



HARRISON COLLEGE

**Campus Financial Aid
Policies & Procedures Manual
Version 2011-03**

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POLICIES & PROCEDURES MANUAL

Section 1: Manual Introduction

Introduction to the Financial Aid Office

Welcome to the Financial Aid Office at Harrison. We have 14 campuses that are supported by the Administration Financial Services Department in Indianapolis. Administration Financial Services Office is usually open between 7:00am – 5:00pm.

A new financial aid analyst will go through a training program that will last approximately 6 month. The training program is listed below:

Beginner Training: This is basic training of new student appointments, overview of the FA Programs, and packaging strategies.

Advanced Training: This session will be a review of the Beginner Training, plus training on Repacks, Overawards, Loan Processing, Withdraw/Graduate/ EOLP/ Stipend process, NSLDS and other advanced tasks.

Pre-Certification Training: This session will be a review of all prior training. This is a prep time to make sure that all questions are answered prior to the new FA completing the Certification Test.

Certification Test: The new FA must work a COMPLETE quarter before he/she is eligible to take the Certification Test. The individual must score a minimum of an 85% on the test. If the initial Certification Test is not passed, another version of the test will be administered one or two months after the original test date. The re-take test must be passed with a minimum score of 90%. Once the employee passes the test, then he/she will be able to process their own files for payment.

Upon successful completion of the certification test, the Financial Aid Analyst will receive a title change to Certified Financial Aid Analyst. The Certified Financial Aid Analyst is eligible for promotion to a Senior Financial Aid Analyst based on (1) 18 months as a Certified Financial Aid Analyst and (2) exceeds performance expectations as outlined by supervisor in annual performance evaluation

A Senior Financial Aid Analyst is eligible for a promotion to Assistant Director of Financial Aid based on (1) 12 months as a Senior Financial Aid Analyst and (2) exceeds performance expectations as outlined by supervisor in annual performance evaluation

An Assistant Director of Financial Aid is eligible for a promotion to Director of Financial Aid based on (1) 12 months as an Assistant Director of Financial Aid

and (2) exceeds performance expectations as outlined by supervisor in annual performance evaluation

Re-certification Program: A re-certification program has been designed to provide continuing education to all financial aid staff.

This is mandatory refresher training for all certified and senior FAAs, ADOFAs, and Directors. There will be a test at the end of the day to solidify the materials presented. The topics covered will be the same for all four sessions, but will be updated every year. The scores of the re-certification test will be reflected on your individual performance evaluation. However, due to the timing of the test and the performance evaluation cycle, those testing in the Winter/Spring will not see a change to the evaluation for this cycle. Those testing in the Summer/Fall of 2011 and Winter/Spring terms of 2012 will see the score present for the 11/12 cycle of evaluations.

Training will be conducted by members of the Administration team. Staff should only plan to attend one training session. Campuses should not plan to attend the same sessions to ensure student access to staff.

1.1 Purpose & Philosophy of the Financial Aid Office

Harrison's mission statement states that *"Since 1902, HARRISON, a post-secondary institution, has prepared men and women with the skills necessary to attain a career in business, industry, and the public sector."* This is what makes Harrison stand out from all other colleges. We are preparing our students for a career with the skills needed to get them out into the workforce quickly.

We recruit students from a cross-section of academic and economic backgrounds. We provide concentrated, career-oriented, college-level training. We also provide to our students career placement assistance. They can return to ANY campus and receive placement assistance no matter how long they have been out of school. Harrison has approximately 6,000 students and the majority of them receive some form of financial aid.

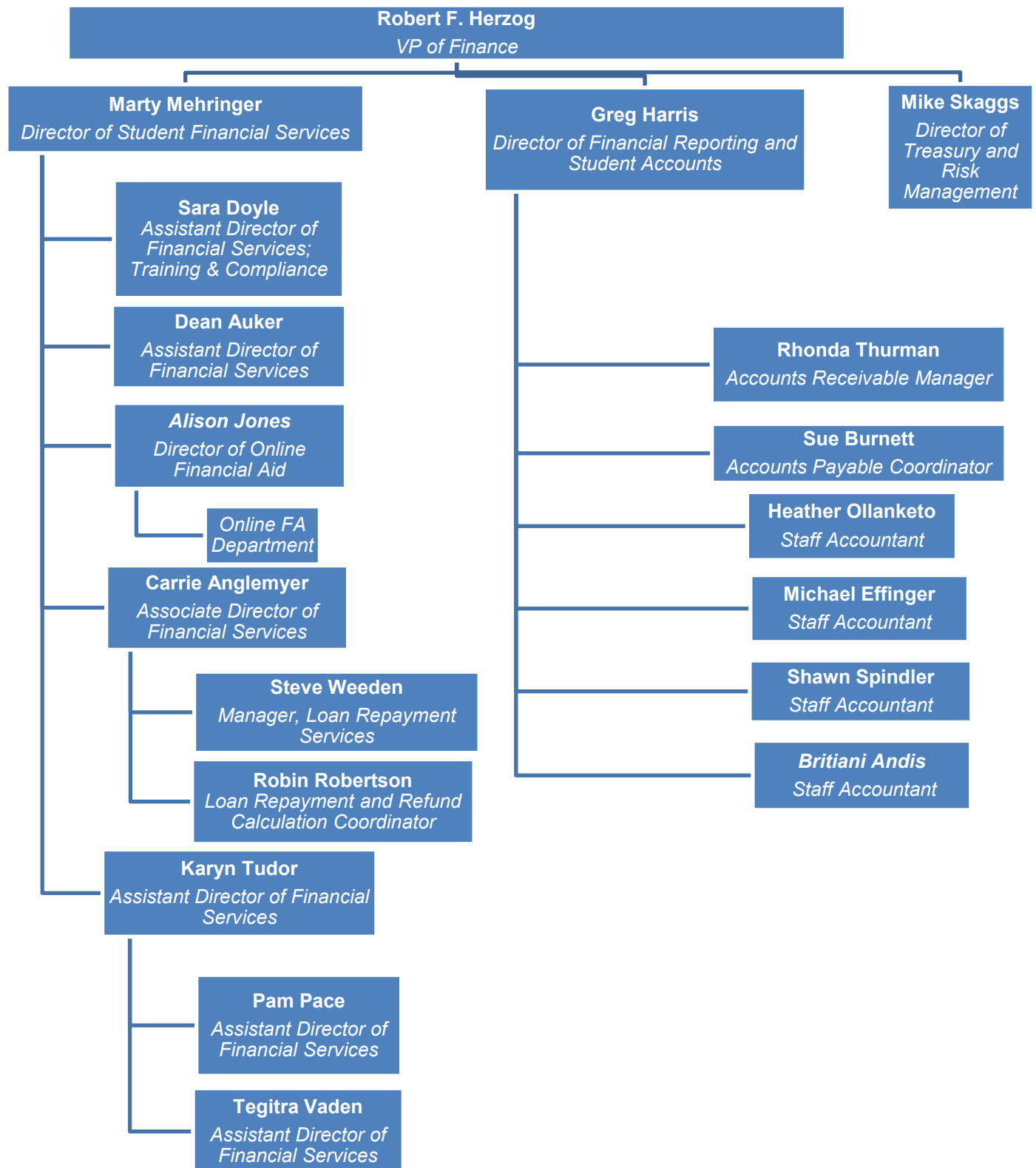
The primary goal of the financial aid office is to assist the student with financing their college education. The financial aid office concentrates on providing excellent customer service. We assist the student through the whole financial aid process. We assist them with all applications from Pell to Loans and help them formulate a plan on how to cover their educational investment.

1.2 Policies & Procedures Development Responsibilities

1.2.1 Responsible Personnel

<i>Staff Name</i>	<i>Title</i>	<i>Direct Phone #</i>	<i>Email Address</i>
Mike Skaggs	Director of Treasury and Risk Management	(317) 447-6076	mike.skaggs@harrison.edu
Greg Harris	Director of Financial Reporting and Student Accounts	(317) 656-4713	greg.harris@harrison.edu
Rhonda Thurman	Accounts Receivable Manager	(317) 656-4725	rhonda.thurman@harrison.edu
Sub Burnett	Accounts Payable Coordinator	(317) 656-4704	sue.burnett@harrison.edu
Heather Ollanketo	Staff Accountant	(317) 656-4733	heather.ollanketo@harrison.edu
Shawn Spindler	Staff Accountant	(317) 656-4705	shawn.spindler@harrison.edu
Michael Effinger	Staff Accountant	(317) 656-4780	michael.effinger@harrison.edu
Brittani Andis	Staff Accountant	(317) 656-4804	brittani.Andis@harrison.edu
Marty Mehringer	Director of Student Financial Services	(317) 656-4701	marty.mehringer@harrison.edu
Carrie Anglemeyer	Associate Director of Student Financial Services	(317) 656-4710	carrie.anglemeyer@harrison.edu
Dean Auker	Assistant Director of Student Financial Services	(317) 656-4790	dean.auker@harrison.edu

Sara Doyle	Assistant Director of Student Financial Services; Training & Compliance	(317) 656-4752	sara.doyle@harrison.edu
Tegitra Vaden	Assistant Director of Student Financial Services	(317) 656-4728	tegitra.vaden@harrison.edu
Pam Pace	Assistant Director of Student Financial Services	(317) 656-4703	pam.pace@harrison.edu
Karyn Tudor	Assistant Director of Student Financial Services	(317) 656-4758	karyn.tudor@harrison.edu
Steve Weeden	Manager, Loan Repayment Services	(317) 656-4731	steve.weeden@harrison.edu
Robin Robertson	Loan Repayment & Refund Calculation Coordinator	(317) 656-4722	robin.robertson@harrison.edu



Section 2: Administrative Organization & Office Management

2.1 Financial Aid Office Structure & Position Responsibilities

Administrative Office

The Vice-President of Finance oversees all operations of the Student Financial Services/Business Office and those operations at the campus locations.

Administrative Business Office

The Director of Financial Reporting and Student Accounts oversees the Administrative Business Office operation. That person also oversees the accounting operations at the campus locations. This individual is responsible for the budgets.

The Accounts Receivable Manager is responsible for the tracking and monitoring of any student that leaves Harrison College (withdraw or graduate) owing money. This individual attempts to collect the money prior to the student being sent to a collection agency.

The Accounts Payable Coordinator is responsible for all check processing. The individual processes the company's payables.

Staff Accountants are responsible for the posting of Pell, SEOG, State and Loan payment batches. They assist with the Payable process, Bookstore, and the Institutional Loan program.

The Director of Student Financial Services oversees the operations of the financial aid departments at the campus locations. This individual reviews all dependency override and professional judgment requests. The director keeps current with all approved regulations and any proposed regulations that could affect our business process. The yearly federal reporting is also performed by the director. This individual assists with 2 rounds of compliance visits at each campus on a yearly basis.

The Associate Director of Financial Services is responsible for calculating the Return of Title IV refund when a student withdraws from school. This individual also cancels any future FA disbursements that are pending for the students. This position completes all necessary paperwork for graduates, and the End of Loan Period (EOLP) Process. This person also reviews an inactive student balance report to find any refunds that have been missed and refunds them back to the appropriate lender/agency/student. This person will also assist with conducting compliance visits at the campuses.

Assistant Directors of Financial Services are responsible for employee development and training of newly hired financial aid employees. They keep the policy and procedures manual up-to-date along with helping out in other areas when needed. These individuals assist with conducting compliance visits at the campuses. They are also responsible for reviewing the Alternative Loans that

are transmitted to the servicer. They review the state rosters quarterly. The rosters are sent to the campuses, and then the assistant directors will reconcile the list & create the payment batches. These individuals also process the Student Status Confirmation Report (SSCR) monthly. They complete the necessary paperwork for all stipends and the withdrawals. They perform the importing and exporting of ISIR Corrections and Pell and ACG records to the DOE. Assistant directors are also responsible for the annual reconciliation of Pell and ACG records. The Direct Loan inquiries are also handled by the Assistant Directors.

The Loan Repayment Services Manager is responsible for monitoring students in repayment. They work in conjunction with the campuses in an attempt to contact the students. This individual is constantly contacting students to make sure that they do not default on their student loans. They create payment batches for Pell and SEOG for the campus locations to review & approve.

2.2 Frequent Contact Information

Harrison College
550 E. Washington Street
Indianapolis, IN 46204
Ph: (317) 264-5656
Fax: (317) 264-5726

2.3 General Financial Aid Office Administration

2.3.1 Appointments with Staff

Policies

Every student enrolled at Harrison College must have a financial plan on file. Appointments are established to accomplish this. An official financial aid appointment is set with the student after the initial pre-screen is completed. Ground campuses will meet with students in person, to establish a financial plan. And the Online division will conduct their appointment via telephone.

Procedures

During the appointment, financial aid staff will help the student complete any outstanding financial aid documents, such as the FAFSA, Entrance Counseling, and MPN. The staff will develop a FA award letter (financial plan), and go over the terms and conditions of each aid program, so that the student is aware of any expectations they will need to meet.

2.3.2 Confidentiality of Student Records

Policies

To protect the privacy of students and families, federal law sets certain conditions on the disclosure of personal information from records kept by schools that participate in the financial aid programs. The relevant law is the Family Educational Rights and Privacy Act of 1974. Do not confuse FERPA with the Privacy Act of 1974 that governs the records kept by government agencies, including the application records in the federal processing system.

FERPA restrictions on disclosure of records that are created and maintained by campus law enforcement units.

Department regulations set limits on the disclosure of personally identifiable information from school records, define the responsibilities of the school, and define the rights of the student to review the records and request a change to the records. Under FERPA, a school is required to provide a student with an opportunity to inspect and review his or her education records within 45 days of the receipt of a request. A school is required to provide the student with copies of education records, or make other arrangements to provide the student access to the records, if a failure to do so would effectively prevent the student from obtaining access to the records. While the school may not charge a fee for retrieving the records, it may charge a reasonable fee for providing copies of the records, provided that the fee would not prevent access to the records.

In certain situations, a school may disclose personally identifiable information from an education record of a student without the student's consent. A school may disclose personally identifiable information without prior consent if the disclosure is —

- To other school officials, including teachers, within the school whom the school has determined to have legitimate educational interests; or,
- To officials of another school, school system, or institution of postsecondary education where the student seeks or intends to enroll.

The table below notes several important elements of the school's responsibilities and the rights of the student. The regulations apply to all education records the school keeps, including admissions records (only if the student was admitted) and academic records as well as any financial aid records pertaining to the student. Therefore, the financial aid office is

not usually the office that develops the school's FERPA policy or the notification to students and parents, although it may have some input.

A school is required to:

- Annually notify students of their rights under FERPA
- Include in that notification the procedure for exercising their rights to inspect and review education records; and
- Maintain a record in a student's file listing to whom personally identifiable information was disclosed and the legitimate interest the parties had in obtaining the information (does not apply to school official with a legitimate educational interest or to directory information)

A student has the right to:

- Inspect and review any education records pertaining to the student
- Request an amendment to his/her records; and
- Request a hearing (if the request for an amendment is denied) to challenge the contents of the education records, on grounds that the records are inaccurate, misleading, or violate the rights of the student

Procedures

Except under one of the conditions described below, a student must provide a signed and dated written consent before an education agency or school may 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.

Recently, the FERPA regulations have been amended to allow that request to be made electronically. In addition to the aforementioned information, the consent form must:

- Identify and authenticate a particular person as the source of the electronic consent; and

- Indicate that person's approval of the information contained in the electronic consent.

The FERPA regulations also establish rules governing the disclosure of student information to parties other than the student. The regulation lists a number of conditions under which personally identifiable information from a student's education record may be disclosed without the student's prior written consent. Several of these conditions are of particular interest to the financial aid office.

- Disclosure may be made if it is in connection with financial aid that the student has received or applied for. Such a disclosure may 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.
- Disclosure may be made to employees of the Department's Office of Federal Student Aid, Office of the Inspector General, and other federal, state, and local education authorities in connection with financial aid and for the enforcement of financial aid laws and regulations relating to student aid.
- Disclosure may be made to authorized representatives of the Department of Education, including employees of the Department as well as research firms under contract with the Department, to evaluate financial aid procedures using student information provided by the schools selected for the study (including financial aid Public Inquiry Contractor (PIC)).
- An educational institution may release personally identifiable information on an F, J, or M nonimmigrant student to the Department of Homeland Security (formally the Immigration and Naturalization Service (INS)) in compliance with the Student Exchange Visitor Information System (SEVIS) program without violating FERPA.

FERPA permits educational agencies and institutions to disclose — without consent or knowledge of the student or parent (if applicable) — personally identifiable information to the Attorney General of the United

States or his designee in response to an **ex parte** order in connection with the investigation of a crime of terrorism. An **ex parte** order is an order issued by a court without notice to the adverse party.

When information is supplied to the Attorney General or his designee pursuant to an **ex parte** order, an institution is not required to record the disclosure of information from the student's education record or notify the student. Rather, the school may respond to the specific requirements contained in the **ex parte** order. Moreover, a school that supplies information pursuant to an **ex parte** order is not liable for that disclosure.

A health and safety exception permits the disclosure of personally identifiable information from a student's record in case of an immediate threat to the health or safety of students or other individuals.

Generally speaking, FERPA provides parents or eligible students with the right to access, amend, and provide consent for disclosure of education records. Eligible students are those who are at least 18 or who are attending a postsecondary institution. Thus, when a student turns 18 or attends a postsecondary institution, these collective rights under FERPA transfer to the student.

However, the law makes a limited exception for parents of dependent students as defined by the IRS. Note that the IRS definition of a dependent is quite different from that of a dependent student for financial aid purposes. For IRS purposes, students are dependent if they are listed as dependents on their parent's income tax returns. The limited exception permits a school to disclose education records of an eligible student to parents if that student is a dependent student under the IRS laws. (If the student is a dependent as defined by the IRS, disclosure may be made to either parent, regardless of which parent claims the student as a dependent).

For students over the age of 18, parents may obtain the student's education records. They do not have the right to amend or provide consent for the release of such records. Those rights pass to the student exclusively when he or she turns 18 or begins attendance at a postsecondary institution.

At Harrison, student records are kept on file in an appropriate and secure location. They are confidential and are available for approved purposes only by authorized employees. In accordance with FERPA regulations, Harrison will not release educational records to unauthorized persons without prior written consent of the student or parent/legal guardian if the student is less than 18 years of age.

2.3.2.1 Annual Notification of Family Education Rights and Privacy

Policy

Each educational agency or institution shall annually notify parents of students currently in attendance, or eligible students currently in attendance at the agency or institution of their rights under the Act. The notice must include a statement that the parent or eligible student has a right to:

1. Inspect and review the student's education records
2. Request the amendment of the student's education records to ensure that they are not inaccurate, misleading, or otherwise in violation of the student's privacy or other rights
3. Consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that the Act and the regulations in this part authorize disclosure without consent
4. File with the U.S. Department of Education a complaint under Sec. 99.64 concerning alleged failures by the agency or institution to comply with the requirements of the act and this part
5. Obtain a copy of the policy

The notice provided under must also indicate the places where copies of the policy are located. An educational agency or institution may provide this notice by any means that are reasonably likely to inform the parents and eligible students of their rights.

Procedures

Student will be notified that a new catalog has been published in two ways. Upon the publication of a new catalog, an announcement will be placed on the student portal along with a link to the PDF version of the new catalog.

In addition, each current student will receive an email sent to the student's Harrison College email account announcing the publication. The email will include the link to the catalog. The email will remind students that the catalog is periodically updated through addenda published and posted to the portal during the academic year.

The Manager of Accreditation and Reporting will be responsible for coordinating the notification to students, the posting of the catalog

to the student portal and the posting of catalog addenda to the student portal.

2.4 Records Management & Retention

Policies

A school must keep comprehensive, accurate program and fiscal records related to its use of financial aid program funds. The importance of maintaining complete, accurate records cannot be overemphasized. Program and fiscal records must demonstrate the school is capable of meeting the administrative and fiscal requirements for participating in the financial aid programs. In addition, records must demonstrate proper administration of financial aid program funds and must show a clear audit trail for financial aid program expenditures. For example, records for each financial aid recipient must clearly show that the student was eligible for the funds received, and that the funds were disbursed in accordance with program regulations.

Procedures

A school must maintain all required records in a systematically organized manner. Unless a specific format is required, a school may keep required records in:

- Hard copy
- Optical disk
- Microform
- CD-ROM
- Computer file
- Other media formats

All record information, regardless of the format used, must be retrievable in a coherent hard copy format (for example, an easily understandable printout of a computer file) or in a media format acceptable to the Department. The requirement providing for other media formats acceptable to the Department allows for the use of new technology as it is developed.

Any document that contains a signature, seal, certification, or any other image or mark required to validate the authenticity of its information must be maintained in its original hard copy or in an imaged media format. This includes tax returns, verification statements, and Student Aid Reports (SARs) used to determine eligibility, and any other document when a signature seal, etc., contained on it is necessary for the document to be used for the purposes for which it is being retained.

A school may maintain a record in an imaged media format only if the format is capable of reproducing an accurate, legible, and complete copy of the original document. When printed, the copy must be approximately the same size as the original document.

2.5 Authorization Consent Form

Policies

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.
- Identify and authenticate a particular person as the source of the electronic consent; and
- Indicate that person's approval of the information contained in the electronic consent.

Procedures

An authorization form must in the student's file prior to disclosing information.

Section 3: Financial Aid Programs

3.1 Institutional Eligibility Requirements

Policies

For a school to offer Title IV Aid, they must meet certain guidelines. They must offer degree programs. Only degree seeking students are eligible to receive Title IV funds. If the student is only attempting certain classes then they will not be able to have Title IV funds to pay for those costs. Harrison College campuses are accredited by the Accrediting Council for Independent Colleges and Schools to award Certificates, Diplomas, Associate of Applied Science, Associate of Science, and Bachelor of Science degrees. The award level varies by campus. A listing of program offerings for each campus is provided on page 44 of the catalog, under the section titled Program Availability by Campus Location. The Accrediting Council for Independent Colleges and Schools is listed as a nationally recognized accrediting agency by the United States Department of

Education. Its accreditation of degree-granting institutions is also recognized by the Council for Higher Education Accreditation.

Commission on Accreditation of Allied Health Education Programs

1361 Park Street – Clearwater, FL 33756
(727) 210-2350

The Harrison College Medical Assisting programs, at the campuses listed below, are accredited by the Commission on Accreditation of Allied Health Education Programs (<http://www.caahep.org/>) upon the recommendation of the Medical Assisting Education Review Board (MAERB)

Anderson

140 East 53rd Street
Anderson, IN 46013

Columbus

2222 Poshard Drive
Columbus, IN 47203

Evansville

4601 Theater Drive
Evansville, IN 47715

Fort Wayne

6413 North Clinton Street
Fort Wayne, IN 46825

Indianapolis Downtown

550 East Washington Street
Indianapolis, IN 46204

Indianapolis East

8150 Brookville Road
Indianapolis, IN 46239

Indianapolis Northwest

6300 Technology Center Drive
Indianapolis, IN 46278

Lafayette

4705 Meijer Court
Lafayette, IN 47905

Terre Haute

1378 South State Road 46
Terre Haute, IN 47803

Muncie

411 West Riggin Road
Muncie, IN 47303

The Harrison College Surgical Technology programs, at the campuses listed below, are accredited by the Commission on Accreditation of Allied Health Education Programs (CAAHEP) upon the recommendation of the Accreditation Review Council on Education in Surgical Technology and Surgical Assisting (ARC-STSA).

Fort Wayne

6413 North Clinton Street
Fort Wayne, IN 46825

Indianapolis East

8150 Brookville Road
Indianapolis, IN 46239

American Veterinary Medical Association Committee on Veterinary Technician Education and Activities

**1931 Meacham Road, Suite 100 – Schaumburg IL 60173-4360
(847) 925-8070**

The Harrison College Veterinary Technology program, at the campus listed below, is accredited by the AVMA Committee on Veterinary Technician Education and Activities (<http://www.avma.org/>).

Indianapolis Northwest
6300 Technology Center Drive
Indianapolis, IN 46278

National Accrediting Agency for Clinical Laboratory Sciences
5600 North River Road, Suite 720 – Rosemont IL 60018 - 5119
(773) 714-8880

The Harrison College Medical Laboratory Technology program, at the campus listed below, is accredited by the National Accrediting Agency for Clinical Laboratory Sciences (NAACLS), (<http://www.naacls.org>) upon the recommendation of the Review committee for Accredited Programs (RCAP).

