

1. Satisfactory Academic Progress

Procedure: Satisfactory Academic Progress (SAP).

This section is required [668.16\(e\)](#).

Required information:

1. Establish, publish and apply reasonable standards for measuring whether an otherwise eligible student is making SAP in their education program.
2. Identify if the standard is the same or stricter than the institution's standards for a student enrolled in the same educational program who is not receiving Title IV assistance.
3. List the qualitative component that consists of grades (provided that the standards meet or exceed the requirements of [668.34](#)), work projects completed, or comparable factors that are measurable against a norm.
4. List the quantitative component that consists of a maximum time frame in which a student must complete their education program.
5. Provide the time frame for an undergraduate program; it may not be longer than 150% of the published length.
6. Identify when you will check SAP, not to exceed the lesser of one academic year or one-half the published length of the educational program.
7. Provide schedule established by the institution designating the minimum percentage or amount of work that a student must successfully complete at the end of each increment to complete their educational program within the maximum time frames.
8. Establish written policies defining the effect of course incompletes, withdrawals, repetitions and noncredit remedial courses on SAP.
9. Identify how a school implements a consistent application of standards and documents the SAP decision.
10. Provide appeal procedure for those not making SAP.
11. Provide a procedure for a student to re-establish and document they have made SAP.

Description of Policy and Procedure:

Federal regulations require that to remain eligible for financial aid, you must perform in the classroom according to the University's Satisfactory Academic Progress Policy. Student academic progress is reviewed at the end of each academic year for programs at least two years in length. For programs shorter than two years in length, academic progress is reviewed at the end of each semester. Satisfactory academic progress is reviewed each semester for students who are within 23 credits of the maximum time frame allowed. For students not meeting the University's standards, financial aid will be canceled. The three components of the Satisfactory Academic Progress Policy are explained below. Academic renewal does not satisfy academic progress standards for financial aid.

Financial Aid Documentation

Standard Operating Procedures:

[SAP Petition](#)

[SAP Policy](#)

Job Aids:

[Job Aid-ROAUSDF Definitions](#)

[Job Aid-SHATERM Repeated Grades](#)

FastInfo Answers:

[FastInfo answer # 3796](#)

[#4036](#)

[#4161](#)

1. What is SAP –

- i. Review back of SAP policy
 1. 1.7 GPA for students 30hours and less
 - a. Certificate students must have a 2.0
 - b. 2.0 for students 31+ hours
 - c. Grad – 3.0
 2. Complete 67% of classes attempted vs. earned
 - a. W, F, I, WF, NC
 - i. 100 and 200 level classes for grad students
 - b. Repeated classes count as earned, as long as the student completes the class
 3. 150% of program max
 - a. 192 attempted (128 University Min)for most BA programs
 - i. Same for Double Majors
 - ii. Same for Bach2
 1. Requires a Degree Summary with the Petition
 - b. 141 attempted (94 by the university) for students in university college
 - i. Requires a University College Transition Form with Petition
 - c. Grad student Max time is based on years
 - i. 7 years for Masters
 - ii. 10 years for PhD
 4. UND12 – only applies to BA students
 - a. Students who mathematically can not receive their degree have to submit a petition or be funded for the remaining hours under 150% max. If we know that the student can not graduate by the 150% max, the student has to petition.
 5. CLOSE – Student is within 125% of Program max
- ii. What is required for a SAP petition to be complete
 1. Cover letter
 2. Letter from student
 3. Unofficial UNM Grade Transcript
 - a. Can be from Records OR From Loboweb
 4. IF student is OVER 150% or UND12 for Major Need Degree Summary
 5. IF Over 150% or UND12 for Univ College Need University College Transition Form
 6. NOT REQUIRED BUT HELPFUL
 - a. Supporting Documentation
 7. Auto GOOD –
 - a. First Time Freshmen
 - b. First Time Graduates
 - c. Med Students
 - d. LAW –
 - i. Evaluated on GPA (2.0) and Completion % only
 - e. First Time Transfers
 - i. Monitored by Max time only
 - ii. BE SURE THEY ARE NOT RE-ADMITS

2. SAP Process xls

- i. **The Yearly SAP Process** - will run the SAP package on all students who have filed a FAFSA for current Financial Aid Year OR the upcoming Financial Aid Year. Only students who were approved on a Spring Contract will be excluded from the Yearly SAP Process.
 1. Explain the Spring Contract and why we exclude them from SAP processing
 2. Yearly –
 - a. Only looks at Grades through the most current spring semester.

- b. Continuing Undergraduate/Graduate
 - c. Second Bachelors (treated the same as first BA)
 - d. Continuing Graduate
 - i. 3.0 GPA
 - ii. 7 years for Masters
 - iii. 10 years for Ph.D.
 - 1. Issue with second Masters students
 - e. Non-Degree Teachers Cert
 - i. Only Monitored GPA and %
 - 1. 2.0 – 67%
3. Only looks at Grades through the most current spring semester
- a. At a 1.9 end of spring and brings up GPA end of summer to 2.1 they can use that in their petition – THEY ARE NOT AUTOMATICALLY GOOD.
4. The SAP process assigns the Following Codes:
- a. GOOD – for students who are making academic progress in all 3 areas (GPA, %, and Max Time Frame).
 - b. NOPROG (RNOPRO) – For students failing to make progress in one or more area
 - i. Requires a Petition
 - c. UND12 – students who are within a 12 hours of max time frame
 - i. Requires a Petition
 - d. CLOSE (RCLOSE) – Students within 125% of Max
 - e. ROVER - Over the amount of remedial hours allowed (30 hours) – have to be awarded manually.
5. Interim SAP Code:
- a. X
 - b. GRADE
 - c. TRAN
 - d. TROUT
 - e. CONCUR
 - f. ADMIT
 - g. ERROR
3. **The Term SAP Process** -will run on all students with an Interim SAP code (X, GRADE, TRAN, TROUT, CONCUR, ADMIT, and ERROR), students in a Certificate Program ('CP'), students in a Non-Degree program for graduate prerequisites, and students with a SAP code of 'CLOSE', 'RCLOSE', and UND12.
- 1. These are students who are monitored on a semester by semester basis.
 - a. Certificate
 - b. Non-Degree Grad Prereqs
 - i. Only evaluated on GPA and %
 - 1. 2.0 – 67%
 - 2. Looks at grades through the most recent semester
4. **The Nightly SAP process** - will run on all students with an Interim SAP code. Interim SAP codes are: X, GRADE, TRAN, TROUT, CONCUR, ADMIT, and ERROR
- i. OTHER Codes reviewed nightly–
 - 1. X
 - a. When a New FAFSA loads
 - b. Or any type of ROASTAT record
 - i. Award on RPAAWRD
 - ii. Tracking Doc on RRAAREQ
 - iii. Note on RHACOMM
 - 2. GRADE
 - a. Student has a Grade that is NR
 - 3. TRAN
 - a. If a transfer evaluation is not run-

