where the student seeks or intends to enroll.

Disclosure may be made by Coastal Alabama’s Financial Aid Office if it is in connection with financial aid that the student has received or applied to receive. Such a disclosure will only be made if the student information is needed to determine the amount of the aid, the conditions for the aid, the student’s eligibility for the aid, or to enforce the terms or conditions of the aid. Information will not be received unless in doing so the student may be awarded additional aid for school. Financial Aid will not be released to housing authorities or other entities since the information is available to the student and can be provided by the student.

Coastal Alabama annually notifies students of their rights under FERPA as part of the institution’s effort to disclose consumer information. Included within that notification are the procedures for exercising their rights to inspect and review education records. In the event personally identifiable information is disclosed

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to a party with legitimate interests in obtaining the information, documentation is maintained in the student’s record in the Banner system. This does not apply to school officials with a legitimate educational interest or to directory information.

A Coastal Alabama student may provide a signed and dated FERPA Consent Form to the Admission’s Office to disclose personally identifiable information from the student’s education records. The written consent must:

- state the purpose of the disclosure;
- specify the records that may be disclosed;
- identify the party or class of parties to whom the disclosure may be made; and
- be signed and dated.

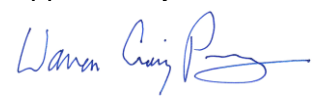
In addition, students may request that their file and record in the Banner system be marked as confidential. In such case, no information will be disclosed to anyone other than the student.

15. **Internal Disclosure:** Information about a student’s financial aid application and records are released only to authorized Coastal Alabama Community College personnel and state and federal agencies as necessary to administer student awards and manage the programs. Coastal Alabama Community College employees, such as Academic Advisors, Admissions Office staff, Fiscal Services Office staff, etc., who have a legitimate right to know information regarding the student financial aid file may have access to that data. Specific awards should not normally be discussed with other staff members unless there is an established educational need to have this information for a student service issue.

Student workers are instructed to observe the Confidentiality of Information and Security Statement and are asked to sign that they agree to abide by the statement upon accepting a position with any Coastal Alabama Community College Office. Student workers have no or limited access to the Banner system and access to hardcopies is limited to what is needed to perform their job duties.

16. **External Disclosure:** Information can be released to the student if the student provides identifying information, such as student identification number or picture identification. Generally, the information given out is in response to specific questions. Financial Aid Office notes, either online or in the file, will be released to the student or made available for the student to view. Most information is available in the student portal and students have access to their records. Students are encouraged to keep copies of all documents submitted to the Financial Aid Office.

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Information cannot normally be released unless it is procedural or general in nature, such as when and how financial aid will be disbursed. A student may authorize another party to have access to this information by giving them access to their student portal or by completing the FERPA Consent Form.

17. Authorization Consent Form – Access of Student Records to Students:

The student is afforded the right to inspect and review, in the presence of a College staff member, any records, files and data directly related to the student. To inspect his or her personal folder or file, a student shall submit a written request to the appropriate records official signed by the student and, if not personally submitted by the student, then the student's signature shall be acknowledged by the affidavit of a Notary Public. The request for inspection shall be acted upon within 45 days from the date such request is received. If, in the opinion of the appropriate records official, inspection can reasonably be accomplished by providing copies of documents, such copies shall be made and provided to the student.

18. Information Release via Telephone:

Only general information will be released over the telephone. More specific information can be obtained by the student in person or by logging into the online student portal. Students and/or parents wishing to receive information must provide the student A number or no information will be released or discussed.

19. Information Release via Walk-In Customer Service:

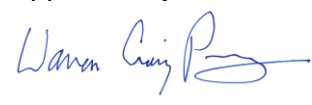
All persons entering the Financial Aid Office will be greeted and asked to sign-in. If the student is present, the student will be asked to provide their student A number. If a student does not know their A number, the student will be instructed to log into the OneACCS student portal to retrieve the A number.

If the student is not present, the person inquiring about the financial aid status of a student must be listed on the FERPA form. If the person making the inquiry is not on the FERPA form, information will not be released. Parents listed on the FAFSA may be the exception, but the parent will need to provide the student A number. Person's requesting financial aid information may be asked to provide the student date of birth, address, and/or last four of the social security number to verify identity.

20. FERPA Related Recordkeeping Requirements:

Coastal Alabama Community College will maintain a record of all requests for and/or the disclosure of information from a student's education records. The record will indicate the name of the party making the request, any additional party to whom it may be re-disclosed, and the legitimate interest the party had in requesting

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or obtaining the information. The record may be reviewed by the eligible student.

06.06.03 **Financial Aid Programs:**

1. **Institutional Eligibility Requirements:** Coastal Alabama Community College is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award associate degrees and certificates. Contact the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 or log on to <http://www.sacscoc.org> for questions about the accreditation of Coastal Alabama Community College.

In addition to the SACSCOC accreditation, the following programs have additional accreditation agency requirements. These accreditations are the responsibility of the appropriate Dean and/or Department Head.

Coastal Alabama Community College is eligible to participate in Title IV programs by meeting the definition of an institution of higher education as defined by the US Department of Education. Documentation that substantiates Coastal Alabama’s eligibility to participate in Title IV programs is in the Financial Aid Office on the Bay Minette Campus. Coastal Alabama makes accreditation and licensing information and documentation available to enrolled and prospective students upon request.

The Financial Aid Director is responsible for updating information contained in Coastal Alabama’s institution eligibility application. Furthermore, the Financial Aid Director is responsible to track the expiration of the Program Participation Agreement (PPA) and coordinates the recertification process.

2. **Program Eligibility:** Coastal Alabama is an institution of higher education (in addition to meeting all other eligibility requirements, including being a nonprofit school) because it offers a program that leads to an associate or professional degree.

Coastal Alabama qualifies as an institution of higher education because it offers a program of at least two academic years in duration that is acceptable for full credit toward a bachelor’s degree, or because it offers a program of at least one academic year in duration that leads to a certificate, degree, or other recognized credential and prepares students for gainful employment in a recognized occupation.

Coastal Alabama is ultimately responsible for determining that a program is eligible. In addition to determining that the program meets the eligible program definition, Coastal Alabama makes certain the program is included under the

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notice of accreditation from a nationally recognized accrediting agency (unless the agency does not require that particular programs be accredited).

Coastal Alabama periodically undergoes recertification of its eligibility; the duration of eligibility is primarily linked to the expiration of the PPA.

Coastal Alabama utilizes rule definitions within the Banner system to identify students in eligible programs of study. Students identify themselves as degree seeking at Coastal Alabama by indicating such on the application for admissions form. Students who do not certify that they are attending Coastal Alabama for the purposes of seeking a degree, or do not have an eligible program indicated as their major in the Banner system, are not awarded financial aid.

Coastal Alabama’s academic year for all credit hour students is defined by IPEDS standard. The academic year begins in August and ends in August the following year. Coastal Alabama defines its Title IV academic year as 30 credit hours. Grade level progression is measured by the completion of 30 credit hours. Coastal Alabama outlines its definition of a credit hour in line with the guidance set forth in 34 CFR 600.2, 602.24. In addition, Coastal Alabama Community College follows the Alabama Community College System Board Policy and Procedure manual definition to define a credit hour.

3. **Ineligible Programs:** Coastal Alabama Community College offers several short-term certificates that are not ineligible Title IV programs, when declared as a major. Students enrolled in these programs, must pay out-of-pocket, utilize Workforce Investment Opportunity Act (WIOA) funds, or apply for and utilize the Sallie Mae alternative student loan specifically for ineligible Title IV programs.
4. **Evaluation of New Programs:** New programs are added according to the procedures outlined in the FSA Manual, Volume 2; School Eligibility and Operations. The Financial Aid Director is responsible to identify and determine the eligibility of new programs. Before Coastal Alabama Community College determines new programs to be eligible and disburses funds to enrolled students, the school must receive both the required state and accrediting agency approvals.
5. **Administrative Capability:** Coastal Alabama demonstrates that as an institution, it is capable of adequately administering all programs under which it participates.
6. **Provisions:** Coastal Alabama administers Title IV programs in accordance with all applicable statutory and regulatory provisions. Coastal Alabama

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maintains compliance with the administrative capability requirements of 34 CFR 668.16(o).

7. **Administration:** Coastal Alabama has designated the Financial Aid Director to be responsible for administering and coordinating the institution’s financial aid programs. The Financial Aid Director is the coordinating official and designated as the capable individual to administer the FSA programs and to coordinate aid from these programs with all other aid received by students attending the institution. Coastal Alabama’s operations are administered in a way that ensures all the information the school receives that might affect a student’s FSA eligibility is communicated to the coordinating official and to the Financial Aid Office. Coastal Alabama utilizes a financial aid staff comprised of an adequate number of qualified persons to administer all aid programs including Title IV programs.

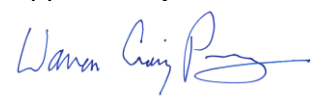
8. **Responsibilities of Institutional Offices:** The Financial Aid Director or at his/her direction, the staff of the Financial Aid Office, is responsible for the approval and authorizing payment of the Title IV programs. In addition, the Financial Aid Office is responsible for the preparation and delivery of reports to the Department of Education. The Fiscal Services Office is responsible for the disbursement and delivery of Title IV funds. The Office of Admissions is responsible for ensuring students meet qualifications to be admitted to the College.

9. **Separation of Duties:** Coastal Alabama Community College divides the administrative procedures for the federal student aid (FSA) programs and include an adequate system of internal checks and balances. This system separates the functions of authorizing payment and disbursing or delivering funds so that no one person or office exercises both functions for any student receiving FSA funds. These two functions are performed by individuals who are not members of the same family and who do not together exercise substantial control over the school.

The Financial Aid Office of Coastal Alabama coordinates the disbursing and delivering of funds through Coastal Alabama’s Fiscal Services Office. The Financial Aid Director works in direct contact with the Director of Fiscal Services to ensure the timely delivery of Title IV aid. The following chart outlines the clear and separate divisions of responsibility between the duties performed by the Coastal Alabama Community College Financial Aid Office and Fiscal Services Office as those responsibilities relate to financial aid:

Financial Aid Office	Fiscal Services Office
Determines and monitors student eligibility for financial aid and	Disburses financial aid payments to student accounts and refunds Title IV credit balances to students.

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authorizes financial aid funds to student accounts for payment.	
Collects supporting documentation to determine aid eligibility.	Process funds received from lenders and third parties to student accounts.
Notifies student of aid eligibility.	Draws federal financial aid funds.
Compiles and completes all federal, state, and institutional reports related to financial aid.	Reconciles accounts, including grants, loans, and work-study accounts.
Adjusts financial aid offers after notification of needed adjustments.	Notifies the Financial Aid Office if tuition and fees are waived for students.
Calculates Return to Title IV Funds (R2T4).	Collects R2T4 balances due to the College.
Tracks Satisfactory Academic Progress as it relates to financial aid eligibility.	

The Registrar’s Office is responsible for obtaining grades from instructors via Instructional Services, reporting enrollment data, maintaining student academic transcripts, recording graduation dates, and working closely in conjunction with the Financial Aid Office concerning changes in enrollment status that impact financial aid offers.

10. **Records:** In accordance with federal regulation, Coastal Alabama establishes and maintains on a current basis any application the school submitted for FSA program funds. The documentation maintained on a current basis includes program records that document Coastal Alabama’s eligibility to participate in the FSA programs, FSA eligibility of the Coastal Alabama’s programs of education, Coastal Alabama’s administration of the FSA programs, Coastal Alabama’s financial responsibility, and information included in any application for FSA program funds, and Coastal Alabama’s disbursement of FSA program funds. Current fiscal records maintained include financial records that reflect each FSA program transaction, and general ledger control accounts and related subsidiary accounts that identify each FSA program transaction (separated from all other school financial activity).

Coastal Alabama maintains records for each FSA recipient; either hard copy or electronically, that include, but are not limited to the following:

- An Individual Student Information Record (ISIR) used to determine a student’s eligibility for FSA program funds.
- Application data submitted to the Department, lender, or guaranty agency by the school on behalf of the student or parent.
- Documentation of each student borrower’s eligibility for FSA program funds (e.g., records that demonstrate that the student has a high school diploma or GED).

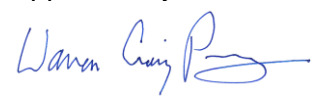
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- Documentation of all professional judgment decisions.
- Financial aid history information for transfer students via NSLDS.
- Cost of attendance information.
- Documentation of a student’s satisfactory academic progress (SAP).
- Documentation of student’s program of study and the courses in which the student was enrolled.
- Data used to establish student’s admission, enrollment status, and period of enrollment.
- Required student certification statements and supporting documentation.
- Documents used to verify applicant data and resolve conflicting information.
- Documentation relating to each student’s borrower’s receipt of FSA program funds, including but not limited to, the amount of the grant, loan, or FWS award; its payment period; its loan period, if appropriate; and the calculations used to determine the amount of grant, loan, or FWS award.
- The date and amount of each disbursement of grant or loan funds, and the date and amount of each payment of FWS wages.
- The amount, date, and basis of the school’s calculation of any refunds/returns or overpayments due to or on behalf of the student; and the payment of any refund/return or overpayment to the FSA program fund, a lender, or the Department, as appropriate.
- Documentation of and information collected at any initial or exit loan counseling required by applicable program regulations

11. **Electronic Processes:** Coastal Alabama Community College Financial Aid Office utilizes electronic processes that are required to be considered administratively capable of participating in federal student aid programs. It is the responsibility of the Financial Aid Director as the Coordinating Official to ensure compliance with the administrative capability requirements.

12. **Checking Validity of High School Completion:** If Coastal Alabama or the US Department of Education has reason to believe that a student’s high school diploma is not valid, Coastal Alabama will evaluate the validity of the student’s high school completion. A request for “acceptable documentation” will be generated by the Financial Aid Office and available in the student’s portal under Financial Aid. The only acceptable documentation for substantiating the validity of the student’s high school diploma is a copy of the final official transcript. The Financial Aid Office also tracks the “invalid high school C-flag” within the Banner system. Students who are flagged as possibly having an invalid high school are reviewed individually. If necessary, a determination of validity is done by the Registrar. A careful review of the student’s transcript is conducted, and the high school is reviewed for accreditation by an organization recognized by the state Department of Education for the state in which the high school is located.

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- 13. Information Discrepancies:** Coastal Alabama’s Financial Aid Office actively identifies and resolves discrepancies in all FSA-related information received by any office of Coastal Alabama. At a minimum, active resolution includes:
- determining what information is correct, and
 - documenting the school’s findings in the student’s electronic file.

As required under federal regulation, Coastal Alabama’s system includes a review of student aid applications, need analysis documents, multiple reporting record (MRRs), potential over award project (POPs) from common origination and disbursement (COD) website, applications for admission, program changes, and eligibility notification documents presented by or on behalf of each applicant. Other documents reviewed may include copies of income tax returns/transcripts, documents used to verify information received from the student and/or other sources and other information submitted or normally available to the school regarding a student’s citizenship, and/or previous educational experience. In addition, documentation of the student’s social security number or other factors relating to the student’s eligibility for funds under FSA programs are subject to review.

Coastal Alabama’s Admissions and the Registrar’s Office is required to provide the Financial Aid Office with any information it has that might affect a student’s eligibility, such as the student’s enrollment in an ineligible program, as well as lack of a regular high school diploma or GED. This is primarily handled utilizing system controls within the Banner system.

Coastal Alabama refers for investigation to the Office of Inspector General (OIG) any credible information indicating that a Title IV aid applicant, school employee, or third-party servicer may have engaged in fraud or other criminal misconduct in connection with an aid application.

- 14. Reviews and Proceedings:** Coastal Alabama has not been debarred, suspended or engaged in any activity that is a cause for debarment or suspension, and does not have any principle or affiliate of the institution that is debarred, suspended, or engaged in any activity that is cause for debarment or suspension.

- 15. Cohort Default Rates:** Coastal Alabama Community College has partnered with Inceptia, Inc. to manage the Cohort Default Rate. The cohort default rate is well below the 30% threshold set by the U.S. Department of Education. Following are the last three years’ cohort default rates.
- FY2019 – 5.9
 - FY2018 – 12.6
 - FY2017 - 17.5
 - FY2016 – 17.7

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16. **Financial Responsibility:** Coastal Alabama meets financial standards to continue to participate in Title IV programs. Detailed financial information processes can be found in the Fiscal Services Office Policy and Procedures Manual.

17. **Reporting and Reconciliation:** Coastal Alabama Community College processes all program reports, fiscal reports, and financial statements required for compliance with Title IV program provisions.

The Financial Aid Office and the Fiscal Services Office work closely together to ensure accuracy in financial transactions. Title IV programs have their own general ledger accounts that are reconciled every 30 days. Reconciliation is a shared responsibility between the Financial Aid Office and the Fiscal Services Office. This responsibility involves joint action by both offices to identify discrepancies and to connect those discrepancies in accordance with established deadlines, and to ensure the two offices are performing the separation of duties/functions as it relates to cash management.

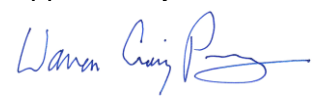
Reconciliation of Title IV programs begins with the Financial Aid Director generating reports through financial aid administration information system in Banner. Financial aid offers and disbursement records are compared with reports generated from the Department of Education system, Common Origination and Disbursement (COD) by the Financial Aid Director.

The Fiscal Services Office and Financial Aid Office work together to collect the necessary statistics to complete the report. The finalized data is loaded into the Electronic FISAP Program and sent to the Department of Education. The signature page and required certifications are uploaded in the system and/or sent certified mail.

18. **Fiscal Operations Report and Application to Participate:** It is the responsibility of the Financial Aid Director to complete the FISAP each year by the deadline. The FISAP is completed using a process in the Banner system, in conjunction with information from the Fiscal Services Office. The hardcopy of the FISAP and all supporting documentation is retained by the Financial Aid Director in the Financial Aid Office, both in hard and electronic format.

19. **National Student Loan Data System:** Financial Aid Staff are provided access to the National Student Loan Data System (NSLDS). It is the responsibility of the Financial Aid Director to ensure each employee maintains access to the system. The NSLDS is utilized at Coastal Alabama to review the financial aid history of the students who apply for Title IV aid. NSLDS records are imported into the Banner system when an ISIR record is received by Coastal Alabama. In addition, NSLDS is reviewed on a student-by-student basis for mid-year transfer students.

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Transfer monitoring files are submitted to NSLDS on a monthly basis utilizing the Banner system and Atomic processes. Transfer monitoring holds are placed on student accounts for 7 days to prevent disbursement until it is determined that there is not an alert that needs attention. The Financial Aid Director and/or Financial Aid Advisor who oversees verification adequately reviews alerts received via Atomic processes.

20. **Program-Specific Reporting:** Coastal Alabama Community College reports enrollment at the program level via the Student Clearinghouse. This responsibility lies with the Office of the Registrar.

21. **Copyright Infringement and Peer to Peer File Sharing:** In accordance with Higher Education Opportunity Act (HEOA), Coastal Alabama Community College makes an annual disclosure to inform students that the illegal distribution of copyrighted materials may subject them to criminal and civil penalties.

22. **General Title IV Student Eligibility Requirements:** To be considered eligible for the Title IV aid at Coastal Alabama, the student must meet the following minimum criteria. Additional eligibility criteria exist for individual federal/state/local programs:

- Be enrolled as a regular student in an eligible program.
- Have a high school diploma or its recognized equivalent or be home schooled and obtain a secondary school completion credential for home schooling provided by the student’s home state, if one is offered, or have completed a secondary school education in a home school setting that qualifies as an exemption from compulsory attendance requirements under state law.
- Have a valid Social Security Number with the Social Security Administration, if required.
- Be a U.S. citizen or eligible non-citizen.
- Be registered with Selective Service, if required.
- Not be in default on a Title IV loan or have made satisfactory repayment arrangements.
- Not be liable for an overpayment of any Title IV aid or have made satisfactory repayment arrangements.
- Must be meeting minimum SAP requirements.
- Not have property which is subject to a judgment lien for a debt owed to the U.S. or have made satisfactory repayment arrangements.
- Have not been convicted of an offense involving the possession or sale of illegal drugs while within a term for which he or she received Title IV aid.