Indianapolis East
8150 Brookville Road
Indianapolis, IN 46239

The Indiana Harrison College locations are also regulated by:

The Indiana Commission on Proprietary Education
302 West Washington Street, Room 201
Indianapolis, IN 46204
In-State Toll-Free Number: 1-800-227-5695 or (317) 232-1320

The Ohio Harrison College location is also regulated by:

Ohio State Board of Career Colleges and Schools
35 East Gay Street, Suite 403 – Columbus, OH 43215-3138
Toll Free Number: (877) 275 4219 (614) 466-2752

Procedures

We have requirements through the Admissions process. Each student must take a timed exam. The student's score determines if he or she can be accepted into Harrison. The student must also have a High School diploma or its equivalent.

The school is also regulated by a 90/10 Rule. This rule states that an institution cannot receive more than 90% of their revenue from Title IV funds. If a school fails to meet this requirement, they lose their eligibility for Title IV Funds.

3.1.1 Program Eligibility

Policies

All applicants desiring to pursue educational programs of study culminating in the award of a Bachelor of Science degree, Associate of Applied Science degree, Associate of Science degree, Certificate, or Diploma are admitted to the College as regular students.

Procedures

To qualify for acceptance to any Bachelor of Science, Associate Degree, Certificate, or Diploma program, *excluding the Associate Degree in Nursing* (please refer to section titled **Associate Degree in Nursing Admission Requirements**), applicants must meet the following requirements:

1. Participate in an Admissions Appointment with an Admissions Representative (required for most students; recommended for all).
2. Have graduated from high school or have earned a recognized equivalency certificate prior to starting classes. Students must provide acceptable documentation verifying that they have graduated from high school or have earned a GED by the end of their first quarter.
3. Complete required Admissions documents.
4. Pass the Wonderlic Scholastic Level Exam (SLE) assessment. A list of minimum passing scores for each program of study is available for review in the Campus President's or Registrar's office.

or

Submit passing Test of English as a Foreign Language (TOEFL) scores in lieu of scores on the SLE. All applicants to Harrison College programs must be able to read, speak, and write in English. To document that potential students have the required mastery of the English language, Harrison College requires foreign students for whom English is not the first language to demonstrate mastery of English through the admission test process. Applicants to Harrison College Online programs that reside outside of the United States for which English is not the primary language must submit acceptable TOEFL scores in order to be accepted to Harrison College.

Applicants must have completed the Internet-based version of the test (TOEFL iBT) within the past 10 years and have achieved a total score of 65, with a minimum Writing score of 18. Upon successful completion of the TOEFL iBT, applicants must take the appropriate placement tests in reading, mathematics, communications and keyboarding.

or

Submit acceptable SAT or ACT scores earned within the past seven years. A list of acceptable SAT and ACT scores for each program is available for review in the Campus President's or Registrar's office.

or

Submit official transcripts documenting that the applicant has earned an associate degree or equivalent from an accredited postsecondary institution.

5. Applicants wishing to enroll in the Veterinary Technology program must complete a one-page essay identifying why they are good candidates for the School of Veterinary Technology and satisfactorily complete an interview with the Dean of Veterinary Technology if such an interview is requested. Admission to the Associate Degree of Veterinary Technology program is competitive. Completion of minimum admissions requirements does not guarantee admittance into the program. Applicants to the Veterinary Technology program must submit an official copy of their high school diploma or GED to the Registrar before being admitted into the program. Veterinary Technology applicants will be required to take communications and mathematics placement tests. Students not meeting the minimum score requirements will be required to complete additional coursework that fulfills prerequisites prior to starting program track.

A decision regarding acceptance will be made within 10 days of completion of the Wonderlic assessment, or submission of acceptable test scores as stated above, and all required admission documents, including the Enrollment Agreement.

Upon acceptance, and prior to registration applicants may be required to take reading, communications, keyboarding and/or mathematics placement tests based on program requirements and prerequisites. Students not meeting the minimum score requirements will be required to complete additional coursework that fulfills prerequisites of required program courses. A list of minimum passing scores is available for review in the Registrar's and Dean's offices.

Applicants not pursuing an academic credential will be admitted as non-degree seeking students. Non-degree seeking students are ineligible for most forms of financial aid.

Medical Assistant, Medical Laboratory Technology, and Surgical Technology Program Requirements:

After acceptance to Harrison College, and before attending the first class, students in the Medical Assistant, Medical Laboratory Technology, and Surgical Technology programs are required to meet with the Program Coordinator (or designated instructor). This mandatory meeting provides students in these programs with information on the expectations of the program, career opportunities, dress code, externship hours, health screening, and the essential functions and technical standards required of the program.

Medical Assistant, Medical Laboratory Technology, and Surgical Technology students are required to provide verification of a physical examination by their personal physicians, TB skin test, Hepatitis-B vaccine and/or waiver, and immunization records in order to participate in courses that include performing invasive procedures. CPR certification is required for Medical Assistant and Surgical Technology students before participating in an externship.

Massage Program Requirements

The State of Indiana requires individuals to be certified for employment in the field of Massage Therapy. The Therapeutic and Clinical Massage Therapy program and the Therapeutic Massage Practitioner program meet the educational requirements to qualify students as eligible to take a certification exam accepted by the Indiana State Board of Massage Therapy.

Surgical Technology Program Requirements

The State of Indiana requires individuals to hold and maintain the Certified Surgical Technologist (CST) credential for employment in health care facility settings. The Surgical Technology program meets the educational requirements to qualify students as eligible to take the state required certification exam administered by the National Board of Surgical Technology and Surgical Assisting (NBSTSA).

Associate Degree in Nursing Program Requirements

Admission to the Associate Degree in Nursing program is competitive. Completion of minimum admission requirements does not guarantee admittance into the program. Graduates from the program are required to pass the NCLEX-RN licensing exam to be eligible for employment in the nursing field.

Individuals wishing to make application to the Associate Degree in Nursing Program must meet the admissions requirements as outlined below.

1. Participate in an Admissions appointment with an admissions representative.
2. Complete required admissions documents.
3. Have graduated from high school or have earned a recognized equivalency certificate prior to starting classes. Students must provide acceptable documentation verifying that they have graduated from high school or have earned a GED by the end of their first quarter.
4. Participate in an Informational Seminar or Group Interview with the Dean of Nursing (or designated faculty member).
5. Pass the Test of Essential Academic Skills (TEAS). The

assessment must have been completed within the past 12 months. Applicants failing to meet the minimum score requirement in one or more areas will be eligible to repeat the TEAS test at the next available scheduled testing session. Applicants who do not pass with the required scores on the second attempt must wait a minimum of six months before retesting. A list of minimum passing scores is available for review in the Dean of Nursing's office.

6. Submit a background check form through the College with submission of a nonrefundable \$40 fee.
7. Applicants who have completed, with a grade of "C" or better, one or more of the courses listed below in high school or College and who wish to have the courses included for review during the selection process must submit official transcripts with their application.

Algebra I and II (within the last 10 years)

Biology with lab

Chemistry

English

Social Sciences

Applicants who have completed high school within three years of

applying to Harrison College may also choose to submit either SAT or ACT scores for consideration during the selection process.

8. After successful completion of the TEAS test, the applicant will be required to interview with the Dean of Nursing (or designated faculty member). This meeting should be regarded as a formal interview and is part of the applicant selection process for the Associate Degree in Nursing Program.
9. Submit two letters of recommendation from an employer, teacher, and/or guidance counselor.
10. Submit a personal essay identifying why the applicant is interested in the nursing program.

Acceptance Requirements

After acceptance into the nursing program, students will be required to submit the information listed below no later than three weeks prior to the start of the quarter. Late registrations may be considered on a case-by-case basis. The items to be submitted include:

- a. Physical Examination and drug screen completed by identified agency after acceptance into the nursing program and prior to the start of the program.

- b. Documentation that all immunizations are current, negative 2-step tuberculin (TB) skin test (dated within six months of start of program) or proof of negative chest X-ray. Documentation of having received the Varicella vaccine and two doses of Measles/Mumps/Rubella vaccine, or proof of positive titer to each. Documentation of DT (Diphtheria inoculation and Tetanus toxoid) within the last 10 years. Documentation of the Hepatitis B series completed or initiated. If the series is being initiated prior to the student's start of the program, the student must comply with the recommended guidelines for completing the series in order to remain in school. It is the student's responsibility to update his/her records when vaccines are received. A student who has completed the series, but has no documentation, may submit a positive titer result. A student with a negative titer must receive the vaccine series. Note: Immunization requirements may change based on Indiana State Board of Health, CDC guidelines, and/or clinical facility policies.
- c. Documentation of successful completion of the American Heart Association's Basic Life Support for the Healthcare Provider within the past two years.
- d. Evidence of current health insurance coverage.

3.2 Separation of Duties

Policies

A school must ensure that its administrative procedures for the financial aid programs include an adequate system of internal checks and balances. This system, at a minimum, must separate the functions of authorizing payment and disbursing or delivering funds so that no one person or office exercises both functions for any student receiving financial aid funds. Small schools are not exempt from this requirement even though they may have limited staff. Individuals working in either authorization or disbursement may perform other functions as well, but not both authorization and disbursement.

While electronic processes enhance accuracy and efficiency, they also can blur separation of functions so the awarding and disbursement occur virtually simultaneously. Schools must set up controls that prevent an individual or an office from having the authority (or the ability) to perform both functions. In addition, your system also should have controls that prevent cross-functional tampering.

Procedures

Administrative Financial Services oversees Campus Financial Aid, and the Business Office is a second check to Administrative Financial Services. The campuses award aid, then administration processes the aid, and the business office pulls funding in and posts it to student accounts.

3.3 Records

Policies

A school must keep comprehensive, accurate program and fiscal records related to its use of financial aid program funds. The importance of maintaining complete, accurate records cannot be overemphasized. Program and fiscal records must demonstrate the school is capable of meeting the administrative and fiscal requirements for participating in the financial aid programs. In addition, records must demonstrate proper administration of financial aid program funds and must show a clear audit trail for financial aid program expenditures. For example, records for each financial aid recipient must clearly show that the student was eligible for the funds received, and that the funds were disbursed in accordance with program regulations.

Procedures

A school must establish and maintain on a current basis any application the school submitted for financial aid program funds. A school must also maintain on a current basis program records that document:

- The school's eligibility to participate in the financial aid programs,
- The financial aid eligibility of the school's programs of education,
- The school's administration of the financial aid programs,
- The school's financial responsibility,
- Information included in any application for financial aid program funds, and
- The school's disbursement of financial aid program funds. *Section 11

3.4 Electronic Processes

Policies

In order for a school to exchange data with the DOE, it must have Internet access through its network or through an Internet Service Provider.

Procedures

We use software called EDConnect to transmit the info to the DOE. This is how we transmit and receive Pell, ACG, and ISIR correction Records (origination & payment). Harrison is also electronically refunding loan money back to Sallie Mae when the student withdrawals/graduates.

3.5 Information Discrepancies

Policies

If your school has conflicting information concerning a student's eligibility or you have any reason to believe a student's application information is incorrect, you must resolve the discrepancies before disbursing financial aid funds. If you discover discrepancies after disbursing financial aid funds, you must still reconcile the conflicting information and take appropriate action under the specific program requirements.

Procedures

If the information is wrong on the ISIR, then you need to make the corrections. A determination must be made if the ISIR/SAR is incorrect or the submitted documentation is incorrect (i.e. forgot to list themselves as part of their household). If there is a correction that needs to be made, then you need to do this through Campus Vue. To do so, you need to:

- Search for the Student
- Go under the Financial aid section on the left hand side
- Then click on the ISIR folder
- In the box that pops up, choose the correct award year
- Then click on the ISIR you want to correct (it should ALWAYS be the latest one, ex 02 instead of 01)
- Then you need to click on the "Corrections" button at the bottom

In the corrections screen the first column is the "Field Description", the second column is the "New Value", third column is "Current Value", and the last column is "Changed". You need to enter the info that changed on the ISIR during Verification in the "New Value" Column, and then click the box in the "Changed" column. You need to do this for ALL of the corrections for that student then click "Save" at the bottom.

3.6 Reporting & Reconciliation

Pell and ACG

It is necessary to regularly compare the Pell grant records maintained by Harrison College to those at the Department of Education to ensure they are the same.

1. Reconciliation begins with a report comparison of a Pell Reconciliation File (from the Department of Ed) and a Cash Receipts Detail Report (ran from Campus Vue).
 - a. The Reconciliation File reports (herein after COD Report) must be requested from the Department of Education.

Direct Loan

Monthly reconciliation is a requirement of the Direct Loan Program as set forth by the Department of Education for all academic years currently being processed. This requires a comparison to be done between the records maintained by Harrison College and the records maintained by the Department of Education (COD system) to make sure all disbursements and cash transactions match. The first reconciliation done for a specific award year would be a year-to-date comparison of both the loan level disbursements and the cash transactions. Subsequent monthly reconciliations would be a year-to-date comparison for the loan level disbursements, and a monthly comparison for the cash transactions.

3.6.1 Fiscal Operations Report & Application to Participate

Policies

The FISAP is a report on and to request for Campus Based funds (SEOG, Work Study for each award year.

Procedures

Funds are calculated by Grants and Campus Based Division on the basis of a statutory formula using data on the FISAP. Final awards distributed according to Congressional calendar by April 1. Funds remaining at end of each award year are redistributed using data collected on the Campus-Based Reallocation Form (E40- 4P).

Report due by October 1 of each year.

Other Congressional calendar dates:

- August 1: distribution of FISAP to schools
- November 15: distribution of edits
- December 15: return of edit corrections
- February 1: distribution of tentative award
- April 1: distribution of final allocations

Schools submit their data using FISAP on the Web <http://cbfisap.ed.gov>

The FISAP is structured into six parts:

- Part I –Identifying Information, Certifications, and Warning
- Part II –Application to Participate
- Part III –Federal Perkins Loan Fiscal Operations Report
- Part IV –Federal Supplemental Educational Opportunity Grant
- Program Fiscal Operations Report
- Part V –Federal Work-Study Program Fiscal Operations Report
- Part VI –Program Summary and Administrative Cost Allowance Worksheet

The ED uses the data: to determine allocations, monitor whether schools are adhering to limitations, close out and account for funds spent by schools, for distribution of Service Cancellation Reimbursements, and for statistical analysis purposes.

3.6.2 National Student Loan Data System

Policies

NSLDS stores a history of a student's Federal financial aid. To access the website, you must have an ID and a password. Each individual should have their own ID and password. Once you login, you can look up to see if they are in default, have a Pell overpayment, or to see how much of their current FA Award they have left to use.

If you have a student that is transferring to your campus from another school within the same award year, you can add that student to a list on NSLDS called the transfer and monitor list. This list is helpful, because it will track any adjustments, or overpayments that are reported after your initial viewing of that student's information. So, if you look on the website at a student that is enrolling and they have no overpayments, then they are OK to process. But, if a few days later their prior school finally reports their Pell overpayment, then you will never know about that overpayment until that student starts school. With the transfer and monitor list, when an adjustment is added for that student, they will email a contact at the school to notify them about that new entry. This way, you will find out early enough to correct the overpayment or allow the student to discontinue their start before they are attending classes. NSLDS will continue to monitor any activity for that student for up to 90 days.

Procedures

When looking up a student on NSLDS, you see at the top of the screen a message that will tell you if the student is not on your transfer and monitor list. By clicking on that link, it will automatically take you to the “Add a Student” screen. You will need to enter the student name, SSN, date of birth, enrollment begin date (date student is starting school), and the date you wish to begin monitoring (usually the day you are adding the student to the list). NSLDS will stop the monitoring process on the 91st day after their enrollment begin date. Any changes to the student’s record will be emailed on Thursday to the school.

We must report overpayments or changes to previously submitted information to NSLDS within 30 days of the date we learn of the overpayment or change. If the grant overpayment is the result of the student’s withdrawal and a return to Title IV calculation, you must contact the student within 30 days of determining that the student withdrew.

We only report unresolved overpayments if they’re due to student error, don’t report overpayments that are a result of school error. Instead, as discussed previously, you must use school funds to repay the overpayment. We must use the on-line NSLDS screens to report overpayment.

Once the overpayment is reported to NSLDS, the student’s future output documents will show that she has an overpayment. The Financial Aid History section of the SAR and ISIR will have information on the overpayment, including whether the student has made satisfactory repayment arrangements.

3.7 General Title IV Student Eligibility Requirements

Policies

A student must meet certain requirements to be eligible for financial aid. Those requirements are:

- Must be enrolled in a program of study and pursuing a degree/certificate/other credential
- Must be a US Citizen
- Must be registered with the Selective Service
- Must not have had eligibility suspended or terminated due to a drug-related conviction
- Must have a valid Social Security Number
- May not be in Default on a federal student loan or have an overpayment on a federal grant

- Must meet the requirements for SAP

The student must be attending at least 6 credits to receive assistance from the Stafford and PLUS loan programs. The Pell and Campus-Based programs don't require halftime enrollment, but the student's enrollment status does affect the amount of Pell a student receives. Harrison College defines an academic year as 36 credit hours in a minimum of 30 weeks of attendance/instruction. For packaging purposes, this is typically 3 quarters, or 9 months.

Procedures

The campus must verify student aid history and aggregate loan amounts via NSLDS. (See Section 3.8.5.1). Students seeking Title IV aid are required to file a FAFSA. No aid may be awarded until a clean ISIR is on file.

3.8 Federal Aid Programs in Which Institution Participates

Policies

Harrison College will evaluate eligibility for the Pell, SEOG, CWS, and state grants (where applicable), as well as Stafford and alternative loans.

Procedures

Upon receipt of a clean ISIR, the campus can move forward in determining the student's awards. Pell is determined by the student's EFC. SEOG is determined by the EFC as well as the date the student is awarded (depending on if SEOG funding is still available for that quarter). State grants are determined based on the student's submission date of the FAFSA, as well as the type of high school diploma received. Campus FA should reference SSACI for the state of Indiana.

Subsidized loan eligibility is determined by COA-EFC-FA. Unsubsidized loan eligibility is calculated by COA-FA, taking into consideration the subsidized loan, within the loan limits. And PLUS loan eligibility is calculated as COA-FA.

3.8.1 Federal Work-Study Program

Policies

If work study is available to the student, each campus will work with the employer to facilitate awarding funds to the student. The formula for determining eligibility for CWS is COA-EFC-Pell-ACG-SEOG-State Funds-MSG-Sub loan-Unsub loan-PLUS loan-Outside sources= Max amt for CWS. Work study is need based and should reduce the non-need based aid, if it has not already been disbursed.

Procedures

Once the student has indicated interest in participating in the Work Study program, and financial aid has determined their eligibility, the student will work with Career Services to secure a position. The student will submit weekly timecards to the campus for processing. Students are paid every two weeks.

3.8.1.1 General Employment Conditions & Limitations

Policies

A student is only eligible to receive work study up to the awarded amount.

Procedures

Student can work no more than 8 hours per day, 20 hours per week.

3.8.1.2 Fiscal Procedures & Recordkeeping

Policies

Campuses are required to monitor the number of hours worked by each student receiving Work Study funds. Campuses must report hours to Administration on a bi-weekly basis.

Procedures

Student timesheets are to be entered into time system by the campus bi-weekly. Administrative Financial Services will conduct an audit of timesheets against the time system bi-annually.

3.8.2 Federal Pell Grant Program

Effective for the 09/10 award year students can be paid up to 2 Pell awards within an award year. Effective 7/1/09, Pell will be limited to 9 years or 900% of award for new recipients as of 7/1/08 – will be tracked through COD. Implementation by schools is not optional. Students eligible for second scheduled award in 09/10 award year must be paid. If eligible, student able to receive all or a portion of 2nd scheduled award within an award year.

Federal Pell Grant Schedules

Student attends 12 credits or more	100% of total award for the term
Student attends 11 – 9 credits	75% of total Award for the term
Student attends 8 – 6 credits	50% of total award for the term
Student attends 5 credits or less	25% of total award for the term

The program's academic calendar generally includes three quarters. You must calculate a student's payment for each quarter based on the enrollment status for that quarter. If a student attended full time for the first quarter and then enrolled half time in the second quarter, you must use the half-time enrollment status to calculate the student's payment for the second quarter.

A student who has received an associate degree—or any certificate or diploma below the baccalaureate level—and who enrolls in another undergraduate program continues to be considered an undergraduate student until she has completed the curriculum requirements for a first bachelor's degree. At the point that the student is recognized as having completed a bachelor's degree, the student is no longer eligible for the Pell Grant.

3.8.2.1 Two Pell Grants: Student Eligibility

1st Scheduled Award:

- Student otherwise Pell eligible
- Enrolled at any enrollment status
- Amounts received will count toward lifetime aggregate

2nd Scheduled Award

- Student otherwise Pell eligible
- Enrolled at least half-time
- Received 100% of first scheduled award
- Student must demonstrate academic year (36 credit hours in 30 weeks) acceleration. Student would be working on 37th credit hour.

*Section 3.8.2.4

School continues to pay eligible student until reaching 200% of award (total of 6 terms)

Example of Two Pell Grants

Student may receive up to 2 scheduled awards – example assumes 0 EFC for 09/10 award year and student attending full-time (12 cr hrs)

- Summer 2009 \$1784
- Fall 2009 \$1783
- Winter 2010 \$1783
- Winter II 2010 \$1784 (TCA Only)
- Spring 2010 \$1784 (TCA Only \$1783)
- Summer 2010 \$1783 (Not for TCA due to post 7/1/10 start)

166.7% used in 09/10 A/Y

3.8.2.2 One Term, two awards

When the calculated award for a payment period is greater than remaining balance of first scheduled award, the award for the payment period is the remaining amount of the first scheduled award plus an amount from the second scheduled award.

- Will be awarded as one amount
- Will be reported to COD as one amount

Example of One term, two awards

Summer 2009 student attends three quarter time - \$1338 award paid

Fall 2009 student attends full time - \$1783 award paid

Winter 2010 student attends full time - \$1783 award paid

Total % of 1st award paid is 91.67%

Spring 2010 student attends full time - \$1784 award paid

Total % of 1st award is 8.33% and 2nd award is 30.57%

3.8.2.3 Crossover Payment Periods

If student is attending a cross-over payment period, the school must award from the award year with the highest award amount for the payment period for the student (cross-over period for all campuses excluding TCA is summer, TCA is spring term).

We are required to have all students file a FAFSA and receive an ISIR with a valid EFC prior to the cross-over period of attendance.

Once we have valid ISIR on file we can make a determination of which award year should be paid during the cross-over period – if ISIR is selected for verification we need to validate that the EFC is accurate by collecting verification documentation.

At that point, we will add the Pell award to the next award year or update the A/Y start date of the next award year to reflect when the student will next need to be packaged.

If we pay out of the incorrect year (lesser award amount) we are required to recover the funds paid and then pay the student the greater award out of the correct award year.

We need to make sure that we eliminate incorrect payments or this will provide us with issues when we are reconciling for the year and filing our annual FISAP.

If the student has not filed the prior year ISIR by the date published in the Federal Register, annually by the DOE (9/10/10 for the 09/10 AY), we will award funds from the future ISIR.

Example of Crossover payment period

If a fall 2009 start student is a 0 EFC student out of the 09/10 and 10/11 award years attending full-time for his entire schooling his plans should look like this:

Fall 2009 Pell award \$1784 out of 09/10

Winter 2010 Pell award \$1783 out of 09/10

Spring 2010 Pell award \$1783 out of 09/10

Summer 2010 Pell award \$1850 out of 10/11

Fall 2010 Pell award \$1850 out of 10/11

Winter 2010 Pell award \$1850 out of 10/11

Spring 2010 Pell award \$1850 out of 10/11

3.8.2.4 Two Pells: Acceleration

At least one credit hour in the payment period must be attributable to the student's next academic year.

If student has not progressed to next academic year, student is not eligible for the Pell out of the same award year; therefore, Pell must be paid out of the next award year.

Example of Two Pell Acceleration

Harrison College defines academic year as 36 quarter credit hours

- Student earns 12 hours in Fall term
- Student earns 9 hours in Winter term
- Student earns 9 hours in Spring term
- Student enrolls in 6 hours in Summer term

Student is not eligible for the second scheduled award within that award year but we could pay Pell out of next award year for the term the student is eligible.

Example of Two Pell Acceleration #2

- Students earns 12 credit hours in fall term
- Student earns 9 credit hours in winter term
- Student earns 9 credit hours in spring term
- Student enrolls in 9 credit hours for the summer term

Student can be paid a second scheduled award out of the original award year if the award is greater or can be paid out of the new award year if the award is greater (always pay what is in the best interest of the student)

3.8.2.4 Transfer Students- assumption method

Assume student completed the ratio of the academic year as the % of Pell received

- Prior school disbursed \$1784 of \$5350 scheduled award at that school
- Our school's academic year is defined as 36 credit hours
- $\$1784 \times 36 / \$5350 = 12$ credits assumed earned at prior school
- Student given 12 credits toward completion of 1st academic year

3.8.2.5 Packaging Two Pell Awards

When packaging in CampusVue please make sure to always package for the following summer term and originate for the maximum amount. Once we determine whether that summer term needs to be paid we can either cancel the Pell or pay it based on the following year's ISIR EFC. The campus will need to run an expected cash flow detail report prior to the posting of the first batch during the crossover term. This will allow you to determine if you have students packaged out of both award years (look for start of summer term and 7/1 dates – cancel awards where needed).