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- i. This is not working properly
 - 4. TROUT
 - a. Not all Transcripts have been evaluated on a transfer student
 - 5. CONCUR
 - a. Most recent SGASTDN record is Concurrent
 - i. What is concurrent
 - 6. ADMIT
 - a. Student does not have a SGATDN Record
 - 7. ERROR
 - a. SGASTDN program not defined for SAP
- 5. ROAUSDF vs SHATERM
 - i. Review ROAUSDF Job Aid
 - ii. ROAUSDF – a snapshot as of the day SAP was run - tony
 - 1. Term Definition for each Field
 - iii. SAP CALCULATIONS
 - 1. GPA differences
 - 2. Completion %
- 6. SAP will Run
 - i. Grades Roll to history Late May –
 - 1. SAP will run around Memorial Day weekend
 - a. Letters to be mailed on Tuesday After Memorial Day
 - 2. Reports to be created
 - a.
- 7. Petitions for SAP
 - i. What makes a good petition
 - 1. What happened
 - a. Address the transcript
 - b. With documentation if possible
 - 2. Where are you at now
 - 3. What will be different
 - ii. How the petition is logged
 - 1. PEND
 - a. Read by two readers –
 - i. Officer
 - 1. Some officers leave notes regarding their decision
 - ii. Peer
 - b. Read by Officers until two people come to a decision
 - iii. Decision that can be made on the petition:
 - 1. Approve, Deny, Contract (Probation)
 - 2. CONTRACTS
 - a. Completion – Graduate and Undergraduate
 - i. % and GPA
 - ii. Graduation
 - b. To Graduate
 - i. Changed to NOPROG at end of semester unless student is in a Master's Program
 - c. XSUHR -> SUHR
 - d. XFAHR -> FAHR
 - e. XSUHR -> SPHR
 - f. AYEAR
 - g. AFASP
 - h. ASP
 - 3. Denied Written Petition
 - a. READD
 - i. If failed must repetition at the end of the semester

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- ii. If the student knows that they are going to fail, come in and meet with someone – make note of it on RHACOMM
- 4. If the written petition is denied the student can schedule an in person committee
 - a. COMMD
 - b. CFASP
 - c. CSP
 - d. CYEAR
- iv. CONTRACTS
 - 1. Completion – Graduate and Undergraduate
 - 2. To Graduate
 - a. If failed must repetition at the end of the semester
 - b. If the student knows that they are going to fail, come in and meet with someone – make note of it on RHACOMM
 - c. Letters and SAP Notification

2. Return of Title IV/Refund Repayments

Procedure: Return of Title IV/Refund Repayments.

This section is required [668.22](#); [682.607](#); [685.306](#); [DCL GEN-04-03](#).

Required information:

1. Include a copy of the school's refund policy developed by the school or as mandated by the school's accrediting agency or state agency.
2. Ensure that the refund policy addresses Title IV funds as required in [668.22](#).
3. Include procedures that students must follow to officially withdraw from the school.
4. Indicate how the refund requirements are provided to the students in writing.
5. Include examples for students indicating how Title IV refunds and institutional refunds work.
6. For FFEL: Establish a refund policy that addresses a refund to the lender or return of Title IV HEA program funds from the school that is allocable to the loan upon the borrower's withdrawal as outlined in [682.607](#).
7. For Direct Loans: Include procedures for the school to pay a portion of the student's refund or return of title IV, HEA program funds that is allocable to a Direct Loan to the Secretary.
8. For Direct Loans: Include procedures to provide simultaneous written notice to the borrower if the school pays a refund or return of title IV, HEA program funds to the Secretary on behalf of the borrower.
9. For Direct Loans: In determining the portion of a student's refund or return of title IV, HEA program funds that is allocable to a Direct Loan, the school follows the procedures established in [668.22](#) for allocating and paying a refund or return of title IV, HEA program funds that is due (this is related to #2 above).

Description of Policy and Procedure:

UW's occur when students don't officially drop all their classes and receive all non-passing grade(s), or NR grade(s), or both. This can be confirmed on SHATERM, 3rd block. UW's are rounded up & herded to IT where they get branded with an official w/d date. Then they are treated like OW's. Barring any mistake on UNM's part, (the most common example is a passing grade posted late), the latest date aid may reinstated is 120 days after the end of the term. (Ex. Aid is canceled because Fall grade is NR.

May reinstate aid if grade turns into passing grade, but only up until 120 after the end of Fall.) After that, t4 aid can only be reinstated with Dept. of Ed approval – see Dear College Letter Gen 0513 (attached) including an explanation of why it took so long to post the grade. Fed. regs. state UW's must be processed within 45 days from the end of the semester. Many students with t4 aid will not have had all their grades posted by their instructors by this time. This effectively splits the UW's into 2 groups; A) Identified in step 2) of this procedure, this group includes only students who have had all their non-passing grades posted by their instructors when Records & registration rolls grades (ie. no grades of "NR"). A file of these students is sent to IT immediately after grades are rolled because there is no reason to wait. B) Identified in step 12), this group is all remaining potential UW's for the semester. We wait as long as we can before sending this file because some of these are not UW's. The problem is they are indistinguishable from "real" UW's.

This unfortunate group of students did not have all their grades posted by their instructors when Rec. & Reg. rolled grades. As a result, they now have at least 1 grade of "NR". Some have all grades of "NR". This second, very unfortunate group, will have all their aid canceled; see "What happens when UW file is sent to IT". The point is "NR" grades must be considered non-passing for r2t4 purposes, but may turn into passing grades at almost any time. Once a "NR" grade turns into a passing grade, the student is no longer considered a UW and all t4 aid must be re-awarded.