23. **Federal Aid Programs in Which Institution Participates:**

- Pell Grant

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- Federal Work Study
- Supplemental Educational Opportunity Grant (SEOG)
- Iraq and Afghanistan Service Grant (ISAG)

a. **Federal Pell Grant Program:** The eligibility for a Federal Pell Grant is determined by the U.S. Department of Education. The Department documents the student’s eligibility by the Expected Family Contribution (EFC) number reported on the Student Aid Report (SAR). The Pell Grant is adjusted according to the student’s enrollment status (full-time, three-quarter time, half-time or less than half-time at the census date). Pell Grant does not have to be repaid.

If the student does not use his/her entire grant to pay school charges, the balance will be forwarded no later than 14 days after a credit balance occurs on his/her account. An electronic funds transfer to a student’s designated bank account will occur after any remaining tuition and fees have been subtracted from the student’s award. If direct deposit is not set up, a check will be mailed to the student.

A student’s Pell award will be recalculated only when there is a change in enrollment status up to the Pell recalculation date. Change in student enrollment levels that occur following the Pell recalculation date should not influence the student’s Pell grant. A complete withdrawal may result in a recalculation of Pell grant.

Internal Procedures for Awarding Pell Grants: Pell grant is awarded to students in accordance with federal and institutional regulations and policies. Generally, the process is as follows:

- ISIR Records are imported daily utilizing Atomic processes and the Banner system.
- Pell awards are posted to student accounts and appear in the student portal online.
- Pell awards are authorized to pay charges daily and disbursed to accounts by the appropriate office personnel on the published disbursement dates.
- Awards are adjusted, if necessary, as enrollment is tracked.
- All ineligible awards are sent back to COD using R2T4 calculations processed in Banner.
- Students are notified of any changes in Pell amounts via the student portal online.

b. **Federal Work Study Program:** The Federal Work Study Program provides students with an opportunity to earn money to assist with costs related to school attendance. To be considered for eligibility, a student must have an ISIR on file in the Financial Aid Office, the student’s file must be

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complete and they must have unmet need after packaging. In addition, the student must currently be enrolled at least halftime (6 hours) for the term. Exception to this policy may be made at the discretion of the Financial Aid Director.

The student's cost of attendance is based upon their educational program. A budget is constructed which reflects the student's maximum earning potential. Students who are interested in obtaining a work study position are directed to contact the Financial Aid Office to determine eligibility.

A full-time work study position is generally 15 hours per week allowing the student to earn potentially \$4,050 during the academic year. On campus students are paid \$9.00 an hour. Food Service work study students and Reading and Math Tutors are paid \$10.00 an hour. If funds remain after fall and spring, summer work study positions will be available.

Work study students can be released from employment and reason for dismissal from the program will be noted in the Banner system. Once released from a job assignment, work study students are no longer considered for work study assignments. Exceptions may be made on a case-by-case basis by the Financial Aid Director. Job descriptions are available from the Financial Aid Office.

General Employment Conditions and Limitations: The appropriate Financial Aid Senior Assistant awards FWS funds to students and the Financial Aid Director is responsible to ensure that all federal and institutional regulations and policies are followed. Generally, the process is as follows:

- ISIR records are imported in Banner daily
- Emails and social media posts encourage students to contact the Financial Aid Office to make the appropriate advisor aware of their interest in work study
- Students complete the online work study application for employment packet
- Financial Aid has a list of jobs and assists supervisors with matching jobs and applicants
- FWS is paid to work study students monthly. It is the student's responsibility to pay school charges if they so choose.
- Funds are adjusted if for some reason the student obtains additional aid and/or becomes unemployed during the term.

Federal Share Limitations: Coastal Alabama Community College has been granted a waiver of the 25% institutional share of the total funds under each program. However, Coastal Alabama Community College expends a percentage of FWS allocation to compensate students employed in

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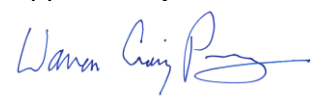
community service-learning positions. The Federal Work-Study Program provides 100% of the wages to eligible students who qualify based on the results of the student’s Free Application for Federal Student Aid (FAFSA). The waiver notification is maintained by the Director along with the PPA and ECAR documents.

Fiscal Procedures and Recordkeeping: No student may begin a work assignment until authorized by the appropriate Financial Aid Senior Assistant. To be authorized, all paperwork must be complete and on file in the Financial Aid Office. Work study pay is processed via the Fiscal Services Office at the end of the month. Students receive their pay via direct deposit. A schedule of time sheet due dates and work study pay is sent to each supervisor to share with their work study student. Work study students and supervisors are provided an exact timetable of due dates and pay dates at the beginning of each academic year. However, the general schedule is as follows:

MONTHLY WORK PERIOD	TIME SHEETS DUE TO FINANCIAL AID	PAYMENT ISSUED
August 21 to September 20	September 19	Last Day of September
September 21 to October 20	October 19	Last Day of October
October 21 to November 20	November 19	Last Day of November
November 21 to December 20	December 19	Last Day of December
December 21 to January 20	January 19	Last Day of January
January 21 to February 20	February 19	Last Day of February
February 21 to March 20	March 19	Last Day of March
March 21 to April 20	April 19	Last Day of April
April 21 to May 20	May 19	Last Day of May
May 21 to June 20	June 19	Last Day of June
June 21 to July 20	July 19	Last Day of July
July 21 to August 20	August 19	Last Day of August

The Fiscal Services Office’s absolute submission deadline is 3 business days after the 20th of the month. Therefore, timesheets must be submitted to Financial Aid for processing no later than noon 2 business days after the 20th. Exceptions to the deadline will be rare. A reminder email will be sent to all work study supervisors monthly to facilitate timely submission of time sheets. Work study payroll processes are run the last working day of the

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month. Students are preferably paid by direct deposit; however, checks will be mailed if necessary to the address on file.

Job Location and Development Program: Students work in a variety of offices across all Coastal Alabama campuses. Anyone wishing to employ a college work study student must work with the Financial Aid Senior Assistant over work study to develop a job description.

- c. **Federal Supplemental Educational Opportunity Grant (SEOG):** To be eligible for an FSEOG award at Coastal Alabama, a student must:
- Not have earned a baccalaureate degree.
 - Have an enrollment status of at least half-time.
 - Have applied for Federal aid and have been determined eligible for a Federal Pell Grant with an expected family contribution (EFC) of 0.

Internal Procedures for Awarding SEOG: Awards are posted to student accounts utilizing the auto-package processes in Banner. Awards are made on a first come, first-serve basis until all funds have been exhausted.

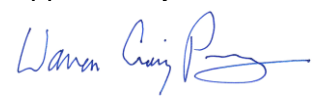
If the student does not use his/her entire grant to pay school charges, the balance will be forwarded no later than 14 days after a credit balance occurs on his/her account. An electronic funds transfer to a student's designated bank account will occur after any remaining tuition and fees have been subtracted from the student's award. If direct deposit is not set up, a check will be mailed to the student.

At the end of each term, FSEOG awards are adjusted on student accounts to reflect actual paid amounts. This frees up monies to be auto packaged again until available funds are exhausted. All federal and institutional regulations and policies are followed.

Generally, the process is as follows:

- ISIR Records are imported daily utilizing Atomic processes and the Banner system.
- FSEOG awards are posted to student accounts and appear in the student portal online.
- FSEOG awards are authorized to pay charges daily and disbursed to accounts by the appropriate office personnel on the published disbursement dates.
- Awards are adjusted, if necessary, as enrollment is tracked.
- All ineligible awards are sent back to COD using R2T4 calculations processed in Banner.
- Students are notified of any changes in FSEOG amounts via the student portal online.

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d. **Iraq and Afghanistan Service Grant:** Coastal Alabama Community College has yet to have a student qualify for the Iraq and Afghanistan Service Grant. However, when notified that there is an eligible receipt, the grant will be awarded in accordance with the federal regulations. Eligibility is determined by information submitted on the FAFSA. Eligible students are not eligible for Pell grant based on EFC but must meet the other requirements to be Pell eligible. The student's parent or guardian must have been a member of the U.S. Armed Forces and died because of military service performed in Iraq or Afghanistan after the events of 9/11. Eligible students must have been under the age of 24 and enrolled in college at least part time at the time of the parent's death.

24. **State Aid (excluding VA) Programs in Which Institution Participates:**
Alabama Student Assistance Program - ASAP

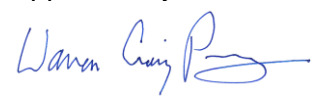
a. **Alabama Student Assistance Program – ASAP:** The Financial Aid Office processes all state aid in accordance with state and college policy. There is no application, other than FAFSA, required to receive ASAP. Awards are posted to student accounts utilizing the auto-package processes in Banner. Awards are made on a first-come, first-serve basis until all funds have been exhausted. ASAP is awarded to students with the lowest EFC first and students must be enrolled at least half time to be eligible. Students must remain compliant with the SAP policy. Students must also be an Alabama resident and eligible U.S. citizen.

Generally, the process is as follows:

- ISIR Records are imported daily utilizing Atomic processes and the Banner system.
- ASAP awards are posted to student accounts and appear in the student portal online.
- ASAP awards are authorized to pay charges daily and disbursed to accounts by the appropriate office personnel on the published disbursement dates.
- Awards are adjusted, if necessary, as enrollment is tracked.
- Students are notified of any changes in ASAP amounts via the student portal online.

Coastal Alabama is notified every summer of the total dollar amount of state aid funds that can be awarded to students. A signed agreement to participate is submitted to the State every July. These funds are reconciled at the end of each semester utilizing the Banner System. Funds are requested from the state by the Fiscal Services Office. Total expenditures are reported by the Financial Aid Director during July.

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25. Institutional Aid Programs: Coastal Alabama Community College offers numerous institutional scholarships including academic, performance and ability, athletic, community and hardship scholarships. Scholarships recognize achievement, ability, and participation and offset the cost of attending college.

a. General Scholarship Eligibility Requirements:

- Complete all Admissions requirements
- Qualify for in-state tuition
- Be a full-time student (exception Nursing)
- Meet minimum ACT requirements – composite and/or super scores
- Meet minimum GPA requirements – dual enrollment and transfer hours included in college GPA
- Must complete a minimum of 24 credit hours per academic year
- Be a high school diploma or GED graduate.
- Consecutive 2 year maximum, not to exceed 82 attempted cumulative credit hours, dual enrollment and transfer hours included
- Renewal is automatic based on criteria being met

b. Additional Scholarship Information:

1) Deadlines:

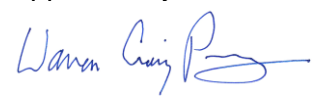
- September 1: Scholarship Application will open.
- February 1: Scholarship Application will close. Applications are finalized and the selection process begins.
- March 1: Acceptance contracts are sent to students.
- March 15: Signed contracts must be received, and awarding begins.

At the end of each term, GPA and credit hour attainment will be reviewed and necessary adjustments will be complete before the next term begins. Students will be notified of adjustments via their OneACCS student portal and their Coastal Alabama student email. Community Scholarships may fall outside the previously determined deadlines but should be awarded prior to the fall semester start date.

2) Process for awarding after application submission and approval:

- Academic scholarships are automatically awarded based on ACT score and GPA.
- Technical scholarships are awarded by the Dean of Career Technology, Dean of Workforce Development, and their designees. Scholarships are awarded based on a program’s need along with criteria such as but not limited to interview, performance, and financial need.

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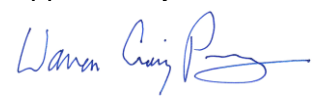


- Performance and Ability Scholarships are awarded by the activity sponsors based on criteria such as interview, audition, and/or academic performance.
- Community Scholarships are awarded based on placement in community activities and community service. Official notification from the community entity is required.
- Hardship Scholarships are awarded by the Financial Aid Office based on required criteria throughout the academic year.

3) Additional Scholarship Clarification:

- Academic and Community Scholarships are awarded to traditional students while they are seniors in high school.
- Technical and Music Scholarships are awarded to traditional students while they are seniors in high school and may also be awarded to non-traditional students.
- Scholarships awarded for 2 consecutive years, not to exceed 82 attempted credit hours, including transfer and dual enrollment hours, or an earned associates degree, whichever comes first.
- Students must be full-time, 12 credit hours for fall and spring, 6 credit hours for summer to be eligible.
- GPA and credit hour attainment are measured at the end of each term.
- Nursing students are not required to be full-time due to curriculum structure. These students must be accepted into the Nursing Program and enrolled in nursing classes.
- Scholarships are awarded for the full academic year but may be reduced if students do not meet minimum requirements.
- If a student fails to meet the scholarship requirements each semester, the scholarship is lost for the following semester. Students who get back on track and meet the minimum criteria may earn their scholarship back one time only.
- Scholarships that are unclaimed will be awarded to eligible students in the application pool that were not previously awarded. Scholarship funds can be shifted from one fund to the other.
- Community Scholarships may be forfeited during or after a semester if the student neglects the requirements as specified by the sponsor or the student feels they cannot uphold the requirements. These scholarships may be adjusted based on the forfeiture date. These scholarships may be awarded to another student from the applicant pool as deemed necessary by the sponsor.
- Scholarships for summer semesters will pay for less than half time enrollment but must not exceed the 82-credit hour limit.

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- Scholarship recipients in their last semester of study needing to be part time will be eligible for part time enrollment to prevent exceeding the 82-credit hour limit only.
- Scholarship recipients are subject to all academic and financial aid rules that apply to all students at Coastal Alabama.
- The Scholarship Chair and Co-Chair have final approval for all scholarship awarding and exceptions.

c. Academic Scholarships:

- Presidential Scholarship
- Dean’s Scholarship
- Academic Excellence Scholarship

1) **Presidential Scholarship:** An application is required. To be considered, a student must have a 3.5 high school GPA and a minimum ACT score (super score) of 25. Recipients must maintain a 3.0 cumulative GPA. The scholarship covers tuition and fees and is awarded for the fall, spring, and summer semesters.

2) **Dean’s Scholarship:** An application is required. To be considered, a student must have a 3.0 high school GPA and a minimum ACT score (super score) of 23. Recipients must maintain a 3.0 cumulative GPA. The scholarship is \$1500 per semester and is awarded for the fall and spring semesters.

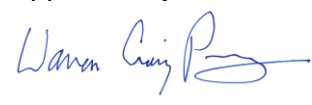
3) **Academic Excellence Scholarship:** An application is required. To be considered, a student must have a 3.0 high school GPA and a minimum ACT score (super score) of 21. Recipients must maintain a 3.0 cumulative GPA. The scholarship is \$1000 and is awarded for the fall and spring semesters.

d. Performance and Ability Scholarships:

- Ambassador Scholarships
- Technical Scholarships
- Music/Art Scholarships
- Athletic Scholarships

1) **Ambassador Scholarships:** An application is required. To be considered, a student must have a 2.5 high school GPA and a minimum ACT score (super score) of 16. Recipients must maintain a 2.5 cumulative GPA. The scholarship covers tuition and fees and is awarded for the fall, spring, and summer semesters. Recipients must participate in activities and an interview is required.

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- 2) **Technical Scholarships:** An application is required. To be considered, a student must have a 2.5 high school GPA. There is not an ACT score requirement. Recipients must maintain a 2.5 cumulative GPA. The scholarship is \$1500 per semester and is awarded for the fall, spring, and summer semesters. Recipients must be seeking a technical degree and an interview may be required.

- 3) **Music/Art Scholarships:** An application is required. To be considered, a student must have a 2.5 high school GPA and a minimum ACT score (super score) of 16. Recipients must maintain a 2.5 cumulative GPA. The scholarship is \$1000 and is awarded for the summer, fall, and spring semesters. Recipient must participate in activities and an audition/interview is required.

- 4) **Athletic Scholarships:** Athletic Scholarships are awarded in accordance with the rules and regulations of the Alabama Community College System and the National Junior College Athletic Association. A limited number of out-of-state scholarships are available. Athletic scholarships cover the cost of tuition, fees, and books. The athlete is responsible for all dormitory charges. Recipients must be enrolled full-time and attend classes on the campus associated with their sport/scholarship. Students must be admitted to the college. Applicants should contact the coach(es) of the sport in which they are interested. The following are the Athletic Scholarship opportunities.
 - Baseball – Bay Minette, Brewton
 - Cheer – Bay Minette, Monroeville
 - Men’s Basketball - Bay Minette, Monroeville
 - Men’s Cross Country - Brewton
 - Men’s Tennis - Bay Minette, Monroeville
 - Men’s Golf - Bay Minette, Brewton
 - Softball - Bay Minette, Monroeville
 - Volleyball - Bay Minette, Brewton
 - Women’s Basketball - Bay Minette, Monroeville
 - Women’s Tennis - Bay Minette, Monroeville
 - Women’s Cross Country – Brewton
 - Women’s Golf - Brewton

- e. **Community Scholarships:** Community Scholarships are awarded for the following - Distinguished Young Woman, Area Women Action Group Miss AWAG Pageant, Dogwood Pageant, and the Coastal Alabama SGA Presidents. Official notification from community entity is required prior to awarding. Recipients must have a 2.5 high school GPA and minimum ACT score of 16 ACT. Recipients also must maintain a 2.5 cumulative GPA. The scholarship is \$1000 and is awarded for the fall and spring semesters.

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f. **Hardship Scholarships:**

- Courage and Perseverance Scholarship
- Barnes and Noble Book Scholarship
- Coastal Alabama First Time Enrolled Non-Traditional Students Scholarship (CAFTENT)

1) **Courage and Perseverance:** An application is required and available from instructors, the Financial Aid Office, as well as other campus offices. Students are required to write a 250-word essay. The scholarship covers tuition and fees for one term and is awarded for one term. Recipient must have a FAFSA on file with Financial Aid.

2) **Barnes and Noble Book:** An application is required and available from instructors, the Financial Aid Office, as well as other campus offices. Students are required to submit a type-written statement. The scholarship is \$500 and is awarded for one term. Recipient must have a FAFSA on file with Financial Aid.

3) **CAFTENT:** An application is required and available on the website at <https://form.jotform.com/203384985051156>. Recipients must have and maintain a 2.5 cumulative GPA. The scholarship is \$1500 and is awarded for the fall, spring, and summer semesters. The recipient must have a FAFSA on file with Financial Aid.

z. **Institutional Tuition Waiver Program:**

- GED Class Waiver
- Senior Adult Waiver
- Employee/Dependent Tuition Waiver

Tuition waivers are processed by the Financial Aid Office once the appropriate Senior Assistant is notified that a student is eligible. Guidelines are outlined below.

1) **GED Class Waiver:** This waiver provides one free class to students who have successfully passed the GED in the State of Alabama. Eligibility is determined by the Alabama Community College System which is the State Office for the GED Testing Program. Contact the Office of Admissions and/or Financial Aid for additional information. This is commonly awarded with the Ready to Work award.

2) **Senior Adult Waiver:** Senior Adult Scholarship Program (60-Plus Students) this scholarship program is granted to U.S. Citizens- who are 60 years of age or older and who enroll for classes either part-time or full time for credit or audit. The scholarship does not cover repeat courses. This

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program covers only tuition cost. The student must complete the 60 Plus scholarship application form found on the website under the Financial Aid tab, then go to forms. The student must provide a copy of their driver's license or some form of identification proving they are 60 years old or older. This scholarship is good for any student within our admissions service area. Awards are limited and based on available funds.

- 3) **Employee/Dependent Tuition Waiver:** This waiver pays tuition only and is designed for all full-time and Salary Schedule H-35 employees of the Alabama Community College System and their dependents as defined under Section II of policy 612.02 of the ACCS Policy. An application for the tuition assistance program is available in the OneACCS portal and should be completed prior to registration for classes. The employee/student is required to complete the Employee and/or Dependent Waiver Form each semester and submit it to the Human Resources Office (hr@coastalalabama.edu) for approval 15 business days prior to the first day of class to avoid being purged from the course for non-payment. Forms received after the deadline may not be processed in time to avoid the purge. Forms will not be accepted after the term census date. Census dates can be found on the term calendar.