3.8.3 ACG

ACG is awarded to 1st and 2nd year students that are attending at least ½ time. Students must be enrolled in a diploma, certificate, or degree program. They must be a US citizen or an eligible non-citizen. They must be Pell eligible and they must have completed a rigorous high school program. (Core 40 or Academic Honors for Indiana). And they must have graduated high school in 2005 or after.

ACG Payment Chart

ACG Payment Chart 1st Year

FULL TIME (12+ CREDITS)			
Award Amount	1st Qtr	2nd Qtr	3rd Qtr
\$750	\$250	\$250	\$250
3/4 TIME (9-11 CREDITS)			
Award Amount	1st Qtr	2nd Qtr	3rd Qtr
\$563	\$188	\$188	\$187
1/2 TIME (6-8 CREDITS)			
Award Amount	1st Qtr	2nd Qtr	3rd Qtr
\$375	\$125	\$125	\$125

ACG Payment Chart 2nd Year			
FULL TIME (12+ CREDITS)			
Award Amount	1st Qtr	2nd Qtr	3rd Qtr
\$1300	\$434	\$433	\$433
3/4 TIME (9-11 CREDITS)			
Award Amount	1st Qtr	2nd Qtr	3rd Qtr
\$975	\$325	\$325	\$325
1/2 TIME (6-8 CREDITS)			
Award Amount	1st Qtr	2nd Qtr	3rd Qtr
\$650	\$217	\$217	\$216

3.8.4 SEOG (Federal Supplemental Educational Opportunity Grant)

SEOG is a campus-based award. This means that each school has the right to disburse the funds as they see fit. An eligible recipient must be an undergraduate student and have financial need, and students with the lowest EFCs who will also receive Pell grants for the award year have primary consideration for SEOG money. The SEOG amount is \$50 per

term, up to \$150 for the academic year. Our guideline is that we will award SEOG who have an EFC of 0, for full time or part time.

New students, who meet the criteria for SEOG, are eligible to be packaged for SEOG until the Director of Student Financial Services states funding has been exhausted for that term. The only time that a continuing student is eligible to be evaluated for SEOG is during the June repack term. Funding for SEOG will be out of the new Award Year for the Summer term, and thus continuing students may be eligible to receive funding.

3.8.5 Federal Direct Loan Program

The student's eligibility for a Stafford Loan (and a parent's eligibility for a PLUS Loan) is calculated differently than the Pell Grant. There is no fixed table such as the Pell Grant Payment Schedule that determines award amounts. Stafford Loans have annual and aggregate limits that are the same for all students at a given grade level and dependency status.

It's important to define the loan period at the beginning, because the length of the loan period will determine the timing and amount of disbursements. Harrison uses a borrower based academic year to mean 3 consecutive quarters of enrollment.

They must read and complete the Entrance Counseling if they are applying for a student loan. The counseling should be completed at Direct Loans and should list the correct Harrison College school code. The entrance counseling should be on file before any aid is disbursed. If it isn't on file before aid is disbursed, those disbursements would be considered ineligible disbursements. If the student is paying cash and do not have any loans, then you can skip this form.

The student will fill out a Master Promissory Note (MPN) the first time they apply for a loan with Harrison. They must fill out the entire form. Do not leave anything blank, if it does not apply, put "N/A". Any blank entries may delay processing by the Guarantor. The references on the MPN must have different addresses than each other, but one can have the same address as the student (ex. spouse or parent). One of the references can be a parent. If the student didn't bring in their references or the address is not complete, then you can use People Search at Yahoo or Switchboard.com to find addresses and you can find zip codes at the US Postal Service Website. Once the application is complete, the campus should provide the student with a copy of the application.

The MPN opens a line of credit for up to 10 years which means it is used as a multi-year note and therefore a new MPN is not required for subsequent loans. A crucial step in the multi-year use of the MPN is the Confirmation Process, which ensures that a borrower is interested in continuing to borrow and is equal to the borrower signing a new note for

each period of enrollment. Harrison College utilizes the student signature at the top of the MPN worksheet for continuing students as part of the confirmation process along with providing the student a copy of the Financial Plan.

The interest rate is a variable rate. After July 1st of every year, the interest rate may change. The maximum rate for Stafford loans will be 8.25%. The maximum rate for PLUS loans will be 9%. Beginning with the 2006/2007 FA Year, the interest rate will become a fixed rate.

Below are the current interest rates for Stafford and PLUS loans.

Year	Interest Rate Subsidized <u>Stafford</u> Loans (Undergraduate Students)	Interest Rate Other <u>Stafford</u> Loans (Graduate or Unsubsidized)
2007-08	6.8%	6.8%
2008-09	6.0%	6.8%
2009-10	5.6%	6.8%
2010-11	4.5%	6.8%
2011-12	3.4%	6.8%
2012-13	6.8%	6.8%

Disbursement Date	Interest Rate <u>PLUS</u> Loans
7/1/2006 and after	7.9% fixed

3.8.5.1 Loan Limits

Academic Year	Dependent Undergraduate Student (except students whose parents are unable to obtain PLUS Loans)	Independent Undergraduate Student (and dependent students whose parents are unable to obtain PLUS Loans)
First Year	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second Year	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.

Third and Beyond (each year)	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.
Maximum Total Debt from Stafford Loans When You Graduate (aggregate loan limits)	\$31,000—No more than \$23,000 of this amount may be in subsidized loans.	\$57,500—No more than \$23,000 of this amount may be in subsidized loans.

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3.8.5.2 Packaging Loans in Campus Vue

When entering loans into Campus Vue for an Independent student, the awards should be entered in this order; Subsidized, Unsubsidized, and any remaining loan funds should be packaged as Additional Unsubsidized.

When entering loans for a Dependent student whose parent was Approved for the PLUS loan, regardless of whether or not the PLUS loan will be taken out, the awards should be entered as; Subsidized and then Additional Unsubsidized.

3.8.5.3 PLUS Loans

A dependent student's parents are encouraged to apply for the PLUS loan program. Once the parent signs the authorization for a credit check, the school will run the check via COD and if they are approved, they are not obligated to take the loan. If they accept the loan, it can be certified to for the remaining expenses not covered by the student's aid. If they do not take the loan, the student is not eligible for any additional Stafford funding, and would likely need to seek a private student loan. If the parent's credit is declined for a PLUS loan, the student is eligible to borrow an additional unsubsidized funding up to the academic year limit. The PLUS credit check is valid for 90 days. Generally speaking, unless a repack is completed before the credit check has expired; a new credit check is required.

The credit check examines several factors of the parent's credit. The conditions for denial are as follows:

- Bankruptcy (Chapters 7, 11, or 12 within the past 5 years)
Note: Department Policy does not consider Chapter 13 bankruptcy adverse.
- Voluntary surrender within the last 5 years
- Repossession within the last 5 years
- Foreclosure proceedings started
- Foreclosure within the last 5 years
- Deed in lieu of foreclosure
- Accounts currently 90 days or more delinquent
Note: Accounts currently reported, as 90 days or more delinquent, which are over 5 years old since the last reported delinquency, are not considered adverse.
- Wage garnishment within the last 5 years
- Defaulted loan that has been claim paid
- Lease or contract on secured real estate
- County/State/Federal tax lien, within the past 5 years

3.8.5.4 Reallocation of Loans

The reallocation process is no longer a true reallocation of funds. It is now a refund/reissue process due to having to meet the federal requirement of reconciliation.

- The first step for reallocation is to submit a refund request form to Administration for the amount that needs reallocated. Please make sure the amount requested is the net amount and that the term and loan being refunded to are clearly designated on the form.
- Once the refund request has been processed by financial services, on the next business day, the refund is then scheduled in the disbursements at COD section of the packaging screen by the business office to be exported to COD. Once the refund has transmitted to COD and an accepted response has been received as shown above, you may proceed to the next step.
- Under the scheduled disbursements tab in the packaging of the refunded loan, click the origination changes button.
- Click the enter/edit origination changes button.
 - This is where you would reduce the loan amount approved and make any changes to future disbursements for the refunded loan. Once an approval has been received from COD for these changes, you would repeat this step with any remaining loans that need adjusted for the reallocation including scheduling both the disbursement date and gross disbursement amount for the reissue disbursement if needed.
- Step By Step

- Step 1: Refund first making sure the refund is showing accepted by COD in the disbursements at COD section of the packaging screen in CV before proceeding to step 2.
- Step 2: Reduce the gross amount of the refunded loan and make changes to future disbursements using the origination changes section. Make sure the changes are showing accepted by COD before proceeding to step 3.
- Step 3: Make changes to the gross loan amount and future disbursements (including scheduling the reissue disbursement) to any remaining loans as necessary using the origination changes section. Make sure all changes are accepted by COD.
- COD only considers the loan amount approved when determining a student's annual loan limits for an academic year. When making changes to active loans, you must take this into consideration to avoid rejects. This means evaluating each student's individual loan situation and basing the reallocation on what loan amounts are already approved and the grade level currently reflected on COD for the student.
 - Example
Issue: Student was packaged for grade level II sub, but is later determined to be grade level I and the first disbursement has already paid.

Solution: Refund a portion of net amount of first disbursement of sub to bring disbursement down to GL I. Make sure refund is accepted by COD. Use origination changes section to reduce the sub loan amount approved, future disbursements and student's college grade level to GL I. Make sure changes are accepted by COD.

3.8.5.5 Loan Proration

Loans must be prorated for students that have 2 quarters or less remaining in program *and* have less than 36 credit hours remaining to complete degree.

To calculate the student's loan eligibility you can refer to the [loan proration chart](#). The formula is based on # of credit hours being taken divided by the possible # of hours (36), multiplied by the loan maximum.

$$14/36=0.3888 \times 4500=\$1749.99$$

Sub loan max would be \$1750 for allotted time frame.

The exception would be for students enrolled in a certificate or diploma program. These loans can never be prorated.

3.8.5.6 Loan Rejects

If a loan rejects during transmission from CVue to COD, a reject code will be populated in CVue. A comprehensive list of reject codes and common resolutions is available on Share at: Harrison > Operations > Student Financial Services > FA Training Presentations > Direct Lending

3.8.6 Federal Family Education Loan Program

As of July 1, 2010, the FFELP program is no longer originating new loans.

3.9 State Aid Programs in Which Institution Participates

Policies

There are four general requirements for all full-time Indiana grants and scholarships.

- The student must show financial need
- The FAFSA must be received by the March 10th deadline
- Students and parent(s), if a dependent student, must be a legal resident of Indiana and remain so during the academic year, and
- The student must be an undergraduate working on an associate degree that is 18 months or longer in length and maintaining SAP

3.9.1 Frank O'Bannon Grant

The Frank O'Bannon Scholarship was formally known as the Higher Education Award. This is an Indiana State Grant program designed to provide access for Hoosier students to attend eligible post-secondary institutions. This grant is targeted to tuition and fees. It is a need based program and is not required to be repaid. Eligible recipients are:

Indiana Resident

US Citizen or Eligible non-citizen

Attend (plan to attend) an eligible college or university

Be enrolled (plan to be enrolled) in a program that will lead to an associates/bachelors degree

Attend at least Full Time (12 credits or more)

File the FAFSA – application must be received by March 10th

If the student doesn't apply prior to the deadline, then they are not eligible to receive state funds for that FA Year. They can apply prior to the deadline the following year to regain eligibility.

If the student is in their last quarter of their program, and is less than full time, the Frank O'Bannon Grant may be prorated. The proration is calculated as follows:

of credit hour taken/12 x max award for the term

3.9.2 21st Century Scholars

The Twenty-first Century Scholars Program began in 1990 as Indiana's way of raising the educational aspirations of low and moderate-income families. The program aims to ensure that all Indiana families can afford a college education for their children.

Income-eligible 7th and 8th graders, who enroll in the program and fulfill a pledge of good citizenship to the state, are eligible to receive the award. If the student attends a participating proprietary school, the state will award a tuition scholarship equal to that of Ivy Tech State College's tuition rate for the current year.

Students will complete the following steps to collect their Twenty-first Century Scholars Scholarship:

- Sign and mail their Twenty-first Century Scholars pledge affirmation on time. To be considered on time, the Twenty-first Century Scholars Program must receive your completed affirmation form on or before March 10 of the year they are graduating from high school. This form will be available during senior exit interviews conducted between September and December. Affirmation forms will be mailed to the student's home in January of the year they are to graduate; if they do not complete an affirmation form during an exit interview between September and December.
- File for state and federal financial aid by completing and submitting the Free Application for Federal Student Aid (FAFSA) on time. To be considered on time, the

federal processor must receive their completed FAFSA on or before March 10.

- Apply for admission and institutional financial aid at the Indiana College the student will attend by the deadline for each college.
- Enroll as a full-time college student and maintain Indiana residency.

If they fail to apply before the March 10th deadline the first time when they enroll for college, they will lose eligibility for that year. If they fail to apply prior to the deadline the next year, they will lose eligibility for the 21st century scholarship forever.

3.10 Institutional Aid Programs

Policies

Students may apply for scholarships and alternative/institutional loans to supplement their Title IV aid.

Procedures

Students must submit the appropriate applications and meet the guidelines set forth by each specific program.

3.10.1 Charles Cring Scholarship

This scholarship is in remembrance of Charles Cring, the founder of Harrison. It is a \$1,500 scholarship awarded to nontraditional students at each Harrison campus. Harrison awards twenty-eight (28) Charles Cring Scholarships every year, but the number of scholarships awarded varies per campus.

The application process for the Charles Cring scholarship is as follows:

- Submit the completed scholarship application
- Complete the FAFSA
- Submit two (2) personal letters of recommendation
- Apply for the award one week before the first day of class for selected quarters

The criteria for an eligible recipient of the Charles Cring scholarship are:

- Must have graduated from high school at least one (1) year prior to enrollment at Harrison (or in the case of a GED, must have anticipated

graduation at least one year prior to enrollment at Harrison)

- Must be a first time, full-time student pursuing an Associate of Applied Science Degree
- EFC must be greater than \$3,850

Each recipient will be chosen based on the above criteria by a committee comprised of the Campus President, a member of the Admissions Department, and a faculty member at each campus. To renew each quarter, students must maintain full-time status, maintain a GPA of 3.0 or higher (on a 4.0 scale), and have attended 90% of his/her classes in the preceding quarter. Students who withdraw from college automatically forfeit their scholarship.

3.10.2 Imagine America

Imagine America, offered by Career College Foundation, is the primary national scholarship for graduating high school seniors wishing to pursue post-secondary education at a career college. Each year, three graduating seniors from every high school in the United States and Puerto Rico are eligible to receive a \$1,000 Imagine America scholarship. As a participating career college, Harrison awards a number of Imagine America scholarships. The number of scholarships awarded varies per campus each year. An additional \$500 Imagine America II scholarship is available to selected Imagine America recipients. Students must meet the standard admissions requirements at Harrison, in addition to the scholarship guidelines:

- Likelihood of successful completion of postsecondary education
- High school GPA of 2.5 (on a 4.0 scale) or higher
- Financial Need
- Demonstrated voluntary community service during senior year

The student will apply for this scholarship online at <http://www.imagine-america.org/scholarship/index.asp>

3.10.3 Bailey Family Foundation's College Scholarship

Harrison participates in the Bailey Family Foundation's College Scholarship program. The Bailey Family Foundation is a private foundation whose mission is to promote postsecondary education by awarding scholarships. Applicants must possess a minimum cumulative GPA of 2.5, be presently registered at or

accepted to Harrison, and demonstrate financial need. The Bailey Family Foundation's College Scholarship awards one student \$5,000 for tuition purposes only. To apply, complete the college program application online at www.bailey-family.org. Only ONLINE applications will be accepted. The application includes writing an essay to acquaint the foundation with students and their goals.

3.10.4 Nick Andrews Alumni Scholarship

This scholarship is in memory of a former Harrison College student, alumni, and employee, Nicholas David Andrews (May 11, 1978 – August 6, 2009). 2010 will mark the first time that the Nick Andrews Alumni Scholarship will be awarded. Through this scholarship, the Harrison College Alumni Association hopes to assist a Harrison College graduate who has chosen to return to Harrison to continue their education.

Qualifications

- In order to be eligible, applicants must hold a previous degree, diploma, or certificate from Harrison College
- Have an expected family contribution (EFC) between 5275 and 10000 on the FASFA.
- The recipient must maintain a cumulative GPA of 3.0 to continue to receive the full award amount.
- The recipient must be in good financial standing with Harrison College (i.e. they cannot have any outstanding financial obligations to the college at the time of application)
- Recipient does not need to be currently enrolled but will need to sign up to start in the January Quarter. The recipient will not receive the award until attendance is confirmed in January. If already currently enrolled, the recipient must have at least 2 quarters left to complete their degree. The award will be disbursed in \$500 increments over two quarters for a total award of \$1000.

To Apply

- Submit an official application using this website submission form.
- Submit an essay answering "Why do you deserve this scholarship and how will it help further your goals?" Essays should be between 500-1000 words.
- Submit 2 letters of recommendation; one must be from a Harrison College instructor or advisor, the other can be any professional reference other than a friend or family member. Letters should include the applicant's first and last name.
- Complete the Free Application for [Federal Student Aid \(FAFSA\) online](#).

Due Date

- To qualify for the Nick Andrews Alumni Scholarship, all materials (APPLICATION ESSAY, and LETTERS OF RECOMMENDATION (2)) must be submitted together online between October 11th and December 3rd, 2010.

Selection

- The award recipient will be selected based on the above qualifications and will be determined locally by the Alumni Association Board members. The decision will be made no later than December 27, 2010.

3.10.5 Harrison College Working Mom's Scholarship

This scholarship is provided to recognize and honor women who are balancing the demands of raising children and working to provide a better life for their families.

Application Process

- Submit a completed scholarship application on line at www.Harrison.edu by May 30th.
- Submit a 500-word essay outlining why applicant wants to earn a degree and how it will benefit their family.
- Submit at least one recommendation from a non-related peer in the workforce.
- Submit at least one recommendation from a family member.

Criteria

- Must be working or looking to re-enter the workforce with dependent children.
- Must maintain a 3.0 or above GPA (on a 4.0 scale), and be in good standing with the College upon disbursement of scholarship money.
- Must be a first-time student pursuing a degree in an eligible program

This scholarship will be offered to first-time students enrolling at Harrison College and working towards a degree. Ten \$2500 scholarships will be awarded each July for Harrison College's Fall Term. Scholarship money will be distributed in \$625 increments over the first four terms of the student's enrollment at Harrison College. Students enrolled at The Chef's Academy are ineligible for this scholarship. Any student who withdraws, or changes to an ineligible program of study automatically forfeits any remaining scholarship funds.

*This scholarship is currently unavailable to students enrolled at the Columbus, OH location.

3.10.6 Chef Joseph Allford Memorial Scholarship

The Chef Joseph Allford Memorial scholarship benefits students who wish to attend The Chef's Academy to pursue an Associates of Applied Science in Pastry Arts. The scholarship is in memory of a great and very talented part of The Chef's Academy

family, Chef Joseph Allford. The \$1000 scholarship will help a new student enrolling in the fall pastry classes to attain his/her goal of becoming a well-respected Pastry Chef.

3.10.7 C & T Design Scholarship

This \$1000 scholarship is offered by the generosity and support of C&T Design. This strong partner of The Chef's Academy is hoping to assist a student already pursuing a degree. To qualify for application, students must be currently enrolled in their fourth term or later. Applicants will use their education to prepare and design a menu and prepare the budget for a lunch meeting for 5. The winning student will prepare the meal for himself/herself as well as two staff members from C&T and two staff/faculty members from The Chef's Academy.

3.10.8 Harrison Institutional Loan

If a student has applied for an alternative loan, and has been declined, the student may apply for the Harrison Institutional Loan. This loan is funded directly from the school. The credit check for the Smart Option loan at Sallie Mae is valid for 180 days. Generally speaking, unless a repack is completed before the credit check has expired; a new credit check is required. If a student has received a denial from a lender other than Sallie Mae, the campus should verify the timeframe for validity of the credit check.

If the student is denied with a cosigner for the alternative loan, the in school payment is lower versus applying without a cosigner. The student will also have the opportunity to have up to \$3500 of the loan forgiven, if they meet the repayment requirements.

The credit check for the Smart Option loan at Sallie Mae is valid for 180 days. Generally speaking, unless a repack is completed before the credit check has expired; a new credit check is required.

The campus must retain the original alternative loan denial, the IL note, the self certification form, and the Truth in Lending disclosure- including Schedule A. This includes any time a student is repackaged for the IL, even if the student is no longer using the program. The TIL and Schedule A must be provided to the student every "repack" cycle until the balance is zero.

For resident campuses, the requirements for PG 1-3 are as follows:

- Must exhaust all other Title IV possibilities; note that the Stafford rate is 6.8% interest.
- Total note cannot exceed \$13,000.
- Must agree to maintain continuous and uninterrupted full-time enrollment (12 credit or more) each term at Harrison College.
- Must agree to make payments with the first payment due at the time the application is completed, and continuing monthly thereafter until

the outstanding installment balance is paid in full based on the following:

- \$75 per month if denied an alternative loan with a co-signer
- \$100 per month if denied an alternative loan without a co-signer
- Payments are required while in school and may increase after attendance ceases, depending on the total amount borrowed.
- Maximum of \$6,000 in an academic year (3 quarters).
- Must have completed and signed the Self Certification Form.

For the Online campus the only difference is:

- Must agree to maintain continuous and uninterrupted enrollment each term at Harrison College.

For resident campuses, the requirements for PG 4-6 are as follows:

- Must exhaust all other Title IV possibilities; note that the Stafford rate is 6.8% interest.
- Total note cannot exceed \$18,000.
- Must agree to maintain continuous and uninterrupted full-time enrollment (12 credit or more) each term at Harrison College.
- Must agree to make payments with the first payment due at the time the application is completed, and continuing monthly thereafter until the outstanding installment balance is paid in full based on the following:
 - \$95 per month if denied an alternative loan with a co-signer
 - \$120 per month if denied an alternative loan without a co-signer
 - Payments are required while in school and may increase after attendance ceases, depending on the total amount borrowed.
- Maximum of \$9,000 in an academic year (3 quarters).
- Must have completed and signed the Self Certification Form.

For the Online campus the only difference is the same as outlined in version 1-3.

3.10.8.1 Institutional Loan Disclosures

Harrison College is required by law to provide several private loan disclosures as well as a self-certification form. The self-certification form must inform the student of the possible eligibility for all Title IV aid, and that that aid will have more favorable terms than a private loan. The self-certification form must also include the cost of attendance, estimated financial assistance (EFA), and the difference between the two.

We must also provide the prospective borrower the Truth in Lending disclosures. The act states that creditors must provide TILA disclosures to consumers in writing before consummation of certain closed-end credit transactions. We must also disclose the range of potential interest rates.

The Higher Education Opportunity Act requires creditors (the school) to provide disclosures in an application or in a solicitation that does not require the consumer to complete an application. Therefore, if the student requests the self-certification form and the Truth in Lending disclosure prior to completing the IL note, we are required to provide this information to the student.

The law also requires that closed-end loan disclosures are required to be provided only once, before consummation. However for private education loans, we are required to provide the closed end loan disclosures be provided twice—once when the loan is approved, and again with the final disclosures.

And finally, the student has the right to cancel the loan, without penalty, at any time within 30 days of the application date. If funds were disbursed in this time frame, the disbursement would be cancelled without incurring any fees.

3.10.8.2 IL Forgiveness Program

Student that misses 3 payments will no longer be eligible to return to the IL program.

Active students

- May apply for a deferment while in school for a period of time not to exceed 6 months.
- The deferment will only apply to current and future payments and students must be current with their payments. For example, if a student is behind 2 payments they will need to make both of those payments to be caught up and then they can submit a request for deferment.
- Maximum deferment is six months for life of the loan. Will note on the request form how many months they are applying for, but no longer than 6.
- If student chooses to defer payments = No IL Forgiveness.
- Written approval by Campus President and Director of Financial Reporting & Student Accounts still required.
- Submit deferment requests 5 business days prior to the 10th of the month for which the current payment is due.
- Please attach along with request documentation to confirm extenuating circumstances.

Withdrawn students

- Students that would like to re-enter into the IL program will be eligible without having to pay their balance in full if they are current with their payments to Harrison College, but with no IL forgiveness.
- If a student is with PFS and is less than 6 months delinquent while at PFS then he/she will need to become current before re-entering Harrison, but will not be eligible for IL.