Financial Aid Documentation

Standard Operating Procedures:

[FAFM-103 Return of Title IV Funds, Official W.D \(OW\)](#)

[FAFM-107 Return of Title IV Funds, Unofficial W.D \(UW\)](#)

Job Aids:

[Job Aid-2008 Credit Hour R2T4 Worksheet](#)

Fastinfo Answers:

1. What is Return of Title IV
2. official (OW) vs. unofficial (UW) w/d
 - i. students get \$ up front with the assumption that they will “earn” the t4 aid
 - ii. 3 ways to earn 100%
 1. Receive passing grade in at least 1 class
 2. Attend through 60% date, officially drop all classes, get official w/d date
 3. LDA for at least 1 non-passing grade is beyond 60% date
 - a. Not Reported Grads “NR” are evaluated as unearned
 - iii. official – officially drop all classes, get official w/d date in Banner
 - iv. unofficial – don’t drop all classes and receive all non-passing grade(s), or NR grade(s)
 1. instructors are required to give a last day of attendance (LDA) for all non-passing grades
 2. LDA for NR grades is 1 day prior to beginning of semester (not eligible, earned 0%, repay all t4 aid)
 - v. Factors that affect how much is repaid
 1. Enrollment period
 - a. period the student was funded for
 2. C-Sort, may look like w/d
 - a. confirm student is still enrolled in csort at the time of w/d & after 60% date
 3. W/D date or Last Day of Attendance
 4. Institutional charges
 - a. Usually just Tuition/Fees
 5. SAP
 6. Title IV aid
3. Other facts:
 - i. If UNM is informed that a student has died during a semester, we must perform a r2t4 calc.. If the calc. indicates we are required to return t4 aid, we must return the funds. Bursar’s write off debts of deceased students.
 - ii. If a student drops all classes except correspondence class(es) that are not expected to be complete before the end of the semester the form was completed, stu is considered a W/D. Use w/d date from all other classes as Official W/D date & calc. R2t4. We do not fund correspondence courses that will not be completed during the term. In order for a student to receive financial aid for correspondence courses, the correspondence course form MUST indicate they expect to complete the course(s) no later than the end of the term for which they’re completing the form.
 - iii. After disbursement, T4 aid may only be canceled at the student’s request. Loans can only be cancelled within 30 days of the student’s notification that the \$ is available. Grants can only be cancelled after r2t4 calc & adjustment (if any). Record request on RHACOMM. Scan hardcopy, if available.

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- iv. Check RPITIVC after calculation to see comments, \$ to be repaid, inst. Charges, % earned, enrollment period, days attended.
 - v. Check RHACOMM to see summary of calc. & adjustment.
 - vi. UNM returns \$ to lender / lender updates new loan amount (time lag)
- 4. RPITIVC
 - i. This is the R2T4 Cam
 - 5. RPAAWRD
 - 6. RPAELAP
 - 7. RPALDSB
 - 8. RSIAREV/TSAAREV

3. Awarding/Packaging

Procedure: Awarding/Packaging.

This section is required [674.10](#), [675.10](#), [676.10](#).

Required information:

10. Establish Federal Perkins selection procedures and they must be in writing, uniformly applied maintained in the institutions files.
11. Define exceptional financial need for the purpose of the priority to all students eligible under [34 CFR 674.9](#) but give priority to those students with exceptional need.
12. Establish FWS selection procedures and those procedures must be uniformly applied, in writing and maintained in the institution's file.
13. Establish Procedures to make FWS funds reasonably available, to the extent of available funds to all eligible students.
14. Part-time and independent students. If an institution's allocation of FWS funds is directly or indirectly based in part on the financial need demonstrated by students attending the institution as less than full time or independent students, a reasonable portion of the allocation must be offered to those students.
15. Establish FSEOG selection procedures and they must be in writing, uniformly applied maintained in the institutions files.
16. Develop a process to select students with the lowest expected family contributions who will also receive Federal Pell Grants in that year. If remaining funds are available after giving FSEOG to all Federal Pell Grant recipients, the institution shall award the remaining FSEOG funds to eligible students with the lowest expected family contributions who will not receive Federal Pell Grant. Define exceptional need as outlined in [34 CFR 676.10](#).
17. Part-time and independent students. If an institution's allocation of FSEOG funds is directly or indirectly based in part on the financial need demonstrated by students attending the institution as less than full time or independent students, a reasonable portion of the allocation must be offered to those students.

Other information to consider:

18. May want to include a copy of school's packaging policy for all financial aid programs.

Description of Policy and Procedure:

See [Job Aid-0809 Awarding Criteria](#) and [Job Aid-0809 Banner Awarding Criteria](#).

Financial Aid Documentation:

Standard Operating Procedures:

[FA-206 Processing an External Award Letter](#)
[FAPK-101 Immediate Assignment to a Packaging GroupD1](#)
[FAPK-101 Immediate Assignment to a Packaging GroupD2](#)
[FAPK-104 Offer an Award Package - Automatic Packaging Proc.](#)
[FAPK-106 Offering an AwardD1](#)
[FAPK-117 Request or Cancel an Award LetterD3](#)
[FAPK - 123 Awarding Pell Automatically](#)

Job Aids:

[Job Aid-0809 Awarding Criteria](#)
[Job Aid-0809 EFC Formula Guide](#)
[Job Aid-0809 Banner Awarding Criteria](#)
[Job Aid-0809 Pell Chart](#)
[Job Aid-Eligibility Half Sheet](#)
[Job Aid-20080701 Annual Loan Limits](#)
[Job Aid-Financial Aid regulations regarding FFELP loans](#)
[COA calculations.doc](#)
[Job Aid-Lender Select.doc](#)
[Handout Lender Selection.doc](#)
[Grant Disbursement Example.doc](#)
[Job Aid-Loan Process.xls](#)

FastInfo Answers:

[FASTINFO ACG](#)
[FASTINFO SMART](#)
[FASTINFO Interest Rates](#)

1. Who we auto package and why
 - i. Based on FAFSA questions for loans and work study
 - ii. Grants are always awarded as long as student is eligible
 - iii. We always package in the best interest of the student
 1. Free Money First
 2. Work Money Second
 3. Loan Money Last
 - a. Perkins
 - b. Sub
 - c. Unsub
 - d. PLUS/GRAD PLUS
2. $COA - EFC = \text{Unmet Need} - \text{Resources} = \text{Available Need}$
 - i. Constructed examples of Unmet Need
 1. Cost of Attendance
 2. EFC
 3. Unmet Need
 4. Resources (Estimated Aid)