Students must have a cumulative 2.0 GPA. The waiver does not cover repeat coursework. The waiver covers tuition only and the student is responsible for all fees. Non-payment of fees may cause a student to be purged. There are three levels of this waiver:

- Full waiver covers 100% tuition
- 2/3 waiver covers 66% tuition
- 1/3 waiver covers 33% tuition

aa. **Institutional Work Study:** This program gives students a chance to earn part of their college expenses and receive valuable work experience, possibly in their field of study. Students who wish to utilize Institutional Work Study must be approved by the Chief Financial Officer. In order to qualify, students must have been accepted on at least a half-time basis and have the ability to maintain satisfactory academic progress toward a degree or certificate. The student must be a citizen or permanent resident of the United States. In addition, all paperwork necessary to be a federal work study student must be complete and on file prior to employment.

bb. **Coastal Alabama Community College Outside Scholarship Program:** Coastal Alabama offers several scholarships funded by outside entities. These are listed on the website.

- cc. **Other Aid Programs:**
- Veteran's Educational Benefits

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- WIOA – Workforce Investment Opportunity Act
- Alternative Student Loans
- Ready to Work

1) **Veteran Education Benefits:**

- Chapter 33 – Post 911
- Chapter 31 Vocational Rehabilitation
- Chapter 30 Montgomery GI Bill and Active Duty
- Chapter 1606 Montgomery GI Bill Selected Reserves
- Chapter 35 Survivors and Dependents Educational Assistance Program
- My Career Advancement Account (MYCAA)

Students who plan to attend Coastal Alabama Community College under any type of Veteran’s Education Assistance Program should contact the VA School Certifying Official on the Bay Minette Campus or the point of contact on any other campus. To be eligible for VA Education Benefits, a student must adhere to policies established by the Veterans Administration, the State Approving Agency, and Coastal Alabama Community College. Additional information and all necessary forms and instructions for applying for VA Education Benefits is found on the Coastal Alabama website.

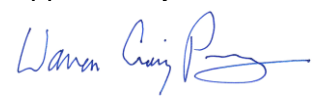
Coastal Alabama Community College refrains from high-pressure recruitment tactics such as making multiple unsolicited contacts (3 or more), including contacts by phone, email, or in-person, or engage in same-day recruitment and registration for the purpose of securing service member enrollment.

Eligible Service members are encouraged to receive approval from an Educational Services Officer (ESO) or counselor within the Military Service prior to enrolling at Coastal Alabama Community College.

2) **Veteran Education Benefits:**

- Chapter 30 – Montgomery GI Bill
- Chapter 31 – Veteran Readiness and Employment (formerly Vocational Rehabilitation)
- Chapter 33 – Post 9/11
- Chapter 1606 – Montgomery GI Bill – Selected Reserve
- Chapter 35 – Dependents Educational Assistance (DEA)
- Chapter 36 – Counseling Services
- Tuition Assistance – for individuals currently on active duty and active reserve
- State VA – Alabama GI Dependent Scholarship for dependents and spouses

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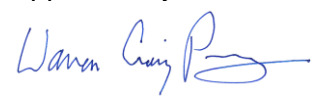
- VA Work Study
- MyCAA

The Veteran Affairs Office at Coastal Alabama Community College makes every effort to ensure that all veterans, dependents, and reservists receive their educational benefits in a timely manner. Students with questions about applying for VA education benefits, should contact the Veterans Affairs Office located in the Financial Aid Office. They can email veterans@coastalalabama.edu or call 251-580-2292. Students with questions regarding eligibility should contact the Department of Veterans Affairs (DVA) at 1-888-GIBILL1.

Students using VA Benefits are required to submit a Request for Certification of Enrollment, available in the Financial Aid Office and online, to the VA School Certifying Official each semester if they wish to use their benefits. Otherwise, classes will not be certified, and students will not receive their benefits.

- i) **Chapter 30 – Montgomery GI Bill:** These students receive benefits in the form of a monthly check sent directly to the student. These benefits do not pay for tuition or books. Muskogee Regional VA Education Office determines eligibility.
- ii) **Chapter 31 – Veteran Readiness and Employment (formerly Vocational Rehabilitation):** These students receive benefits that pay for tuition and books, as well as a monthly stipend, which is determined by their local office. The local office is responsible for getting an authorization form to the Coastal Alabama Veterans Affairs Office so that tuition and books can be paid for.
- iii) **Chapter 33 – Post 9/11:** This is for veterans, spouses, and children. It pays tuition (based on a percentage rating), provides stipends for books, and pays a basic monthly housing allowance. Tuition money is sent to the College, and the book stipend and housing allowance is paid straight from the VA to the student via check or direct deposit. To be eligible for the full housing allowance, students must be full time the entire semester (including modules) and must have at least one on-campus course. If the student is less than full-time, the allowance will be prorated. Students must be enrolled in a minimum of 7 credit hours to qualify for the housing allowance. For individuals whose eligibility rating is less than 100 percent, the housing allowance will be paid based on percentage (60 percent, 70 percent, 80 percent, etc.).
- iv) **Chapter 1606 – Montgomery GI Bill – Selected Reserve:** These students receive benefits in the form of a monthly check sent directly to

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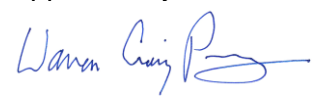


the student. These benefits do not pay for tuition or books. Muskogee Regional VA Education Office determines eligibility

- v) **Chapter 35 – Dependents Educational Assistance (DEA):** These students receive benefits in the form of a monthly check sent directly to the student. These benefits do not pay for tuition or books. Muskogee Regional VA Education Office determines eligibility. Survivors and Dependents Educational Assistance Program provides education and training opportunities to eligible dependents of certain veterans. This program offers up to 36 months of education benefits. These benefits may be used for degree and/or certificate programs, apprenticeships, and on-the-job training. Spouses may take correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain conditions.
- vi) **Chapter 36 – Counseling Services:** This benefit is designed to provide professional, educational, vocational and career counseling services to service members, veterans and dependents. This benefit is available to service members within six months of anticipated discharge, veterans within one year following discharge from active duty, and service members or veteran currently eligible for a VA education benefit and all current VA education beneficiaries. Students must complete the VA form 28-8832 for counseling. Information about this benefit can be found at the following website <https://www.va.gov/careers-employment/education-and-career-counseling/>.
- vii) **Tuition Assistance – for individuals currently on active duty and active reserve:** This benefit is for active duty and active reserve only, not for spouses or children. Service members must apply through their service branch (Army, Navy, Air Force, and Coast Guard) and links are provided on the website. Upon approval, the service member must submit a Tuition assistance authorization form to the College’s Veterans Affairs Office. Tuition Assistance covers tuition and fees only, no books or housing allowance.

Tuition assistance (TA) is a Department of Defense (DOD) program. Go Army Ed is the virtual gateway for all eligible Active Duty, National Guard, and Army Reserve soldiers to request tuition assistance (TA) online, anytime, anywhere, for classroom and distance learning. Soldiers manage their education records, including college classes, testing, on-duty classes, and Army education counselor support. Soldiers may request TA through Go Army Ed prior to the course start date and Go Army Ed will notify the soldier of TA approval. If the TA request is not approved, Go Army Ed will advise the soldier of the

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reason and the next steps. All drops/withdrawals must be handled through Go Army Ed. Soldiers who do not successfully complete a class due to military reasons must request a Withdrawal for Military Reasons through Go Army Ed and complete all required steps to ensure that they will not be charged. Students have fourteen (14) days from the start of the semester to input information into the Go Army Ed system for TA approval.

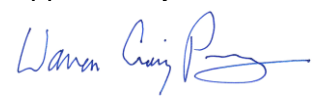
viii) **Alabama State GI Dependent Scholarship:** This benefit is for spouses and children of a disabled veteran. The veteran must have a minimum 40 percent service-connected disability (20% prior to July 20, 2017) and must be a resident of the State of Alabama when he/she enlisted. If the veteran was not a resident of the State of Alabama at the time of enlistment, but he/she has lived in Alabama for five years or longer, then he/she may qualify. State VA pays tuition and a portion of fees and books. State VA does not cover \$29 per credit hour of fees, nor do they cover remedial courses. Remaining balances are paid for by cash or alternative methods of financial aid.

Student applications must be completed at the Alabama State Veterans Affairs Office in the Bay Haas Building at 1150 Government Street, Mobile, AL 36606, the phone number is 251.574.8578 or the Alabama State Veterans Affairs Office at 201 East Section Street Foley AL 36535 the phone number is 251.937.0218. For student that live in other surrounding counties, they will complete the application at the Veteran Service Office in the county that they live. Once eligibility is determined, the State office in Montgomery will mail the school and the student a certificate with the number of semesters eligible, the effective date and the expiration date.

The spouse or dependent must complete and submit a FAFSA (Free Application for Federal Student Aid) and if awarded Pell or loans, the Pell or loans will be the primary payer and the State VA will be payer of last resort. If the student is not awarded Pell or loans then the State VA will be the primary payer.

If a student transfers to or from a school within the State of Alabama, the school that they are transferring from has to complete an ADVA-5s form entering all semesters that were billed and how many hours billed. This form is emailed to State VA education office, so that a Supplemental Certificate of Entitlement can be sent to the new school. Rachel Griffith, rachel.griffith@va.alabama.gov. is the contact person for all State VA.

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- ix) **VA Work Study:** VA Work Study is a program for Veterans that are entitled to Chapters 30, 31, 33, and 35 to earn money and work while training in a college degree, vocational rehabilitation, or professional program at least three-quarter time. Work Study allowance is in addition to their regular education benefit. Work Study is available under most educational assistance programs administered by the VA. VA work study students may do the following work; VA paperwork at schools, VA paperwork at VA offices or facilities, VA outreach services under VA supervision, outreach services as provided by a State approving agency, provide hospital, home-care, or medical treatment to veterans at VA medical facilities or other approved facilities (including a State Home receiving VA per diem assistance, Administrative office work at a national cemetery or a State veteran’s cemetery and work at Department of Defense facilities related to education benefits under the Chapter 1606 education benefit.

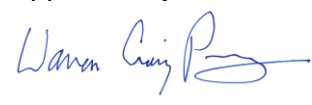
The hourly rate will be the greater of the Federal minimum wage or the minimum wage for the State in which the veteran is working. The current rate is \$7.25 per hour. Veteran must work 50 hours before being able to receive payment. Their time record is a form 22-8690 with all of their personal information listed, this form is provided by the VA. They record time daily in quarter increments such as .25, .5, .75, 1 and initial daily and the work study supervisor has to initial daily. Once 50 hours has been reached the time record is signed at the bottom by the VA work study supervisor and then submitted by using ASK A QUESTION on the VA education and training website. The VA processes the Time Record and payment is made to the Veteran.

To apply the work study benefits the veteran must complete form 22-8691 application for Work-Study Allowance. This form is then uploaded to the ASK A QUESTION by the work site supervisor. Once approved the VA will send a 22-8690 Time Record and form 22-8692b Work-Study Agreement. The veteran reads and signs the 22-8692b and the VA site supervisor submits it back to the VA using the ASK A QUESTION.

The Veteran Affairs office advertises the availability of Work Study opportunities via email to all qualified veteran students. There are two work study positions available during the Fall and Spring semester. Student are afforded the opportunity to work both semesters and the student can work both years while attending Coastal Alabama.

- x) **MYCAA:** The Military Spouses Center Advancement Account (MYCAA) programs sets out to prepare eligible military spouses for the work force by offering up to \$4,000 of financial assistance (FA) from the

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Department of Defense (DOD). This is meant to encourage spouses of military personnel to pursue education, training, licenses, certificates, and degrees leading to employment in portable career fields. The MYCAA program uses this funding to pay schools directly for coursework and exams taken by the approved spouse account owner.

- 3) **Alabama National Guard Education Assistance Program- ANGEAP:** This program was established by the Alabama State Legislature and was designed to provide financial assistance to active Alabama National Guard members who are enrolled in degree programs at accredited post-secondary institutions of higher learning located within the state of Alabama. Limited funding is provided by the Alabama Legislature, and priority is given to those who apply early. Students must meet the minimum eligibility requirements for this program are as follows:
 - Be at least 17 years of age
 - Be an Alabama resident
 - Be a member in good standing with the Alabama National Guard
 - Be a member of a federally recognized unit of the Alabama National Guard
 - Have completed basic training, advanced individual training and 1 year of service
 - Be enrolled in a degree program at an accredited college, university, community college, or technical college within the State of Alabama
 - Must pass classes with a grade of C or higher
 - Complete a FAFSA
 - An approved course planner is required prior to starting classes.

- 4) **Workforce Investment Opportunity Act Funds – WIOA:** The authorization for Workforce Investment Act funding is provided to the Fiscal Services Office by a WIOA representative. Aid under this program is awarded to the student under the terms and conditions outlined within the contractual agreement. Currently Coastal Alabama works with two WIOA Agencies – Southwest Alabama Partnership for Training and Employment, Inc. (SWAPTE) and Career Source Escarosa Florida. To determine eligibility for WIOA funds, students must submit a FAFSA and have no Pell eligibility. The Career Center Offices determine eligibility based on information shared between the Career Center and the Financial Aid Office. The Career Center provides vouchers to cover tuition, fees, and books.

- 5) **Alternative/Private Education Loans:** To certify a private loan for a student, must be enrolled at least half-time (6 credits). All eligibility is determined by the lender. Application is made via the Great Lakes Fast Choice online portal on the Coastal Alabama website. For information regarding this loan program students and/or parents should visit <https://choice.fastproducts.org/FastChoice/home/106000>.

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Eligibility determination and posting to student’s award screens take place in Financial Aid. The Fiscal Services Office is notified, and schedules are held if necessary. Loans are authorized and subsequently disbursed to student accounts once funds are received in the Fiscal Services Office from the lender.

A loan adjustment/cancellation request is possible. If a student wishes to reduce, decline, or modify their alternative student loans, they need to submit the signed and dated loan adjustment request either in person or via the student’s Coastal Alabama email account. The requested adjustment will be made if requested prior to disbursement and if the request complies with Federal regulation.

- 6) **Ready to Work:** This award is managed by the Alabama Community College System in partnership with Alabama Industrial Development Training (AIDT), which is a state agency established to build a healthy state economy by recruiting and training a skilled workforce. Participants must provide their Ready to Work Certificate of Recognition showing that they have successfully complete the program with the date completed. There is no timeframe for the certificate to be used. There is a Ready to Work file with previously awarded certificates in the Office of the Assistant Director. Commonly awarded with the GED Waiver.

06.06.04 **Institutional Requirements Relating to Educational Loans:**

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

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

- 2. **Loan Programs and Philosophy:** Coastal Alabama Community College participates in the William D. Ford Federal Direct Stafford Loan Program (Direct Loans).

It is the philosophy of the financial aid programs at Coastal Alabama that loans should be taken out as the last alternative for financing a student’s education. Federal and state grants, as well as scholarships and the federal work study program are the first sources of aid. It is also recognized that in many cases, a student loan may be the only viable alternative for meeting educational

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expenses and are to be considered as an investment in the education and future of students.

- 3. Direct Loan Packaging Policy:** Federal student loans are automatically packaged in offered status and are a part of the student’s financial aid offer. Students must sign into the OneACCS student portal to accept, decline, or adjust the offered loan amount. Once the student accepts the offered loans, Requirements for entrance counseling and the master promissory note are automatically added to the student’s financial aid requirements. Once the student has completed all loan requirements, the loan will be authorized to cover charges on the student’s account.

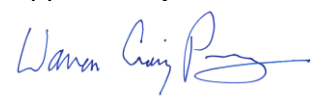
Coastal Alabama uses the standard scheduled academic year (SAY) to determine eligibility and annual loan limits. Summer session is considered the trailing semester of the academic year. Borrower based academic year will not be used.

Students who attended another institution and received a direct loan and transfer to Coastal Alabama within the same academic year will have the loan amount received at the prior school deducted from their annual loan eligibility.

- 4. Direct Subsidized Loans:** Students who receive subsidized loans are charged interest when they complete the program, leave school or drop to less than half time enrollment. Students are required to begin repayment 6 months after leaving school or dropping to less than half time enrollment. Eligibility is based on the cost of attendance minus the student’s Expected Family Contribution (EFC) as calculated by the Central Processor from the FAFSA. In accordance with packaging guidelines, any other aid, including outside scholarships or aid received is also subtracted to determine a student’s unmet need or subsidized loan eligibility.

Loan amounts must be prorated for students with only one semester remaining to complete the requirements of the education program. Prorating also applies to a student who has a one semester extension of financial aid eligibility approved. First year students who have unmet need after all other financial aid has been awarded, may borrow a subsidized student loan up to the amount of their unmet need or \$3,500 whichever is less. Second year students may borrow a subsidized loan up to the amount of their unmet need or \$4500 whichever is less. Coastal Alabama identifies a first-year student as one who has completed less than 30 credit hours toward his or her current education program and a second-year student as one who has completed 30 or more credit hours toward the current education program. Students who advance a grade level at the end of a semester within the school year can apply the difference.

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5. **Direct Unsubsidized Loans:** Students who borrow unsubsidized student loans are charged interest when the funds are disbursed. Students have options concerning repayment. They can defer repayment until leaving school, make regular interest and principal payments or make interest only payments. Arrangements are made with the student loan service provider, not Coastal Alabama Community College.

Eligibility is determined in a way similar to subsidized loans with the difference being the EFC is not a part of the calculation. The cost of attendance (COA) minus any other financial aid the student may be receiving equals their unsubsidized loan eligibility. Other financial aid, sometimes referred to as estimated financial assistance, includes subsidized loans and other aid. Students are always awarded subsidized loans up to their maximum eligibility before being awarded an unsubsidized loan.

Dependent students may apply for up to \$2,000 in an additional unsubsidized loan. Independent students may apply for up to \$6,000 in an additional unsubsidized loan. Eligibility is calculated in the same way for any unsubsidized loan.

The total annual borrowing limits are:

	Dependent Students	Independent Students
First Year	\$5,500	\$9,500
	\$3,500 sub	\$3,500 sub
	\$2,000 unsub	\$6,000 unsub
Second Year	\$6,500	\$10,500
	\$4,500 sub	\$4,500 sub
	\$2,000 unsub	\$6,000 unsub

Students who have received a bachelor’s degree will only be eligible for unsubsidized loans.

As of 2020 and the COVID pandemic, the previous Subsidized Usage Limit Applies (SULA) policy effective as of July 1, 2014, has been suspended. It stated that new student borrowers will be limited to 150% of their program length which is 3 years at Coastal Alabama Community College. The percentage will be calculated by the Department of Education. Program length may be shorter for certificate only programs.

6. **Direct Parent Plus Loans:** Parents of dependent students may borrow through the Direct PLUS Loan Program. Coastal requires a parent to complete the Parent PLUS Direct Loan Request Form, available on the website or in the Financial Aid Office. The parent must have passed a credit check and sign an

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MPN before Coastal will process a PLUS loan request. Requests for PLUS loans will be processed within 90 days of the approved credit check since the credit check is only valid for 90 days.

The parent must be the student’s biological or adoptive parent to borrow a PLUS loan for the student. They do not have to be the custodial parent. A stepparent may borrow for the student if they were required to report their financial information on the FAFSA for the student. Both parents may borrow a PLUS loan for the student as long as the combined loans do not exceed the annual amount of the student’s PLUS eligibility.

The parent must meet the same citizenship and residency requirements required for financial aid eligibility. They are not eligible if the parent is in default of a federal loan or owes a repayment of a federal grant. They are also ineligible if the federal government holds a judgment lien on his/her property or if they are incarcerated.

Coastal does not offer graduate/professional programs; therefore, no PLUS loans will be processed for independent students.

The student must complete a FAFSA before a PLUS loan can be processed for their parent. The student does not need to demonstrate financial need but must be otherwise eligible for financial aid:

- All ISIR and NSLDS data matches are resolved,
- The student is enrolled in at least 6 credit hours and is making satisfactory academic progress,
- Student will not exceed annual or aggregate loan limits.