- If a student is more than 6 months delinquent with PFS then he/she will be required to pay back the entire outstanding IL balance before re-entering and may again participate in the IL program due to having their IL balance paid in full, but with no IL forgiveness.

Soon to be/anticipated Graduates

- IL Forgiveness will only be eligible for students who have been in the program for at least 2 quarters.
- If a balance is still owed after graduation due to the \$3,500 forgiveness not covering enough of the outstanding balance or the student is not eligible for the forgiveness, then refer to withdrawn student policy.

3.11 Other Aid Programs

Policies

Outside agencies are third party companies that assist students with their educational expenses. They do require the student to file the FAFSA to see what “free” money they are eligible to receive. They will usually cover the remaining balance for the student. In most cases, students that are receiving assistance from an outside agency will not have any student loans.

Procedures

Students are required to provide the appropriate documentation for outside agency payments.

3.11.1 Company Pay

Be careful when dealing with Company Pay and Company Reimbursement. Company Pay is where the student’s company will PAY up front for the quarter no matter what grade the student earns. Company Reimbursement is where the student’s company will REIMBURSE the student depending on what grade the student earns for the class. If the student is receiving a Company Pay, then we can count that as Non-Title IV on the Financial Plan because Company Pay is a guaranteed payment.

If the student has Company Reimbursement, it is not considered a guaranteed payment. So, in that case, the student MUST cover their expenses out of their pocket (grants, loans, or cash payments) for the first quarter (or all 3 quarters). Once the student is reimbursed for the first quarter, they can pay off their second quarter with the reimbursement. If they do this every quarter, then after their last quarter, they can take the reimbursement for the last quarter and pay off their loans from the first quarter. The student needs to understand that if he does not pay his subsequent quarter with the prior quarter reimbursement, then he will not be covered for the next quarter.

3.11.2 Vocational Rehabilitation (VR)

See section 8.5.3

3.11.3 WorkForce One

This program is intended to assist unemployed workers and low-income participants in overcoming financial barriers for educational advancement. The funding from this comes from the Federal Stimulus act. To be eligible for the Workforce Acceleration Grant (WAG), the applicant must be unemployed or a low-income adult and must be seeking an Associates degree or post-secondary certificate that will lead to a “high wage” or high demand occupation.

The Workforce One office will determine if the student is eligible for the grant, and if they are deemed eligible, the campus will need to submit a certification form, provided by the Work One office.

Eligible students may be awarded up to \$3000 per academic year.

3.11.4 Sallie Mae Smart Option Loan

Students needing additional funding may apply for a private loan at Sallie Mae. The current program is called the Smart Option loan. Students who are able to apply with a cosigner have a higher rate of approval, than those applying alone.

The credit check for the Smart Option loan at Sallie Mae is valid for 180 days. Generally speaking, unless a repack is completed before the credit check has expired; a new credit check is required.

This loan offers two repayment programs; the fixed repayment and interest repayment option. Details and benefit information about these options can be found at:

https://www.salliemae.com/content/get_student_loan/find_student_loan/smart-option-student-loan.aspx.

Students can apply at: <https://opennet.salliemae.com/private/>

3.11.5 Charter One True Fit Loan

Students needing additional funding may apply for a private loan at Charter One. The current program is called the True Fit Loan. This loan offers three repayment programs; immediate, interest only, and deferred. Details and benefit information about these options can be found at:

<http://www.charterone.com/trufitstudentloan/>

3.11.6 PNC Solution Loan

Students needing additional funding may apply for a private loan at PNC Bank. The current program is called the Solution Loan. This loan offers two repayment programs; immediate and deferred. Details and benefit information about these options can be found at:

<http://www.pnconcampus.com/studentloanguide/privateloans/undergraduates/>

Section 4: Student Consumer Information Requirements

4.1 Federal Student Consumer Information Requirements

Each year a school must provide to enrolled students a notice containing a list of the consumer information it must disseminate, and the procedures for obtaining this consumer information. *Schools must provide this notice through a one-on-one distribution.* Schools must also provide a notice (though not an individual notice) of student rights under the Family Educational Rights and Privacy Act (FERPA). The student consumer information requirements are described in Subpart D of the General Provisions (668.41–48).

Those requirements include—

- Financial assistance information and information about the school's academic programs and policies,
- Information on graduation or completion rates, and
- Information about the school's security policies and crime statistics report.

4.1.1 Financial Assistance Information

Harrison College's Financial Assistance Office is available to help make students educational goals attainable. Students must file a Free Application for Federal Student Aid (FAFSA) to determine financial need.

All applicants for financial aid must be United States Citizens or eligible noncitizens. Satisfactory Academic Progress (SAP) must be maintained while attending Harrison College in order to continue to receive federal or private financial aid. Students are advised to inquire within their high schools and communities for information regarding scholarships. Please contact the Harrison College Financial Assistance Office for additional information and application forms.

4.1.2 Academic Programs and Policies

A comprehensive list of programs can be found at: <http://harrison.edu/courses-and-programs/all-academic-programs.aspx>

The student handbook, detailing the academic policies is made available at www.harrison.edu.

4.1.3 Completion or Graduation Rate

As required by Pub. L. 101-542, the Student Right-to-Know and Campus Security Act, as amended by Pub. L. 102-26, the Higher Education Technical Amendments of 1991, I am enclosing the official graduation rates for students who began school as first time, full time students in September 2006. This information can also be found at www.harrison.edu.

We are required to make this information available to all currently enrolled students no later than July 1 of this year. In the past we have distributed the grad rates, with the student grade cards, at the end of the term. Last year we began distributing the grade rate information via the student portal email system.

Please note that you are required to maintain the Graduation Rates published and emailed to you on or before June 1, in addition to the attached programmatic information, in your office and make available to applicants and interested parties upon request.

Procedures

	Spring 10 Data Collection		Spring 09 Data Collection		Spring 08 Data Collection		Spring 07 Data Collection	
	Cohort Year Reported Against		Cohort Year Reported Against		Cohort Year Reported Against		Cohort Year Reported Against	
CAMPUS	2003 (4-year degree granting)	2006 (2-year degree granting)	2002 (4-year degree granting)	2005 (2-year degree granting)	2001 (4-year degree granting)	2004 (2-year degree granting)	2000 (4-year degree granting)	2003 (2-year degree granting)
ANDERSON		36.00%		30.00%		32.61%		34.88%
COLUMBUS, IN		36.67%		26.32%		22.73%		33.33%
COLUMBUS, OH		N/A		N/A		N/A		N/A
ELKHART		N/A		N/A		N/A	N/A	
EVANSVILLE	29.27%		34.88%		37.50%		37.50%	
FORT WAYNE	41.03%		25.00%		48.72%		25.00%	
INDIANAPOLIS	21.01%		32.79%		28.14%		31.92%	
LAFAYETTE		34.88%		28.99%		31.25%		34.15%
MARION		13.33%		20.00%		28.57%		32.00%
INDY EAST		53.70%		44.12%		74.12%		58.93%
MUNCIE	36.84%		43.48%		30.95%			37.50%
INDY NORTHWEST		33.33%		33.33%		N/A		N/A
TERRE HAUTE	39.22%		37.25%		46.88%			38.46%

4.1.4 Campus Security Information

Campus security statistics are updated by October 1 each year. This information is available for review in the Campus President's office and may be found online at <http://www.harrison.edu/student-services/campus-safety.aspx>. Students, staff, and faculty receive an email with this report as well, from their specific campus president's office.

4.1.4.1 Procedure for Students to Report Criminal Actions or Other Emergencies and the School Response to Reports

Criminal actions or emergencies occurring on any Harrison College campus must be immediately reported to the Campus President, Dean or Administrative Assistant. The campus is defined as the school building, adjacent school parking lots utilized by staff, faculty, and students, and/or remote, leased parking lot locations designated for the exclusive use of Harrison College students.

Upon notification of a criminal action or other emergency, the Campus President or other designated employee may lend personal assistance or may contact the local authorities. A Criminal Offense Report will be completed and the local authorities contacted for all reported occurrences of the following criminal actions:

Aggravated assault	Motor vehicle theft
Murder	Liquor law violation
Manslaughter	Drug abuse violation
Burglary	Weapons possession
Robbery	Sex offense, forcible
Arson	Sex offense, non-forcible
Hate Crimes	

4.1.4.2 Security Policy and Campus Access

Because Harrison College does not utilize a campus security person or department, the Campus President assumes the responsibility for security and campus access. The Campus President may designate another employee to assume or assist with these responsibilities in his/her absence and during evening hours. Check with the Campus President or Administrative Assistant for the names of those who are responsible.

Normal hours of operation are Monday through Friday, 7:30 a.m. to 5:00 p.m., except when evening classes are scheduled. On days when evening classes are scheduled, the hours of operation are 7:30 a.m. to 10:00 p.m. Staff and Faculty members may have additional access to the school at the discretion of the Campus President. Students may not enter the school during any hours other than normal hours of operation unless special permission has been granted by the Campus President, and supervision by a staff or faculty member is available.

4.1.4.3 Procedure for Accurate and Prompt Reporting

The individual attention provided to all students by Harrison College includes assistance with emergencies. Students, staff, and faculty are expected to report all occurrences of criminal activity and other emergencies to the Campus President for immediate action.

Immediate reporting will insure optimum response and resolution to any emergency situation. In the event that a criminal action has occurred, the local authorities will be summoned and appropriate action taken to adjudicate the incident.

4.1.4.4 Type and Frequency of Informational Programs About Security

Information programs regarding security issues are conducted quarterly during new student orientation. Revisions to campus security policies are distributed through official publications and displayed on school bulletin boards.

4.1.4.5 Description of Prevention Programs for Staff and Students

Staff and students are required to participate in a Drug/Alcohol/Crime Prevention meeting during their first week at Harrison College. The meeting consists of

lecture and discussion. The purpose of this meeting is to inform students and staff about school rules and regulations, obtain signatures on the "Drug Free Statement," and to provide preventative counseling.

Harrison College encourages all employees and students to assume responsibility for their own security. In addition, we recognize the community atmosphere, which we encourage, and suggest that we assume a margin of responsibility for each other in times of emergency.

4.1.4.6 Statistics- Criminal Offenses

Documentation of criminal offenses is maintained in the Campus President's office. The "Criminal Offense Report" documents the occurrence of the criminal actions outlined in section "A" above. A copy of this report is also on file at the Harrison College Administration office. Criminal offense statistics are available at each campus and may be obtained, by request, from the Campus President.

4.1.4.7 Policy Regarding Off Campus Student Criminal Activity

Due to the non-resident, commuter nature of the student population at Harrison College, no off campus student organizations are recognized. Students who engage in criminal activity off campus are subject to local laws and will be treated as the local authorities deem necessary. Statistics are not maintained for student off campus criminal activity.

4.2 Drug and Alcohol Policy

The College does not permit the use of alcoholic beverages or illegal drugs on the premises. Any student found in possession of, or under the influence of, alcoholic beverages or illegal drugs will be immediately dismissed from the College. Included with the crime statistics and security information is the Harrison College policy addressing the Drug-Free Schools and Communities Act. A list of local programs and agencies may be useful when seeking alcohol or substance abuse assistance. The list may be obtained in the offices of the Campus President or Dean.

4.2.1 Students and Employees

Students and employees are prohibited from the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance or alcohol anywhere on property belonging to the school including grounds, parking areas, anywhere within the building(s), or while participating in school-related activities. Students or employees who violate this policy will be subject to disciplinary action up to and including expulsion or termination of employment.

As a condition of enrollment or employment, students and employees must abide by the terms of this policy or Harrison College will take one or more of the

following actions within 30 days with respect to any student or employee who violates this policy:

- 1) Report the violation to law enforcement officials.
- 2) Take appropriate disciplinary action against such student or employee, up to and including expulsion or termination of employment.
- 3) Require such student or employee to participate in a substance abuse rehabilitation program approved for such purposes by a federal, state, local health, law enforcement, or other appropriate agency.

In compliance with the law, Harrison College will make a good faith effort to maintain a drug and alcohol free school and work place through implementation of the preceding policy and will establish and maintain a drug and alcohol free awareness program.

We are providing the facts, health risks, and sanctions associated with unlawful use, possession, or distribution of illicit drugs and alcohol and consider their content an integral part of our drug-free school and work place policy.

4.2.2 Health Risks

The abuse of alcohol and the use of illicit drugs are known to be detrimental to one's psychological well being and are associated with a wide variety of health risks. Among known risks are severe weight loss, malnutrition, physical and mental dependence, changes in the reproductive system, damage to the lungs, liver, brain, and even death. Secondary health risks include an increased risk of injury by accident or violence. For further information, see your campus contact person.

4.2.3 State and Federal Laws

In addition to Harrison College sanctions, students and employees are subject to appropriate Federal and State laws, which provide for fines and/or imprisonment for the unlawful possession, sale, or distribution of drugs and alcohol. The fines and/or imprisonment may vary according to the type and amount of substance involved, the offender's past record for such offenses, and a variety of other factors. Sections of the Indiana Criminal Code that may be pertinent are those listed below:

A. Alcohol

1. It is unlawful for a minor to make a false statement of his/her age or to present or offer false or fraudulent evidence of majority or identity to a permittee for the purpose of ordering or purchasing or attempting to procure alcoholic beverages.

2. It is unlawful for a person to see, give or furnish to a minor false or fraudulent evidence of majority or identity with the intent to violate the provision of this title.
3. It is unlawful for a minor to have in his/her possession false or fraudulent evidence of majority or identity with the intent to violate the provision of this title.
4. It is unlawful for a minor to possess an alcoholic beverage, to consume it, or to transport it on a public highway not accompanied by at least one of his/her parents or guardians. A person who violates a provision of this section is guilty of a misdemeanor.
5. It is unlawful for a minor to be in a tavern, bar, or other public place where alcoholic beverages are sold, bartered, exchanged, given away, provided or furnished. It is also unlawful for a permittee to permit a minor to be in the prohibitive place. (Under Indiana Alcoholic Beverage Act, a minor is an individual under the age of 21 years.) The penalties for violation of the Indiana Beverage Act vary from \$4 to \$500, for a term of imprisonment of not less than 5 days nor more than 6 months depending upon the nature of the offense committed; possible loss of driver's license for one year; possible required participation in alcohol education or treatment program.

B. Intoxication

1. Legal Definition—intoxication means a condition which results in a person's normal faculties, either of perception, physical ability or judgment, being impaired so that he/she no longer has the capacity to form or entertain a specific intent.
2. Legal Symptoms—Criteria—red bloodshot eyes, slurred speech, odor of alcohol, and odor commonly associated with an alcoholic beverage.

C. Distribution, Sale, Possession or Use of Drugs

1. A person who knowingly or intentionally manufactures a narcotic drug, or adulterated; marijuana or hashish, pure or adulterated or,
2. Possesses with intent to manufacture or deliver a narcotic drug, pure or adulterated; a controlled substance, pure or adulterated; marijuana or hashish, pure or adulterated; commits the offense of dealing, which is a felony.
3. A person who, without a valid prescription or order of a practitioner acting in the course of his/her professional practice, knowingly or intentionally

possesses a narcotic drug or a controlled substance, commits the offense of possession which is a felony.

4. A person who (1) knowingly or intentionally possesses marijuana or hashish or (2) knowingly or intentionally grows or cultivates marijuana or hashish or (3) knowing the marijuana is growing on his/her premises, fails to destroy the marijuana plant, commits either a felony or misdemeanor depending upon the amount of marijuana or hashish possessed.
5. A person who knowingly or intentionally visits a building, structure or vehicle or place that is used by any person to unlawfully use a controlled substance, commits visiting a common nuisance, which is a misdemeanor, and a person who knowingly and intentionally maintains a building, structure, or vehicle or other place that is used (1) by persons to unlawfully use controlled substances or (2) for unlawfully keeping or selling controlled substances commits maintaining a public nuisance, which is a felony.

4.3 Accrediting Agency Consumer Information

Harrison College campuses are accredited by the Accrediting Council for Independent Colleges and Schools to award Certificates, Diplomas, Associate of Applied Science, Associate of Science, and Bachelor of Science degrees. The award level varies by campus. A listing of program offerings for each campus is provided on page 44 of the catalog, under the section titled Program Availability by Campus Location. The Accrediting Council for Independent Colleges and Schools is listed as a nationally recognized accrediting agency by the United States Department of Education. Its accreditation of degree-granting institutions is also recognized by the Council for Higher Education Accreditation. See also Section 3.1 or pages 10-11 of the course catalogue.

4.5 Notification of Student Catalogue

The catalog outlines the current curriculum and requirements of Harrison College. It may be periodically updated, reflecting changes that allow Harrison College to fulfill its mission and objectives. Harrison College reserves the right to change any provisions, offerings, or requirements at any time within the students' term of study without prior notice. Such changes will not conflict with those areas specifically governed by state and federal regulations. Harrison College also reserves the right to make changes in administration, faculty, tuition and fees, or any other school policy or activity without prior notice.

In order to continually provide current information, the catalog may be amended by inserts identified as "Addendum to the 20xx-20xx catalog." Such addenda are intended and are to be regarded as an integral part of this catalog.

The hard-copy catalogs are distributed to students upon request. The electronic version is posted on the website and the student and faculty portals. Once an addendum is published, it is posted to the student portal as well as the website.

Section 5: Applications & Forms

5.1 Application Process

Policies

Students wishing to use financial aid must have a clear NSLDS record and complete the FAFSA for the appropriate award year.

Procedures

Once a student has been determined eligible to apply for aid (i.e. clear NSLDS record), a FAFSA needs to be completed. Once the results from the FAFSA are received, the financial aid office can determine what types and how much aid the student will qualify to receive.

5.2 Forms

Policies

All forms for financial aid must be completed before a student begins classes.

Procedures

Students will be asked to complete several forms, depending on the aid that they receive. All students seeking Federal aid will need to complete a FAFSA, Student Financial Aid Authorization form, and a Financial Plan.

The FAFSA should be completed for the current award year using the prior tax year information.

The Student Financial Aid Authorization form should be completed to indicate how the student would like any excess funds on their account to be processed. The student can request that funds be returned to the lender, or to them. This form provides direction for processing an end of loan period, to clear the student's account.

And the financial plan should be complete and on file for the term, before classes begin. The plan acts at the award letter and will list the tuition costs, fees, and estimated book costs, as well as the student's anticipated aid.

5.3 Deadlines

Policies

All financial forms are due before the student begins classes. Indiana State aid is determined by the date the FAFSA is submitted. Indiana students must submit their FAFSA by March 10th prior to the new award year to be considered for State aid.

Procedures

Financial aid offices will monitor the date of submission for the FAFSA to determine Indiana State aid.

The Administrative office will monitor the amount of students receiving SEOG funds each quarter, and will announce once those funds have been exhausted. Campuses are to award SEOG according to the program guidelines.

Other aid deadlines include:

The Charles Cring Scholarship is due one week prior to the first day of class in any given quarter.

Imagine America is due June 30. The award begins on July 1 of each calendar year.

The Bailey Family Foundation scholarship applications are accepted during January 1-March 15 and July 1-September 15.

The Nick Andrews Alumni Scholarship application can be submitted October 11-December 3. The scholarship will be awarded no later than December 27.

5.4 Document Assignment, Collection & Tracking

Policies

Campuses are required to collect and retain certain documents for each student file.

Procedures

The document tracking section of Campus Vue is required to be accurate and up to date to list all the financial aid documents we have on file for a student. This section is to be updated for every student in a timely manner, and for every award year.

Documents that may be required are:

- ACG Overpayment Clearance Letter
- Alternative Loan Application
- Bad Debt Forgiveness Form
- Birth Certificate

- Bookstore Statement
- Change of Student Status
- Citizenship Status- Citizenship Docs
- Confirmation of Parent's Marital Status
- Corrected ISIR
- Data Sheet- Parent's Signature
- DD214
- Death Certificate
- Default Clearance Letter
- Dependency Override Paperwork
- Documentation of being homeless
- Drug Worksheet
- Email Address
- Entrance Interview
- Exit Interview
- FAFSA
- Father's Social Security Card
- Financial Plan
- Institutional Loan
- ISIR
- Loan Addendum
- Low Income Statement
- Marriage Certificate
- Miscellaneous Comment Code Clearance
- Mother's Social Security Card
- MPN Worksheet
- NSLDS Print out
- Parent (s) W2s
- Parent PLUS Preapproval
- Parent Taxes
- Pell Overpayment Clearance Letter
- Perkins Overpayment Clearance Letter
- Plus Addendum
- Plus MPN Application
- Plus MPN Worksheet
- Professional Judgment Paperwork
- Reference
- Selective Service Registration
- SEOG Overpayment Clearance Letter
- SFAA/Acknowledgment to Credit
- Signature on FAFSA
- SMART Overpayment Clearance Letter
- Social Security Card
- Spouse's Taxes
- Stafford MPN Application
- Student Aid Report
- Student Federal Taxes
- TEACH Grant Clearance Letter
- Verification of eligible non-citizen
- Verification Worksheet
- Verify Father's DOB
- Verify Mother's DOB
- Veteran's Application for Benefits
- W2

Section 6: File Review

6.1 Verification

6.1.1 Selection of Applicants to be Verified

Policies

Roughly 30% of our student population will be selected by the Department of Education for the verification process. Any student who submits for a dependency override or professional judgment will automatically be selected for verification, by the school.

Procedures

Campuses must verify any ISIR that is selected by the DOE. Any internally selected ISIR, either for a PJ or DO, must be submitted to Administration for approval.

6.1.2 Acceptable Documentation & Forms

Policies

Collection of documents must be uniform and consistent, across the student population.

Procedures

Student will be required to submit their tax return for the selected year, including any applicable schedules and w2s. Students must also complete a verification worksheet. The student must sign their tax documents before submitting to the school. Where a 1040 form is not available, a signed tax transcript will be acceptable. If the student did not have to file taxes, an income statement may be required.

The student should complete the Verification Worksheet. The student needs to complete sections A and B. Section B they need to list the members of the household (including themselves) by name, age, relationship, and if they will be attending college during the current Financial Aid year *at least* half time. Page two of the worksheet is where they need to check if they have filed taxes or not and any untaxed income (such as social security, child support...) that is received during the current FA year that should be reported on questions 44 and 45 from the FAFSA.

The FAFSA and the verification worksheet should match each other.

6.1.3 Data Elements to be Verified

Policies

ED has long stated that financial aid administrators must judge when a given circumstance might reasonably constitute conflicting information and that FAAs do not have to be tax experts when dealing with information reported by students and parents.

Adjust gross income, US Income tax paid, household size, number enrolled in college, and certain untaxed income and benefits, along with other data elements must be verified for each selected student.

Procedures

FAAs are required to know whether or not an individual was required to file a tax return; what an individual's correct filing status should be; and that an individual cannot be claimed as an exemption by more than one person.

Information from the verification worksheet is used to compare what is submitted on the FAFSA. Corrections will be made from the worksheet to the ISIR by the campus. Tax documents must be reviewed line by line to ensure the information on the FAFSA matches the taxes. W2s will be reviewed to ensure everything matches the FAFSA, including any contributions to a tax deferred pension or savings plan. The W2 is only required when the filing status is "married filing jointly." In that case, all w2s are required.

Filing Status

ED refers to married parents of a dependent student who have both filed separate tax returns, both using the "head of household" filing status. Because an individual can obtain a higher tax deduction if filing using the head of household status, the result of both parents doing so could significantly impact the student's expected family contribution (EFC). Therefore, the FAA would be expected to know the head of household filing requirements:

- The individual must have paid more than half of the costs of maintaining a home for the tax year;
- The individual must be unmarried or "considered unmarried" (if they have lived apart for the last 6 months of tax year) on the last day of the tax year; and

- That certain "qualifying individuals" must have lived in the home with the head of household filer for more than half of the year.

Household Size

The law states who counts in the household size. If the student completed the Department's verification worksheet, no further documentation for this item is required. Instead of the worksheet, you may accept a statement signed by the student (and, for dependent students, at least one of the parents) listing the names of the household members, their ages, and their relationship to the student.

Number Enrolled in College

If the student completes the Department's verification worksheet, no further documentation for this item is required. Instead of the worksheet, you may accept a statement signed by the student (and at least one of the student's parents, for dependent students). The statement can be combined with the statement verifying household size and should include the names and ages of those enrolled and the names of the schools they plan to attend. If you have reason to doubt the enrollment information reported, you should require the student to obtain documentation from the other students and schools listed. (If other students in the family haven't enrolled yet, documentation from the other schools may not be available.)