5. Available Need
 - a. See [COA calculations.doc](#) for examples
3. What is an Overaward
 - i. A condition that exists when a school awards financial assistance to a student that, in combination with the resources available to that student, exceeds the difference between the student's [cost of attendance \(COA\)](#) and [Expected Family Contribution \(EFC\)](#).
4. What are need based awards
 - i. Pell
 1. Always the first thing to be awarded
 - a. EFC
 - b. Undergrad
 - c. First Degree (No Bach)
 - d. Degree Seeking
 - e. Can receive on any type of enrollment (less than ½ time)
 - f. SAP
 2. You can award Pell over COA
 - ii. ACG/SMART
 1. For ACG and SMART you can not exceed the student's need
 2. The Overaward has to be resolved by reducing the student's ACG or SMART
 3. Reviewed Criteria for ACG and SMART
 - a. See Job Aid-0809 Banner Awarding Criteria.xls
 - b. ACG1/ACG2
 - i. See [FASTINFO ACG](#)
 - c. SMRT3/SMRT4
 - i. See [FASTINFO SMART](#)
 - ii. Discussed how to verify eligible majors for SMART
 1. SGASTDN
 2. RPICIPC
 - iii. SEOG/SSIG/Other UNM and State Grants
 1. The 50% rule for awarding
 - a. 50% of COA – Annual Gift Aid – Annual EFC = Other Grant Eligibility
 - b. Did some examples
 - i. See COA calculations.doc
 - iv. Work-Study
 1. Self Help
 - a. DID NOT Cover Work Study Eligibility
 - v. PERKINS
 1. MPN and Preloan is separate from FFELP loans
 2. This is done and collected by sign-my-loan
 3. Student is notified via email
 4. Must reconcile prior year before we can request MPN and Acceptance for the upcoming year
 - a. As a result, MPN and Acceptance becomes available early to mid June
 - vi. Sub Loans
5. Non-Need Based (however, they may count toward unmet need)
 - i. No-Need Work Study
 - ii. Unsub Loans
 - iii. PLUS Loans

iv. Alternative Loans

4. Verification/Quality Assurance

Procedure: Verification/Quality Assurance

This section is required [668.75](#) and [668.134](#)

Required information:

19. Establish written policy for verifying information in a student aid application which must include: Time period within which an applicant shall provide the documentation, the consequences of an applicant's failure to provide documentation within a specified time period, method by which the school notifies an applicant of the results of verification, if the applicant's EFC changes and the results in a change in the award or loan, procedures the school requires an applicant to follow to correct application information determined to be in error and procedures for making referrals under [668.16](#) (administrative capability).
20. Identify how the school shall furnish, in a timely manner, to each applicant selected for verification a clear explanation of the documentation needed to satisfy the verification requirements and the applicant's responsibilities with respect to the verification of application information, including deadlines for completing any actions required and consequences of failing to complete any required actions.
21. Establish and use written policies and procedures for requesting proof and securing confirmation of the immigration status of applicants for title IV, HEA student financial assistance who claim to meet the eligibility requirements of [668.33\(a\)\(2\)](#). Must include providing the student a deadline by which to provide the documentation that the student wishes to have considered to support the claim they meet the requirements, provide to the student information concerning the consequences of a failure to provide the documentation by the deadline set by the school and provide that the school will not make a determination that the student is not an eligible non citizen until the school has provided the student the opportunity to submit the documentation.
22. Provide documentation in writing, to each student required to undergo secondary confirmation a clear explanation of the documentation the student must submit as evidence that the student satisfies the requirements and of the student's responsibilities with respect to the student's compliance with [668.33\(a\)\(2\)](#), including the deadlines for completing any action required and any required action as specified in [668.137](#).

Other information to consider:

23. Include the process school uses for submitting corrections.

Description of Policy and Procedure:

- Student must submit documents with-in 30 days of Notification of Missing Verification documentation
- Will delay awarding and possibly be denied priority funds
- The primary method of communication with students regarding their Verification Documentation is a Post Card indicating the need for students to check Loboweb.
- All required documentation is listed on Loboweb
- The results of verification are removed from Loboweb and the student receives an Award Letter – awards are also posted on Loboweb.
- New award letter is sent to the student for any change in award – either increases or decrease in award.
- UNM is part of the QA program, as a result only selected individuals are required for document verification.

Financial Aid Documentation:

Standard Operating Procedures:

[FATRK-101 GADMIT Resolution.doc](#)

Job Aids:

[Job Aid-QUALITY ASSURANCE 08-09.doc](#)

[Job Aid-Banner Tracking.xls](#)

[Job Aid-2007 1040.doc](#)

[Job Aid-2007 1040A.doc](#)

[Job Aid-2007 1040EZ.doc](#)

[Job Aid-2007 W2.doc](#)

[Job Aid-0809 CommentCodesandText.pdf](#)

[Job Aid-RRAAREQ.doc](#)

[RTVTREQ.xls](#)

[Job Aid-RNIMSxx Comment Codes.doc](#)

FastInfo Answers:

1. RTVTREQ
 - i. Review of what the fields are
 - ii. Review website links
2. RTVTRST
 - i. Numbers are checks and FNA only
 - ii. Letters for all docs
3. RRAAREQ
 - i. Job Aid-RRAAREQ.doc
4. Quality Assurance
 - i. Job Aid-QUALITY ASSURANCE 08-09.doc
5. How Documents are requested
 - i. Reviewed Job Aid-Banner Tracking.xls
 1. Comment Code
 - a. Reviewed Federal Comment Codes
 - i. See Job Aid-0809 CommentCodesandText.pdf
 - b. Review Job Aid-RNIMSxx Comment Codes.doc
 2. Resolve Conflicting Data
 - a. BACH2
 - b. GADMIT
 - i. GADMIT known Issue
 1. See FATRK-101 GADMIT Resolution.doc
 - c. GLETT
 - d. NONDEG
 - e. TEACH
 3. As part of Quality Assurance
 - ii. Reviewed how Documents are Completed by the system

5. Professional Judgment

Procedure: Professional Judgment.
This section is required <u>479A</u>.
Required information: 24. Include whether your school considers professional judgment issues. If your school does not, simply indicate that in your procedures. 25. Develop and include a copy of the school's Professional Judgment Policy, i.e., how PJ is considered, the process for a student to follow, how decisions are made, etc. 26. If an appeal committee is established, identify the role of the committee. 27. Establish a written policy for the review of an appeal and identify documentation to be collected. Reference <u>479A</u> . 28. Ensure a file is verified prior to making the appeal decision.
Description of Policy and Procedure: See description below:
Financial Aid Documentation: Standard Operating Procedures: FA-204 Special Circumstance (Approval).doc FA-203 Override Independency (Approval).doc FABU-107 Add Budget Component - IndividualD2.doc Job Aids: Job Aid-0809 Income Protection Allowance Calculation.doc Job Aid-0809 Budget Adjustments.doc Job Aid-SAP RTVMESG.xls FastInfo Answers:

Things to Consider Before Taking Professional Judgment Action

- a. What is the desired outcome- increase or decrease the student's need? Increase need based eligibility?
 - EFC Adjustment vs. Cost of Attendance Increase
- b. What if the student's EFC is already as low as possible (0)?
- c. Is there a budget component that can be adjusted for this unique circumstance?