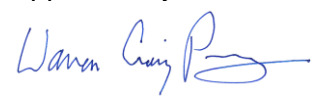
Interest begins on a PLUS loan as soon as funds are disbursed and is a fixed rate. For current rates, see studentloans.gov. The repayment plan will be arranged with the loan servicer.

The maximum amount of PLUS a parent may receive is determined by the student’s cost of attendance minus any other financial aid, including student loans, the student is receiving. There are no annual or aggregate limits for the PLUS loan.

Dependent students whose parents are unable to borrow a PLUS loan are eligible for the additional unsubsidized loan not to exceed \$6,000. Student may not receive the added \$2,000 plus \$6,000. Parents who are unable to borrow are parents who applied for the PLUS Loan but are denied because of adverse credit history or have other documented exception circumstances.

All Direct Loan funds will be disbursed as all other aid is disbursed. PLUS loans are reconciled as are other Direct Loans.

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7. **Grade Level Determination:** Students who have completed 0-29 cumulative credit hours are considered first-year freshmen students. Students who have completed 30 or more cumulative credit hours are considered second-year sophomore students for direct loan eligibility. Completed remedial coursework will count towards grade-level determination. Transfer credits will be counted towards grade-level determination. All transcripts must be on file and evaluated by the Office of the Registrar. Grade levels are updated at the end of each semester, once grades are rolled into history by the Office of the Registrar.

8. **Direct Loan Aggregate Loan Limits:** The following aggregate limits have been set by the Department of Education and cannot be exceeded or appealed.

Maximum Total Outstanding Loan Debt

- \$31,000 – Dependent Undergraduate Students
- \$57,500 – Independent Undergraduate Students and Dependent Students whose parents do not qualify for a PLUS loan

Maximum subsidized loan limit is \$23,000.

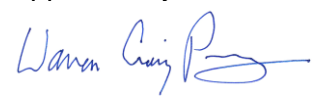
Students who have inadvertently received more than the annual or aggregate loan limit is ineligible to receive any FSA funds until the over borrowing is resolved. The student can regain eligibility for aid by repaying the amount that exceeds the limit or by making satisfactory arrangements with the loan servicer to repay the excess amount.

9. **Withdrawing During a Loan Period:** A student who is receiving a direct loan for both the fall and spring semesters and withdraws to less than six credit hours, but does not withdraw from all classes, during the fall semester will be considered eligible for the second disbursement in the spring if he or she is enrolled in at least six credit hours and completes exit counseling. Students who completely withdraw from all classes will have R2T4 calculations completed to determine earned fall eligibility; spring loan amounts will be cancelled.

10. **Entrance Counseling:** Coastal Alabama ensures that loan entrance counseling has been completed for all new borrowers before making the first disbursement of a direct subsidized or direct unsubsidized loan as an undergraduate and direct PLUS loans.

Entrance loan counseling provides comprehensive information on the terms and conditions of the loan as well as the rights and responsibilities of the direct subsidized, direct unsubsidized, and/or direct PLUS borrowers.

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The College ensures that loan entrance counseling is completed on the U.S. Department of Education Student Loans website.

- Exit Counseling:** Each direct subsidized and/or unsubsidized and/or PLUS loan borrower must complete exit counseling if they or the student withdraws, graduates, or drops to less than half time enrollment.

Coastal Alabama notifies students via their student email and OneACCS student portal of exit counseling information. Requirements and how to complete exit counseling online will also be sent to the student.

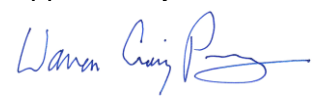
- Default Management and Prevention Plan:** Coastal Alabama is committed to default management and partnered with Inceptia, an approved third-party servicer, in April 2019. Inceptia pulls information from NSLDS for current students who have received federal student loans from any institution they have attended. Inceptia communicates via email and postal mail with these students in an effort to keep student loan borrowers out of delinquency and default. Students are given a link to view a detailed summary of their loan history, including their loan service provider information. Inceptia provides Coastal Alabama with several reporting options including borrower emails sent, bounced back, emails opened, and how many borrowers clicked on the link to access their loan summary.

Since March 2020, all federal student loan repayment has been ceased due to the COVID Pandemic. Once the National Emergency is over, Coastal Alabama will resume monitoring reports and actively working with Inceptia to assist students with entering loan repayment once again.

Coastal Alabama takes the following steps in an effort to prevent students from defaulting on federal student loans.

- The College requires all student to complete loan entrance counseling prior to any loans being disbursed.
- The College ensures that attendance has been verified in all classes prior to financial aid being disbursed to student accounts.
- If necessary, loan amounts are adjusted to reflect the status of a student's enrollment at the time of disbursement.
- First time borrowers must attend 30 days before a loan is disbursed to them.
- Students are not packaged aid that exceeds their cost of attendance.
- Student's aid offer information describes the difference in subsidized and unsubsidized student loans with additional information in the College Catalog and on the College website.
- Financial Aid Staff provides loan counseling information to any student seeking student loan information. In addition, information is available on the website and in the Financial Aid Office lobby.

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- Information on Exit Counseling is offered via the OneACCS student portal. In addition, students may request and receive exit counseling one-on-one in the Financial Aid Office. Additional exit counseling information is available in the Financial Aid Office lobby.
- Title IV recalculations are done in a timely manner and students are notified of the result via the OneACCS student portal. Unearned loan money is sent back to the Department of Education in accordance with federal regulations.
- Students who graduate, withdraw, or drop below half-time status are sent an email to their student account about completing exit counseling. Information includes what exit counseling is, where to complete it, and step by step instructions. Additional information includes repayment, default and consolidation information. All websites are listed for student use.
- Students who graduate, also receive an email to their personal email account on file.

13. **Previous Defaults:** On April 6, 2022, due to the COVID Pandemic and National State of Emergency, the Department of Education announced the “Fresh Start” initiative for students who had previously defaulted on federal student loans to regain eligibility for Title IV aid. Coastal Alabama requires previously defaulted students to provide a letter from the Department of Education stating that the student qualifies for the “Fresh Start” program and is eligible for Title IV aid. Coastal Alabama will continue to honor the “Fresh Start” program until notified otherwise by the Department of Education.

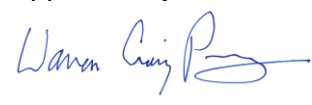
Students who have previously borrowed from an educational loan program and have defaulted on a loan will regain eligibility of financial aid including direct loans once they have paid the previous loan in full, have consolidated a previously defaulted loan, or have made satisfactory repayment arrangements, generally defined as having made six consecutive monthly payments. The student must provide documentation from the hold of the loan indicating that a satisfactory repayment plan has been approved and six consecutive monthly payments have been made. He or she regains eligibility for the payment period in which the default is resolved. For grants that is defined as the current semester and for loans it is the current school.

06.06.05

Student Consumer Information Requirements: Coastal Alabama Community College provides Consumer Information as required by federal regulation. This is an effort in conjunction with several departments across the College. Coastal Community College’s Consumer Information is reviewed and updated each year prior to the fall term.

1. **Federal Student Consumer Information Requirements:** Coastal Alabama Community College is committed to providing students, parents, employees, and other consumers access to information that will help them make informed

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decisions about higher education. The information contained in this section is disclosed in accordance with regulations of the United States Department of Education, Higher Education Act of 1965(HEA), as amended by the Higher Education Opportunity Act of 2008 (HEOA) and the Student Right to Know and Campus Security Act of 1990.

2. Notice to Enrolled Students:

- 3. Financial Aid Information:** Coastal Alabama Financial Aid Office publishes and makes readily available, in a variety of formats, to enrolled and prospective students, upon request a description of all available financial aid programs including both need-based and non-need-based programs.

The following information is available online at the Coastal website and in the College Catalog. For each program, Coastal provides:

- Student eligibility criteria for each program.
- Procedures required to apply, and all necessary forms.
- Criteria for selecting recipients and for determining award amount.

In addition, Coastal provides information concerning offered aid in the OneACCS student portal, to include:

- Conditions and terms of employment under the Federal Work-Study Program.
- Terms of any loan that is part of a student’s aid package, a sample loan repayment schedule for sample loans, and the necessity for repaying loans.
- Method and frequency of financial aid disbursements to students.

Coastal also provides information concerning the rights and responsibilities of the student aid recipient, including:

- Criteria established for continued eligibility under the satisfactory academic progress conditions.
- Criteria concerning how to re-establish financial aid eligibility for a student who has failed to maintain satisfactory academic progress.

Financial aid information is updated and published in Coastal Alabama’s College Catalog, as well as provided via Coastal Alabama’s website. It is the responsibility of the Financial Aid Director to ensure that the financial aid information provided by the Financial Aid Office is timely and accurate.

- 4. Institutional Information:** The Offices of Marketing and Communications, Chief Financial Officer, as well as Institutional Effectiveness, Research, and Planning, provides and coordinates the following information by working with the appropriate office on campus.

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- The names of 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.
- Information about any refund policy with which the school must comply, and the requirements for officially withdrawing from the school.
- Information concerning the degree programs, training, and other education offered. Information about the availability of a GED program, if the school admits students who do not have a high school diploma or equivalent.
- Information concerning the instructional, laboratory, and other physical plant facilities associated with the academic programs.
- A list of the faculty and other instructional personnel.
- Information concerning the special facilities and services available to students with disabilities.
- Information concerning the costs of attending Coastal (tuition and fees, books and supplies, room and board, and applicable transportation costs).
- A statement of the requirements for the return of FSA program funds when a student withdraws from school.
- Information concerning whom to contact for information on student Financial Aid.

5. Completion or Graduation Rate:

6. **Annual Security Report:** Coastal Alabama Community College annually publishes and distributes the organization’s campus security report. It is the responsibility of the Chief of Police to ensure its accuracy.

The campus security report is primarily disseminated via the college’s student email and is published online. The statistics portion of the report is also submitted to ED by College Police, as required by federal regulation.

7. Timely Warnings and Emergency Notifications:

8. **Campus Crime Log:** Originally known as the Campus Safety Act, the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act requires colleges and universities to disclose information about crime on and around their campuses. Coastal Alabama maintains a log of Annual Security and Fire Safety Reports on the website at this link <https://www.coastalalabama.edu/about/locations/safety/security-and-fire-safety-reports>.

In addition, the College publishes all Annual Fire and Safety Reports in the current edition of the College Catalog and Student Handbook. Copies of the reports are available in large type upon request. Also, the reports will be read to any person making the request.

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9. **Student-Athlete Completion or Graduation Rate:** Coastal Alabama provides athletically related aid, and therefore must prepare an annual report concerning the completion or graduation rate and transfer-out rate, along with related statistics of its athletic aid recipients.

At the time Coastal offers athletically related aid to a prospective student-athlete, it provides the report mentioned above to the student and to the student's parents, high school coach, and guidance counselor. The information is also published online.

It is the responsibility of the Athletic Department to complete the annual report. It is the responsibility of the Athletic Director to ensure the report is provided to the proper parties at the time athletically related aid is offered.

10. **Athletic Program Participation and Financial Support Report:** Upon request, Coastal Alabama must make information concerning its athletic program participation rates and financial support data available to enrolled students, prospective students, and the general public.

It is the responsibility of the Athletic Department and the Athletic Director to compile this information and make it available to those requesting it. This information is available upon request in the Athletics Department located on the Bay Minette Campus.

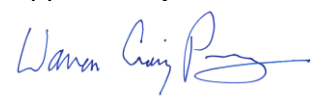
11. **Annual Fire Safety Report:** Coastal Alabama maintains a log of Annual Security and Fire Safety Reports on the website at this link <https://www.coastalalabama.edu/about/locations/safety/security-and-fire-safety-reports>.

~~In addition, the College publishes all Annual Fire and Safety Reports in the current edition of the College Catalog and Student Handbook. Copies of the reports are available in large type upon request. Also, the reports will be read to any person making the request.~~

12. **Fire Log:** Fire logs are maintained by College Police on each campus. They are published in the Annual Security and Fire Safety Reports on the website at this link <https://www.coastalalabama.edu/about/locations/safety/security-and-fire-safety-reports>.

13. **Gainful Employment Program Disclosures:** Coastal Alabama Community College elected to early implement the rescission of the Gainful Employment reporting requirements. Therefore, the decision is noted in this document and all previous disclosure requirements established in 34 CFR 668.6(b) and other reporting requirements ceased effective July 1, 2019.

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14. Drug and Alcohol Abuse Prevention Information:

15. Constitution Day Information: The College annually recognized and celebrates Constitution Day. On September 17, 1787, the U.S. Constitution was signed. This program is aimed at remember the legacy while envisioning the next generation of world leaders and admirable citizens. West Virginia Senator Robert Byrd was known for promoting a “Constitution Day and Citizenship Day.” In 2004, Congress passed a provision stating, “every school and college that receives federal money must teach about the Constitution on September 17.”

Coastal Alabama Community College, under the direction of the Dean of Students Office, emails enrolled students, faculty and staff concerning Constitution Day and Voter Registration.

16. Voter Registration Information: Coastal Alabama Community College, under the direction of the Dean of Students Office, supports non-partisan, student-led (Peer-to-peer) voter registration drives and adopted a policy dated November 18, 2021. Voter registration efforts are led by the Student Government Association (Coastal SGA). When possible, the College shall provide the material and financial means it deems necessary to ensure successful registration and turnout drives.

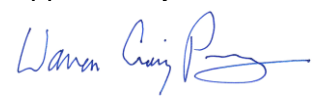
The Student Government Advisors shall request a copy of the SGA voter registration plan a minimum of 15 days prior to the start of the academic year. This campaign:

- Ensures all students receive information about voting and are aware of the opportunities available on campus to register to vote
- Ensures the distribution and collection of voter registration cards
- Includes plans for institution administrators to communicate with faculty, staff, and students about deadlines for voter registration (via Campus Communities, Coastal News and email)
- Includes a plan for campus-wide advertising campaign to get information out about deadlines

17. Peer-to Peer File Sharing: Coastal Alabama makes readily available to current and prospective students the policy and sanctions related to copyright infringement in accordance with 34 CFR 668.43(a)(10).

18. Arrangements with Financial Account Providers, Including Tier One (T1) and Tier Two (T2) Arrangements: Coastal Alabama Community College does not participate with a financial account provider including any Tier One (T1) and/or Tier Two (2) arrangements.

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19. **Title IV Loan Counseling:** Electronic Title IV loan counseling via Federal Student Aid is mandatory for student loan borrowers at Coastal Alabama Community College. In addition, students may request and receive loan entrance and exit counseling one-on-one in the Financial Aid Office. Additional entrance and exit counseling information is available in the Financial Aid Office lobby.

20. **Entrance Counseling:** Coastal Alabama ensures that loan entrance counseling has been completed for all new borrowers before making the first disbursement of a direct subsidized or direct unsubsidized loan as an undergraduate and direct PLUS loans.

Entrance loan counseling provides comprehensive information on the terms and conditions of the loan as well as the rights and responsibilities of the direct subsidized, direct unsubsidized, and/or direct PLUS borrowers.

Coastal Alabama notifies students via their student email and OneACCS student portal of the entrance counseling requirement. The College ensures that loan entrance counseling is completed on the U.S. Department of Education Student Loans website.

21. **Exit Counseling:** Each direct subsidized and/or unsubsidized and/or PLUS loan borrower must complete exit counseling if they or the student withdraws, graduates, or drops to less than half time enrollment. Information on Exit Counseling is offered via the OneACCS student portal

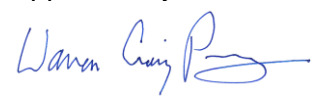
Coastal Alabama notifies students via their student email and OneACCS student portal of exit counseling information. Requirements and how to complete exit counseling online will also be sent to the student.

Information on Exit Counseling is offered via the OneACCS student portal. Title IV recalculations are done in a timely manner and student are notified of the result via the OneACCS student portal. Unearned loan money is sent back to the Department of Education in accordance with federal regulations.

Students who graduate, withdraw, or drop below half-time status are sent an email to their student account about completing exit counseling. Information includes what exit counseling is, where to complete it, and step by step instructions. Additional information includes repayment, default and consolidation information. All websites are listed for student use. Students who graduate, also receive an email to their personal email account on file.

22. **Teacher Education Assistance for College and Higher Education Grant Counseling:** Coastal Alabama Community College does not participate in the

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Teacher Education Assistance for College and Higher Education (TEACH) Grant program since Coastal Alabama does not confer a degree in education.

06.06.06 **Applications and Forms:**

1. **Application Process:** Coastal Alabama uses the Free Application for Federal Student Aid (FAFSA) as the basis of the financial aid process. Coastal Alabama does not require a separate institutional aid application for federal or state financial aid. However, there is a separate application of institutional scholarships(Section 3.5), as well as VA education benefits (Section 3.6.1). Students and/or parents must obtain an FSA ID to sign the completed FAFSA. Guidance and assistance are provided as needed.

Coastal Alabama uses the Banner system, Atomic, and TDClient in conjunction with the Department of Education processes to electronically receive applications for financial aid. ISIRs are loaded nightly.

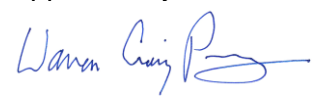
Coastal Alabama provides guidance to new and continuing students concerning financial aid application procedures in many ways. Coastal Alabama’s Financial Aid Office provides general application and eligibility information within the College Catalog and during FAFSA Events throughout the year. In addition, the Financial Aid Office provides a great deal of application information via the department’s website.

To be considered for financial aid at Coastal Alabama, a student must apply and be fully accepted by the College and be unconditionally admitted in Admissions and Records. In addition, they must complete the FAFSA for the academic year and provide any other requested documents for completion of the financial aid file.

2. **Forms:** Many different forms are utilized by Coastal Alabama Community College. All forms are available on the website, in the office, and via the OneACCS student portal. The title and brief description of a few of the forms is provided below:

- **Verification Form (Dependent and Independent)** is utilized to collect information required for verification purposes.
- **Professional Judgement/Family Contribution Form** is required to be completed if the student feels their status warrants a professional judgment by the Financial Aid Director.
- **Satisfactory Academic Progress Appeal Form** is completed by students who are on suspension due to academic performance and is required to be completed to appeal the suspension status. The suspension email provides the student with instructions for completing the appeal process.
- **Dependency Status Review Form** is available should a student feel they meet the qualifications to have their dependency status overridden. The

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Financial Aid Office may consider unusual circumstances regarding dependency status for students who do not meet the criteria established by the U.S. Department of Education on the most recent FAFSA for independent students.

3. **Deadlines:** Coastal Alabama does not publish a deadline for the submission of a FAFSA outside of the federal deadline of June 30th of the applicable award year. Although Coastal Alabama does not publish deadlines associated with the submission of institutional forms, Coastal Alabama awards and disburses aid with the parameters defined by federal late disbursement regulations.

Coastal Alabama Community College abides by all deadlines set by the Alabama State Aid Office.

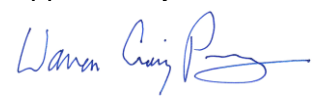
The Financial Aid Office attempts to monitor other deadlines and abides by all deadlines when they are made known.

4. **Document Assignment, Collection, and Tracking:** Once an ISIR is received, tracking requirements, if necessary, are automatically attached to a student's record. Students access the verification and other tracking requirements via the One ACCS student portal. Students can print and complete the required documents and submit to the Financial Aid Office via email, postal mail, or in person. Students may also obtain documents by coming to the Financial Aid Office.
5. **Pre-Award Appeals:** All Dependency Status Review and Loss of Income Professional Judgements, as well as Satisfactory Academic Progress Appeals must be complete prior to packaging of Title IV awards.

06.06.07 **File Review and Verification:**

1. **File Review Introduction:** Reviewing a student's file often involves more than just the verification process. File review is used to ensure an applicant has met all the required student and program eligibility criteria for which financial aid is awarded. Atomic and TD Client Systems are in place to assist with reviewing an applicant's file for database matches, reject or C-Codes, and other comment codes, edits, or flags which affect a student's eligibility for aid. In addition, subsequent ISIRs are reviewed for changes that may affect the applicant's aid eligibility.
2. **Verification:** Verification is considered a broad process of file review and is the process the Financial Aid Office uses to compare the information provided on the FAFSA with the documentation provided by the selected student.