Adjusted Gross Income (AGI) and U.S. Income Tax Paid

You can usually verify AGI and U.S. income tax paid by getting a copy of the signed U.S. income tax return. The tax documents needed for verification may vary depending on the filing method – electronic, or traditional paper. All documentation must contain the required signatures (or preparer's stamp or other official validation) and must contain all items necessary for verification. If all necessary data are not present, the student must provide additional documentation, as described in this section.

To verify AGI and taxes paid, you must first identify everyone whose financial data was reported on the FAFSA and which tax returns, if any, they filed. You must check the tax returns for anyone whose financial data was reported on the FAFSA: the student and his spouse or parents, if applicable. They reported on the FAFSA either the tax return they filed or that they were not required to file a return. The type of form reported on the FAFSA should match what the student and parents actually filed.

The AGI figures reported on the FAFSA should always match the AGI figures that appear on the student's tax return, unless the FAFSA amount has been adjusted from a joint return due to divorce, separation, or professional judgment (see "Using a joint return to figure individual AGI and taxes paid," p. 86). If the figures don't match, a correction may be

needed, as discussed later in this chapter. For more information on how specific types and special categories of income should be reported on the FAFSA.

The line item chart below shows the tax form line items for the most commonly reported items. This chart is a reference only; it is not an inclusive list of all the items the school must check on a tax return.

For verification purposes, you can accept a copy (such as a photocopy, fax, or digital image) of the original signed return filed with the IRS. If a fax, photocopy, or other acceptable copy was made of an unsigned return, the filer (or at least one of the filers of a joint return) must sign the copy. You can also accept a tax form that has been completed to duplicate the filed return; this duplicate must contain at least one filer's signature.

Instead of a return the filer has signed, you may accept a paper return on which the tax preparer has stamped, typed, signed, or printed her name (not the name of her company) and her SSN, EIN (Employer Identification Number), or PTIN (Preparer Tax Identification Number). You may also accept a copy of an IRS form with tax account information that the IRS mailed directly to your school (otherwise at least one of the filers must sign the form). Documentation from electronic returns must be signed by the filer, as explained in the following section. In some cases you can waive the requirement for spouse information and signatures.

Untaxed Income and Benefits

The term "untaxed income" means any income excluded from federal income taxation under the IRS code. For an application selected for verification, you must verify up to six specific types of untaxed income and benefits:

- Child support,
- IRA/Keogh deductions, and
- Interest on tax-free bonds.

Except for Social Security benefits and child support, the required items can be verified using the tax return or alternative tax documents. Non-filers should submit a signed statement confirming that they did not file a tax return and listing the amount and specific sources of untaxed income and benefits by name.

In addition to these types of untaxed income and benefits, you must verify all other untaxed income reported on the U.S. individual income tax return (excluding schedules).

You're not required to verify any untaxed income and benefits received from a federal, state, or local government agency on the basis of a financial need assessment. Further, "in-kind" income is not reported on the FAFSA and does not have to be verified.

Line items from the 2009 tax return			
	1040	1040A	1040EZ
AGI	37	21	4
Income Tax Paid	55	35	11
Deductible IRA/SEP	28 plus 32	17	
Tax-exempt Interest Income	8b	8b	
Untaxed Portions of IRAs and Pensions (excludes rollovers)	15a minus 15b and 16a minus 16b	11a minus 11b and 12a minus 12b	

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ormation on the ISIR must match the documentation exactly. When you are verifying the ISIR, you need to match the documentation info with the info that is on the ISIR. This should be completed in Campus Vue. If they match, verification is complete. Sign and date the worksheet and the front of the File Packet Cover. If the information conflicts, you must determine what is wrong and make corrections to the ISIR/SAR via Campus Vue.

Eligible to file 1040A/EZ

This question must be answered correctly for verified files, as it can impact the EFC. To determine if a person is eligible to file a 1040A or EZ, use the following guidelines:

- Makes more than \$100,000 in a tax year
- Itemizes deductions (fills out schedule A)
- Receives income from his or her own business (Schedule C) or farm (Schedule F)

- Receives alimony
- Required to file Schedule D for capital gains or losses
- Receives self-employment income

6.1.4 Verification Process Conflicting & Inaccurate Information

Policies

Upon learning of a discrepancy between the FAFSA and verification documents, the school is required to correct the information.

Procedures

Campuses are required to update the correct information on the ISIR. The school may do so by submitting corrections in Campus Vue or by FAA Access to CPS, online. All conflicting information must be resolved before the student can be packaged and paid aid.

If the school submits a correction to a non-verified file, the student must sign the last page of the ISIR to acknowledge the change.

6.1.4.1 Verification Worksheet

This is a required tool to be used to verify student information. Information submitted on the verification worksheet must match the ISIR.

- Verify the student demographic information in section A of the verification worksheet to the student ISIR and make any corrections for inconsistencies.
- Make sure that the correct box is marked under section B of the verification worksheet either dependent or independent based on the dependency questions completed on the ISIR
- Verify the number of family members in the household along with the number in college to the ISIR and make any necessary corrections – please read the definition under independent and dependent students when listing members in the household.
- In sections C and D (parent(s) only) of the verification worksheet please make sure that the accurate box is marked in regard to the tax return
- In sections C and D (parent(s) only) in the sources of untaxed income please make sure that any child support received is listed on the verification worksheet as well as the ISIR, need to enter 0 or N/A if it doesn't apply – cannot simply leave question blank
- In sections C and D (parent(s) only) in the sources of untaxed income please make sure that any child support paid is listed on the verification worksheet as well as the ISIR – child support paid

cannot be included if it is for a child that is already listed in the household, need to enter 0 or N/A if it doesn't apply – cannot simply leave question blank

- In sections C and D (parent(s) only) please validate any untaxed pensions (i.e. 401 (k), 403 (b), etc.) with the W-2s and make sure that it is listed on the verification worksheet as well as the ISIR, need to enter 0 or N/A if it doesn't apply – cannot simply leave question blank
- In sections C and D (parent(s) only) please list any sources of untaxed income on lines d, e, and f. This could come from unemployment compensation of up to \$2,400 per tax payer – need to validate line 19 of 1040 long form against form 1099-G, line 13 of 1040 A against 1099-G, or line 3 of 1040EZ against 1099-G. This amount could come from line 67 of 1040 long form for first-time homebuyer tax credit of up to \$8,000. It could also come from worker's compensation, disability, etc. These amounts will be listed on the ISIR under untaxed income for either the student or parent.
- If the student or parent worked but was not required to file a tax return the student and/or parent should list the wages earned on the verification worksheet under "sources of income" and attached their W-2s

6.1.4.2 Tax Return to ISIR

- Need to verify AGI from tax return to ISIR – AGI will be on line 37 of 1040 long form, line 21 of 1040A, and line 4 of 1040 EZ form
- Need to verify the amount of income tax paid from tax return to ISIR – tax paid will be line 55 of 1040 long form, line 35 of 1040A, and line 11 of 1040EZ
- Need to verify the exemptions from the tax return to the ISIR – exemptions are on line 6D of the 1040 long form and 1040A form, and will be determined by line 5 of the 1040 EZ form
- Need to verify the income earned from work from the tax return to the ISIR – income earned from work comes from line 7 + line 12 + line 18 of the 1040 long form, line 7 of 1040A, and line 1 of 1040 EZ – you can never have a total negative income earned from work – if it turns out to be a negative amount then you would enter 0 in the total column
- Need to verify education credit from tax return to ISIR – education credit will be line 49 on 1040 long form and line 31 on 1040A
- Need to verify earnings from need based employment (work-study program) from w-2s to ISIR
- Need to verify combat pay or special combat pay from w-2 to ISIR – You will only enter the amount that was taxable and included in the AGI

- Need to verify IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from tax return to ISIR, line 28 + line 32 on 1040 long form and line 17 on 1040A
- Need to verify tax exempt interest income from tax return to ISIR – line 8b on 1040 long form and 1040A
- Need to verify untaxed portion of IRA distributions from tax return to ISIR – line 15a – line 15b on 1040 long form and line 11a – 11b on 1040A form. Please exclude rollovers if designated on the tax return
- Need to verify untaxed portion of pensions from tax return to ISIR – line 16a – 16b on 1040 long form and line 12a –12b on 1040A form. Please exclude rollovers if designated on tax return.
- Need to verify housing food and other living allowances paid to members of the military, clergy and others. Will verify from W-2s
- Need to verify any money received, or paid on the student's behalf (e.g. bills) not reported elsewhere on the ISIR – income statement may also be included if student is stating that he/she is supporting a dependent and has income of less than \$4,000

6.1.4.3 Verification of non-immediate family members.

Based on a review of our process by an outside firm, they have suggested a couple of changes to our current process when it comes to determining the number in the student's household.

A new form was created that is called the "11-12 Verification of Non-Immediate Family Members". This form is used to collect verification from the student that they are actually supporting non-immediate family members (who are included in their household) by more than 50%.

This form is NOT required to verify that they support their spouses, children or stepchildren, but this form WILL be required to verify the support of grandparents, brothers, sisters, cousins, fiancés, boyfriends, girlfriends, etc.

We will also need to collect a letter from the individual(s) (who are at least 18 years of age) that are being claimed on the new "11-12 Verification of Non-Immediate Family Members" form to validate the student's claim of support by more than 50%.

This form must be filled out and collected in conjunction with the Verification Worksheet each Financial Aid year. This new form must match the non-immediate family members that are listed on the Verification Worksheet. There is a box that is on the Verification Worksheet that will need to be checked to help remind everyone about the new form that we must collect in

certain situations along with the letters from the “dependents” when necessary.

6.1.5 Student Notification of Verification Changes

Policies

When an error is found during verification, the school will send the corrections to CPS. Once the corrections are processed by CPS, they will return a Corrected ISIR to the school to verify once again.

Procedures

If the error changes the student’s awards that were initially packaged, then the Campus FA will produce a revised financial plan to notify the student of their change in eligibility. They will in turn adjust their awards to make sure that the student is not going to be overawarded financial aid.

6.2 Database Matches, Reject Codes & C-Codes Clearance

Policies

CPS will run checks against various other agencies to make sure the information that is submitted is correct. They run checks with offices such as the Social Security Administration (checks accuracy of reported SSN), Selective Service (to check to make sure that the student is or is not registered with the selective service), Department of Homeland Security (checks the student’s citizenship status), Veteran’s Affairs (Check the Veteran’s Status), and NSLDS (checks the student’s status with past FA received).

Procedures

It is up to each campus to review any reject codes and/or c-code clearances, and resolve accordingly.

6.2.1 Reject Codes

Policies

Reject codes can be either alpha or numeric. Some reject reasons are verifiable—that is, the student can verify the questionable data by reentering the same value or can correct it to a different value. Other reject codes are not verifiable; the questioned data must be changed or provided. In all reject

situations, the questioned information is highlighted on the Student Aid Report (SAR) and an Expected Family Contribution (EFC) is not calculated.

A verifiable field on the SAR will override a Central Processing System (CPS) edit. For example, if a student reports an exceptionally large number of family members (for example, 20) the student's application will receive a Reject W. The student can verify the information by correcting the item to the same value and Reject W will not be triggered again.

However, if instead of verifying that twenty family members is correct, the student changes 20 to 21, the corrected data will be subject to the same edits and will hit Reject W again.

Procedures

In FAA Access to CPS Online, a financial aid administrator (FAA) can override some verifiable rejects before transmitting the student's data to the CPS if the FAA knows that the reported information is correct. When using FAFSA on the Web, Renewal FAFSA on the Web, and Corrections on the Web the student can also override the reject by verifying the information he or she has entered

6.2.2 Comment Codes

Policies

The ISIR/SAR will have comment codes that correlate to the text on the front page. Some of those comments require corrective action. See the document in the appendix that shows all of the comments

The last line in the FAA information section shows the codes for comments generated on the records that are important to the FAA. Standard comments to the student are not included here.

Procedures

FAA's can review the comment codes and not have to read every comment provided on the SAR to find information that may require FAA action. Up to 20 comment codes can be printed

6.3 Review of Subsequent ISIR Transactions – Postscreening

Policies

The school is required to review all subsequent transactions for a student, even if you have already verified an earlier transaction.

Procedures

First determine if the EFC or any of the “C” flags have changed or if there are new comments or NSLDS information. Also check any updates or corrections. If the EFC has not changed and there are no changes in the “C” flags or NSLDS information, generally no action is required. 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. But if the EFC changes and the pertinent data elements were not verified, then you must investigate. Of course, any time a “C” flag changes or NSLDS data has been modified, you must resolve any conflicts.

6.4 Separation of Income

Policies

In the event that a student, or a student’s parents if dependent, has separated from their spouse since the time that they filed their taxes, a separation of income must be performed.

Procedures

For this example, we will assume the student is independent. In order to separate the income reported on the tax form, we must have all schedules and any w2s in the file. The student’s wages should be divided by the AGI to find the percentage of tax liability.

$$\frac{\text{Student Income}}{\text{AGI}} = \% \text{ of tax liability} \quad \% \text{ of tax liability} \times \text{total tax paid} = \text{student tax paid}$$

Any IRAs, pensions, dividends, or business income should be reported only if it specifically belongs to the student. In the case of a shared business income, that would need to be divided as well. Anything undocumented needs to be split by 50%.

Section 7: Student Budgets

7.1 Various Student Populations

Policies

A student is assigned to a specific budget population, based on the program they are enrolled in, when they enrolled, and how many credit hours are being taken.

Procedures

The financial aid analyst is responsible for identifying which budget a student will belong to, and bill them accordingly.

7.2 How Budgets are Derived & Updated

Policies

The cost of attendance for a student is an estimate of that student's educational expenses for the period of enrollment. We will use average expenses for students, rather than actual expenses. For example, for the tuition and fees component, you can use the same average amount for all full-time students, instead of figuring the actual tuition and fees for each individual student. You can have different standard costs for different categories of students, such as a cost of attendance for in-state students (who have lower tuition) and a higher cost of attendance for out-of-state students. If a student is enrolled in a program that has extra fees or costs, such as lab fees, you can add those fees to the student's cost or use a standard cost that you've established for all students in that program. If you establish standard cost categories, you must apply the cost allowances uniformly to all students in those categories.

Harrison College derives the cost of attendance budget items from the annual College Board survey that is published for the Midwest Region.

Procedures

A student's cost of attendance generally is the sum of the following:

- **The tuition and fees normally assessed for a student carrying the same academic workload.** This includes costs of rental or purchase of equipment (including equipment for instruction by telecommunications), materials, or supplies required of all students in the same course of study.
- **An allowance for books, supplies, transportation, and miscellaneous personal expenses.** This can include a reasonable amount, as determined by your school, for the documented rental or purchase of a personal computer that the student will use for study for the enrollment period. For example, a computer purchased in the summer for use in the fall quarter may be included.
- **An allowance for room and board.** For dependent students living at home with their parents, this will be an allowance that you determine. For students living on campus, the allowance is the standard amount normally assessed by most residents. For those living off campus but not with their parents, the allowance must be based on reasonable expenses for the student's room and board.
- **For a student with dependents, you can allow for costs expected to be incurred for dependent care.** This covers care during periods that include, but that are not limited to,

class time, study time, field work, internships, and commuting time for the student. The amount of the allowance should be based on the number and age of such dependents and should not exceed reasonable cost in the community for the kind of care provided.

- **For a disabled student, you can allow for expenses related to the student's disability.** These expenses include special services, personal assistance, transportation, equipment, and supplies that are reasonably incurred and not provided by other agencies.
- **For students receiving loans, you can allow for the fees required to receive them (for example, the loan fee for a Direct Loan or the origination fee and insurance premium for a FFEL).** You may also include the fees required for nonfederal student loans (that is, nonfederal loans that must be considered resources for the student when packaging aid). In all cases, you can either use the exact loan fees charged to the student or an average of fees charged to borrowers of the same type of loan at your school. To be included in the COA, any loan fees for private loans must be charged to the borrower during the period of enrollment for which the loan is intended.

You have the authority to use professional judgment to adjust the cost of attendance on a case-by-case basis to allow for special circumstances. Such adjustments must be documented in the student's file.

7.3 Additional Costs

Policies

There may be additional fees assessed on a per program basis. Fees are updated on an annual basis.

Procedures

Campuses are required to access and disclose on the financial plan, any and all fees assessed to the student.

Nursing tuition deposit	\$500
Health exam and lab tests (approximate fee)	\$200
Nursing pre-admission test fee	\$45
Drug screen	\$50
Background check	\$40

Medical Lab (All medical programs)	\$60	
CPR (Medical programs)	\$90	
Cisco Academy Online	\$90	
Computer / Internet Lab	\$90	
Course Test Out	\$45	
Fashion Merchandising / course	\$150	
Graduation	\$80	
Malpractice Liability Insurance	\$65	
Medical Malpractice Liability Insurance	\$65	
Medical Pin	\$25	
Nursing Competency Assessment	\$105	
Online Access	\$120	
Program Assessment Exam & Cert	\$220	
Transcripts	\$5	
Uniforms - Medical	\$80	
Uniforms - Nursing	\$150	
Vet Tech (per Course)	\$105	
Nursing NCLEX and Indiana State Board		\$250
Medical Assistant Program Fee	\$125	
Criminal Justice Forensics Lab	\$45	
Surgical Technology Program Fee	\$265	
Vet Tech Pin	\$25	
Massage Program Fee	\$225	

7.4 Tuition Freeze Program

Policies

Students enrolled after December 1, 2008 will have their tuition freeze based on their application date, not their start date as was previously the policy. Once the student starts classes, s/he will not be subject to future increases in tuition provided the student remains continuously enrolled throughout their program.

Students that petition for reentry, having been withdrawn or suspended from the College, will be charged at the tuition rate in effect during the quarter of reentry.

The Tuition Freeze benefit is good for any start date within 1 calendar year of the application date. In other words, if a student wants to move start dates, the Tuition Freeze benefit would remain in effect so long as the new start date is within one calendar year of the date of application. If the desired start date change is outside the 1

calendar year, the student would be charged the rate of tuition in effect during the quarter of re-application.

Campuses will not have the ability to grant extensions to this policy beyond the one year window allotted at the time of application. This is a compliance issue that we must adhere to.

Procedures

Students must be packaged at the tuition rate that their enrollment date dictates as outlined in the policy. Campuses should refer to the budgets set forth by administration.

Section 8: Awarding & Packaging Financial Aid

8.1 Packaging Philosophies

Policies

Prescreens are used to speak to the prospective student, and prepare them for their financial aid appointment. Prescreens allow the FA department the opportunity to let the student know exactly what they need to bring with them to their appointment. In the case of Online students the prescreen and appointment may be one in the same.

If for some reason the FA department is unavailable, then the Admissions Manager or Campus President should complete the prescreen. The FA department should give the Admissions Manager or Campus President the Admissions Question Sheet and Admissions Information “Cheat” Sheet to help them determine the basic materials needed for the financial aid appointment. Whoever conducts the prescreen meeting, should set the appointment within 24 to 48 hours if possible. The student should not leave without a scheduled FA appointment.

Procedures

The FAA will have packets made up to conduct the prescreen meeting. The packet is just a plain white envelope that has a checklist printed on the front. This checklist allows the student to be able to leave the prescreen meeting with a reminder of what to bring to their FA appointment. The Welcome Email replaces the packet for Online students.

There are places to check off what they need to bring back, who the appointment is with, and the appointment time and date. The appointment should be scheduled within a couple of days of the prescreen meeting, when possible. The student must have a complete financial plan within three weeks of the date of application for enrollment, or the student will be canceled by Admissions.

The packet can include anything you wish to put in there, but it should include at least what is listed below.

- FAFSA: Instructions on how and where to complete the FAFSA online. The current award year should be completed, except for any term during a crossover period. In that case, both the current and the future FAFSA should be completed.
- Verification Worksheet: This is a Federal form that is required for all files that are selected for verification. We have every student fill one out just in case they should need it. If they end up not needing it, then it must be shredded. If the student is dependent, the parent must sign this form as well.
- Student Financial Aid Guide: Information about the FA Programs for the student to read before their FA appointment.

You can include other items in the packet such as scholarship applications and web sites for scholarships searches. If the student is Dependent and their parent is not going to be at the appointment with them, then include in the packet any forms that need a parent signature.

New Student Appointment

The next step after the prescreen meeting is to assist the student with the paperwork to apply for financial aid. Prior to the appointment, you should ALWAYS receive a Bio Sheet from the Admissions Rep for EVERY student. The Bio Sheet, or Enrollment Announcement for Online, will notify the FAA if the student has agreed to any Cash Commitments and also if there are any “red flags” that the FAA should be aware of prior to the appointment. If you do not receive one prior to the appointment, then you need to request one from the rep prior to starting your appointment. The steps for the financial aid appointment are listed below:

- Financial Aid Packet Cover
- FAFSA
- Verification Worksheet
- Financial Plan
- Loan Application(s)
- Entrance Interview *(if they are applying for a loan)*
- SFAA
- Final File Review

You should have packets put together with all of the information listed above in this order. This will allow you to be able to get ready for an appointment by just grabbing a packet. You can always pull out any papers that are not needed for that specific appointment.

You will need these items for all appointments except for Cash Pay and Company Pay students. For these students, you only need to fill out a financial and payment plan.

Agency Pay students are usually required, by the agency, to fill out the FAFSA. The agency will usually pay what the grants do not cover. This is only if they have enough money allotted for the student for that year.

First, have the student complete the Student Financial Authorization Form. (Parents also have a section to sign if the student is a dependent).

The packet cover is color coded to the color of the current FAFSA. Student Name, Social Security Number, program, any school that they have attended within the past year and the dates of attendance should be filled in on the packet cover. You will use the bottom portion on the front as a checklist to see if the file is complete.

If the student has attended another school within the past financial aid year, then the FAA should check SSACI's site to see what changes will need to occur since the student is changing schools. Also, the FAA will need to check the NSLDS site to look for what amount of aid the student has remaining for the current FA year.

If the student signs the statement on the data sheet that says *"At the end of the current loan period, or at the time of withdrawal or graduation, if there is any excess student loan money that goes unused, then I prefer to return the funds to my lender. This will in turn reduce my loan indebtedness that I must repay to the lender after I leave school, and it will reduce the amount of my monthly payments to repay my student loan"*, then the Campus FA must enter "YES" in the school defined field in CampusVue called "Cr. Bal Authorization". Otherwise, you need to enter "NO".

The student must complete the Free Application for Federal Student Aid (FAFSA). You can assist them with the FAFSA, but do not fill it out for them.

The FAA is obligated to have a fundamental understanding of relevant tax issues that affect the student's eligibility. The relevant issues are:

- Whether or not the individual is required to file a tax return for the period in question
- What an individual's correct filing status should be, and
- That an individual cannot be claimed as an exemption by more than one (1) person

You may have students that will bring in a Student Aid Report (SAR). This is a document that the student receives if they fill out the FAFSA and mail it to Central Processing System (CPS). The SAR will take the place of the student having to fill out the FAFSA again. If the SAR does NOT have your Harrison Campus listed as the #1 school, you must do a correction to have your school listed first in order for the student to receive state aid at your campus. To do this you need to:

- Search for the student
- Go under Financial Aid on the left hand side, then click on the ISIR folder
- The box that pops up will be blank, because we do not have an ISIR in the system
- Click on "Correction"

A message will pop up that says "No ISIR is on file for this student. The Data Release Number must be entered to proceed with this process." Click "OK"

The next box is going to be asking for the Data Release Number (DRN), this is located on the front page of the SAR at the top right hand corner (it is a 4 digit number).

The next box is going to be asking you to enter the latest Transaction number. This is located at the bottom right hand corner of the SAR. This is the student's social security number, first 2 letters of their last name, and the number of SARs processed (ex. 555443333SM01 = this means the student's social security number is 555-44-3333, their last name begins with SM____, this is the first SAR processed)

The fields of School Code and DRN should automatically populate.

If the SAR is "Selected for Verification", make any other changes needed. If it is not "Selected for Verification", then make only the necessary changes

From here you just need to click "Save" then "Close".

Within three days, the school will receive an Institutional Student Information Record (ISIR).

When you receive the ISIR, the ISIR EFC should match the FAFSA results screen EFC. If not, then corrections need to be made. You need to check what number ISIR we have. If we process the FAFSA, we should receive a transaction number 01 ISIR. This number is located on the bottom left corner of the front page of the ISIR. Once you receive an ISIR, then you can enter the FA Awards into Campus Vue.

8.2 Available Funds & Number of Eligible Students

Policies

The only aid programs that are limited to a certain amount, or number of students, as determined by the school are the SEOG and Work Study program.

Procedures

Student eligibility for limited funds will be determined by the submission date of a clear ISIR, as well as their EFC. Each campus is responsible for the awarding of these funds. Administration will monitor term limits for each campus.