Professional judgment may not be used to:

- d. Change a student's status from independent to dependent
- e. Create a new category of costs
- f. Adjust the bottom-line EFC
- g. Change the EFC formula itself
- h. Make an otherwise ineligible student eligible for Title IV aid
- i. Circumvent the intent of the law or regulations
- j. Include post-enrollment expenses in COA

Documentation serves the following purposes:

- k. Provides information in addition to that reported on FAFSA and other application documents (e.g., third-party documentation, copies of receipts, or canceled checks)
- l. Provides history of student's circumstances for future reference

Minimum documentation should also include:

- m. Date of decision or action taken
- n. Specific circumstance and, if appropriate, actual request of student or parent describing the circumstance, i.e. letter, note, etc.
- o. Source of information—for example, third-party documentation letters, receipts, bills, tax forms
- p. What decision was made
- q. Whether decision can be attributed to a specific school policy or procedure and, if so, its citation
- r. Name or initials and title of person making the decision

There **MUST** be 2 types of Documentation:

- s. One type encompasses materials collected to support the student's request
 - This may include but is not limited to:
 - 1. A statement from the student or parent describing the unique circumstance
 - 2. Receipts, copies of statements –such as a credit card statement, utility bills, rent receipts; and/or
 - 3. Other third party documentation- such as paid car repair receipts, statements from faculty/staff/professionals or others who know the student's situation
- t. Other type constitutes a clear record of school's decision, how it was reached, and the actions taken
 - You have to be able to explain and support the decision to another co-worker and/or an auditor. Leave notes regarding your decision and how you came to your decision.
 - 1. Notes on RHACOMM
 - 2. The EDE worksheet
 - 3. Writing notes or calculations on the Documents submitted

Increasing Cost of Attendance

TUITION AND FEES

- a. Increase in cost of attendance for enrollment
 - i. Students enrolled over 12 hours can have an increase to their Cost of Attendance for Books over 12 hours. **Must be for the same Financial Aid Year.**
 - 1. For current and upcoming semesters:
 - a. Enrollment can be increased for students prior to the beginning of the semester
 - b. If you elect to increase, leave a note (RHACOMM) stating, "as of 'today's date' student enrolled in x hours. Increased...."
 - 2. For a semester that has ended, you have to verify that the student earned credit in the class. This is done on SHATERM for the term you are adding the book increase to.
 - ii. Specific Course Fees may also be added to the budget. To review course fees access RSIAREV or TSAAREV, and query 'F%' in the 'Detail Code' Field.
 - 1. Fees can be added for students prior to the beginning of the semester
 - 2. If you elect to increase, leave a note (RHACOMM) stating, "as of 'today's date' student enrolled in x hours. Increased...."
 - iii. Documentation:
 - 1. RSIAREV fees, books
 - a. RSIAREV tips and tricks
 - 2. ROAENRL
 - 3. SHATERM for prior semester
 - 4. RHACOMM – note regarding your increase

BOOKS AND SUPPLIES

- b. Mandatory supplies, i.e. purchase of instrument, art supplies, etc.
 - i. Documentation:
 - 1. May be purchased prior to the enrollment period
 - 2. Copies of Receipts in Student's Name
 - 3. Cancelled Checks in Student's Name
 - 4. Checking Account Statement in Student' Name
 - 5. Can ONLY add to Books/Supplies if it exceeds the amount already allocated for books and supplies. ONLY ADD the amount that exceeds the allocation.
- c. Computer Increase
 - i. Must be enrolled $\frac{1}{2}$ time or more
 - ii. Computer can be purchased prior to the financial aid enrollment period.
 - 1. You may use Professional Judgment as to dates you will accept prior to the enrollment period.
 - 2. It may vary on a case-by-case situation
 - iii. UP TO \$2,000 can be added to COA.
 - 1. The \$2,000 may include:
 - a. The Computer Purchase
 - b. Software needed to support the computer (i.e. Microsoft Office, Anti Virus software, Apple iLife, etc.)
 - c. Other software specific to the student's major
 - d. Sales tax
 - e. Warranty for the computer
 - f. Necessary hardware (i.e. printer, etc.)
 - 2. NOT TO BE included in the COA are:
 - a. Entertainment software Entertainment software IS NOT to be included
 - b. Classes for Computer use
 - iv. Documentation may include (but not limited to):
 - 1. Cannot have someone else's name on the receipt.
 - 2. Can only add the Paid amount to the students COA up to \$2000
 - 3. Date of purchase
 - 4. Itemized description of purchase
 - 5. Name of Company the computer was purchased from
 - 6. Cancelled Checks in Student's Name
 - 7. Checking Account Statement in Student' Name

TRAVEL EXPENSES

- d. Increase in cost of attendance for car repair
 - i. Students CANNOT include car payments
 - ii. Receipts must exceed 14% of travel expenses
 - iii. Dollar for dollar increase above the 14% allocated for travel
 - iv. Repairs must have been made and paid during enrollment period
 - v. Documentation may include (but not limited to):
 - 1. Cannot have someone else's name on the receipt
 - 2. Only the **Paid** (cannot use estimate) amount can be considered for COA increase
 - a. You can issue a short term loan on estimates
 - 3. Date of repairs
 - 4. Itemized description of repairs