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- 3. Selection of Applicants to be Verified:** Students who are selected for verification by the Central Processor are subject to verification and must complete the appropriate forms based on the assigned verification group.

If, while reviewing a file, financial aid staff finds any incomplete and/or conflicting information, the file will be selected for verification. All files selected for verification by the College will be treated as V1.

At the time the student’s ISIR is received by Coastal Alabama, a verification requirement is generated notifying the student that they were selected for verification and what documentation is needed to complete the verification process. Each academic year, Coastal Alabama utilizes custom verification forms when communicating the verification requirements with the applicable students. As documents are received, verification is completed using the Banner system. Corrections to the student information are processed accordingly.

A student can be selected for verification by Coastal Alabama if there is conflicting information or information that is believed to be inaccurate. The application is flagged, and documents are entered into the data system. In addition, students can be selected for verification on subsequent transactions on the FAFSA. The student will then be verified by the college. If that student has received Title IV aid prior to the subsequent transaction, all aid will be held until the results of the verification process are completed.

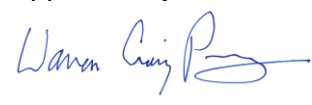
Students are notified via email that they have verification requirements and need to log into the OneACCS student portal to view and complete the requirements.

No federal or state aid is awarded to a student until the verification process is completed. This includes receiving an ISIR which accurately reflects any EFC changes determined because of verification. Coastal Alabama reserves the right to require any applicant to verify any/all FAFSA information regardless of being selected initially by the Central Processor.

Any students with unusual circumstances or who have indicated a significant change in household size or income due to death, illness or involuntary employment change or loss may be reviewed for Professional Judgment if requested by the student.

- 4. Acceptable Documentation and Forms:** It is the responsibility of the student chosen for verification to provide acceptable documentation required to complete the process. Although there is no Coastal Alabama deadline for application verification, a student will not be packaged for aid until the verification process has been completed accurately. Acceptable

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documentation includes the accurate/legible completion of the federal verification worksheets. Verification worksheets are available via the student portal, the website, and in the Financial Aid Office.

Copies of signed income tax returns are acceptable forms of documentation for verification purposes. However, students are highly encouraged to utilize the IRS data retrieval tool when completing/correcting the FAFSA. Non-tax filers who report income earned from work will be required to provide W-2's along with an IRS non-filing letter. An exception to this requirement will be made for self-employed individuals and circumstances beyond the student's control. Tax transcripts may be required if conflicting information cannot be resolved.

Verification documents include a signed statement concerning any untaxed income or benefits, as well as a signed statement concerning household size, and number of students enrolled in college.

Signatures are required for students and parents (as applicable) on the verification worksheet. Electronic signatures are not possible at this time, wet signatures are required.

Students are sent an email to their Coastal Alabama email account when chosen for verification outlining their responsibilities for providing any required documentation. When an ISIR chosen for verification is received by Coastal Alabama, the documents that are required are assigned automatically by the Atomic, TD Client, and Banner systems. Written correspondence to the student requesting the completion/providing of such documents is also automatically assigned via the student portal.

Once the student or parent (if applicable) has provided all the required documentation, the Director of Financial Aid and/or the Assistant to the Director of Financial Aid processes the verification in the Banner system. If during the verification process, conflicting information is noted or further documentation may be required, the student is notified via student email via the student portal.

It is the responsibility of the Financial Aid Director that the verification process at Coastal Alabama is carried out according to federal regulation.

In the event a currently enrolled student who has already been awarded aid is subsequently chosen for verification on a late arriving ISIR, he or she will be contacted via email order to request completion of the verification process. Multiple attempts will be made to request completion of the verification process. If a student fails to complete the verification process prior to the next payment period, future aid will not be released until verification is completed. Previous awards in the aid year are also subject to verification and/or denial.

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If it is determined during the verification process that a student is attempting to perpetrate fraud, it will be the responsibility of the Financial Aid Director to refer such individuals to the Office of Inspector General (OIG).

- Data Elements to be Verified:** Currently, (2020/2021, 2021/2022 and 2022/2023) Coastal Alabama has suspended verification requirements in alignment with the U.S. Department of Education’s suspension of verification requirements. Coastal Alabama is currently only selecting students with conflicting information and/or those requesting professional judgments.

Applicants who are selected for verification are placed in different verification groups by the Department of Education. Requirements are posted for each student based on the verification items required for that group based on federal regulations. The following data elements are subject to verification by Coastal Alabama’s Financial Assistance Office:

V1 – Standard Verification Group – students must verify the following if they are tax filers:

- Tax Filers:
- Adjusted Gross Income (AGI)
- U.S. income tax paid
- Untaxed Portions of individual retirement account (IRA) distributions
- Untaxed portions of pensions
- IRA Deductions and payments
- Tax exempt interest income
- Education tax credits

Nontax Filers:

- Income earned from work

Tax Filers and Nontax Filers:

- Number of Household Members
- Number in College

V4 – Custom Verification Group – students must verify the following:

- High school completion status
- Identity/Statement of education purpose

V5 – Aggregate Verification Group – students must verify the following in addition to the items in the standard verification group:

- High school completion status
- Identity/Statement of education purpose

V2, V3, V6 – are reserved for future use by the Department of Education.

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6. **Conflicting and Inaccurate Information:** The College has a proactive approach to identify conflicting information of students regardless of the source and whether the student is selected for verification. If any conflicting information is provided on any of the verification documents or verbally by the student, then changes may be made to the student’s ISIR by the financial aid office. If there is a substantial difference of conflicting information, additional documentation may be required from the student in addition to the required verification documents. If the financial aid office suspects that a student, employee, or other individuals has misreported information or altered documentation to fraudulently obtain federal funds, the act may be reported, and evidence provide to the OIG.

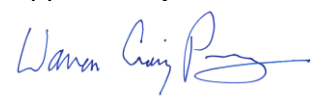
7. **Student Notification of Verification Changes:** Students are notified via the Banner system of changes to verification and award amounts. Email notification is sent every time an award is updated or changed. These emails direct students to the OneACCS student portal to view updated award, verification, and disbursement information.

8. **Interim Disbursements:** Coastal Alabama does not make interim disbursements of federal or state financial aid. All requirements must be satisfied and all verification and professional judgements complete before a student’s federal aid will be disbursed. Institutional Scholarships may be disbursed prior to verification being complete.

9. **Clearance of Database Matches, Reject Codes, C-Codes, Comment Codes, and Other Edits:** A “C” printed next to the EFC on an ISIR means the student has an eligibility problem that must be resolved before Title IV aid can be disbursed to the student. Below is a list of common areas associated with “C” codes:
 - Social Security Administration (SSA)
 - Department of Homeland Security (DHS)
 - National Student Loan Data System (NSLDS)
 - Department of Justice (DOJ)
 - Department of Defense (DoD) via ED Hold File
 - Unusual Enrollment History

In the event a student has an eligibility problem associated with a “C” code, a requirement email is generated via Atomic, TD Client, and the Banner system upon import. The student is responsible to respond to the requirement email in order to resolve the “C” code. In some cases, a “C” code requires a correction to the ISIR and reprocessing by the CPS. The Financial Aid Office is responsible for investigating the “C” code and is responsible to ensure that proper documentation is maintained in the student’s file when provided.

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10. **Social Security Administration (SSA):** A C-Code for a SSA mismatch means that the student has an eligibility problem that must be resolved before Title IV aid can be disbursed to the student. The student is notified via the One ACCS student portal to contact Financial Aid and/or Admissions and Records to get the mismatch resolved so that aid can be awarded and disbursed. Students typically must present a valid social security card.

11. **Department of Homeland Security (DHS):** A C-Code for DHS means that the student has an eligibility problem that must be resolved before Title IV aid can be disbursed to the student. The student is notified via the One ACCS student portal to contact Financial Aid and/or Admissions and Records to get the mismatch resolved so that aid can be awarded and disbursed.

12. **Selective Service System:** As of July 1, 2021, in accordance with the early implementation of the FAFSA Simplification Act, the requirement to clear non-registration with the Selective Service Requirement has been completely eliminated.

13. **National Student Loan Data System (NSLDS):**

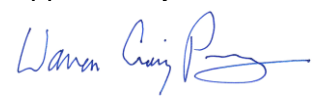
Financial Aid staff has access to the National Student Loan Data System. It is the responsibility of the Financial Aid Manager to ensure employees maintain access to the system. The NSLDS is utilized at Coastal Alabama as needed to review the financial aid history of the students who apply for Title IV aid. NSLDS records are imported in to the Banner system when an ISIR record is received by Coastal Alabama.

Transfer monitoring files are submitted to NSLDS atomically via Banner, Atomic, and TD Client. Transfer monitoring holds are placed on student accounts to prevent disbursements until it is determined that there is not a transfer alert.

14. **Department of Justice (DOJ):** A C-Code for DOJ means that the student has an eligibility problem that must be resolved before Title IV aid can be disbursed to the student. The student is notified via the OneACCS student portal to contact Financial Aid and/or Admissions to get the mismatch resolved so that aid can be awarded and disbursed.

15. **Department of Defense (DoD) via ED Hold File:** A C-Code for DoD means that the student has an eligibility problem that must be resolved before Title IV aid can be disbursed to the student. The student is notified via the OneACCS student portal to contact Financial Aid and/or Admissions to get the mismatch resolved so that aid can be awarded and disbursed.

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16. **Drug Convictions (FAFSA Question 23):** As of July 1, 2021, in accordance with the early implementation of the FAFSA Simplification Act, the requirement to clear Drug Conviction Requirement has been completely eliminated.

17. **Unusual Enrollment History (UEH):** Students who have been flagged with an Unusual Enrollment History by the U.S. Department of Education will be required to submit all official regionally accredited college transcripts to Admissions and Records. Unofficial transcripts from schools that are not regionally accredited will be submitted to Financial Aid for review. Enrollment history may be verified using the National Student Loan Data System and/or the National Student Clearinghouse.

Once all college transcripts are received, the Financial Aid Director will review the transcripts to determine if the student received academic credit for the award year during which financial aid was received and if there appears to be unusual enrollment history at those institutions.

Students will be required to complete and submit the UEH appeal form via email or in person. The Financial Aid Director will determine if credit has been earned at Coastal Alabama by reviewing the unofficial student transcript and degree evaluation once all transcripts are on file in Admissions and all previous credit has been articulated.

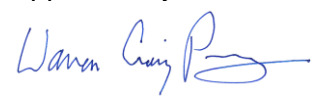
If academic credit was earned at previously attended institutions during the award year in which the student received financial aid, and no unusual enrollment history is noticed, no further documentation will be required by the student. The Financial Aid Office will continue processing the students file to issue an award letter.

Beginning with the 2013-2014 year, if academic credit is not earned at each of the previously attended institutions during the award year in which the student received financial aid, or if unusual enrollment history (such as minimal progress towards course completion) is noted, the student will be required to complete the unusual enrollment history process with the Financial Aid Office. The student will be required to explain in writing why they failed to earn academic credit and/or why their enrollment history is unusual. Third party documentation to support the student’s claim is encouraged and should be submitted at the time their written statement is submitted.

It is strongly recommended that a written statement be submitted as soon as possible so that results can be communicated to the student prior to the end of the 100% tuition and fee refund deadline.

Once the written statement is submitted to the Financial Aid Office it will be reviewed to determine whether the circumstances as evidenced by the

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student's academic records and the other documentation support the continuation of financial aid eligibility [reference section 479A of the Higher Education Act (HEA)].

Like a professional judgment, this decision is final and not appealable to the Department of Education. The student will be notified of the approval or the denial of financial aid via the student email account, as well as the OneACCS student portal.

Students may be approved to receive financial aid and will be required to maintain the standards outlined in Coastal Alabama's Satisfactory Academic Progress Policy.

Students who have been denied financial aid will not be eligible to receive financial aid and must pay tuition and fees out of pocket in future terms and/or until the student is passing the satisfactory academic progress policy.

Beginning with the 2013-2014 academic year, for students to regain eligibility for financial aid (if denied continued eligibility), the student will be required to successfully complete at least 6 credit hours at Coastal Alabama and achieve a cumulative GPA of 2.0 or higher. If these conditions are met it is the student's responsibility to notify the Financial Aid Office.

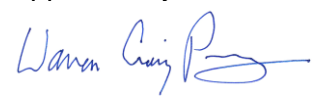
- 18. Review of Subsequent ISIR Transactions and Post Screening:** Per federal regulations, all subsequent ISIR's are reviewed on a weekly basis. The Financial Aid Office is responsible for the overview and management of the import and verification process of subsequent ISIR transactions to ensure accuracy and consistency.

Students who have submitted subsequent, additional, updated, or corrected FAFSA information are identified. The subsequent ISIR is made active then the student will be run through all the rules in the Banner system to assign verification and other documents to determine if the student's eligibility is accurate.

- 19. Defaults:** Students who are flagged as being in default on a federal student loan are not eligible for Title IV aid and the C-Code will not be removed until documentation of continued Title IV eligibility is provided by the student to the school. Typically, the required documentation is a letter from the U.S. Department of Education.

- 20. Overpayments:** Students who are flagged as being in overpayment on federal aid are not eligible until the overpayment obligation has been cleared with the Department of Education. Documentation from ED is usually required to clear incorrect overpayment flags and information.

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21. **Change in Disability Status:** A total and **permanent** disability (TPD) **discharge** relieves a student from having to repay a federal student loan. If there is a change in this status and students wish to utilize federal student loans, the student must provide information from the Department of Education approving eligibility. Student’s may also be required to re-enter repayment on previously forgiven loans.

22. **Post Screening Process:** As stated previously, Coastal Alabama’s Financial Aid Office is required to review all subsequent transactions for an entire processing year. Such review may include an already verified earlier transaction.

The review process determines:

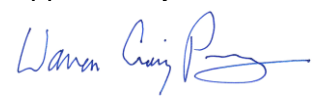
- If the EFC or the “C” flag has changed or if there are new comments or NSLDS information that impacts eligibility for aid.
- Checks for any updates or corrections.
- If the EFC has not changed and there are no changes in the “C” flag or NSLDS information, generally no action is required by Coastal Alabama. If the EFC does change but it either doesn’t affect the amount and type of aid received or the data elements that changed were already verified, no action is required.

Review of subsequent ISIR transactions occurs during the importing of ISIRs into the Banner system. ISIRs are brought into the system on a daily basis. It is the responsibility of the Financial Aid Director and Senior Assistant to ensure that subsequent ISIRs are reviewed. In addition to ensuring that appropriate action has been taken to notify the student of any circumstances that render the student no longer eligible for Title IV aid.

06.06.08 **Student Budgets:**

1. **Various Student Populations:** Student expense budgets are constructed for each of the following populations:
 - Students In-State Living with Parents
 - Students In-State Living on Campus
 - Students In-State Living off Campus
 - Students Out-of-State Living with Parents
 - Students Out-of-State Living on Campus
 - Students Out-of-State Living off Campus
2. **How Budgets are Derived and Updated:** Student budgets are adjusted based on level of enrollment. Student expense budgets are assigned through

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the Banner system based on attendance pattern, student type, active program, and the housing plans provided on the FAFSA.

Student budgets include each component required by federal regulation: HEA 472

- Tuition
- Books and Supplies
- Housing and Food
- Transportation
- Personal Expenses

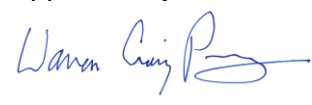
Coastal Alabama budgets are derived from a summation of actual and estimated costs. Direct college costs (tuition & on-campus room & board) are actual expenses. The other costs (off-campus room & board, books, personal and transportation) are based on estimated expenses that students may incur externally. Tuition expenses are based on 30 hours of enrollment (average number of credit hours per term taken by Coastal student multiplied by 2 terms of the academic year). The average cost of books and supplies (personal computer), transportation, and personal expenses are derived with assistance from several sources. The cost of room and board is derived from average cost of rental in the region as indicated by published survey data and information concerning the cost of food at home provided by the Bureau of Labor Statistics (for off campus budgets). All budgets are considered good-faith estimates of the projected educational expenses that most students may incur while attending the College.

3. **Additional Costs:** The following items can be added to the student budget at the discretion of the Financial Aid Office.
 - Documented Dependent Care Expenses
 - Documented Medical and Healthcare Expenses
 - Required tool and uniform costs

The additional costs noted above are documented in the student’s electronic Banner system file under comments in the Banner system for the applicable award year.

4. **Budget Appeals:** All student budgets are considered good-faith estimates of the projected educational expenses that the majority of students may incur while attending Coastal. Individual students may experience varying costs as a result of special educational expense needs. Variation to a student’s budget is based on special educational expenses will be evaluated by the Financial Aid Office on a case-by-case basis.

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06.06.09 **Awarding and Packaging Financial Aid:**

1. **Packaging Philosophies:** Coastal Alabama Community College considers Pell grants to be the first source of aid to the student, and packaging Federal Student Aid (FSA) funds begins with Pell eligibility. Coastal utilizes the Banner system to assist in the packaging of student awards based on the eligibility criteria (regulations) defined by the Dept of Education, and the Financial Aid Office. Pell Grant awards are packaged based on the Department of Education issued Pell payment schedules.

Coastal has established its packaging philosophy under the guidelines of federal law that requires aid administrators to determine whether the student is eligible for certain other FSA programs that would reduce the student’s need for borrowing. Coastal Alabama Community College is aware of its community responsibility; therefore, equal consideration will be given to full and part-time students in the award process. In making this statement, the college recognizes that less than half-time students are likely to have a lower aggregate need than full-time students, and will not receive an award from FSEOG, ASAP, or FWS. The award priorities will be established so that students with a zero EFC, who have completed files, will automatically be awarded first utilizing the Banner system, until all FSEOG and ASAP funds have been awarded.

Students receiving vocational rehabilitation funds must provide documentation as to the amount they will be receiving during the award year. This documentation is scanned into the Banner Document Management System. Vocational rehabilitation funds are not considered a resource when packaging aid for the student. However, Coastal must coordinate funds available from the vocational rehabilitation agency and from institutional, state, and federal student Financial Aid programs to prevent an over award.

It is the belief of Coastal that self-help, in the form of work, would normally be a part of each student’s financial aid package. The previous statement has been made with full knowledge that there are a limited number of work positions available. Aid for work-study is only finalized when a student has made the Financial Aid Office aware they are interested in employment. Work study is not awarded until all required employment forms have been completed and are on file in the Financial Aid Office.

Package/Award notifications are sent to a student’s OneACCS account. Normally this process starts March/April as the students’ files (information) are completed. This process continues throughout the academic year. Filing a FAFSA early and complying with all requests for additional information will shorten the time that it takes to receive financial aid offer information.

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2. **Available Funds and Number of Eligible Students:** Award amounts vary for Federal Work Study, Federal SEOG, and the Alabama Student Assistance Program grant. The amounts available are entered into the Banner system with packaging and disbursement rules. These funds are auto-packaged on a first-come, first-serve basis until all funds are exhausted. Adjustments are made throughout and at the end of terms to remove unspent dollars so that funds can be reallocated. Award amounts are approved through the College policy approval process. Typical award amounts are below:

- ASAP – Alabama Student Assistance Program - \$300 per semester
- FWS - \$2700 per semester, based on 15 hours per week times 15 weeks (\$10/\$12/hour)
- SEOG - \$500 per semester (beginning fall 2023) (exception is 2020 and 2021 when FWS was completely transferred to SEOG due to the Covid pandemic)

Students may qualify for, and their financial aid package include ASAP and SEOG, based on unmet need and Banner processes. However, award amounts will not exceed the student’s cost of attendance.

3. **Campus-Based Program Amounts:** The Fiscal Services Office typically deducts the standard 5% Administrative Cost Allowance (ACA) for each campus-based program at the end of the academic year. As a precaution this amount is held back from awarding to students to allow for the 5% ACA. While completing the FISAP, the Financial Aid Director calculates the ACA and notifies the Fiscal Services Office of the amount of the ACA that is available.