8.3 Package Construction

Policies

When packaging student awards, all grants, or gift aid, and subsidized funds should be awarded prior to any unsubsidized or private loans being awarded.

Procedures

Once grants, gift aid, and subsidized funds have been awarded, if the student needs additional funding the unsubsidized loans may be awarded next. For dependent students, they are eligible for a maximum amount of \$2000 unsubsidized funds. This must be packaged as “additional unsubsidized” funds. This feeds directly into our 90/10 evaluation.

If the parent is denied the PLUS loan, then the student may be awarded as an independent student. If the parent is approved for the PLUS loan, regardless of whether or not they take the loan, the student can only have the \$2000 additional unsub.

For independent students, after grants, gift aid, and subsidized have been packaged, the next fund source to be awarded is the regular unsubsidized loan. If more funding is needed beyond that point, the additional unsub can be packaged.

8.4 Packaging Other Educational Resources

Policies

If the student receives outside funding or scholarships, these can be packaged upon receipt, and loan funds can be reduced at that time.

8.4.1 AmeriCorps Benefit

Students served in the AmeriCorps program may be eligible to receive a Segal AmeriCorps Education Award from the National Service Trust, a repository in the U.S. Treasury for the education award program, when they successfully complete their term of service. The education award is granted in lieu of the end-of-service stipend (students cannot receive both). Additionally, the student may receive an education award for only the first and second terms of service, regardless of the length of the term.

An education award can be used in the following ways:

To repay qualified student loans (loans in the student's name that are backed by the federal government or made by a state agency)

To pay for all or part of the cost of attending a qualified institution of higher education

Within 30 days after completing the term of service and after the National Service Trust is notified of the student's eligibility to receive a Segal AmeriCorps Education Award, they will receive an education award packet. The information provided to the student in "Guidelines & Uses for the Segal AmeriCorps Education Award-Information for Loan Holders, Title IV Educational Institutions, and School-to-Work Programs" should be used as a reference to answer questions regarding the education award and its restrictions. This information should also be provided to the school or loan holder to facilitate payment processing.

The Segal AmeriCorps Education Award is equal to the maximum amount of the Pell Grant, which is \$5,350 for the 2009-2010 award year (July 1, 2009 to June 30, 2010). The maximum amount of the Pell Grant can change each award year. VISTA members should check www.AmeriCorps.gov for the updated amount.

Occasionally, part-time, reduced part-time, and other special programs are offered (for example, a Summer Associates program) that include a "less than full year" award, which is reduced proportionally to reflect the length of the program. Such education awards count as one of the two awards that an individual may be eligible to receive during his or her lifetime.

8.4.2 Veteran's Educational Benefits

Policies

VA (educational services) is exempt from the FERPA laws. So they can ask to see anything and we can provide that. Military experience must be evaluated for credit transfer, not just prior college courses.

Procedures

Certification from VA-ONCE – The school should be printing “Selected Term”, not Cert List. The Selected Term option prints essentially what is on the paper 22-1999 form. The school has 30 days from the time informed that the student is VA eligible for benefits to certify them. The VA pays based on the application and whatever benefit they qualify for and not based on our certification. Any time a remark is entered into a Certification, it will automatically be pulled for manual processing, so don’t put in remarks unless absolutely necessary.

Terminology – a punitive grade for VA is any grade that affects GPA. So an A, F, WF, are all punitive grades.

A Non-Punitive grade is any grade that does not affect GPA, (withdrawals). If in doubt what chapter a student is, certify it as Chapter 33. That provides all the information needed for any chapter.

8.4.3.1 Vocational Rehabilitation Benefits (Chapter 30 VA)

- Adjusting Certifications – you only need to go back into VA-Once and adjust a certification for Chapter 30 if it changes their enrollment status (full time to Half time, half to $\frac{3}{4}$, etc...). The LDA should be entered for the class and not the date they were dropped from the class.

8.4.3.2 Vocational Rehabilitation Benefits (Chapter 31 VA)

- Initial certification (28-1905) must be done on VA Once. The main difference when selecting Chapter 31, a new box will appear and the VA/VR rep email address will need to be entered.
- All certifications must have remarks.
 1. VBA remark = Other
 2. School Remark = Other
 3. Other Remark = Course code and course name for each class being certified that term.
- It is the student’s responsibility to provide grades to the VA/VR rep after the end of each term
- It is the student’s responsibility to provide list of registered classes to the VA/VR rep before the start of each term.

- Any change in enrollment status (dropped classes) can be done on a paper form, 22-1999b. This can be faxed to Brian Sharonk at 317-614-0550 (for Indiana Campuses). Or it can be done on VA-Once. If it is completed on VA Once, the school will need to print and email the “Selected Cert” to Brian (Brian.sharonk@va.gov) and copy the VA representative, or print and FAX the “selected cert”.
 1. For Ohio Campuses, you may contact Harry Dulick at 216-522-3531 ext 3392.
- All VA counselors are practicing psychologists first, administrative employees second.

8.4.3.3 Vocational Rehabilitation Benefits (Chapter 33 VA)

- Fees vs. Supplies – A fee is defined by the FA as an item that is “rented”. So for TCA, the knife kit would be considered a FEE if we gave it to them, but expected them to return it at the end of each term. However since the students get to keep it along with the uniforms, those are considered Supplies.
- Duplicate Payment – VA’s definition of a Duplicate payment is it must be an exact duplicate payment for the term, same dates, and same amount. If it doesn’t meet this definition, then it’s an overpayment to the school and it is handled it like any other credit on the students account.
- Student statement – It was suggested that because the school has to certify a student based on what they state, the school should develop a specific form that says if VA doesn’t pay, the student is responsible for any resulting balance.
- Class adjustments – When a student drops a class, the school must adjust the certification on VA Once. The adjustment should be based on the status after the dropped class.
 1. Example, student is attending 16 credits, tuition is 3000, fees 240. Student drops one class. Based on that, the new certification would be 12 credits, tuition 3000, fees 120 (assuming one class had an online access charge). LDA is the last date they attended that dropped class. There is a report in CVue (Reports>Academic Records>Selected Letter Grade Report) that can be run to see if any W’s,WF’s have been posted in a certain time frame.
- If a student drops multiple classes, the school will need to adjust the certification for each class’s LDA. The VA pays based on the enrollment status each day. Any non-punitive grade assigned (w’s) is treated as the student never attended that term (with certain exception) so an over

payment will be created for each dropped class. If a WF is assigned, then students may not be assessed the overpayment.

- The school can only certify at the VA. The VA determines the awards.

8.6 Award Package Notification

All students should receive and sign a financial plan for every academic year. The school is required to maintain this document in the student's file. Any revisions or updates to the plan, should be acknowledged by signature of the student.

8.7 Overawards & Overpayments

Policies

Any overaward or overpayment must be resolved before the student can receive any further aid.

Procedures

Every student must have an up to date NSLDS record printed before they can be awarded or repacked to be sure they haven't already been overawarded.

At any point that the student requests a stipend, if that credit is greater than \$1000, an over award determination must be done. The overaward worksheet is available on Share to help the campus determine if an overaward exists. Generally, the guidelines are as follows:

Sub: COA-EFC-FA
Unsub: COA-FA
PLUS: COA-FA

If a student is receiving work study or has an outside agency pay, they must have an overaward determination made, regardless of the amount of the request.

8.8 Repacks

Policies

Student aid packages are generally packaged for 3 quarters at a time. At the end of each loan period, or the beginning of each new financial aid year (July 1st), every student must be re-packaged with a new financial plan.

The student must sign a new financial plan, and MPN worksheet when necessary, in order to be packaged as a continuing student. Any delay or failure to complete their repack will result in being locked from classes. It is the responsibility of the campus financial aid office to enforce this process.

Procedures

Each campus will compile a repack list at the beginning of each term. Every student will need to be evaluated individually to determine what aid needs to be updated.

In order to determine the student's eligibility for a repack plan there are several documents that need to be present.

- Most recent ISIR

- Unofficial Transcript

- Program Requirements based on Enrollment Version

- NSLDS Report

The financial aid analyst should compare the unofficial transcript to the program requirements to determine grade level, and monitor SAP. The analyst will also need to determine the student's grant and loan eligibility based on the most recent ISIR. It is important that the analyst also pay close attention to the student's aggregate loan amounts, listed on NSLDS.

8.9 Exit Counseling

The notice to complete exit counseling for graduating students must be sent after all loan funds have been disbursed. The notice should be emailed to the student specifically, and then printed from the sender's outbox, and placed in the student's file for record.

Section 9: General Campus operations schedule

9.1 Week 1

9.1.1 Create Repack List

- a. Run FA Status Report/EOLP Report. This will provide the number of repacks per quarter.

9.1.2 Review Billing Method of Transfers

- a. Check for correct billing method for each student, keeping application dates in mind, by access Enrollment section of Campus Vue.

9.1.3 Weekly “Scrub” Meeting with Admissions

- a. Run FA Status Report to review enrollments reaching 21 days for new students. Beware of incorrect packaging statuses.

9.1.4 Schedule Discrepancies

- a. Super Report compares credit hours in Campus Vue against the scheduled hours.

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9.1.5 Institutional Loan Payments

- a. Run the Expected Cash Flow Detail Report. Contact all students receiving the IL, with payments due.

9.1.6 Build a Credit Spreadsheet

- a. Use various reports to create a snapshot of your student population.

9.1.7 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.2 Week 2

9.2.1 Create Trial Balance Analysis

- a. Run the Student Account Balance and Packaging Report to help bill students accurately.

9.2.2 Run Weekly Reports, as outlined in Week 1

- a. Review Repack List
- b. Billing Method of Transfers
- c. Weekly Scrub Meeting

9.2.3 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.3 Week 3

9.3.1 Grant Batches

- a. To ensure grants are accurate based on the credit hours, run Daily/Financial Aid/Approve Disbursements to Pay.

9.3.2 Review State Roster

- a. Identify State Grant recipients and ensure awards are packaged correctly by running the Register Credits by Term and Expected Cash Flow reports.

9.3.3 Run Weekly Reports, as outlined in Week 1

- a. Review Repack List
- b. Weekly Scrub Meeting

9.3.4 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.4 Week 4

9.4.1 Track Re-Entry Students

- a. Run the FA Status report to view potential re-entry students.

9.4.2 Send Student Bills

- a. Student with cash payments on their financial plan should be sent a bill for the amount due. You call generate the Billing Statement in Campus Vue.

9.4.3 Run Weekly Reports, as outlined in Weeks 1 & 3

- a. Review Repack List
- b. Weekly Scrub Meeting
- c. Grant Batches

9.4.4 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.5 Week 5

9.5.1 Scholarship Committee Meeting

- a. Committee consists of DOFA, DOA, and the Dean to determine internal scholarship awards.

9.5.2 Run Weekly Reports, as outlined in Weeks 4

- a. Review Repack List
- b. Weekly Scrub Meeting
- c. Grant Batches
- d. Follow up contact with IL students to collect payments

9.5.3 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared an ineligible disbursements in a timely manner.

9.6 Week 6

9.6.1 Re-Entry Meeting

- a. Run FA Status report to view re-entry progress.

9.6.2 Monitor 21 Day Goal Progress

- a. Run FA Status Report to view average and determine errors.

9.6.3 Run Weekly Reports, as outlined in Week 1

- a. Review Repack List
- b. Weekly Scrub Meeting

9.6.4 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.7 Week 7

9.7.1 Exit Counseling

- a. Exit Counseling link needs to be sent to graduating students who have received loans. This information can be obtained from Share.

9.7.2 Run Weekly Reports, as outlined in Week 1

- a. Review Repack List
- b. Weekly Scrub Meeting

9.7.3 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.8 Week 8

9.8.1 Run Weekly Reports, as outlined in Week 1 & 4

- a. Review Repack List
- b. Weekly Scrub Meeting
- c. Run Bills
- d. Check on Re-entry progress

9.8.2 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.9 Week 9

9.9.1 EOLP due to Administration

- a. The End of Loan Period Report can be pulled to determine which student need to have their account cleared. The credit authorization will determine how the account is cleared. This report should be compiled and sent to Administration to be processed.
- b. The spreadsheet that is submitted directly to the Business Office through the stipend mailbox, should only be students that have a credit balance less than \$1,000, their authorization is no or they have rescinded their authorization. When your spreadsheet is submitted to the Business office, their credit balances should be accurate, as they will not be checking their ledger prior to clearing their account.
- c. The campus should only be submitting the spreadsheet directly to the business for EOLP purposes once. If a credit balance is created for a student after both spreadsheets have been submitted, a refund request should be submitted, with the information necessary to clear the account. All refund requests need to be sent by noon on Thursday of finals week in order to ensure the account is cleared prior to the end of the term.

9.9.2 Run Weekly Reports, as outlined above

- a. Review Repack List
- b. Weekly Scrub Meeting
- c. Follow up contact with IL students to collect payments

9.9.3 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.10 Week 10

9.10.1 Identify FA Bookstore Holds

- a. Run the FA Status Report to determine which students are incomplete.

These students should have holds placed on their accounts.

9.10.2 Identify Academic Holds

- a. Academics should provide a list of student who are in danger of failing classes. These student should be placed on hold so they do not order books they will not need.

9.10.3 Identify Students with Balances Over \$200

- a. Run the Student Account Balance Report to see students with balances over \$200.

9.10.4 Run Weekly Reports, as outlined above

- a. Review Repack List
- b. Weekly Scrub Meeting

9.10.5 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.11 Week 11

9.11.1 Bookstore Opens

9.11.2 Run Weekly Reports, as outlined in Week 1 & 4

- a. Review Repack List
- b. Weekly Scrub Meeting
- c. Check 21 day progress goal

9.11.3 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared an ineligible disbursements in a timely manner.

9.12 Week 12

9.12.1 Run Weekly Reports, as outlined in Week 1 & 4

- a. Review Repack List
- b. Weekly Scrub Meeting
- c. Review Schedule Discrepancies

9.12.2 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

9.13 Week 13

9.13.1 Send Admissions possible leads

- a. Run the Unmatched ISIRs Report to Identify students that have not been contacted by Admissions, but have listed Harrison College as a choice on their FAFSA.

9.13.2 Run Weekly Reports, as outlined in Week 1 & 4

- a. Review Repack List
- b. Weekly Scrub Meeting
- c. Review Schedule Discrepancies

9.13.3 Run Inactive Balance Report

- a. The report must be run every week to ensure we have cleared any ineligible disbursements in a timely manner.

Section 10: Professional Judgment

10.1 PJ Authority & Individuals Who May Exercise It

Policies

An aid administrator may use professional judgment (PJ), on a case-by-case basis only, to alter the data elements used to calculate the EFC. The professional judgment alteration is valid only at the school exercising such judgment. You may submit an adjustment without a signature from the parent or student, and the adjustment must be done electronically, via FAA Access to CPS Online.

The reason for the adjustment must be documented in the student's file, and it must relate to the special circumstances that differentiate him—not to conditions that exist for a whole class of students. You can also use professional judgment to adjust the student's cost of attendance. You must resolve any inconsistent or conflicting information shown on the output document *before* making any adjustments. An aid administrator's decision regarding adjustments is final and cannot be appealed to the Department.

The statute states that nothing within it shall be construed as limiting the authority of aid administrators to make data adjustments for some situations. However, the most recent Reauthorization (1998) added some examples of special circumstances, such as elementary or secondary school tuition, medical or dental expenses not covered by insurance, unusually high child care costs, recent unemployment of a family member, or other changes in the family's income or assets. Use of professional judgment is neither limited to nor required for the situations mentioned.

Procedures

Verification documents should be collected from the student, and reviewed by the campus. The student will also need to submit a letter detailing the reason for requesting the professional judgment override. Additional tax year or employment information may be required.

Once the campus has reviewed the documents, they should be submitted to Administration for review. Administration will make the approval or denial and inform the campus of the decision. Depending on the decision, the campus will either update the award information, or proceed with the original awards; and inform the student of the decision.

10.2 Circumstances for Which PJ Adjustments are Allowed & Resulting Actions Taken

Policies

PJs are used for special circumstances such as change in income; very high-unexpected medical bills, student and parent are both in college, etc. If this situation is going to give the student either more Pell or Subsidized eligibility, then we will usually do the paperwork.

Procedures

Before you do a PJ, you must complete verification on the “old” information before you can switch to the new information. This allows us to make sure that we have the correct old information before we change it to the new information.

10.3 PJ Documentation

Policies

Student must provide documentation to request PJ.

Procedures

The campus will have to compile the information listed on the PJ Coversheet and fax it to the Director of Administration Financial Services for approval. Items you need to obtain from the student are listed below:

- ✦ Letter of Request: The student needs to request that HARRISON use their “new” information instead of their “old” information
- ✦ Prior Year Taxes: To show the “old” information

- ✦ Estimated Current Earnings or High-Unexpected Bills: to show the “new” information
- ✦ Letter from Employer: If loss of job is reason for PJ.

When the PJ is approved, you will have to do a Corrected ISIR to change the information. You must also update field #161 to “1,” to reflect that a PJ has been performed.

You do not have to wait on the decision for the PJ to be able to finish the FP. Finish the FP accordingly to last year’s taxes. Once the PJ is approved, then you need to revise the FP to show the new amounts.

Section 11: Disbursements

11.1 Disbursement Methods

Policies

Funds are disbursed to the school via EFT, with the exception of some outside agency payments.

Procedures

Funds are posted to student accounts based on how they are packaged. The campus will post grant funds directly to the student account. Loan funds are posted in the same manner. Funds are applied imported/exported by the Business Office.

11.2 Disbursement Dates & Schedules

Policies

Student aid is paid, at a minimum, once per term. Students are paid aid based on their number of credit hours, per term. Harrison College may not request loan funds by EFT earlier than 30 days after the first day of school for any new borrower. For the current students, Harrison may not request loan funds by EFT earlier than 10 days before the quarter start date. Schools that have a Default rate below 10% for 3 consecutive years are exempt from the 30 day delay. Harrison qualifies for this exemption, but we still choose to have our new student disbursements delayed, if the student has not previously received Title IV loans at another college or university.

Since Harrison’s default rate is below the 10% it does opt to allow for one quarter disbursements to be released in one amount.

Procedures

The loans disbursement dates are currently set out for continuing students the Monday prior to the start of classes for all campuses excluding The Chef's Academy. TCA has funds disburse on the first day of the term. New student disbursement dates are set with the delay at 30 days after the term starts. The grant disbursements are always scheduled as the first day of the term, but are not paid until final numbers are set during week 3 of the term. Students will be awarded throughout the term if their FA package is not completed prior to the start of the term.

11.3 Student & Parent Authorizations

Policies

Before your school can perform any of the following activities, you must obtain authorization from a student (or parent borrower):

- ✦ Disburse financial aid funds (including FWS wages) by EFT to a bank account designated by the student or parent.
- ✦ Use financial aid funds (including FWS) to pay for allowable charges other than tuition, fees, and room and board if the student contracts with the school.
- ✦ Hold a financial aid credit balance.
- ✦ Apply financial aid funds to minor prior-year charges.

A school may not require or coerce the student or parent to provide the authorization and must clearly explain to the student or parent how to cancel or modify the authorization. The student or parent may cancel or modify the authorization at any time.

A cancellation or modification is not retroactive—it takes effect on the date that the school receives it from the student or parent. If a student or parent cancels an authorization to use financial aid program funds to pay for allowable charges other than tuition, fees, and room and board (if the student contracts with the school), or minor prior-year charges, the school may use financial aid funds to pay any authorized charges incurred by the student before the notice was received by the school. If a student or parent cancels an authorization to hold excess funds, the funds must be paid directly to the student or parent as soon as possible, but no later than 14 days after the school receives the notice.

Harrison College receives the parent and student authorization via the Student Financial Aid Authorization Form.

11.4 Student & Parent Notifications

Policies

A school must notify a student of the amount of funds the student and his or her parent can expect to receive from each financial aid program, including FWS, and how and when those funds will be disbursed. If the funds include a Stafford Loan, the notice must indicate which funds are from subsidized loans and which are from unsubsidized loans. A school must provide the best information that it has regarding the amount of financial aid program funds a student can expect to receive. Because the actual disbursements received by a student may differ slightly from the amount expected by the school (due to loan fees and rounding differences), you may include the gross amount of the loan disbursement or a close approximation of the net disbursement amount.

A school must also notify the student or parent in writing (“in writing” means on paper or electronically) when Stafford or PLUS loan funds are being credited to a student’s account. This notification must be sent no earlier than 30 days before and no later than 30 days after crediting the student’s account. The notification must include:

- ✦ The date and amount of the disbursement
- ✦ The student’s (or parent’s) right to cancel all or part of the loan or disbursement, and
- ✦ The procedures and the time by which the student (or parent) must notify the school that he or she wishes to cancel the loan or disbursement.

If the student or parent borrower wishes to cancel all or a portion of a loan, he or she must inform the school. The school must honor a request if it receives the request before the start of the payment period, or if it receives the request within 14 days after it sent the notice to the borrower. If the school receives a student’s or parent’s request for cancellation after these dates, the school may, but is not required to, honor the request. *Regardless of when the request is received, the school must inform the student or parent of the outcome of the request.*

Loan recipients have the option of receiving their receipts electronically, or by postal mail. For those who elect to receive receipts electronically, those documents are sent using the SAMS system. Students are directed to <https://subscriptions.harrison.edu/login/login.asp> , if they choose e-receipts. For those students who do not wish to receive the information electronically, the Business Office runs the “Opt Out Receipts” report every two business days after the disbursements have posted to the student’s account. Both e-receipts and paper receipts are sent two business days after the disbursements are posted to the student’s account.

11.4.1 Holding Excess Title IV Funds (Credit Balances)

Policies

Students may request excess funds as a stipend, after the 8th week of classes, each quarter. Any excess funds not requested, will roll over to the next quarter. At the end of the loan period, any credit will be processed as the student has indicated on their Student Financial Aid Authorization form.

Procedures

At the beginning of each new loan period, the student is required to complete a new SFAA. The campus is required to update this field in Campus Vue. If the student wishes to request a stipend, they must complete a stipend request form through their campus. The SFAA preference will only be in effect for the end of loan periods, and not the end of each term. The campus will submit the request to Administrative Financial Services to process. Refunds are issued to student by debit card, paper check, or wired directly to their bank account, depending on the student's refund preference. Funds are returned to the lender via EFT.

11.5 Stipends

Policies

After the eighth week of every term, if a student has a credit on their account, they have the right to request that that credit be issued to them as a stipend. The request must be submitted in writing to the campus for approval. It is imperative that the ramifications of taking stipends are explained to the student by the financial aid office.

Procedures

Each campus is responsible for processing stipend requests. Once the campus has the determined that the student can in fact have the credit on their account, they send the request via spreadsheet to stipends@harrison.edu.

The exception to this is that any request over \$1000 must have an overaward determination made. These requests, along with any students that receive work study, but be submitted to the studentrefunds@harrison.edu mailbox.

In weeks 8-12, Administration will process stipends Monday-Thursday. For stipends requested outside of weeks 8-12, they are processed on Tuesdays and Fridays.

The turnaround time for the refund to be issued to the student is up to two weeks. If the request goes to stipends@harrison.edu, and does not require further review, the refunds are processed within 24-48 business hours. Refunds sent to

studentrefunds@harrison.edu require evaluation by Student Financial Services, and will require more time to process.

Refunds will be issued to the student on their Higher One MasterCard, wired to their personal bank accounts, or mailed to their home address depending on their refund preference.

The original stipend request should be maintained in the student's file.

Section 12: Satisfactory Academic Progress

12.1 Process Overview & Responsibilities

Satisfactory Academic Progress is determined by cumulative grade point average (GPA), successful course completion, and maximum time frame for completion (MTFC). A student must maintain a cumulative GPA of at least 2.00 and a course completion rate of 66.67 percent in order to be considered making SAP in a program of study. Each student's academic standing is reviewed at the close of the first three quarters in a program of study and at the close of each quarter thereafter. For purposes of calculating SAP, an academic year is considered three calendar quarters of attendance in a program of study. Failure to achieve either a cumulative GPA of at least 2.00 or a course completion rate of 66.67 percent in the program of study indicates that the student has not achieved SAP. Students must earn a minimum 2.00 cumulative GPA to graduate from Harrison College. A student's GPA excludes grades of "S" (satisfactory) and "U" (unsatisfactory), "P" (passing), withdrawals prior to the end of the seventh week ("W"), withdrawal from either Fundamentals courses (courses numbered less than 1000) beyond Week Seven ("WU"), incompletes, pass/fail courses, non-credit courses, the lowest grade for repeated courses, transferred credits, and credits earned through credit by examination or certification. All courses attempted by a student while enrolled in a program of study are included when determining the student's cumulative GPA, completion rate, and MTFC. The completion rate and MTFC calculations include completed courses as well as withdrawals, incompletes, pass/fail courses, and repeated courses.