5. Name of Company
 6. Cancelled Checks
 7. Checking Account/Credit Card Statement in Student' Name
- e. Increasing for mileage
- i. Students CANNOT include car payments
 - ii. Documentation:
 1. Statement from student regarding mileage to and from classes
 2. Confirmation of Address (i.e. bill in student's name, utility student's name, lease student's name, etc.)
 3. .32 (cents) per mile
 - a. You can use FASTINFO for millage
 - i. MAPQUEST
 1. Address of Student
 - ii. Search '32 cents per mile'
 - iii. Select UNM Travel Policy
 - iv. Exhibit A
 4. THIS BECOMES THE NEW TRAVEL AMOUNT
 - a. the 32 cents includes:
 - i. gas 50%
 - ii. insurance 33%
 - iii. licenses 3%
 - iv. maintenance 14%
- f. Increase for Auto Insurance
- i. It can be done
 1. Check with a Manager
- g. National and International exchange
- i. Students participating in National Student Exchange (NSE) can receive a \$500 increase in their transportation expenses for the semester they are participating in the exchange program.
 1. If students will participate in NSE for two semesters, only eligible for a \$500 increase – you can increase above \$500 with the paid airline ticket above \$500.
 - ii. Students participating in International Student Exchange (ISE) can receive a \$1000 increase in their transportation expenses for the semester they are participating in the exchange program.
 1. If students will participate in ISE for two semesters, only eligible for a \$1000 increase – you can increase above \$1000 with the paid airline ticket above \$1000.
 - iii. Documentation:
 1. ROAENRL – must be enrolled in ISE/NSE

MISC Expenses

- h. Increasing for medical expenses
- i. Statement from Student or Parent explaining the situation
 - ii. During enrollment period
 - iii. Can not include what was covered by insurance
 - iv. Can include payments to auto insurance
 - v. Must exceed 40%
 - vi. CAN Not be cosmetic surgery
- i. Documentation:
- i. Receipts, copies of statements
 - ii. During enrollment period

- iii. Can not include what was covered by insurance
- iv. Can include payments to insurance
- v. Must exceed 40%
- vi. Not cosmetic surgery

ROOM AND BOARD

- j. Change in Housing Status
 - i. Documentation:
 - 1. Review HOME document
- k. Increase for Monthly Rent/Mortgage payment
 - i. Rarely done – always done with a Director's or Associate Directors Approval

6. ACG and National SMART Grants

Procedure: ACG and National SMART Grants.
This section is required 691.81.
Required information: 29. Develop and follow procedures for maintaining general fiscal records for ACG and National SMART as outlined in 34 CFR 691.81 and 34 CFR 668.24(b) . 30. Include procedures to show how your school maintains ACG and National SMART funds received in accordance with the disbursement requirements outlined in 34 CFR 668.164 .
Description of Policy and Procedure: See Job Aid-0809 Awarding Criteria and Job Aid-0809 Banner Awarding Criteria
Financial Aid Documentation: Standard Operating Procedures: Job Aids: Job Aid – 0809 Awarding Criteria Job Aid-0809 Banner Awarding Criteria FastInfo Answers: # 3136 #3135 #3138 #3127

ACG/SMART

1. For ACG and SMART you can not exceed the student's need
2. The Overaward has to be resolved by reducing the student's ACG or SMART
3. Reviewed Criteria for ACG and SMART
 - a. See Job Aid-0809 Banner Awarding Criteria.xls
 - b. ACG1/ACG2
 - i. See [FASTINFO ACG](#)
 - c. SMRT3/SMRT4
 - i. See [FASTINFO SMART](#)
 - ii. Discussed how to verify eligible majors for SMART
 1. SGASTDN
 2. RPICIPC

7. Federal Pell Grant Program

Procedure: Federal Pell Grant Program.
This section is required <u>690.81</u>. Required information: 31. Develop and follow procedures for maintaining general fiscal records for Federal Pell Grant as outlined in 34 CFR 690.81 and 34 CFR 668.24(b) . 32. Include procedures to show how your school maintains Federal Pell Grant funds received in accordance with the disbursement requirements outlined in 34 CFR 668.164 .
Description of Policy and Procedure: See Job Aid-0809 Awarding Criteria and Job Aid-0809 Banner Awarding Criteria
Financial Aid Documentation: Standard Operating Procedures: FAPK-123 Awarding Pell Automatically Job Aids: Job Aid - 0809 Pell Chart Job Aid – Awarding Criteria FastInfo Answers: # 3777 #3720 #4130

Pell

1. Always the first thing to be awarded
 - d. EFC
 - e. Undergrad
 - f. First Degree (No Bach)
 - g. Degree Seeking
 - h. Can receive on any type of enrollment (less than ½ time)
 - i. SAP
 - j. You can award Pell over COA

8. FSEOG

Procedure: FSEOG.

This section is required [676.10](#) and [676.19](#).

Required information:

33. Include selection procedures for FSEOG. These procedures must be in writing, uniformly applied maintained in the institutions files.
34. The selection procedures must select students with the lowest expected family contributions who will also receive Federal Pell Grants in that year. If remaining funds are available after giving FSEOG to all Federal Pell Grant recipients, the institution shall award the remaining FSEOG funds to eligible students with the lowest expected family contributions who will not receive Federal Pell Grant. Include the school's definition of exceptional need as outlined in [34 CFR 676.10](#).
35. Include procedures to show how the school treats part-time and independent students. If the school's allocation of FSEOG funds is directly or indirectly based in part on the financial need demonstrated by students attending the school as less than full time or independent students, a reasonable portion of the allocation must be offered to those students.
36. Establish and maintain an internal control system of checks and balances that insures that no office can both authorize payments and disburse funds to students.
37. Identify how the school maintains funds received under FSEOG and required under [668.163](#).
38. Include the process to insure the school follows the record retention and examination provision in [668.24](#).
39. Establish and maintain program and fiscal records that are reconciled monthly.
40. Include the process to coordinate and submit a Fiscal Operations Report plus other information the secretary requires. Also, the process to insure that the information reported is accurate and shall submit it on the form and at the time specified by the Secretary.