4. **Packaging Groups:** All students at Coastal Alabama are undergraduates (UG) for packing purposes. Students are assigned as Dependent or Independent, as well as on-campus, off-campus, or living with parents based on the FAFSA. Students are then assigned In-State or Out-of-State based on information obtained by Admissions on the Admissions application.

5. **Determining Award Amounts:** Most aid packages are developed with the assumption that the student will be attending on a full-time basis. When a student registers for a reduced course load, a portion of the award package will be reduced or eliminated. Typical award amounts are list in Section 9.2 and are based on students being enrolled at least half time.

6. **Package Construction:** Student packaging occurs only after the student has been marked “unconditionally admitted” in Admissions and/or marked “verification complete” in the Banner Financial Aid Module, or once it is determined a student was not selected by the federal process to undergo verification. “Verification Complete” is marked on ROAPELL only after the student has been successfully verified and any conflicting information has been

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resolved by the Financial Aid Office. Verification status is also available on the student's ROASTAT and RRAAREQ records.

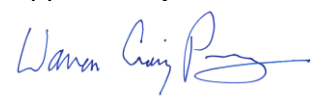
Any late awarding of FSEOG funds is done based on the date the student's ISIR is received, enrollment status, and unmet need. Students who start after the fall term may be eligible for FSEOG funds based on the awarding criteria.

The Financial Aid Director is responsible to ensure that Coastal Alabama's packaging policy is being strictly enforced. The Financial Aid Director oversees the packaging process. To ensure compliance with Title IV, state, and institutional guidelines, rules are written into the Banner system that assists in the monitoring of student eligibility.

7. Packaging Other Education Resources:

- Student Support Services Grants
 - AmeriCorps Benefits
 - Vocational Rehabilitation Benefits
 - Bureau of Indian Affairs Grants
 - Employer Provided Educational Assistance
- a. **Student Support Services Grants:** Coastal Alabama Community College has three separate Student Support Services grants. These were in place prior to the consolidation of Faulkner State, Jefferson Davis, and Alabama Southern Community Colleges. Each SSS Office has a director that oversees the awarding of SSS Grants. The Financial Aid Office will provide FAFSA information to assist the Director and the grant is awarded in the Financial Aid Office on an Exemption Table. The Directors of the SSS grant are responsible for the program compliance and reporting. Financial Aid and the Fiscal Services Office assist as necessary. Students are awarded at the discretion of the Director and the Financial Aid Office ensures this award does not cause an over award.
 - b. **AmeriCorps Benefits:** Coastal Alabama Community College accepts the AmeriCorp Service Opportunity Grant. It is the student's responsibility to apply for the grant and submit the voucher for payment to the Financial Aid Office. The voucher is awarded on the student's account for the dollar amount on the voucher for the correct term. Financial Aid assures that the award does not cause an over award for the student. The Fiscal Services Office bills AmeriCorp and the money is applied to the student's account. Any excess dollars are refunded to the student if allowed. AmeriCorp is awarded on a semester-by-semester basis.
 - c. **Vocational Rehabilitation Benefits:** A veteran may be eligible for Vocational Rehabilitation (Chapter 31) benefits if he or she is in need of vocational rehabilitation because his or her disability creates an

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employment handicap. Vocational rehabilitation may be provided for up to 48 months. An eligible veteran generally has 15 years from the date that he or she is notified of entitlement to VA compensation to use their Chapter 31 benefits. VA may approve an extension of time and/or length of training in certain cases.

Entitlement for vocational rehabilitation on services is determined on an individual basis following an evaluation of the veteran’s interests, aptitudes, education, work experience, and vocational abilities. Each school is assigned a Vocational Rehabilitation Specialist to assist Chapter 31 students and school officials responsible for certifying Chapter 31 students. Full tuition, fees, and books are paid to the school by the VA. In addition, the student gets a subsistence allowance depending on the training status.

- d. **Bureau of Indian Affairs Grants:** Coastal Alabama Financial Aid Office awards any Bureau of Indian Affairs Grants to a student’s account via the TSACONP (contract).

Poarch Band of Creek Indians - Notification comes via email letting a Senior Financial Aid Assistant know the student and dollar amount of the contract. The Poarch Contract covers tuition, books, mandatory fees, class or major specific specialized tools, and on campus housing including meals. These funds are non-refundable to the student and are not allowed to cause an over award.

- e. **Employer-Provided Educational Assistance:** Students who are eligible for and receiving employer-provided educational assistance must contact the Fiscal Services Office. A Financial Aid Senior Assistance may enter such payments into the system when notified by the Fiscal Services Office to do so.

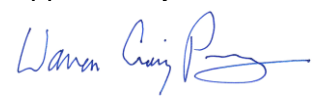
- 8. **Summer Awards:** Students who submit the correct FAFSA are eligible to utilize summer Pell grant. If the student has not used 100% of their Pell eligibility for fall and spring terms, they are eligible to utilize Pell grant for their summer classes.

Students who have used 100% of their Pell grant for fall and spring are eligible to use the additional 50% of Pell grant as long as they are enrolled in 6 credit hours that meet all other Pell eligibility requirements.

Coastal does not use the cross-over years for Pell grant.

- 9. **Award Package Notification:** Students are notified via the One ACCS student portal that their financial aid offer has been packaged and can be viewed. Students receive an email directing them to the portal to view offer amounts.

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Changes made to financial aid offers are noted in the ROAMESG so the student can see the reason for the adjustment.

10. **Packaging Appeals:** Dependency Status Reviews and Loss of Income Professional Judgments are handled by the Financial Aid Director. All documentation is evaluated and if the request for a PJ is approved, a correction will be made to the ISIR utilizing the Banner system. Upon receipt of the corrected ISIR, the student will be repackaged for financial aid. A revised award will be accessible to the student via the One ACCS student portal. Additional information can be found in Sections 10 of this manual.

11. **Award Package Revisions:** Financial aid offers may be revised for any number of reasons. These include but are not limited to the authority of exercising a professional judgment, completion and/or subsequent verification, offers needing adjustment to prevent over awarding. Several reports are monitored daily using TD Client, Automic, FileZilla, and the Banner System to determine possible packaging revisions.

12. **Over awards and Overpayments:** Over awards can occur for a variety of reasons including institutional errors. However, Coastal has taken several steps to ensure that a student does not receive more Title IV aid than the amount for which he or she is eligible.

The Financial Aid Office utilizes reports via FileZilla, Argos and/or Banner systems to monitor and identify over awards. In addition, inter-office communication requirements have been established between the Fiscal Services Office and the Financial Aid Office to prevent, monitor and identify over awards.

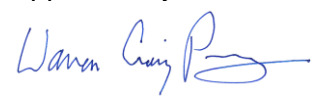
When over awarding occurs as a result of the student's receiving Financial Aid from outside sources, an adjustment will be made to the student's original offer. Aid may be removed or simply adjusted down to actual paid amounts.

13. **Resolving an Over award or Overpayment When Student is Liable:** Federal Pell Grant awards are not reduced to resolve over awards of campus-based, state aid, or institutional awards. When Coastal has determined that the student is liable the over award or overpayment will be reported to NSLDS. When the student is liable for an over award, the options to resolve the over award include:

- Reducing or cancelling award(s)
- Terminating the student's FWS employment

14. **Resolving an Over award or Overpayment When School is Liable:** Federal Pell Grant awards are not reduced to resolve over awards of campus-based, state aid, or institutional awards. When Coastal has determined that the school

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is liable for an over award, the options to resolve the over award does not include reducing subsequent disbursements. When the school is liable, the over award or overpayment is not reported to NSLDS. The resolution for an over award or overpayment for which is school is liable, include:

- Immediate restoration to the program account which was incorrectly awarded, but previously disbursed,
- Immediate correction of pending amounts and disbursements,
- A hold is placed on the student’s account and arrangements are made by the Fiscal Services Office to collect the debt owed to the College.

06.06.10 **Unusual and/or Special Circumstance Reviews (formerly known as Professional Judgment “PJ”):**

- 1. Professional Judgment Authority and Individuals Who May Exercise It:** Professional judgment (PJ) decisions are made by the Coastal Alabama Financial Aid Office on a case-by-case basis as the result of examining a particular student’s unique circumstances. The Director of Financial Aid will have the authority to exercise professional judgment. PJ will only be exercised after required verification has been completed, all required institutional forms have been completed, and any conflicting/inconsistent information has been resolved. The PJ decision of the Financial Aid Office is final and cannot be appealed. Neither the President nor the Department of Education has the authority to override a school’s professional judgment decision.
- 2. Circumstances for Which PJ Adjustments are Allowed and Resulting Actions Taken:** In accordance with federal regulation, the HEA gives authority to the Coastal Alabama Financial Aid Office to exercise PJ in the following areas:
 - Dependency status (dependent to independent only)
 - Certain data elements used to calculate the expected family contribution (EFC)
 - Cost of attendance (COA)
 - Satisfactory academic progress (SAP)

The Special Circumstance Review (previously known as Dependency Status Review) Form is available on the website should a student feel they meet the qualifications to have their dependency status overridden. The Financial Aid Office may consider unusual circumstances regarding dependency status for students who do not meet the criteria established by the U.S. Department of Education on the most recent FAFSA for independent students. Examples of unusual circumstances include:

- Having been legally removed from your parents’ or legal guardians’ home.
- Having a documented case of abuse by parent(s).
- Incapacity of parent(s), such as incarceration, mental or physical illness.

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- Being a refugee, whose parents are in another country and you are not able to locate them.
- Other extenuating circumstances that can be sufficiently documented.

Federal regulations also indicate four conditions that DO NOT qualify as unusual circumstances and therefore, cannot be used as reasons to make a student independent. If one of these conditions applies to the student, the student will have to utilize parent refusal options and the student’s dependency status will not be overridden.

- Parents refusing to contribute to the student’s education
- Parents unwilling to provide information on the application or for FAFSA verification.
- Parents not claiming the student as a dependent for income tax purposes.
- Student demonstrating self-sufficiency.

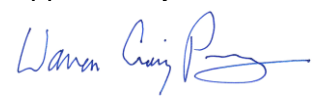
Under the Federal law, a financial aid administrator may, but is not required to, offer a dependent student an Unsubsidized Direct Stafford Loan if any of the following apply:

- Dependent student’s parent(s) have stopped providing financial support to the student.
- Dependent student’s parent(s) will not financially support the student in the future.
- Dependent student’s parent(s) decline to complete or provide information for completion of the FAFSA.

A provision included in the American Rescue Plan requires institutions receiving aid from the Higher Education Emergency Relief Fund (HEERF) to make financial aid applicants aware about the opportunity to receive a financial aid adjustment due to the recent unemployment of a family member, or themselves if they are considered an independent student. Students faced with this situation should ask the Financial Aid Office for a Professional Judgement. This request will be reviewed by the Director of Financial Aid. Students at Coastal Alabama Community College have always had the ability to make this type of request for situations that cause a significant change in income since the initial filing of their FAFSA. These types of changes might have a significant effect on the FAFSA results.

Change of circumstance professional judgments are completed inside the PJ Advisor portal that is located on the Financial Aid website under If a student is seeking a Professional Judgement, the student must use the PJ Advisor portal that is on the Financial Aid website under Appeals and Professional Judgments. Once financial aid receives the information from the PJ Advisor Portal the request it will be reviewed within 5 business days and a decision will be sent to the student’s OneACCS account.

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3. **Requests for PJ Consideration:** The circumstances outlined as “special circumstances” by Coastal Alabama include, but are not limited to:
- Loss of employment due to the termination, layoff, disability, retirement, company closing, or plant shutdown.
 - Loss of an untaxed benefit or income including worker’s compensation, child support, pensions and annuities, or social security benefits.
 - Separation or divorce.
 - Death of individual whose information was reported on FAFSA.
 - Documented excessive medical expenses.

Circumstances that are within a student’s control will not be considered for a Professional Judgment.

4. **PJ Documentation:** The student should provide the appropriate information via PJ Advisor on the website. Students needing assistance should contact the Financial Aid Office. The student and parents (if applicable) must provide supporting documentation to the Financial Aid Office, which may include, but is not limited to:
- Most recent tax transcript
 - W2’s
 - Letter(s) of explanation
 - Copy of claimant’s unemployment record (if applicable)
 - Most recent pay stub (if applicable)
 - Disability award (if applicable)
 - Any other notice of benefits determination (if applicable)
 - Third party verification of the situation

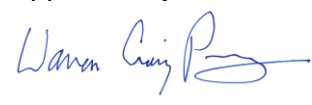
Students seeking a dependency override will be required to complete the form located on the website requesting the override. In addition, the student will be required to provide additional supporting documentation, including, but not limited to:

- Student’s birth certificate
- Student’s type written, personal statement of circumstances
- Death certificates and/or obituaries of deceased parents
- Proof of incarceration of biological parents
- Supporting letters from professional individuals

After all documentation in collected, the Director of Financial Aid will evaluate the material for PJ consideration. If the PJ is approved, a correction will be made to the ISIR utilizing the Banner system.

Upon receipt of the corrected ISIR, the student will be repackaged for financial aid. A revised award will be accessible to the student via the One ACCS student portal.

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06.06.11 **Disbursements:**

1. **Definition of Disbursements and Disbursement Methods:** Coastal Alabama Community College defines disbursement as the process through which FSA program funds are paid to a student. Disbursements are made via a credit to a student’s institutional account rather than a cash disbursement made directly to the student or parent.

For the purposes of disbursing federal grant funds, Coastal uses institutional funds to disburse Title IV funds to a student prior to the drawdown and receipt of Title IV funds. For the purposes of disbursing private loan funds to a student borrower, receipt of loan funds must occur prior to crediting a student’s account.

2. **Disbursing Title IV Funds Under a T1 and or T2 Arrangement:** Coastal does not disburse Title IV funds under a T1 or T2 arrangement. Disbursements are made directly to students via direct deposit to the bank and/or account of their choosing or via check through the mail to the address in the Banner student information system.
3. **Disbursement Dates and Schedules:** Due to the separation of duties requirement, Coastal recognizes that no one office may be responsible for both the authorizing and disbursing of financial aid. The delivery of Title IV funds must be carried out by organizationally independent individuals in accordance with cash management rules. While the Financial Aid Office awards aid and authorizes payment to student accounts, the Fiscal Services Office actually disburses and delivers the funds.

The Financial Aid Director, and at his/her direction the staff of the Financial Aid Office, is responsible for the approval and the authorization of payment of Title IV programs. The Fiscal Services Office is responsible for the disbursement and delivery of Title IV funds.

The enrollment and attendance status of students is verified through a query ran in the Banner system prior to the authorization of aid. It is the responsibility of the Financial Aid Director to ensure the award eligibility criteria (including enrollment/attendance status) have been verified prior to authorizing payment. Coastal authorizes and disburses aid based on attending hours.

The Financial Aid Office collaborates with the Registrar to ensure the timely and accurate processing of student withdrawals. Students who have elected to withdraw from courses prior to the Pell census date, have their enrollment data updated at the time of the census to ensure accurate processing of financial aid.

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Federal financial aid will not be disbursed to students enrolled in classes beginning after the Pell census date. Aid will not be authorized to pay until attendance is verified and the no-show and reinstatement processes are complete. One attendance is verified and no-show and reinstatement processes are complete, the Financial Aid Office will authorize aid to cover charges for those classes and the Fiscal Services Office will disburse the aid to the student's account. The timing of the disbursement of aid may be delayed until the student begins coursework and attendance is verified in classes beginning after the freeze/census date.

Federal Financial Aid is authorized and disbursed based on a student's credit hour enrollment. Federal Pell grant is prorated as follows:

- Full time = 12+ credit hours receives 100% of Pell grant
- Three-Quarters time = 9 to 11 credit hours receives 75% of Pell grant
- Half-Time = 6 to 8 credit hours receives 50% of Pell grant
- Less Than Half Time = 1 to 5 credit hours receives 25% of Pell grant

Not all students enrolled less than full time will receive Pell grant funds, as the offer is based upon the student's EFC. In addition, students may be required to be in at least 6 credit hours when attending summer terms. The current Pell chart is always followed.

The following are the minimum credit hour enrollment requirements for authorizations and disbursements to occur:

Aid Type	Credit Hours Required
Pell Grant	1
SEOG	6
FWS	6
Direct Loans	6
Parent Plus Loans	6
Private Student Loans	6
Scholarships	Varies by Scholarship

4. **Student Authorizations:** Students must complete the Title IV Authorization available in the One ACCS student portal to authorize the use of excess Title IV funds to pay for non-institutional charges, such as books, parking fines, library fees, etc. Students must answer yes, indicating they authorize such use. If students answer no or fail to answer, such authorization is not permitted. Students who wish to change their original authorization, must do so in the Fiscal Services Office. The Fiscal Services Office will inform the Financial Aid Office of any updates or changes to student authorizations.
5. **Disbursing FWS Funds to Pay Current Award Year Institutional Charges for Tuition, Fees, Contracted Room and Board, and Other Allowable**

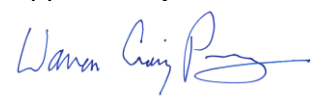
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Educationally Related Goods and Services: Federal Work Study funds are paid directly to students. All account balances must be cleared prior to a student beginning classes; therefore, utilizing Federal Work Study funds for current award year charges is not an option.

6. **Disbursing FWS Funds to Pay Allowable Prior Award Year Institutional Charges:** Federal Work Study funds are paid directly to students. All account balances must be cleared prior to a student beginning class in subsequent semesters. Students must be enrolled to be eligible for work study funds; therefore, utilizing Federal Work Study funds for previous award year charges is not an option.
7. **Disbursing Title IV Funds (Other than FWS) to Pay Allowable Current year Educationally Related Institutional Charges Other Than Tuition, Fees, and Contracted Room and Board:** Students must answer in the affirmative the Title IV Authorization available in the One ACCS student portal to have Coastal pay allowable current year educationally related institutional charges other than tuition, fees, and contracted room and board. If the student does not authorize this procedure, the balance remaining for the educationally related institutional charges will have to be paid in full prior to enrolling for a subsequent term.
8. **Disbursing Title IV Funds (Other Than FWS) to Pay Allowable Prior Award Year Educationally Related Institutional Charges Other than Tuition, Fees, and Contracted Room and Board:** Students must answer in the affirmative the Title IV Authorization available in the One ACCS student portal to have Coastal pay allowable (\$200) prior year educationally related institutional charges other than tuition, fees, and contracted room and board. If the student does not authorize this procedure, the balance remaining for the educationally related institutional charges will have to be paid in full prior to enrolling for a subsequent term.
9. **Holding Excess Title IV Funds (Credit Balances):** Coastal does not hold excess Title IV Funds. There are no policies or procedures that allow a student to authorize Coastal to hold excess Title IV Funds beyond the required disbursement timeframe noted within cash management regulations.
10. **Amounts of Expected Title IV Funds and Disbursement Information:** Student offers are always viewable via the One ACCS student portal. In addition, disbursement dates and information are also available. Students can see their balance owed as well as their aid authorized at all times.
11. **Undeliverable Title IV Funds:** The Fiscal Services Office will attempt to locate a student whose check is returned to the school. However, Pell grant funds are returned to the Department within 240 days and adjustments to COD and the

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FISAP will be made accordingly. All returns of Federal Student Aid funds previously disbursed, but undeliverable/unclaimed are made through the G5 system by the Fiscal Services Office.

- 12. Recovery of Title IV Disbursements When Student Does Not Begin Attendance:** Coastal Alabama Community College disburses Title IV funds based on attending hours after attendance has been verified. Title IV disbursements do not occur if a student does not begin attendance. In the rare instance of a clerical error, the funds are recovered from the student’s account and returned to the Department of Education. This does not cause a student balance since failure to begin attendance would also remove all charges.