12.2 Academic Probation

Policies

A student who has completed the first academic year whose cumulative GPA falls below 2.00, or whose course completion rate falls below 66.67 percent, must appeal to the Dean in writing to remain in the student's program of study on academic probation. A student for whom an appeal is approved will be placed on academic probation during the student's next quarter of attendance in the program of study. Students may attend a maximum of two consecutive quarters on academic probation in a program of study.

Students placed on academic probation remain eligible for financial aid. At the end of the first probationary quarter, the student's GPA and course completion rate in the program of study are calculated and reviewed. If the student's cumulative GPA is 2.00 or above and course completion rate is 66.67 percent or above, the student will be removed from academic probation. In the event a cumulative 2.00 GPA and a course completion rate of 66.67 percent is not attained at the end of the first probationary quarter, the student may be permitted to continue in a probationary status for one additional quarter, provided:

- a. The student's quarterly GPA during the first probationary quarter is 2.00 or above if the student was placed on academic probation due to failure to meet the required GPA, or
- b. The student's quarterly course completion rate for the probationary quarter was 66.67 percent
- c. or above if the student was placed on academic probation due to a low course completion rate.

If the student's quarterly GPA is below 2.00 and/or quarterly course completion rate is below 66.67 percent, during the probationary quarter, the student will be suspended academically for a minimum of one full quarter. A student suspended for failure to make SAP may petition the Dean in writing to reenter the school following the suspension. A student reentering a program following a suspension for failure to make SAP will be placed on academic probation for one quarter if the student has not been on academic probation the two previous quarters of attendance. At the close of the second probationary quarter, the student must have obtained the required cumulative GPA and course completion rate to remain in the program of study. A student not meeting this requirement will be suspended from the program of study.

A student who is not making SAP at the end of the student's second or subsequent academic years in a program of study is not eligible for financial assistance, and will be suspended from the program of study. Students with documented mitigating circumstances may submit a written appeal to remain enrolled on academic probation subject to the policies described above. Students who are not making SAP must submit a written appeal to remain enrolled on academic probation and will be advised of their options for continued enrollment on a probationary or extended enrollment status or possible suspension.

Probation and dismissal actions are processed uniformly without regard to race, color, sex, religion, age, disability, and national origin, as defined by law. In the event a student disagrees with the application of these SAP standards, a written appeal may be filed with the Campus President. If the student wishes to appeal to the Campus President, the Appeal Process, as stated below, will be followed.

12.3 Extended Enrollment

Policies

A student subject to a suspension for failure to make SAP may petition to remain enrolled in an extended enrollment status during the quarter from which the student would have been suspended. Enrollment in an extended enrollment status is permitted for one quarter only. A student in an extended enrollment status may retake previously failed courses or those from which the student has withdrawn and received a “W,” “WF,” or “WU” grade. Normal tuition will be charged and the expectation is that the student will reach the cumulative GPA and completion rate requirements to be considered making SAP at the end of the extended enrollment quarter. Students attending in an extended enrollment status are not eligible for financial aid. All credits attempted by a student attending a program in an extended enrollment status are included when determining SAP in the student’s program of study. After the student has successfully completed the quarter in an extended enrollment status, an appeal to reenter the program may be submitted to the Dean based on the criteria outlined in this catalog under the section titled Appeal Process. Upon approval of the Dean, the student will be placed on academic probation for one quarter, at the close of which the student will be permanently suspended from the program if the student is not making SAP.

12.4 Awarded Credit

Policies

Those students who are awarded transfer credit (CR T), credit for certifications (CR C), and/or credit by examination (CR E) will evidence the appropriate grade on the student transcript. Grades of “CR T”, “CR E” and “CR C” are not included in a student’s GPA or course completion rate calculations. Credits awarded are not included in the calculation of a student’s maximum time frame for completion.

12.5 Maximum Time Frame for Completion of a Program

Policies

The Maximum Time for Completion (MTFC) of a program of study is limited to 1.5 times the number of credit hours required for completion of the program. Students are not permitted to exceed the maximum time frame for completion of their programs. Students will be dismissed from a program of study when it is determined that they will not be able to complete the program without exceeding the MTFC. The credits associated with a grade of “CR T”, “CR C”, or “CR E” will be deducted from the total number of credits for the student’s program of study, an adjusted MTFC will be determined.

12.6 Change of Programs

Policies

For a student who changes programs or pursues additional degrees, the College will evaluate the student’s cumulative GPA and course completion rate following the student’s last quarter in the previous program of study, even if the student has not yet

reached a formal evaluation point in that program of study. If the student is not making SAP at the end of the student's last term in the previous program of study, the student will be placed on academic probation during the student's first quarter in the new program of study and must meet the academic performance standards specified above. Students who transfer from a program of study in which they are not making SAP are generally unable to reenter that program. A student who is not making SAP may not transfer to a degree program offered through the same school of study that awards a higher credential than that offered in the student's current program of study. The Dean may approve such a transfer for students attending programs offered through The Chef's Academy upon review of the student's written appeal if the appeal is accompanied by third-party documentation of extenuating circumstances. Only credits taken by the student while the student is enrolled in the new program of study will be considered when determining SAP in the new program of study. Courses taken by a student while in a previous program of study will not be considered when calculating the GPA or completion percentage in the new program of study. However, those courses may fulfill the graduation requirements of the new program.

12.7 Appeal Process

Policies

A student who wishes to appeal determination that he/she is not making SAP, or is failing to meet standards as determined by the College due to extenuating circumstances, may submit a written appeal to the Dean for review and resolution. The written appeal should include a detailed explanation and documentation of the following:

1. Current academic standing of the student
 2. Extenuating circumstances that led to the student's current academic status
 3. The student's plan for achieving required minimum standards of satisfactory academic progress. The Dean will determine, through academic evaluation, if the student has the desire and the academic ability to progress satisfactorily in the program.
- A student who successfully appeals may be reinstated for one quarter. During the reinstated quarter, the student will be placed on academic probation or in extended enrollment and subject to the same. Otherwise, the student will be permanently dismissed from the program. Appeals that would result in a third consecutive quarter of academic probation or a second consecutive quarter of extended enrollment will not be approved.

Section 13: Return of Title IV Funds

13.1 Process Overview & Applicability

Policies

If a student enrolls but never begins classes, all aid would be refunded to the source. If the student begins attending classes, but leaves before completing the term, some aid may be able to be retained, based on the refund calculation set forth by the Department of Education.

If a student receives federal student aid and withdraws from school, some of that money may have to be returned to the source. Even if the student does not complete their coursework, they will have to repay any loan funds received, minus any loan funds that the school returns to the lender.

When a student withdraws from the college it is necessary to review their account in order to post any necessary tuition reductions, calculate necessary Title IV refunds, and clear any remaining credit or debit balance. In addition, NSLDS must be updated and loan exit paperwork e-mailed to the student if applicable.

Procedures

The Administrative Financial Services Office will process withdrawals based on the weekly Attrition Report pulled from Campus Vue:

The following steps should be completed for a withdrawn student at the Administrative Office:

1. Verify the student is in a withdrawn status by bringing the student up in Campus Vue.
 - a. The background of the screen should be red, indicating withdrawn status
2. Verify the LDA is accurate by comparing the date on the following:
 - a. Student Bar > Academic Records > Enrollment
 - b. Attrition Report
3. Verify the DOD is accurate by comparing the date on the following:
 - a. Student Bar > Academic Records > Enrollment
 - b. Attrition Report
 - c. If there are any discrepancies in the LDA and/or DOD no further processing should take place until resolved. An e-mail should be sent to the campus identifying the discrepancy and requesting a resolution.
4. Check the ledger card to determine if the Title IV Refund Calculation can be completed in CampusVue:
 - a. Student Bar > Student Accounts > Ledger Card
 - i. Choose all enrollments at the top of the ledger card and check the following items:
 - ii. Assure all postings are made to the correct term
 - iii. Assure student is eligible for all aid disbursements

EXAMPLE: Should some aid be considered "Aid That Could Have Been Disbursed?" (Funds

disbursed after the DOD is always considered "Aid That Could Have Been Disbursed" in addition to funds that have not yet disbursed.) NOTE: A loan must be certified by the DOD in order to be included in the R2T4Calculation.

iv. Assure tuition charges is accurate based on Credit Hours, Enrollment & Locked Rate

v. Assure Pell Grant amount is accurate based on Credit Hours

NOTE: If for some reason the Title IV Refund Calculation cannot be completed in CampusVue then the Calculation will need to be completed utilizing the Department of Education Refund Calculation Software on the web.

5. Complete the Title IV Refund Calculation in CampusVue:

a. Student bar > Student Accounts > Refund Calculation

Chose the correct enrollment

Click "Add" to add new refund calculation

Check to see if correct "LDA"

Check correct "Term"

Choose "Actual"

Click "Calculate"

Click "Yes"

Assure the correct beginning and ending dates for the term are listed. Click "Next" (Continue to click through the screens until the end).

Click "Finish"

Click "OK" to view the report and Print the Title IV Refund Calculation Report

b. Double Check for accuracy on the Title IV Refund Calculation Report Printout

6. Calculate Tuition Reduction – the chart can be found in the Student Catalog

Example:

Tuition Charged = \$1,320.00

Week Withdrawn = Second Week for 15% tuition charge

Tuition Reduction % = 100% - % Tuition Charge

Tuition Reduction % = 100% - 15% = 85%

Tuition Reduction = Tuition Charged x Tuition Reduction %

Tuition Reduction = \$1,320.00 x 85%

Tuition Reduction = \$1,122.00

v. Post Tuition Reduction

- a. Student Bar > Student Accounts > Ledger Card
Click "Post Charges"
Choose correct enrollment
Choose Entry Name of "Tuition Reduction"
Enter Tuition Reduction Amount
NOTE: Refer to the above example: Tuition Reduction = \$1,122.00. Be sure to enter as Negative value
Enter Term
Click "Save"
7. Print a ledger card and review
 - a. Student Bar > Student Accounts > Ledger Card
Click "Print Ledger"
Choose the printing criteria
Click the "←" button to remove the term and campus
Select "No" both questions
Click "Preview"
Click "Print"
 - b. Review the printed ledger card for the following:
Registration charge and payment
Re-entry fee charge and payment if applicable
Appropriate tuition charges
Appropriate financial aid disbursements
NOTE: If something is found contact the appropriate campus to resolve the issue

13.2 Withdrawal Date

When calculating the R2T4, the LDA (last date of attendance) is used to determine the amount of aid the student has earned. If the student is an unofficial withdrawal, this is also the date that is to be reported on NSLDS.

If the student is an official withdrawal, the LDA is still used for the R2T4 calculation, but the DOD (date of determination) is reported to NSLDS.

13.3 Formula Calculation

The percentage of aid earned is equal to:
$$\frac{\text{calendar days completed}}{\text{calendar days in the period}}$$

When a student has completed MORE than 60%, 100% of Title IV funds are earned. After you calculate the amount the student earned there are 3 possibilities:

- The amount disbursed = the amount earned. No further action necessary
- The amount disbursed > the amount earned. The unearned portion must be returned to the appropriate fund source.
- The amount disbursed < the amount earned. The student may elect to receive a post-withdrawal disbursement, from the appropriate fund source.

13.4 Post-Withdrawal Disbursements

Policies

If student is eligible for a Post Withdrawal Disbursement (PWD) the following action is necessary:

Procedures

13.4.1 Pell, SEOG, or ACG Grant Funds

- a. Update amount in packaging screen to reflect the PWD amount.
- b. Create the necessary Batch and forward for posting by the Business Office

13.4.2 Stafford Loan Funds

- a. PWD Form must be completed and password protected with student's SSN
- b. PWD E-mail (see below) with attached PWD Form must be emailed to student.
 - i. Dear _____

This e-mail is to inform you that you are eligible to receive a post-withdrawal disbursement of your Federal Stafford Loan Funds. Should you accept the loan funds for which you are eligible the loan proceeds will first be applied to any balance that is currently owed to Harrison College formerly known as Indiana Business College. If a credit balance remains once the loan proceeds are credited to your account any remaining credit balance will be refunded.

As a student you may choose to decline or accept this post-withdrawal disbursement. A form is attached that indicates the fund source(s) and the amount(s) for which you are eligible to receive as a post-withdrawal disbursement. If you wish to accept this disbursement the attached form must be completed in full and e-mailed back within 14 days from the date of this e-mail. In order to

open the attached document you will be prompted to enter a password for security purposes. The password to open the document is your Social Security Number. If no response is received within the 14 day timeframe it will be assumed that you have chosen to decline this loan disbursement and you will not be able to request the funds.

Thank you,

13.5 Returning Unearned Funds

Policies

Any student who receives funding and is deemed ineligible must have funds returned within 30 days of disbursement.

Procedures

A student may be deemed ineligible for aid due to SAP or amount of credit hours taken. These cases should be submitted to administration via the refund request form as soon as they are discovered.

Section 14: Campus Vue User Guide

Policies

There are certain data elements that must be entered, and must be accurate, in order to ensure students are packaged and paid accurately. The reports run from Campus Vue are only as good as the data entered into the system.

Procedures

14.1 School Fields

This field is utilized to list the student preference for handling account credits. This section also stores the number of credit hours the student is registered for in any given term.

The first student financial authorization form, indicating how a credit balance should be refunded, is to be entered into the “yes/no” drop down box. Once this field has been completed, it is never to be altered.

14.1.1 Subsequent SFAA should be noted in the section noted Revised Credit Balance Authorization, along with the date the revision was signed and the initials of the FAA making the change.

14.2 Document Tracking

Certain documents are required to be listed for every award year, and others only need to be listed in the first award year. Documents should be listed as On File once the file is complete. If the document is not required, the item should be deleted from the list. Only items that are actually on file should be listed as “on file.”

For online, the bookstore statement, though not physically on file is present in the admissions process. It should be marked as “on file.”

Documents Required in the First Award Year:

ISIR

SFAA

Bookstore Statement

MPN Worksheet (if loans are awarded)

MPN Application (if loans are awarded)

Entrance Interview (if loans are awarded)

Financial Plan

Email Address

Verification documents (if applicable)

Documents Required for Subsequent Award Years:

ISIR

SFAA

Financial Plan

MPN Worksheet (if applicable)

Verification documents (if applicable)

14.3 Packaging

The academic year field of this screen should be packaged for the length of the student's program when possible. At a minimum, the first year and first repack dates should be completed. The start of the first academic year should coincide with the loan period. Typically the next academic year will be the date of the term that the student is due to be repackaged. The exception to this rule is when crossing over award years and awarding Pell.

Traditional Packaging with No Pell/or with Current AY Pell:

(While this reflects no Pell awarded from a future AY, it should be noted that all students MUST be evaluated for Pell from current and future AY prior to every Summer Term)

Academic Year Start	Package Status
6/29/2009	Packaged- Repack Spring
4/5/2010	Packaged- Repack Winter
1/3/2011	Not Packaged

Traditional Packaging with Future AY Pell:

Academic Year Start	Package Status
6/29/2009	Packaged- Repack Spring
4/5/2010	Packaged- Repack Summer
7/1/2010	Packaged- Repack Winter
1/3/2011	Not Packaged

14.3.1 Financial Aid Academic Year

The budget should be calculated here based on the student budget. The packaging status and package date should be populated accordingly. The AY Start Date and Academic Year End Date should be populated. The dependency, housing, and grade level should be populated. The current financial aid analyst name should also be present.

14.4 Refund Calculation

In the event that a student informs you that they are thinking of withdrawing and needs to know the financial impact of doing so, you can run a hypothetical R2T4 to determine how much aid we can keep for the student.

Under Student Accounts, select Refund Calculation. Select the appropriate enrollment. On the following screen, select hypothetical. Click calculate.

You'll enter the days completed on the following screens and run through the rest of the screens with no further alterations. At the end, you'll be able to view a report that will detail how much aid will have to be returned to the lender.

To determine the tuition reduction the student is eligible for, you will need to reference the withdrawal calendars posted on Share.

Any debt the student owes the school upon withdrawing from class will remain on their account for payment for 6 months. At the end of 6 months, this amount will be sent to collections.

14.5 Origination Changes

The origination changes section of CampusVue is located under the scheduled disbursements tab of every loan with an origination status of accepted by COD. This section allows us to make and submit changes to COD through CampusVue instead of directly on the COD website and has proven to be a more efficient process.

Origination changes can only be made to loans that are accepted by COD. Origination changes to disbursements cannot be made to paid disbursements- only to future disbursements. We no longer have to make changes to the packaging screen first.

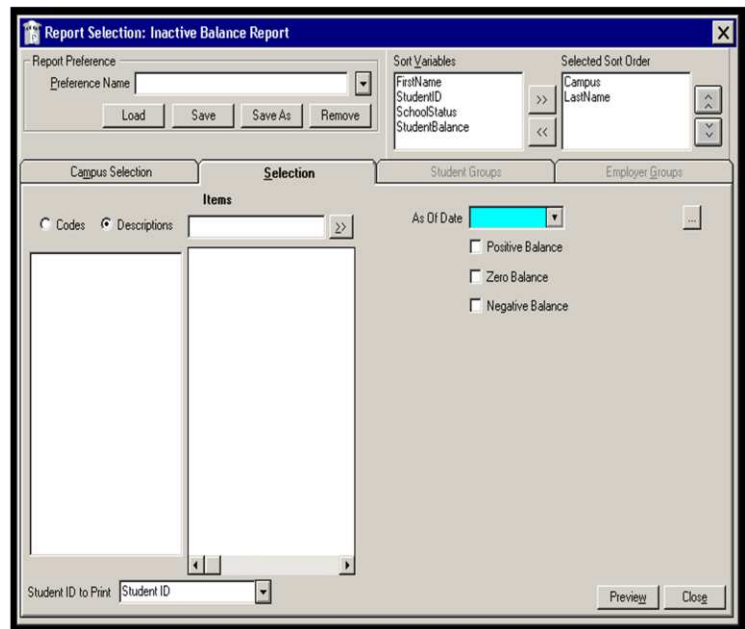
All changes can be made directly within the origination changes section only. We no longer have to make changes in a step by step fashion when reducing a loan. All changes can be made at one time.

- Under the scheduled disbursements tab, click the origination changes button in the bottom left corner of the screen.
- From here, click the enter/edit origination changes button.
- This screen is where all changes to the loan are made. The items in this section are in alphabetical order and you will need to click the checkbox to the right of the line item you are changing to be able to make the change.
- Once you have clicked the checkbox, a text box will appear showing you the current value and asking you to enter the new value. Enter the new value and click save new value. *For dollar amounts, you will always enter the gross amount.*
- Once you save the new value, you will see that value populated in the new value column. Continue making changes in this manner until all required changes have been made, then click save at the bottom right of the screen.
- Once you click save, you will be redirected back to the scheduled disbursements tab. To view and track the changes you made, click the origination changes button at the bottom left of the screen.
- This screen that was previously blank is now populated with a summary of the changes that were just made. Scroll to the right of this screen until you see a status column. This column will say “not sent” until the changes are pulled into a batch during the next export process. Once pulled, it will say “pending” until a response is received from COD during the next import process. The response will either be accepted or rejected. If accepted, all changes will auto populate within the packaging screen.

14.6 Inactive Balance Report

Selection ...

- As Of Date
 - If you want a Balance as of TODAY, use tomorrows date
 - This is due to the report look at Midnight of the date you enter
- Then select what type of balance you want to see
 - Positive Balance
 - Zero Balance
 - Negative balance
- Click PREVIEW



14.7 Term Registration Analysis

Report > Academic Records > Term Registration Analysis

- This will give you a report that shows the credit hours from multiple quarters to see if the student is going up in credits from what we packaged them for or if they are decreasing their enrollment from one qtr to another

...

Selection ...

- Status Category ... ACTIVE
- Term ... Select the qtrs you want to compare

14.8 Expected Cash Flow Detail Report

Reports > Financial Aid > Expected Cash Flow Detail

- This will report any UNPAID aid that is scheduled for the stated timeframe that you choose for the Active students
 - Usually for the current quarter
 - Run for the 1st time AFTER tuition is posted ...

Selection:

- **Fund Sources**
 - Choose all fund sources
- **Status Category**
 - ACTIVE
- **Date Expected**
 - “Date of 1st Disb for the current qtr” to “END of Qtr”
 - Be careful not to select a date that effects the
- **Selected Sort Order (Top Right)**
 - Move STUDENT above FUN
- Click PREVIEW ...

- **Exported Report View ...**

You can remove all the excess columns and keep the data needed:

 - Student Name
 - StuNum
 - FAFundSourceCode
 - NetAmount
 - ArBalance
- From the remaining columns, you can run a PivotTable in Excel (click on a cell in the data remaining first)
 - Go to INSERT > PivotTable
 - Click “OK”
 - On the right side you want to click on ALL 5 Headings
 - This will put them in the bottom 2 boxes
 - Click on FundSources in Row Labels & drag it to the COLUMN LABELS section below “VALUES”
 - Click on Sum of ArBalance in Values Box and move it to the ROW LABELS section

- Now, click on StudentName and ...
 - Select Field Settings
 - For SUBTOTALS & FILTERS, select “NONE”
 - For LAYOUT & PRINT, Select “Show Item Labels in Tabular form” Click on OK
- Repeat for StuNum & ArBalance
- Click above the Row header 1 and right click and select COPY
- Right click on cell A1 and select PASTE SPECIAL select VALUES then OK then delete the first 3 rows
- Click in Row 2 next to the ArBalance for the 1st student
- Choose VIEW > FREEZE PANES > FREEZE PANES
- Go to the first EMPTY column past Grand Total and type in a simple formula to figure that remaining balance that is NOT covered
- $=\{\text{ArBalance}\} - \{\text{Grand Total}\}$
- EXAMPLE ... =C2-I2
- Copy the formula to the rest of the cells (except for the Grand Total Line)
- Sort by that new column Largest to smallest
- Click on a number in that new column & click on the “ ” button on the Data menu

14.9 Student Account Balance Report

Report > Student Accounts > *Student Account Balance Report

This will give you a report similar to the Expected Cash Flow Report, but this will only give you student balances ... not outstanding aid and balances.

Selection ...

- As Of Date
 - If you want a balance as of TODAY, use tomorrows date
 - This is due to the report look at Midnight of the date you enter
- Then select what type of balance you want to see
 - Positive Balance
 - Zero Balance
 - Negative balance
- Click PREVIEW

14.10 Grant Batch Review

This is the process that is ran weekly from the Administrative Office

- We will pull batches for Pell, SEOG, ACG
- We will email everyone once the batches are pulled and they will need to be approved by Tuesday @ 3:00pm.
 - At that time, any batch that has not been approved, it will be deleted and it will pull the following week.
 - Once the batch has been approved, we will clear out the unpaid disbursements and get the approved disbursements ready for posting.

Section 15: Title IV Fraud

15.1 Student Fraud

Policies

If anyone at Harrison College is suspected of, or suspects a student, employee, or other individual of misreporting information or altering documentation to fraudulently obtain federal funds, they should report suspicions and provide any evidence to the Office of the Inspection General.

Procedures

The regional OIG office for Harrison College is located in Chicago. The contact number is (312) 730-1620. Concerned parties can also contact the National Hotline at (800)-MIS-USED or oig.hotline@ed.gov.

Section 16: Audits

16.1 Audit Process

Policies

Harrison College is audited by an outside accounting firm on an annual basis. Student Financial Services conducts a campus compliance review, for each campus, quarterly to mirror the official school audit.

Procedures

Student Financial Services will randomly select 70 files annually, from each campus for review. Of the sampling, 40 files will be “active,” 16 will be “withdrawn,” and 14 will be “graduate” files. At least 30 of the 70 files will be verified files.

The audit will be conducted in 1 business day and the initial findings and scorecard will be delivered at the end of that business day, in an exit interview format. The campus will have 7 days to dispute any of the findings. After the initial 7 days, the campus will have another 30 days to provide documentation resolving any errors noted.

Each campus must submit a corrective action plan, along with all corrections to Administration at the end of the 30 days.

16.2 Campus Work Study Audit

Policies

In order to make more efficient use of time during the campus visit, timesheets will be requested ahead of time for a desk review.

Procedures

Student Financial Services will request timecards for all work study students from the campus for a specified time frame. SFS will also request time and wage report for these students from the Payroll department. The documents will be compared against each other to ensure the student was paid accurately and according to the program guidelines.

16.3 Delinquency Audit

Policies

In order to make more efficient use of time during the campus visit, the review will be conducted as a desk review, by Student Financial Services.