Description of Policy and Procedure:

See [Job Aid-0809 Awarding Criteria](#) and [Job Aid-0809 Banner Awarding Criteria](#)

Financial Aid Documentation:

Standard Operating Procedures:

Job Aids:

[Job Aid - 0809 Pell Chart](#)

[Job Aid – Awarding Criteria](#)

[COA calculations.doc](#)

FastInfo Answers:

3888

SEOG/SSIG/Other UNM and State Grants

1. The 50% rule for awarding
 - k. $50\% \text{ of COA} - \text{Annual Gift Aid} - \text{Annual EFC} = \text{Other Grant Eligibility}$
 - l. See examples See [COA calculations.doc](#)

9. Federal Work Study

Procedure: Federal Work Study
This section is required 675.10, 675.19, 675.36, 676.49.
Required information: <ol style="list-style-type: none">41. Include selection procedures for FWS. These procedures must be in writing, uniformly applied maintained in the institutions files.42. Include procedures to make funds reasonably available, to the extent of available funds to all eligible students.43. Include the process to insure the school follows the record retention and examination provision in 668.24.44. Establish and maintain program and fiscal records that are reconciled monthly.45. Include the process to coordinate and submit a Fiscal Operations Report plus other information the secretary requires. Also, the process to insure that the information reported is accurate and shall submit it on the form and at the time specified by the Secretary.
Description of Policy and Procedure: See Job Aid-0809 Awarding Criteria and Job Aid-0809 Banner Awarding Criteria
Financial Aid Documentation: Standard Operating Procedures: Job Aids: Student Employment Office website Job Aid – RJASEAR Instructions Job Aid - 0809 Pell Chart Job Aid – Awarding Criteria
FastInfo Answers: # 3858 #3867 #1538 #1537 #1547 #1546 #4117

Work Study versus Student Employment

- i. Work Study
 1. Income Exclusion
 2. Employer only pays 30% of salary
 - a. However total earnings are considered as part of their award
 3. No FICA or Medicare as long as they are enrolled 6 hours
- ii. Student Employment
 1. NO Income Exclusion
 2. Employer Pays 100% of salary
 3. No FICA or Medicare as long as they are enrolled 6 hours

- a. Eligibility
 - iii. Must be ½ time
 - iv. If the student is new to UNM cannot begin working until the First Day of Classes
 - v. Can only work 30 hours per week while the student is in classes
 - vi. Can Work 40 hours per week while in an intersession
 - 1. International Students
 - a. 20 hours while in Classes
 - b. 30 during intersession
 - vii. The do not Hire just process the paper work
 - viii. Student Employment Office does not make the awards
 - 1. They do not have conversations with students regarding Title IV eligibility
- b. Community Service Job
 - ix. Federal WS Only (if they have a State award it may need to be changed to a Federal award)
 - x. Has to deal directly with the member of the Community
- c. Off-Campus
 - xi. Need a service Agreement
 - xii. Can check with Naomi to set-up with
- d. Become Ineligible for WS or Student Employment
 - xiii. If they Drop Below 6 hrs
 - xiv. If they become non-degree
 - 1. Can only funded as non-degree if they are taking pre-reqs for a grad program
 - a. Cannot be taking Graduate Classes
 - xv. Failing SAP
 - 1. Departments are notified that the student is not eligible
 - a.
 - xvi. Run out of Work study
 - 1. earnings exceed award
 - a. Departments are charged 100% of the student overage
- e. Reducing and Cancelling Awards
 - xvii. Do they have a Job?
 - 1. Contact the Student Employee Office
 - 2. RJASEAR
 - a. AUTH - the student has a job currently
 - b. TERM – the student no longer has a Job
 - xviii. RPAAWRD
 - 1. Print out reductions and cancelations
 - 2. Put a note
 - 3. Give it to the Stu Emp Office
 - a. There is a bin in the Office
 - b. You can give it to someone directly
- f. All students are terminated in May 15-2009

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- xix. Anyone to work beyond that will have to submit rehire paperwork for summer
- g. Pay
 - xx. Min = Min Wage
 - xxi. Max = \$14.00 per hour

10. FFEL Loan Process

Procedure: FFEL Loan Process

This section is required [682.604](#), [682.606](#), [682.610](#).

Required information:

Processing Loan Proceeds and Counseling Borrowers:

1. Establish rules for processing FFEL or Plus Loan as outlined in [682.604](#), [682.201](#) (Rules for a school that makes or originates loans), [668.22](#) (Treatment of title IV funds when a student withdraws), [668.164](#) (Disbursing Funds) and [682.207](#) (Due Diligence in disbursing a loan), and [682.607](#) (Payment of a refund or a return of title IV, HEA program funds to a lender upon a student's withdrawal).
2. Identify the process to provide prior to a school delivering or crediting an FFEL loan account by EFT or master check, the school must provide the student or parent borrower with the notice as described under [668.15](#) (Factors of Financial Responsibility).
3. Outline process on how the borrower is provided the conditions under which the borrower may defer payment or obtain partial cancellation of a loan.
4. Outline process on how the borrower is to provide corrections to the institution's records concerning name, address, SSN, references and driver's license number as well as the name and address of the borrowers expected employer that will then be provided within 60 days to the guaranty agency or agencies listed in the borrowers records.
5. The process to treat excess loan proceeds.
6. Establish rules for counseling borrowers as outlined in [682.604](#).

Initial Counseling [682.604\(f\)](#).

7. Determine the method that initial counseling is conducted with each student borrower unless the student borrower has received a prior Federal Stafford Federal SLS or Direct Subsidized or Unsubsidized Loan (i.e. in person, audiovisual presentation or interactive electronic means). Procedures must ensure the initial counseling is completed prior to first disbursement.
8. Procedures to ensure staff member with expertise in the Title IV programs to be reasonable available shortly after the counseling to answer questions.
9. Include procedures to ensure borrowers enrolled in correspondence programs or study abroad programs to provide written counseling materials before the loan proceeds are disbursed.
10. Develop counseling materials to include all of the elements outlined in [682.604\(f\)\(2\)](#) and [682.603\(g\)](#)
11. If the initial counseling is conducted through interactive electronic means, procedures must include reasonable steps to ensure that each student borrower receives the counseling materials, and participates in and completes the initial counseling.
12. Maintain documentation of initial counseling in each student's file.

Exit Loan Counseling [682.604\(g\)](#) and [682.603\(g\)](#)

13. Determine the method that exit counseling is conducted with each student borrower (i.e. in person, audiovisual presentation or interactive electronic means). Procedures must ensure the initial counseling is completed shortly before the student borrower ceases at least half-time study at the school. Note: GRAD PLUS exit requirement – If a school is conducting exit counseling for a borrower who has also received a Stafford loan, GRAD PLUS information must be included in the exit counseling.
14. Procedures to ensure staff member with expertise in the Title IV programs to be reasonable available shortly after the counseling to answer questions.
15. Include procedures to ensure borrowers enrolled in correspondence programs or study abroad programs to provide written counseling materials by mail within 30 days after the student borrower completes the program.
16. Include procedures for student borrowers who withdraw from school without the school's prior knowledge or who fail to complete an exit counseling session as required to show that exit counseling is provided through either interactive electronic means or by mailing written counseling materials to the student borrower at the student borrower's last known address within 30 days after learning that the student borrower has withdrawn from school or failed to complete the exit counseling as required.
17. Develop counseling materials to include all of the elements outlined in [682.604\(g\)\(2\)](#).
18. If the exit counseling is conducted through interactive electronic means, procedures must include reasonable steps to ensure that each student borrower receives the counseling materials, and participates in and completes the exit counseling.
19. Maintain documentation of initial counseling in each student's file.