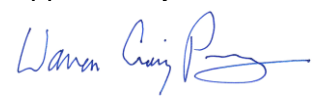
06.06.12 **Satisfactory Academic Progress:**

- 1. Process Overview and Responsibilities:** Students receiving any form of Federal Student Aid, Alabama Student Assistance and Institutional Work Study from Coastal Alabama Community College will be expected to maintain satisfactory academic progress (SAP) toward program completion. Failure to achieve the qualitative and quantitative levels required by SAP will result in the termination of the student’s Federal Student Aid. SAP will be checked at the end of each semester (fall, spring, summer). Financial Aid programs held to SAP standards are:
 - Pell Grant
 - Federal Supplemental Educational Opportunity Grant (SEOG)
 - Federal Work-Study
 - Alabama Student Assistance Program (ASAP)
 - Institutional Work Study

Students who have been academically dismissed or placed on academic suspension and wish to appeal that status should contact the Registrar. Completing an appeal of financial aid suspension will not correct the student’s academic standing. Likewise, being readmitted by the Registrar will not remedy the student’s financial aid suspension.

- 2. Same as or Stricter Than:** SAP status is determined and assigned to all students, regardless of federal aid eligibility and/or completion of the FAFSA. SAP standards are the same for Title IV aid recipients and non-Title IV aid recipients.
- 3. Qualitative Measure – Grade Point Average – GPA:** Students must maintain a minimum cumulative grade point average (GPA) as shown below and calculated by the Banner student information system, by the Office of the Registrar.

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Semester Hours Attempted	Minimum Required Cumulative GPA
0 - 21	1.50
22 – 32	1.75
33 or more	2.00

4. **Quantitative Measure – Pace/Completion Rate:** Students must pass a minimum percentage of all courses attempted as shown below and calculated by the Banner student information system by the Office of the Registrar. Students are expected to progress through their educational program at a specific pace to ensure the student will complete the program within the maximum timeframe. Pace is measured as a component of SAP. A student's completion rate/pace is calculated by dividing the total number of hours the student has completed/earned by the total number of hours the student has attempted (including withdrawals and failing grades).

Semester Hours Attempted	Minimum Required Cumulative Completion Rate*
0 - 21	58%
22 – 32	62%
33 or more	67%

5. **Maximum Time Frame:** Students are required to complete their educational program of study (major/degree plan) within 150 percent of the published length according to the Coastal Alabama Community College Catalog. For example, a major or program requiring 60 hours for completion of a degree allows a maximum of 90 attempted hours (60 hours x 150% = 90). Once a student exceeds 150 percent of the hours needed to complete the degree, he/she will no longer be eligible for Federal Student Aid for that program of study. All attempted courses, including transfer credits accepted by the institution, incompletes, periods where academic bankruptcy was applied, forgiven courses, and developmental courses, must be factored into the calculation for Maximum Time Frame. Students not meeting SAP requirements due to exceeding the maximum hours attempted will be placed on financial aid suspension and will no longer be eligible for Federal Student Aid. There is no warning period for exceeding maximum time frame. Students may appeal the financial aid suspension.
6. **Evaluation Periods:** Both the qualitative and quantitative SAP standards are measured three times during the academic year. The SAP process is run utilizing the Banner student information system at the end of the fall term, spring term, and summer term once all final grade processes are complete and finalized by the Registrar. After each review of satisfactory academic progress, students who do not meet the SAP requirements will be notified via their campus e-mail to check their SAP status in the One ACCS student portal. The

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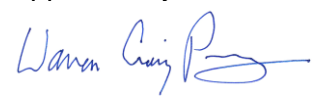
notice will tell the student what type of satisfactory progress issue the student has: sap warning, satisfactory academic suspension or maximum time suspension.

In addition, a review of satisfactory academic progress will occur during the ongoing packaging of financial aid for student who previously attended Coastal and are wanting to reenroll. Before these students are packaged, the student’s academic history will be reviewed to ensure that they are maintaining SAP and/or complying with financial aid appeals. To receive aid, the student must be meeting the current minimum standards for academic progress. If a student is not meeting academic progress, the student may appeal.

7. **Financial Aid Warning:** Students not meeting SAP due to not passing the percentage of hours attempted or earning the minimum GPA requirements at the end of the semester will be placed on financial aid warning for the next semester. Students on financial aid warning may continue to receive federal student aid for one more semester. If the student does not meet SAP at the end of the next semester of enrollment, the student will be placed on financial aid suspension and is no longer eligible for Federal Student Aid. Students not eligible for Federal Student Aid may appeal the financial aid suspension. There is no warning semester for maximum timeframe.
8. **Financial Aid Probation/Approved Appeal/Plan:** Students on financial aid suspension and who have an approved appeal will be placed on financial aid probation/plan and will be eligible for federal student aid for one semester. At the end of the semester, the student must be meeting SAP requirements or successfully following an academic plan, generally the student’s degree/academic plan. Students following an academic plan must pass all work attempted with a 2.0 GPA or higher each semester. Repeat courses do not count unless the student needs a higher grade to graduate or transfer. Students who fail to meet the conditions of their appeal will be returned to financial aid suspension. These students may be required to regain eligibility without an appeal.
9. **Appeals:** Any student being denied Federal Student Aid due to not meeting SAP requirements may appeal due to extenuating or special circumstances such as illness or severe injury of the student, death of close relative of the student or other hardships such as lack of transportation, incarceration, military service, Coronavirus or other circumstance determined by the Financial Aid Office as extenuating or special.

Appeals will be considered on a case-by-case basis. Appeals may be denied. Students will be notified of appeal decisions through the One ACCS student portal. Appeals will generally be reviewed within 14 days after receipt. If an appeal is denied by the Appeals Committee, the student may ask for a review

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by the Financial Aid Director. If the appeal is denied by the Financial Aid Director, the decision is final and may not be appealed again.

If the student has extenuating circumstances, the student may submit a financial aid appeal with the Satisfactory Academic Progress Appeal form which is available online and in the One ACCS student portal. Extenuating circumstances are those things that are beyond the control of the student and are too numerous to list. Appeal forms are electronic and must be accessed via the web or the student portal.

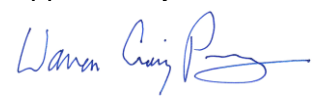
The student must explain in writing the reason for failure to maintain SAP and explain in writing what has changed in his/her situation that will allow demonstration of achievement of SAP at the end of the next term(s) if the appeal is approved. Third-party documentation such as accident reports, physician’s statements, third-party affidavits, etc. should be attached if applicable. The student may also attach their degree plan to the appeal and may need to meet with his/her adviser or counselor to develop an academic plan.

The appeal form will be delivered electronically via Dynamic Forms. Third-party documentation can be attached and delivered electronically or emailed or faxed separately, or delivered in person or mailed. The current and pending statuses, as well as final appeal decision, will be displayed in the One ACCS student portal and the student will receive an email to check their student portal.

10. **Documentation:** Students who appeal financial aid suspension must submit information explaining the failure to meet SAP standards and what has changed which will allow them to meet SAP standards by the next evaluation period. Additionally, since third parties may be used to document the extenuating circumstances surrounding a SAP appeal students will need to provide documentation from said third parties. Examples include, but are not limited to newspaper obituaries or death certificates to substantiate deaths, physician’s written statement to substantiate illness or accidents, written statements from clergy, family member, or other third party who knows the student’s situation, and or written statements from academic advisors, counselors, or professors.

11. **Academic Plans:** Students are expected to take classes within their chosen program of study regardless of SAP status and courses outside the published curriculum, excluding pre-requisites, are not eligible for federal student aid; however, such courses will count in future SAP calculations. The purpose of federal student aid is degree attainment, progress to degree will be considered in appeal decisions. This means if a student is failing SAP based on their cumulative record yet meets the minimum requirements to graduate based

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only on the courses in their program of study their appeal may be more likely to be approved. Students still must follow the appeal process.

- 12. Regaining Eligibility:** A student who becomes ineligible for financial aid because he or she does not maintain satisfactory academic progress toward completion of his or her degree may reapply for financial aid. However, until he or she has cleared the deficiency and is again progressing satisfactorily according to the requirements outlined previously, they will not be eligible for aid, unless on an appeal.

A student may also choose to pay for and successfully complete a minimum of six hours of coursework, within their program of study, with a “C” or better. IF the student chooses to take more than six hours of coursework, they MUST successfully complete all hours taken with a “C” or better. During the time that a student is trying to regain eligibility for financial aid, any courses taken and not completed successfully will cause the student to start over with the required hours. After successful completion of six hours, the student must file an appeal requesting reinstatement of eligibility for financial aid. If approved, the student will be placed on an academic plan.

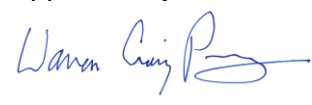
- 13. Treatment of Non-punitive Grades, Repeated Courses, Audited Courses, Pass/Fail Courses, Withdrawals, and Incompletes:** Withdrawals for classes attempted at Coastal Alabama Community College will count as hours attempted. Grades of incomplete are counted as an ‘F’ until the course is completed and the grade is recorded by the College Registrar. Repeat courses will count as hours attempted, but only once in hours earned, if the student passes the course, and only the highest grade on the repeated courses will be included in the GPA calculation.

- 14. Treatment of Remedial, Enrichment, and English as a Second Language Courses:** Developmental/Remedial studies classes will be treated the same as regular classes. Students receiving federal financial aid may not enroll in the same developmental (remedial) course more than three times and continue to receive federal financial aid. These students may not receive aid for more than 30 semester hours of developmental/remedial coursework. Credit hours attempted for developmental courses are included when determining a student’s qualitative or quantitative progress for financial aid, including the maximum time frame requirement.

- 15. Treatment of Consortium, Change of Major, Second Degree, and Second Major Courses:** Coastal does not currently participate in any consortium agreements.

Generally, all periods of the student’s enrollment count when judging SAP, even if the student did not receive federal Title IV funds. However, if a student

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changes their major, credits attempted and grades earned that do not count toward the new major will not be included in the SAP determination, unless the credits are transfer credits. Students can “reset” SAP utilizing the change of major option a maximum of one time.

If a student changes programs, he or she will be allowed to continue to receive federal financial aid for 1.5 times the normal length of a degree program. Students changing programs /majors may have their satisfactory academic progress limited to courses that apply to the new program only. If the student fails to complete a degree by 90 attempted credits, the student must appeal as Max Time appeal. The student must also appeal if they have earned a degree and are continuing to a second degree. Appeals must have a stated reason as to why the student did not complete and why the student changed programs. The appeal must have attached a degree plan signed by the student and the student’s advisor indicating the courses by term that the student will need to graduate and the anticipated graduation date. If the appeal is granted, a completion rate of 100% and the signed academic degree plan must be followed. If a student fails to follow the stated degree plan, federal aid will be suspended. Students who are on an appeal have their files check at the end of each enrollment period.

- 16. **Completion of Degree Requirements:** Students who have completed all coursework for a degree or certificate, but have not yet received the degree or certificate cannot receive further financial aid for that program.
- 17. **Notices:** Coastal’s Satisfactory Academic Progress Policy is available in the current Coastal Alabama Community College Catalog available online at www.coastalalabama.edu. In addition, the policy is available on the website under the Office of Financial Aid and Veteran Affairs.

Students are notified at the end of each term via their student email account of their SAP status and directed to view their current SAP status in the One ACCS student portal. A brief description of their status is also available, as well as directions on how to file an appeal if necessary.

06.06.13 **Return of Title IV Funds:**

- 1. **Process Overview and Applicability:** The processing of Title IV returns at Coastal Alabama Community College is a complex process that involves a great deal of interoffice cooperation and coordination and is performed using the Banner Financial Aid Module. The following information outlines the responsible parties involved in the Title IV return process.

In accordance with Federal regulations, students who receive federal financial aid and completely and officially withdraw from the College during the first 60

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percent of a term will have their federal financial aid adjusted. A student may withdraw any time prior to the last day of class before final exams for the term. To withdraw, students submit the Electronic Withdrawal Request by the deadline. Students who submit the form by the deadline will be assigned a grade of “W.” Students who do not submit the form by the deadline will receive the grade earned in the course.

Students who do not follow the official withdrawal procedure but who stop attending all their classes will be considered to have withdrawn at the last documented day of attendance. Attendance is tracked electronically for students taking Distance Education courses. Distance education students should follow the official withdrawal procedure and base their official withdrawal date on their actual last date of attendance (i.e., course participation). There will be no adjustment to federal financial aid after the completion of at least 60 percent of the term.

A student who receives all “F”s or all “W”s, and whose last day of attendance was before the 60 percent date of the term, will have their federal aid adjusted as stated previously.

2. **Withdrawal Date:** Withdrawals are initiated by the student via their student portal. The College Registrar’s Office is responsible to complete verification of all student withdrawals in accordance with college policy. The Registrar determines the last date of attendance based on information submitted by instructors.
3. **Formula Calculation:** The adjustment to aid is based on the percentage of calendar days in the academic period. This percentage is calculated by dividing the number of days in the term, excluding breaks of five days or longer in the number of days completed prior to the withdrawal. The date of withdrawal will be the date the student begins the withdrawal process unless there is a documentation of class attendance beyond that date. Instructors and the Registrar are responsible for reporting and recording the timely and correct LDA in the Banner system to allow for correct R2T4 processing.
4. **Post-Withdrawal Disbursements:** If the total amount of the Title IV funds that a student has earned as of the withdrawal date is more than the amount that was disbursed to the student, the difference between the two amounts will be treated as a post-withdrawal disbursement. If a student withdraws completely (officially or unofficially) during anytime of the term, and they have not received a federal disbursement from the school, a Post Withdrawal Disbursement Calculation is performed using the Banner system and the federal funds are adjusted according to the calculations.

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If there are outstanding charges on the student's account, the College will credit the student's account for all or part of the amount of the post-withdrawal disbursement up to the amount of the allowable charges. The Fiscal Services Office is notified of the Post Withdrawal Disbursement and places a hold on the student's account if necessary and/or returns the funds to the Department of Education, depending on the results of the calculation. If disbursed directly to the student, Title IV grant funds must be disbursed as soon as possible but within 45 days of the Date of Determination.

- 5. Returning Unearned Funds:** Students are notified by via a message in the One ACCS student portal if an R2T4 calculation has been performed and they are instructed to contact the Fiscal Services Office should they owe a balance. The portion of the unearned funds the school is responsible to pay is returned by the school immediately.

Coastal Alabama Community College is required to return unearned financial aid assistance in a particular order when a student withdraws from school. Once the amount of federal aid to be returned has been calculated, the order of return is as follows:

- Direct Loan Unsubsidized
- Direct Loan Subsidized
- PLUS Loans
- Pell Grants
- Supplemental Educational Opportunity Grants

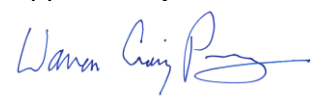
- 6. Overpayment Resolution:** Prior to Fall 2020, students who completely withdrew from the college prior to 60 percent of the term, would be billed by the Fiscal Services Office for any funds the school was required to return to the Department of Education on the student's behalf. Funds returned by the school represented a debt owed by the student to Coastal Alabama. A student could not enroll in subsequent terms, or have academic records released, until such time that all debts have been repaid to the institution.

Since the Fall 2020 the R2T4 policy resulting in a debt to Coastal Alabama has changed. Currently, any funds that a student would owe after the R2T4 calculation and return will be waived and students will not owe a balance to the College.

06.06.14 Institutional Refunds:

- 1. Institutional Refunds:** Refunds are handled by the Fiscal Services Office. The following information is available in the College Catalog.
- 2. Partial Withdrawals:** Students who do not completely withdraw from the College but drop a class during the regular drop/add period will be refunded

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the difference in the tuition paid and the tuition rate applicable to the reduced number of hours, including fees appropriate to the classes dropped. There is no refund due to a student who partially withdraws after the official drop/add period.

3. **Complete Withdrawals:** A student who officially or unofficially withdraws from all classes before the first day of class will be refunded the total tuition and other institutional charges. A student who officially or unofficially withdraws completely on or after the first day of class, but prior to the end of the third week of class will be refunded according to the withdrawal date as follows:
 - Complete withdrawal during first week: 75% of fees refunded
 - Complete withdrawal during second week: 50% of fees refunded
 - Complete withdrawal during third week: 25% of fees refunded
 - Complete withdrawal after close of third week: No fees refunded
 - a. **Administrative Fee:** An administrative fee not to exceed 5% of tuition and other institutional charges or \$100.00 whichever is smaller, shall be assessed for each withdrawal within the period beginning the first day of class and ending at the end of the third week of class.
 - b. **Books and Supplies:** A student who withdraws and who has purchased returnable books and/or supplies from the College and returns the items in new/unused condition by the end of the third week of the semester/term will be refunded the full purchase price. Books and/or supplies returned in used condition by the end of the third week of the semester/term will be refunded 50% of the purchase price.

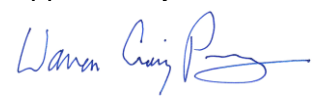
For calculating refunds during the fall and spring fifteen (15) week terms, a “week” is defined as seven calendar days. Refunds of tuition for terms shorter than fifteen (15) weeks, such as summer terms, mini terms, split terms, and weekend terms, will reflect a prorated week based on the number of days in the term.

4. **Tuition Refunds:** Students who decide not to attend school after early registering for a semester must **officially cancel** their registration to avoid receiving “F’s” for that semester.

If students who paid fees or made financial arrangements before the opening of the semester officially cancel their registration prior to the beginning of the semester, all fees will be refunded.

If students do not cancel their early registration prior to the beginning of the semester, they must officially withdraw from school. If they never attend any classes, all fees will be refunded.

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06.06.15 **Title IV Fraud:**

1. **Student, Institutional and Third-Party Fraud:** It is the policy of the Coastal Alabama Community College’s Financial Aid Office that if the school suspects that a student, employee, or other individual has misreported information and/or altered documentation to increase student aid eligibility or to fraudulently obtain federal funds (i.e. identity theft) it must report those suspicions and provide any evidence to ED’s Office of Inspector General (OIG). Any individual suspecting fraud must report their concerns to the Director of Financial Aid, who in turn must report the matter to the Chief Financial Officer who in turn may notify legal counsel.

Coastal Alabama Community College’s Financial Aid Office maintains a proactive stance in the identification and resolution of possibly fraudulent information. Coastal Alabama maintains a strict separation of duties as required by federal law, and proactively investigates conflicting information. Furthermore, individuals employed within the Financial Aid Office receive training concerning the identification and resolution of cases involving possible fraudulent information.

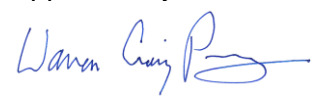
In the context of the financial aid office, fraud is the willful misrepresentation or falsification of information for the purpose of securing financial aid that the individual is not eligible for or not eligible to the extent received. Title IV fraud can take many forms, including but not limited to the following:

- Falsified documents or forged signatures on an application, verification documents, loan promissory notes, or any other documents submitted to the financial aid office
- False statements of income
- False statements of citizenship
- Use of false or fictitious names or aliases, addresses, or SSNs, including the deliberate use of multiple SSNs
- False claims of independent status
- Patterns of misreported information from one year to the next

If Coastal Alabama suspects that a student, employee, or other individual has misreported information, altered documentation, or forged signatures to increase student aid eligibility or to fraudulently obtain federal funds, it must report those suspicions and provide any evidence to the Department of Education’s Office of Inspector General. If someone purposely gives false or misleading information they may be fined, sentenced to jail, and/or dismissed from school.

2. **Referrals:** Coastal Alabama Community College maintains the options of providing referrals to the OIG via a special complaint form online at www.ed.gov, or via phone at 1-800-MIS-USED. If Coastal Alabama suspects

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that a student, employee, or other individual has misreported information and/or altered documentation to increase student aid eligibility or to fraudulently obtain federal funds, it must report those suspicions and provide any evidence to the Department of Education’s Office of Inspector General.

3. The final determination of the need for Coastal Alabama to refer a case to the OIG is made by the President with the recommendation of the Chief Financial Officer and Director of Financial Aid. If it is determination that a referral is required, the Director of Financial Aid will be responsible for the official OIG referral, and the gathering of any supporting documentation.