Refund Policy:

20. Establish a fair and equitable refund policy that addresses a refund to the lender or return of Title IV HEA program funds from the school that is allocable to the loan upon the borrower's withdrawal as outlined in [682.607](#).

Administrative and Fiscal Requirements:

21. Establish and maintain proper administrative and fiscal procedures and all necessary records as outlined in [682.610](#).
22. Follow record retention requirements as outline in [668.24](#).
23. A process to complete and return a Student Status confirmation report within 30 days of receipt to the Secretary or the guaranty agency as appropriate.

Description of Policy and Procedure:

See [Job Aid-0809 Awarding Criteria](#) and [Job Aid-0809 Banner Awarding Criteria](#)

Financial Aid Documentation:

Standard Operating Procedures:

[FLAN 107 – Change Lender](#)
[FALN-124 ESBS instructions.doc](#)
[FALN-117 Hold and Release Processing.doc](#)
[FALN-113 Returning after Disbursement.doc](#)
[FALN-112 Returning before disbursement.doc](#)
[FALN-110 Cancel a Loan prior to Guarantee.doc](#)
[FALN-111 Cancel one term and Increase another.doc](#)

Job Aids:

[Job Aid – FFELP Loan Paper Certification](#)
[Job Aid - Job Aid-Financial Aid regulations regarding FFELP loans](#)
[Job Aid – Loan Process](#)
[Job Aid-Loan Fields.doc](#)
[Job Aid-Loan Balance.doc](#)
[Job Aid-Lender Contact Information.xls](#)
[Job Aid-Financial Aid regulations regarding FFELP loans.doc](#)
[Job Aid-Loan Fund Codes.xls](#)
[Job Aid-New Loan Limits Effective July 1 2008.doc](#)
[Job Aid-PLUS Paper Certification.pdf](#)
[Job Aid-Reducing or Increasing Loans and Single Semester Loans.doc](#)

FastInfo Answers:

[# 1523](#)
[#1520](#)
[#3970](#)
[#3971](#)
[#4729](#)

Loan Awarding

2. General Loan eligibility
 - i. Be a U.S. citizen or eligible non-citizen
 - ii. Have a valid Social Security Number (unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).

- iii. Register with Selective Service if you are male and 18 to 25 years of age (go to www.sss.gov for more information).
- iv. Have a high school diploma or a General Education Development (GED) Certificate or pass an exam approved by the U.S. Department of Education.
- v. Be enrolled in a degree or certificate program
- vi. Can be Non-degree only for Required Prerequisites in to a Graduate Program OR Teacher's Certification
 1. Discussed UNM's Teacher's Cert Documentation
 - a. <http://www.unm.edu/~finaid/forms/0809/Teacher%20Certification%20Verification%20Form.pdf>
 2. Discussed UNM's Prerequisite Program Policy
 - a. <http://www.unm.edu/~finaid/forms/0809/Verification%20of%20Credit%20Hours%20for%20Non-Degree%20Students%20Form.pdf>
- vii. Not have a drug conviction for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study)
- viii. Student must not owe a refund on a federal grant or be in default on a federal student loan.
- ix. Student must demonstrate financial need (except for unsubsidized Stafford Loans).
3. See Job Aid-Financial Aid regulations regarding FFELP loans.doc
 1. What are interest rates
 - a. [FASTINFO Interest Rates](#)
 - b. Unsub and PLUS Loan eligibility

The Loan Process

4. The Process for a new Lender
 - i. See Job Aid-Lender Select.doc
 - ii. See Handout-Lender Selection.doc
5. Definition of Terms
 - i. Released
 1. Loan Money has been sent from Lender to Financial Aid Office (School)
 - ii. Disbursed
 1. Paid from the Financial Aid Office to the UNM Bursar's Office
 - iii. Refunded
 1. Paid to the student
6. Enrollment
 - i. Must be at least ½ time on ROAENRL
 1. Does not look at the Financial Aid Hours
 - ii. Not eligible if less than ½ time
 1. Student goes into repayment
 - a. Student is notified via the "Exit Letter"
 - iii. Financial Aid hours are created – "Freeze date"
 1. After the Census date
 - a. 21 day count
 - b. The last day of the 3rd week of school
 2. Financial Aid Hours can be adjusted if a student that picks up hours after the Freeze Date
 3. Grant money will adjust based on enrollment within the first 3 weeks of classes
 4. See example Grant Disbursement Example.doc
 - iv. Discrepancy between FAFSA Anticipated Enrollment and Actual Enrollment

1. ENROLx on RRAAREQ
2. Student can increase their enrollment
3. We adjust aid and budget down to reflect actual enrollment and RPAAWRD (2nd Block)
4. RPAAWRD second block and Actual Enrollment MUST be in balance for loans to credit
7. Review of Loan Process – see Job Aid-Loan Process.xls
8. RPAAWRD
 - i. Check RPAELAP for prior loan application before creating a loan application manually.
 1. Best practice to ALWAYS create the loan app manually
 2. Changing a Lender (FALN-107) and the Lender Contact Information
9. RPAELAP Loan Fields
 - i. Balance RPAAWRD, RPAELAP, ESBS/RPALDSB
10. RPALDSB SOPs
11. ROIDISB Error Codes
12. Non-Title IV Loans
13. Example of all things having to be in Balance
 - i. See Tony's student
14. Money returned in Error
 - i. Comment of NOT RETURNED or NOT ALL RETURNED
15. Single semester adjustments –
 - i. Pre-release vs. Post Release
 1. (See Job Aid-Reducing or Increasing)
16. PLUS Loans –
 - i. Walk through the certification process
 - ii. Plus Loans denied
 1. Check the Second Block
17. FFELP loans not on lender list (Including PLUS)
 - i. (see Job Aid-Loan Fund Codes)
18. VA and Loans – Chapter 30 vs. Non Chapter 30
 - i. Can Award Sub Against CH 30, even if it exceeds COA – i.e COA of 15,000, receiving 15,000 in CH 30 – can award 5500 in Sub)
 1. However, it does count against USUB eligibility –
 - ii. All other benefits are counted against the student dollar for dollar against COA
19. ESBS