06.06.16 **Audits:** Coastal Alabama Community College undergoes an annual compliance audit and an audit of the institution’s financial statements by a Private Audit Firm assigned by the ACCS. Coastal Alabama submits the compliance audit and audited financial statements to the Department of Education via the eZ-Audit Electronic Financial Reporting System website.

1. **Type of Audit:** Since Coastal Alabama Community College is a public non-profit 2-year community college, the annual audit is conducted in accordance with Office of Managements and Budget’s (OMB’s) Circular A-133, Audits of States, Local Governments, and Nonprofit Organizations.
2. **Audit Submission Schedule:** Coastal Alabama Community College State has a compliance audit on a fiscal year basis, covering all Title IV transactions that have occurred since the school’s previous compliance audit. The audit covers the institution’s most recently completed fiscal year. Coastal Alabama’s audit is submitted annually by April 1.

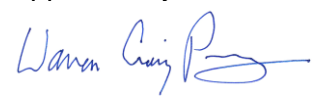
06.06.17 **Appendix:**

1. **Preferred Lender Arrangement Loan Code of Conduct:** The Higher Education Opportunity Act (HEOA) requires educational institutions to develop and comply with a code of conduct that prohibits conflicts of interest for financial aid personnel. Any Coastal Alabama Community College officer, employee, or agent who has responsibilities with respect to student educational loans must comply with this code of conduct.

Coastal Alabama Community College enforces the following Code of Conduct in specific regard to Preferred Lender Arrangements:

- Prohibits employees of the financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) from recommending external lenders to students or their parents.
- Prohibits employees of the financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) from

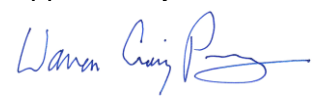
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refusing to process loan applications through any lender a student or parent chooses;

- Prohibits revenue-sharing - an arrangement between the institution (officers, employees, or agents) and a lender under which the lender makes loans to students attending the institution (or to the families of those students);
- Prohibits employees of the financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) from soliciting or receiving any gift worth more than nominal value from a lender, guaranty agency or loan servicer;
- Prohibits employees of the financial aid office (or employee or agent who otherwise has responsibilities with respect to education loans) to accept from a lender, or an affiliate of any lender, any fee, payment, or other financial benefit as compensation for any type of consulting arrangement or contract to provide services to or on behalf of a lender relating to education loans;
- Prohibits the institution from steering borrowers to particular lenders or delaying loan certifications. For any first-time borrower, the institution may not assign, through the award packaging or other methods, the borrower's loan to a particular lender. In addition, the college may not refuse to certify, or delay the certification of any loan based on the borrower's selection of a particular lender or guaranty agency;
- Prohibits offers of funds for private loans. The college may not request or accept from any lender, any offer of funds or funds for private loans, including funds for an opportunity pool loan, to students in exchange for providing concessions or promises to the lender for a specific number of loans made, insured, or guaranteed, a specific loan volume, or a preferred lender arrangement.
- Prohibits the institution from requesting or accepting from any lender any assistance with call center staffing or financial aid staffing, except that a lender may provide professional development training, educational counseling materials (as long as the materials identify the lender that assisted in preparing the materials), or staffing services on a short-term, nonrecurring basis during emergencies or disaster; and
- Prohibits employees of the financial aid office, (or any employee or agent who otherwise has responsibilities with respect to education loans) who serves on an advisory board, commission, or group established by a lender or guarantor (or a group of lenders or guarantors) from receiving anything of value from the lender, guarantor, or group, except for reimbursement for reasonable expenses incurred by the employee for serving on the board.

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2. Acronyms and Common Terms:

Term	Acronym	Explanation
Ability to Benefit	ATB	One of the criteria used to establish student eligibility in order to receive Title IV program assistance is that a student must have earned a high school diploma or its equivalent. Student who are not high school graduates (or who have not earned a General Education Development [GED] certificate) can demonstrate that they have the “ability to benefit” from the education or training being offered by passing an approved ability-to-benefit (ATB) test.
Administrative Actions and Appeals Division	AAAD	Administers the Secretary’s authority to fine, limit, suspend, terminate and impose emergency actions against postsecondary educational institutions that participate in the FSA programs for which SEC has oversight.
Academic Competitiveness Grant	ACG	Grant created by the Higher Education Reconciliation Act (HERA) of 2005 (HERA) providing funds for students enrolled full-time as a first- or second-year student in a qualifying program of study. Funding for this grant program was first made available for the 2006-07 award year. The program ended June 30, 2011.
Campus-Based Programs	CB	Three federal student aid programs (Federal Perkins, Federal Work-Study and Federal Supplemental Educational Opportunity Grant), within Title IV, administered directly by the institution.
Central Processing System	CPS	The Central Processing System, or CPS, is ED’s application data processing facility. The CPS uses student information from the FAFSA processors to calculate the student’s official EFC. It returns the student’s eligibility information to the student and the schools the student indicated on his or her FAFSA.
Chief Executive Officer	CEO	The Chief Executive Officer of the institution who is authorized to enter into a contractual agreement with the Department of Education for participation in the Title IV Programs.
Code of Federal Regulations	CFR	The codification of the rules published in the Federal Register by agencies of the federal government. Each volume of the C.F.R. is updated once each calendar year and issued quarterly. The volume for Education, Title 34, is updated on July 1 of each year. Cited as 34 C.F.R.
Common Origination and Disbursement	COD	ED database that includes the process of origination and disbursement reporting for Federal Pell Grant, Academic Competitiveness Grant (ACG), National Science and

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		Mathematics Access to Retain Talent (SMART) Grant, Teacher Education Assistance for College and Higher Education (TEACH) Grant, and Federal Direct Loan funding as well as student-level reporting for Federal Campus-Based awards.
Eligibility and Certification Approval Report	ECAR	A summary of an institution's eligibility/certification information (Title IV program participation, institution's accreditor, state authorization, staff, additional locations and eligible vocational programs).
United States Department of Education	ED/DOE	A Federal agency of the US Government that regulates and enforces policies and procedures for the US Education System.
Electronic Application for Approval to Participate	E-APP	The Electronic Application used by schools to apply or re-apply for participation in the Title IV programs.
English as a Second Language	ESL	A course administered to students whose native language is not English and who are not fluent in English.
Family Educational Rights and Privacy Act	FERPA	FERPA restricts the disclosure of student records to other parties and requires the school to give a student the opportunity to review his or her records.
Financial Aid Administrator	FAA	FAA An individual employed by an institution to administer and coordinate student financial aid programs.
Fiscal Operations Report and Application to Participate in Campus-Based Programs	FISAP	An annual report of expenditures in the Campus-Based programs during an award year, combined with an application to participate in Campus-Based programs in the upcoming award year. Must be submitted to ED via the web by any school receiving Campus-Based funds.
Free Application for Federal Student Aid	FAFSA	An application completed by students and parents to apply for federal student aid.
Federal Direct Loan	DL	A federally subsidized, low-interest student loan, awarded on the basis of financial need. As part of the Direct Loan Program, these loans are made directly by the federal government (rather than by a private lender) through participating institutions. The program offers four types of loans: Federal Direct Subsidized Stafford Loan Federal Direct Unsubsidized Stafford Loan Federal Direct PLUS Loan Federal Direct Consolidation Loan
General Educational Development Certificate	GED	Students who are beyond the age of compulsory attendance, but who do not have a high school diploma or General Educational Development Certificate (GED), must pass a written test to be eligible for Title IV.

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Federal Pell Grant Program	Pell Grant	A federal program that provides grants for (1) undergraduate students with the greatest financial need and have not received a bachelor degree or a first professional degree and (2) eligible students with baccalaureate degrees who are enrolled in state-required teacher certification programs.
Federal Student Aid	FSA	Financial help to those enrolled in an eligible program as a regular student at an institution participating in our federal student aid programs. (An “institution” is a four-year or two-year public or private college, university, career institution, or a trade school.)
Federal Supplemental Educational Opportunity Grant	FSEOG	A campus-based program that provides grant assistance to undergraduate students with need. Priority is given to students who have exceptional financial need and are Federal Pell Grant recipients.
Federal Work-Study	FWS	A Federal funded, campus-based employment program providing jobs for students with financial need.
G5	G5	A central repository for payment transactions of institutions that receive full financial management support to facilitate and support activities (i.e., award authorizations, disbursing and refunding and final grant close out) from the ED's Office of the Chief Financial Officer (OCFO).
Higher Education Act	HEA	Federal legislation passed in 1965, with amendments and reauthorizations subsequently passed, authorizing Federal postsecondary student financial aid programs and mandating that the programs be regulated and administered by the U.S. Secretary of Education.
Information for Financial Aid Professionals	IFAP	The Information for Financial Aid Professionals (IFAP) Web site consolidates guidance, resources, and information related to the administration and processing of Title IV federal student aid into one online site for use by the entire financial aid community.
Institutional Student Information Record	ISIR	A summary of information from the student's Free Application for Federal Student Aid (FAFSA) submitted electronically to institutions and state agencies.
Leave of Absence	LOA	A temporary interruption in a student's education.
National Student Loan Data System	NSLDS	EDs integrated database system that collects and maintains student loan and grant data on Title IV federal student aid recipients, available to the financial aid community.
Office of the General Counsel	OGC	ED office that provides legal services to all units of ED, including the Office of Postsecondary Education (OPE) and the Office of Federal Student Aid (OFSA).

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Office of the Inspector General	OIG	ED office that provides information and technical guidance on the current status of Departmental policy.
Office of Postsecondary Education Identification Number	OPE ID	An eight-digit number assigned to an institution upon approval for participation in Title IV programs.
Office of Postsecondary Education	OPE	The principal operating component (POC) within ED that directs, coordinates and recommends policies for programs designed to provide financial assistance to eligible students.
Personally Identifiable Information	PII	PII is any information about an individual, which can be used to distinguish or trace an individual's identity (some examples are name, social security number, date and place of birth).
Professional Judgment	PJ	A provision in the law allowing financial aid administrators to make individual adjustments to override a student's dependency status (from dependent to independent), to adjust the components of a student's cost of attendance and to adjust the data elements used to calculate the student's expected family contribution.
Program Participation Agreement	PPA	A signed agreement between the Secretary and the President/Owner/CEO of an institution allowing participation in the Title IV programs. Institutions may not award Title IV funds until the PPA has been signed and countersigned.
Return of Title IV Funds	R2T4	When a student withdraws from an institution without completing a payment period or period of enrollment, the institution must determine the amount of Title IV funds "earned" for the student's attendance. Unearned federal student aid must be returned. Earned grant funds that the student has not yet received must be paid to the student by the institution as a post-withdrawal disbursement. Earned loan funds that the student has not yet received must be offered to the student by the institution as a post withdrawal disbursement.
Satisfactory Academic Progress	SAP	A sufficient rate of student course-completion determined using qualitative and quantitative measures.
Social Security Number	SSN	A nine-digit number assigned by the Social Security Administration (SSA). The SSN helps SSA to maintain an accurate record of wages or self-employment earnings that are covered under the Social Security Act, and to monitor records once a person begins to start receiving Social Security benefits.

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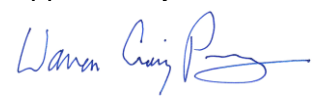
Student Aid Record	SAR	A federal “output” document sent directly to a student from ED’s Central Processing Center summarizing a student’s application and eligibility status.
School Participation Teams	SPT	Three teams organized within SEC and referred to as SPT – Northeast, South-Central and Northwest. These teams provide integrated oversight and management improvement services to institutions receiving Title IV funds. (SPTs were formerly known as Case Management Teams.)
Title IV Federal Student Aid	Title IV	Financial aid programs for postsecondary students, authorized under Title IV of the Higher Education Act of 1965, as amended (Title IV, HEA) and administered by the U.S. Department of Education.
United States Code	USC	The United States Code is the codification by subject matter of the general and permanent laws of the United States. It is divided by broad subjects into 50 titles and published by the Office of the Law Revision Counsel of the U.S. House of Representatives. Since 1926, the United States Code has been published every six years. In between editions, annual cumulative supplements are published in order to present the most current information. Documents are available only as ASCII text files.

3. Tuition Deferment Plan: This is a Fiscal Services Office process and not a Financial Aid process.

Coastal Alabama Community College has a tuition payment plan for those needing assistance. Through these plans the student pays at least one-half of the total term charges plus a \$40 enrollment fee no later than the tuition payment deadline for the current semester registration. The payment plan can be setup through the students OneACCS portal under the student account center.

Failure to meet the terms of this agreement may entitle Coastal Alabama Community College to (1) declare the full balance plus late fees immediately due and payable by law, (2) refuse subsequent registration for any classes and/or drop current classes, (3) deny future enrollment in any payment plan, and (4) withhold grades, diplomas, or transcripts from being released until the unpaid balance is paid in full (including all attorney fees, legal expenses, and other collection costs). A Collection Fee up to 33.40% will be added to the balance due after 90 days by the collection company. Coastal Alabama Community College currently utilizes the services of Conserve and Williams & Fudge for collection of delinquent debt.

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4. **Distance Education State Authorization:** In accordance with the U.S. Department of Education’s regulation (34 C.F.R. §600.9) regarding legal authorization to provide postsecondary education through distance or correspondence education in a state in which a college is not physically located or in which it is otherwise subject to state jurisdiction as determined by the state, Coastal Alabama Community Colleges makes the following disclaimers regarding state authorizations:

Students seeking to enroll in distance education program residing outside the state of Alabama, but within the United States, District of Columbia, and U.S. Territories (excluding international locations), are advised at this time the college has received authorization to offer DE courses under the SARA agreement.

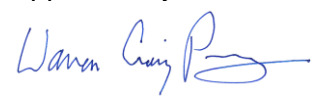
Any questions on DE should be made to the Distance Education Division at 251-580-2255 or ann.strickland@coastalalabama.edu regarding enrollment in distance education courses. We will continue to serve out-of-state students while working with individual state authorization agencies to meet institutional authorization requirements, unless otherwise indicated.

Please note that the SARA state authorization requirements do not apply to students physically enrolled at the College taking Distance Education Courses.

- a. **Distance Education Definition:** A distance education course at Coastal Alabama Community College is any course in which students may complete more than 50% of the requirements through Internet access to the course web site. (note: The more than 50% rule is the same as that used by the Southern Regional Educational Board). Distance education courses at Coastal Alabama Community College may be classified as Internet or Hybrid. Web-Enhanced courses are not classified as distance education courses. The definitions for these learning formats are described below:

- Internet courses are delivered one hundred percent (100%) electronically. Coastal Alabama Community College requires that Internet courses may only be developed by full-time faculty members but may be taught by full-time or adjunct faculty members.
- Hybrid courses are delivered fifty percent (50%) to ninety-nine percent (99%) electronically. (This is defined by the Southern Regional Education Board and Southern Association of Colleges and Schools Commission on Colleges as a distance learning format.) Coastal Alabama Community College requires that hybrid courses may only be developed by full-time faculty members but may be taught by full-time or adjunct faculty members.
- C. Web-enhanced courses are traditional, seated courses in which (1) no more than twenty-five percent (25%) of assignments and course

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content are completed electronically, and (2) web-enhanced content may not replace the required on-campus contact hours. Web-enhanced courses are classified as traditional education courses.

5. Banner Withdrawal Codes:

Code	Meaning	When Is It Available For Use	Who Uses
AU	Audit	First day of registration until the end of the Add/Drop period	Administrative Staff
RD	Registered	First day of registration until end of the term	Administrative Staff
RE	Web Registered	First day of registration until the last day of the add/drop periods	Student via Self-Service
CC	Cancelled Class. This code drops the class and backs out all fees.	First day of registration until end of the term	Administrative Staff
DD	Drop/Delete. This code drops the class and backs out all fees	First day of registration until the day prior to the first day of classes	Administrative Staff
NS	No Show Drop. Same as the drop/delete code	First day of class through last day of the term	Administrative Staff/Batch Job
DW	Web Drop. This code drops the class and backs out all fees	First day of registration until the day prior to the first day of classes	Student via Self-Service
AW	Administrative withdrawal; career tech attendance policy can be enforced using this code. Use from the first day of class through the last day of exams.	First day of class through last day of term	Administrative Staff
WC	Withdrawn Course. This code is used when a student wants to withdraw from a class but remain registered in other classes. Student will be given a "W" withdraw grade for the class.	Day after the end of add/drop period until the end of the withdrawal period	Administrative Staff
WD	Withdraw. This code withdraws the student from a class and back out partial fees but does not grade the student. This code is used when the student is withdrawing from the institution completely and should be reported as	First day of class to the end of the add/drop period	Administrative Staff

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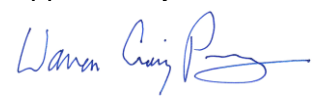


	withdrawn to the Clearinghouse.		
WS	Withdraw. This code is used when a student wants to withdraw from all courses. Student will be given a 'W' withdraw grade for the class	Day after the end of add/drop period until the end of the withdraw period	Administrative Staff
WW	Web Withdraw. This code is used to withdraw from a class.	Day after the end of add/drop period until the end of the withdrawal period.	Students via Self-Service

6. Banner Form Cheat Sheet for Financial Aid, Fiscal Services Office, and Admissions:

BANNER PAGE		DESCRIPTION
ROARMAN	Financial Aid Maintenance Record	Displays all student information. You can access all relevant student pages from this screen
ROASTAT	Applicant Status Screen	Provides information on an applicant's status to include, tracking, budgeting and packaging groups; expected enrollment; dependency status; verification status, NSLDS match, aid offered and SAP.
RRAAREQ	Applicant Requirements	Lists applicant tracking group and requirements and additional requirements.
RPAAWRD	Award Maintenance	List all student awards, packaging group, and Pell information
ROAENRL	Financial Aid Enrollment	Lists financial aid enrollment hours and actual current enrollment hours
RHACOMM	Applicant Comments	Internal comments regarding the student's file are listed by aid year on this screen
ROAMESG	Applicant Messages	Message screen is used to post specific financial aid comments to a student that they can view in self-service. Automatic provides an alert to the student to check for this message.
RSISTDN	Program of Study and Residency	Check for student's program of study and student residency
RSIAPPL	Admissions Application	SAAADMS for Admissions - shows each application submitted includes demographic and program information
RSIAREV	Account Detail Review	TSAAREV for Fiscal Services Office - shows complete charge and payment history
RSIDEGR	Degrees and Other Formal Awards	SHADEGR for Admissions - shows if a student has earned a degree from Bishop or another school

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RSIPCOL	Prior Colleges	SOAPCOL for Admissions - shows receive dates for transcripts, no receive date means the transcript has not been received.
RSIHSCH	High School Information	SOAHSCH for Admissions - shows high school information
RSITEST	Test Scores	SOATEST for Admissions - shows test scores for each placement test taken
RSIVETN	Veteran Certification	STVVETC, SGASTDN for Admissions - shows veteran status
RSICONT	Third Party Contracts	TSACONT, TSACONP for Fiscal Services Office -
RSIEXPT	Billing Exemptions	TSAEXPT, TSAEXPP for Fiscal Services Office -
SOAHOLD	Student Holds	Shows holds on student accounts
ROAHOLD	Student Financial Aid Holds	Shows holds on student accounts related to Financial Aid only Where we hold disbursements for private loans
RFRBASE	Financial Aid Fund Codes	A list of all fund codes for financial aid and the corresponding detail code for the Fiscal Services Office
RFIBUDG	Budget for Individual Fund Codes	See total funds available for a code, as well as committed and paid amounts.
SAAADMS	Student application	Do not enter term – view all applications for a particular student, checklist items tab as well
SFAREGQ	Student registration	View student schedule
SGASDTN	Student Learner record	Review a student's active curriculum record and catalog term
SGASADD	Student attributes	Review a student's attribute (i.e. dual, transient, first gen)
SFASTCA	Registration history	Review a student's drop/add history for a term
SGAADVR	Student advisor	Review a student's assigned advisor
SOAHSCH	Student high school	View students high school info
SOATEST	Student test scores	Review a student's test scores (ACT, high school courses, Accuplacer)

PROCEDURE(S):

1. There are no procedures applicable to this policy.

ADDITIONAL PROVISIONS/INFORMATION:

There are no additional provisions/information applicable to this policy.