Section 17: Glossary of Terms

Academic Year:	36 credit hours in a minimum of 30 weeks of attendance/instruction
Acceleration:	At least one credit hour in the payment period must be attributable to the student's next academic year.
AGI:	Adjusted Gross Income
Award Year:	July 1 - June 30
COA:	Cost of Attendance; Student budgets determined each year by Harrison College based the College Board survey for the Midwest.
CV:	CampusVue; processing system for student accounts.
CPS:	Central Processing System-Entity who sends all processed student information from the received FAFSA's electronically to the schools.

CSS:	Change in Student Status
DCL:	Dear Colleague Letters; Typically offering guidance or clarification to an update in regulation or policy issued by the Department of Ed.
DD214:	Department of Defense form #214 (discharge papers)
DOCS:	Directors of Career Services
DOE or ED:	U.S. Department of Education
DOD:	Date of Determination; Date used for students who officially withdraw from classes.
EDE:	Electronic Data Exchange-FAFSA information and EFC calculations
EFC:	Expected Family Contribution
EFT:	Electronic Funds Transfer
EOLP:	End of loan period; Important in regard to clearing a student account of any remaining credit balances.
FAA:	Financial Aid Analyst
FAFSA:	Free Application for Federal Student Aid
FastWeb:	Scholarship Search Website
FM:	Federal Methodology
FWS or CWS:	Federal Work-Study/Campus Work Study; need based program.
GPA:	Grade Point Average; 4.0 scale
HEA:	Higher Education Act (of 1965, as amended)
IFAP:	Information for Financial Aid Professionals
DHS:	Department of Homeland Security
IRS:	Internal Revenue Service

ISFAA:	Indiana Student Financial Aid Association
ISIR:	Institution al Student Information Report. Records sent to the school through Electronic Data Exchange (EDE)
LDA:	Last Date of Attendance; Used in the R2T4 calculations for withdrawn students. Also date reported to NSLDS for unofficial withdraws.
MPN:	Master Promissory Note
MSG:	Military Service Grant; Grant offered by Harrison College to veteran and active military
NASFAA:	National Association of Student Financial Aid Administrators
NSLDS:	National Student Loan Data System
PLUS:	Parent Loan for Undergraduate Students
R2T4:	Return of Title IV Funds; withdrawal calculation
PJ:	Professional Judgment
PC:	Parent Contribution
SAP:	Satisfactory Academic Progress; A student must maintain a cumulative GPA of at least 2.00 and a course completion rate of 66.67 percent in order to be considered making SAP in a program of study. Each student's academic standing is reviewed at the close of the first three quarters in a program of study and at the close of each quarter thereafter.
SAR:	Student Aid Report-paper output document that is sent to the student after filing FAFSA
SEOG:	Supplemental Education Opportunity Grant
SFAA:	Student Financial Aid Authorization Form; authorizes how to handle credit balances on the students account.
SSACI:	State Students Assistance Commission of Indiana
SSCR:	Student Status Confirmation Report

SSN/ SSA: Social Security Number/Social Security Administration
TANF: Temporary Assistance for Needy Families

Section 18: Appendices

Student Financial Aid Authorization Form

Initial Each

_____ I authorize Harrison College to credit the proceeds of any student loan payments received on my behalf for tuition, fees, books, and supplies to my account. I understand that I will be notified by mail in writing, of the amount and date of each disbursement when received by the school. I further understand that if my parent is to receive a Plus Loan on my behalf, my parent must also sign this authorization and will be notified by mail in writing when Plus Loan proceeds are received by the school.

_____ If at any time during my enrollment at Harrison College, my account has funds in excess of my current tuition, books, supplies and fees; I authorize Harrison College to retain those funds in excess, on my account, to pay for future tuition, books, supplies and fees. This is to assist me in the budgeting my funds over the length of my training program at this Institution.

_____ I understand that my agreement to have excess funds budgeted for me can be rescinded by me, in writing, at any time.

I HAVE READ AND UNDERSTAND THE ABOVE STATEMENTS.

Student Signature

Parent Signature (if applicable)

Student Name (print)

Parent Name (if applicable/print)

Student Social Security Number

Parent Social Security Number

Date

Date

*** Student Signature – Optional ***

At the end of the current loan period, or at the time of withdrawal or graduation, if there is any excess student loan money that goes unused, then I would prefer to return the funds to my lender. This will in turn reduce my loan indebtedness that I must repay to the lender after I leave school, and it will reduce the amount of my monthly payment to repay my student loan.

Student Signature

Date

*** Parent Only ... Optional ***

In the event that these funds exceed my son's/daughter's quarterly tuition and fee cost, I give permission for my son/daughter to request, in writing, that the PLUS funds be made available to him/her through proper requisition. By written request, I may rescind this authorization at anytime.

- ☐ YES, I give my son/daughter permission to withdraw funds
- ☐ NO, I do not give my son/daughter permission to withdraw funds

Parent Signature

Date

2010-2011 Verification Worksheet

Federal Student Aid Programs

Your application was selected by the U.S. Dept. of Education for review in a process called "verification." In this process, we are required by federal law (34 CFR, Part 668) to compare the information from your application with the information provided on this form and with signed copies of your 2009 federal tax forms (and your spouse's if you are married, or parents' if you are considered dependent for federal aid purposes). If there are differences between your application and the documents you've submitted, corrections may need to be made.

We cannot process your financial aid until verification has been completed, so please provide the required documents as soon as possible.

What you should do:

1. Collect your (and your spouse's or parents') financial documents (signed Federal income tax forms, W-2, etc.).
2. Complete the sections checked and sign the worksheet - you (and your parent if you are required to provide their income information).
3. Contact us at the address on the back of this form if you have questions about completing this worksheet.
4. Bring or mail the completed worksheet, tax forms, and any other documents to our office.
5. We will compare the information on these documents and make corrections if necessary.

A. Student Information

Last Name		First Name	M.I.	Social Security Number	
Address (include apt. #)		City	State	Zip Code	
Date of Birth		E-mail Address		Phone Number (include area code)	

B. Family Information

- ☐ **Independent Students:** List the people in your household, include: (a) yourself, and your spouse if you have one; (b) your children, if you will provide more than half of their support from July 1, 2010 through June 30, 2011; and (c) any other people if they now live with you, and you provide more than half of their support and will continue to provide more than half of their support from July 1, 2010 through June 30, 2011.
- ☐ **Dependent Students:** List the people in your parents' household, include: (a) yourself and your parent(s) (including stepparent) even if you don't live with your parents; (b) your parents' other children, even if they don't live with your parent(s), if (1) your parents provide more than half of their support from July 1, 2010 through June 30, 2011, or (2) the children would be required to provide parental information when applying for Federal student aid; and (c) other people if they now live with your parents, and your parents provide more than half of their support and will continue to provide more than half of their support from July 1, 2010 through June 30, 2011.

Write the names of all household members. Also write in the name of the college for any family member, excluding your parent(s), who will be attending college at least half-time between July 1, 2010 and June 30, 2011, and will be enrolled in a degree, diploma, or certificate program. If you need more space, attach a separate page.

Full Name	Age	Relationship	College
Example: Martha Jones	24	Wife	City University
		Self	Harrison College

C. Student/Spouse' Tax Forms and Income Information

Check only one box below. Tax returns include the 2009 IRS Form 1040, 1040A, 1040EZ, a tax return from Puerto Rico or a foreign income tax return. If you did not keep a copy of your tax return, request a copy from your tax preparer or request an Internal Revenue Service form that lists tax account information:

- ☐ Check here if you are attaching a signed copy of your tax return.
- ☐ Check here if a signed tax return will be submitted to the school by _____ (date)
- ☐ Check here if you will not file and are not required to file a 2009 US Income Tax Return

If you did not keep a copy, you can call the IRS at 1-800-829-1040. Press 3 "For all other questions", indicate the appropriate language and wait until the end when you can talk to a person and request a transcript of your year 2009 account (form 8050C).

Funds received for Child Support and other untaxed income. (See Question 47 of the Free Application for Federal Student Aid (FAFSA))

Sources of Untaxed Income	2009 Student/Spouse Amount	Sources of Untaxed Income	2009 Student/Spouse Amount
a. Child Support Recd	\$	d.	\$
b. Child Support Paid	\$	e.	\$
c. Untaxed Pensions (i.e. 401(k))	\$	f.	\$

If you did not file and are not required to file a 2009 US Federal Income Tax Return, list below your employer(s) and any income received in 2009 (use the W-2 from or other earnings statements if available).

Sources of Income	2009 Student/Spouse Amount
	\$
	\$
	\$

D. Parent'(s) Tax Forms and Income Information

Check only one box below. Tax returns include the 2009 IRS Form 1040, 1040A, 1040EZ, a tax return from Puerto Rico or a foreign income tax return. If your parent(s) did not keep a copy of your tax return, request a copy from the tax preparer or request an Internal Revenue Service form that lists tax account information:

- ☐ Check here if you are attaching a signed copy of your parent(s)' tax return.
- ☐ Check here if a signed tax return will be submitted to the school by _____ (date)
- ☐ Check here if your parent(s)' will not file and are not required to file a 2009 US Income Tax Return

If you did not keep a copy, you can call the IRS at 1-800-829-1040. Press 3 "For all other questions", indicate the appropriate language and wait until the end when you can talk to a person and request a transcript of your year 2009 account (form 8050C).

Funds received for Child Support and other untaxed income. (See Question 95 of the FAFSA)

Sources of Untaxed Income	2009 Student/Spouse Amount	Sources of Untaxed Income	2009 Student/Spouse Amount
a. Child Support Recd	\$	d.	\$
b. Child Support Paid	\$	e.	\$
c. Untaxed Pensions (i.e. 401(k))	\$	f.	\$

If your parent(s) did not file and are not required to file a 2009 US Federal Income Tax Return, list below your parent(s) employer(s) and any income received in 2009 (use the W-2 from or other earnings statements if available).

Sources of Income	2009 Parent(s) Amount
	\$
	\$
	\$

E. Sign This Worksheet

By signing this worksheet, I (we) certify that all the information reported on this worksheet is complete and correct. If dependent, at least one parent must sign. **Warning:** If you purposely give false or misleading information on this worksheet, you may be fined, be sentenced to jail, or both.

Student's Signature

Date_____

Parent's Signature (Dependent Students Only)

Date_____

Return to: Financial Aid Office



Any student with dependents and whose household income is below \$4,000 must provide information showing how they are meeting living expenses for the following items housing, food, electric, heating, transportation, etc ...

<u>Source of Income</u>	<u>2009 Amount</u> 1/1/09 - 12/31/09	<u>2010 Amount</u> 1/1/10 - 12/31/10
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
TOTAL:	\$ _____	\$ _____

COMMENTS: _____

I verify that I have disclosed all sources of income above that is used to cover my expenses.

Student Signature _____

Date _____

We Change Lives, One Student at a Time®



Office 317.264.3635
Fax 317.217.6848
530 East Washington Street
Indianapolis, IN 46204-2611
www.harrison.edu

Harrison College Bookstore Statement

As a student at Harrison College you have the choice of purchasing your books at Harrison College's online bookstore or from another source outside of Harrison College.

There are several benefits of purchasing your books through Harrison College's online bookstore:

- Convenience of the bookstore and assistance from local campus staff
- Shipment to location of your choice
- Ensure that you are receiving the correct books for each class
- Books are available for purchase as early as two weeks prior to the end of each term
- Prices are competitive within the marketplace
- Able to return books to bookstore if they are in new condition and you have the voucher from the shipment (please reference bookstore return policy)

If you elect to purchase your books through an outside source please ask your financial aid administrator for the details in how to do so.

By signing this statement, I agree that I have read and understand that I have the option of where I would like to purchase my textbooks.

Student's Signature

Date

_____ We Change Lives One Student at a Time® _____



Office 317.366.5008
 Fax 317.317.6040
 550 East Washington Street
 Indianapolis, IN 46204-1801
www.harrison.edu

Overaward Determination Worksheet

**** COPY FOR STUDENT'S FILE ****

Student's Name: _____ Ind/Dep: _____
 Social Security #: _____ Term: _____
 Campus: _____

Subsidized Stafford:	Unsubsidized Stafford Loan:	PLUS Loan:
Cost of Attendance: _____	Cost of Attendance: _____	Cost of Attendance: _____
EFC #: _____	Pell Award: _____	Pell Award: _____
Pell Award: _____	ACG: _____	ACG: _____
ACG: _____	SEOG Award: _____	SEOG Award: _____
SEOG Award: _____	FOBG: _____	FOBG: _____
FOBG: _____	21st Century: _____	21st Century: _____
21st Century: _____	College Workstudy: _____	College Workstudy: _____
College Workstudy: _____	VA Benefits: _____	VA Benefits: _____
Outside Source: _____	Alternative Loan: _____	Alternative Loan: _____
	Institutional Loan: _____	Institutional Loan: _____
	Outside Source: _____	Outside Source: _____
	Subsidized Received: _____	Subsidized Received: _____
		Unsubsidized Received: _____
Subsidized Eligibility: _____	Unsubsidized Eligibility: _____	PLUS Eligibility: _____
Subsidized Received: _____	Unsubsidized Received: _____	PLUS Received: _____
Subsidized Overaward: _____	Unsubsidized Overaward: _____	PLUS Overaward: _____
Subsidized Refund to Bank: _____	Unsubsidized Refund to Bank: _____	PLUS Refund to Bank: _____
Total Refund to Bank: _____		

Use loan amounts, Not Disbursement amounts!!

 Signature of Financial Aid Officer

 Title

We Change Lives, One Student at a Time®

INDIANAPOLIS ANDERSON • COLUMBUS • ELKHART • FRANKFURT • FORT WAYNE • INDIANAPOLIS (DOWNTOWN, EAST, NORTHWEST, THE CHIPS & SAGE) • LAWRETT • MUNCIE • ORANGE • TERRE HAUTE **DAIRY** • ULLIN

Rev 12/2006

Refund Request Form

Campus: _____

Student Name: _____

SSN: _____

Address: _____

City: _____ **State:** _____ **ZIP:** _____

EOLP:

___ Return to Bank Amount: \$ _____ Lender/Service: _____

___ Return to Student Amount: \$ _____

___ Student Will Return to Account as a Cash Payment Amount: \$ _____

Stipend:

Return to Student Amount: \$ _____ ☐ Documentation in Student File

Reason: _____

*The stipend process will take at least 2 weeks from
the time of the Campus President's Signature!*

Other:

Return to Bank Amount: \$ _____ Lender/Service: _____

Return to _____: \$ _____

☐ Book Pre-Payment (FTE _____)

Reason: _____

Graduate (Not at end of loan period):

Return to Bank Amount: \$ _____ Lender/Service: _____

Return to Student Amount: \$ _____

Bad Debt Write-Off Amount: \$ _____

Exit Interview Conducted: ☐ Yes ☐ No

Student Signature

Date

Campus President

Date

Rev 5/2010



Student's Name		SSN	Campus
			— Choose a Campus —
Bank	Bank Code	Loan Period	
— Choose a Lender —		From	To

Borrower Signature: _____ **Date:** _____

COA:
EFC:
Pell:
SEOG:
State Grant
Sub:
Unsub
PLUS:

with 100 mg/kg body weight, once a day for 14 days.



Borrower's Name		SSN	Campus
			— Choose a Campus —
Bank	Bank Code		Loan Period
— Choose a Lender —			From To
Student's Name		SSN	

with CP have lived. One student in a class



**** Copy for Student's File ****

Award Year: — Choose Award Year —

Student ID: _____

Ind/Dep: *-Choose Status -* Group *- Choose Group -*

MILITARY SERVICE GRANT:	\$0
--------------------------------	------------

MILITARY SERVICE GRANT:	\$0
--------------------------------	------------

MILITARY SERVICE GRANT:	\$0
--------------------------------	------------

DATE _____

Can Change Lives, One Student at a Time™

[illegible]

For the Award Year: 2014

SSN: _____

REMAINING NEED: \$0

MAX Award	
\$0	
Weeks	0
Hours	20
@ \$9.00/hour	

COMMENTS:

Big Change Lives. One Customer at a Time.

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Rev. 5/2009

COLLEGE

**INSTITUTIONAL LOAN AND DISCLOSURE STATEMENT
Programs 1-3 Tuition (Online)**

This INSTITUTIONAL LOAN AND DISCLOSURE STATEMENT entered into by

(student) ID Number _____ on, _____ 20__, and which is incorporated herein by reference as though set forth in full.

ELIGIBILITY REQUIREMENTS:

- ☐ Must exhaust all other Title IV possibilities; note that the Stafford rate is 6.8% interest.
- ☐ Total note cannot exceed \$13,000.
- ☐ I agree to maintain continuous and uninterrupted enrollment each term at Harrison College.
- ☐ I agree to make payments with the first payment due at the time I complete this application, and continuing monthly thereafter until the outstanding installment balance is paid in full based on the following:
 - \$75 per month if I was denied on an alternative loan with a co-signor
 - \$100 per month if I was denied on an alternative loan without a co-signor
- ☐ Maximum of \$6,000 in an academic year (3 quarters).
- ☐ I have completed and signed the Self Certification Form.

REPAYMENT/FORGIVENESS: As part of the Harrison College Institutional Loan, the Holder of this note agrees to forgive the outstanding installment balance at graduation; not to exceed \$3,500. If you comply with the following requirements:

- ☐ Maintain continuous and uninterrupted enrollment from the inception of the installment program and continuing each and every term thereafter until graduation.
- ☐ Satisfactorily complete the chosen program of study and have satisfied all other obligations to, and requirements of the College.
- ☐ Made all monthly payments to date on time and for the correct amount.
- ☐ I am not eligible to receive a credit balance from my student account until the balance of this note has been paid in full. Upon ceasing enrollment, any credit balance on my account will be applied directly to the outstanding principal balance of this loan until the obligation of this note has been fulfilled.

The borrower shall have the right to accept the terms of the loan and consummate the transaction at any time within 30 calendar days following the date on which the application for the loan is approved and the borrower receives the documents required under this subsection of the loan.

With respect to the education loan, the borrower may cancel the loan, without penalty to the borrower, at any time within 3 business days of the date on which the loan is consummated.

If you fulfill all of the above noted eligibility requirements, you will not be obligated to repay that portion of your installment program which is forgiven. The actual amount of the installment program that is eligible to be forgiven will be determined as of the 1st day of the month immediately following the month in which you satisfactorily complete your installment program.

If you do not fulfill all of the above noted eligibility requirements, you will be obligated to repay any unpaid principal at the prevailing rate of 10% fixed interest. Interest shall accrue monthly on any

principal that remains unpaid after the date the Borrower ceases attendance. Please see the Federal Truth-In-Lending Disclosure Statement for repayment terms.

DEFERMENT: With the written approval of the Harrison College Campus President and Director of Financial Reporting & Student Accounts, an installment program payment or series of installment program payments may be deferred for a period of time not to exceed six months. Such deferment may be granted for serious and extended illness, military commitment, or other severe extenuating circumstances beyond the control of the individual. During the period of deferment, regular monthly payments will be suspended and will resume upon expiration of the deferment. Additional interest will not accrue during the deferment period.

Applicant's Signature

Date

Parent's Signature of Legal Guardian if younger than 18

Date

**HARRISON COLLEGE
INSTITUTIONAL LOAN AND DISCLOSURE STATEMENT
Programs 4-6 Tuition (Online)**

This INSTITUTIONAL LOAN AND DISCLOSURE STATEMENT entered into by

(student) ID Number _____ on, _____ 20__, and which is incorporated herein by reference as though set forth in full.

ELIGIBILITY REQUIREMENTS:

- ☐ Must exhaust all other Title IV possibilities; note that the Stafford rate is 6.8% interest.
- ☐ Total note cannot exceed \$18,000.
- ☐ I agree to maintain continuous and uninterrupted enrollment each term at Harrison College.
- ☐ I agree to make payments with the first payment due at the time I complete this application, and continuing monthly thereafter until the outstanding installment balance is paid in full based on the following:
 - \$95 per month if I was denied on an alternative loan with a co-signor
 - \$120 per month if I was denied on an alternative loan without a co-signor
- ☐ Maximum of \$9,000 in an academic year (3 quarters).
- ☐ I have completed and signed the Self Certification Form.

REPAYMENT/FORGIVENESS: As part of the Harrison College Institutional Loan, the Holder of this note agrees to forgive the outstanding installment balance at graduation; not to exceed \$3,500. If you comply with the following requirements:

- ☐ Maintain continuous and uninterrupted enrollment from the inception of the installment program and continuing each and every term thereafter until graduation.
- ☐ Satisfactorily complete the chosen program of study and have satisfied all other obligations to, and requirements of the College.
- ☐ Made all monthly payments to date on time and for the correct amount.
- ☐ I am not eligible to receive a credit balance from my student account until the balance of this note has been paid in full. Upon ceasing enrollment, any credit balance on my account will be applied directly to the outstanding principal balance of this loan until the obligation of this note has been fulfilled.

The borrower shall have the right to accept the terms of the loan and consummate the transaction at any time within 30 calendar days following the date on which the application for the loan is approved and the borrower receives the documents required under this subsection of the loan.

With respect to the education loan, the borrower may cancel the loan, without penalty to the borrower, at any time within 3 business days of the date on which the loan is consummated.

If you fulfill all of the above noted eligibility requirements, you will not be obligated to repay that portion of your installment program which is forgiven. The actual amount of the installment program

that is eligible to be forgiven will be determined as of the 1st day of the month immediately following the month in which you satisfactorily complete your installment program.

If you do not fulfill all of the above noted eligibility requirements, you will be obligated to repay any unpaid principal at the prevailing rate of 10% fixed interest. Interest shall accrue monthly on any principal that remains unpaid after the date the Borrower ceases attendance. Please see the Federal Truth-In-Lending Disclosure Statement for repayment terms.

DEFERMENT: With the written approval of the Harrison College Campus President and Director of Financial Reporting & Student Accounts, an installment program payment or series of installment program payments may be deferred for a period of time not to exceed six months. Such deferment may be granted for serious and extended illness, military commitment, or other severe extenuating circumstances beyond the control of the individual. During the period of deferment, regular monthly payments will be suspended and will resume upon expiration of the deferment. Additional interest will not accrue during the deferment period.

Applicant's Signature

Date

Parent's Signature of Legal Guardian if younger than 18

Date



Private Education Loan Applicant Self-Certification

OMB No. 1845-0101
Form Approved
Exp. Date 02-28-2013

Important: Pursuant to Section 155 of the Higher Education Act of 1965, as amended, (HEA) and to satisfy the requirements of Section 128(e)(3) of the Truth in Lending Act, a lender must obtain a self-certification signed by the applicant before disbursing a private education loan. The school is required on request to provide this form or the required information only for students admitted or enrolled at the school. Throughout this Applicant Self-Certification, "you" and "your" refer to the applicant who is applying for the loan. The applicant and the student may be the same person.

Instructions: Before signing, carefully read the entire form, including the definitions and other information on the following page. Submit the signed form to your lender.

SECTION 1: NOTICES TO APPLICANT

- Free or lower-cost Title IV federal, state, or school student financial aid may be available in place of, or in addition to, a private education loan. To apply for Title IV federal grants, loans and work-study, submit a Free Application for Federal Student Aid (FAFSA) available at www.fafsa.ed.gov, or by calling 1-800-4-FED-AID, or from the school's financial aid office.
- A private education loan may reduce eligibility for free or lower-cost federal, state, or school student financial aid.
- You are **strongly** encouraged to pursue the availability of free or lower-cost financial aid with the school's financial aid office.
- The financial information required to complete this form can be obtained from the school's financial aid office. If the lender has provided this information, you should contact your school's financial aid office to verify this information and to discuss your financing options.

SECTION 2: COST OF ATTENDANCE AND ESTIMATED FINANCIAL ASSISTANCE

If information is not already entered below, obtain the needed information from the school's financial aid office and enter it on the appropriate line. Sign and date where indicated.

- A. Student's cost of attendance for the period of enrollment covered by the loan \$ _____
- B. Estimated financial assistance for the period of enrollment covered by the loan \$ _____
- C. Difference between amounts A and B \$ _____

WARNING: If you borrow more than the amount on line C, you risk reducing your eligibility for free or lower-cost federal, state, or school financial aid.

SECTION 3: APPLICANT INFORMATION

Enter or correct the information below.

Full Name and Address of School _____

Applicant Name (last, first, MI) _____ Date of Birth (mm/dd/yyyy) ____/____/____

Permanent Street Address _____

City, State, Zip Code _____

Area Code / Telephone Number Home () _____ Other () _____

E-mail Address _____

Period of Enrollment Covered by the Loan (mm/dd/yyyy) From ____/____/____ to ____/____/____

If the student is **not** the applicant, provide the student's name and date of birth.

Student Name (last, first, MI) _____ Student Date of Birth (mm/dd/yyyy) ____/____/____

SECTION 4: APPLICANT SIGNATURE

I certify that I have read and understood the notices in Section 1 and, that to the best of my knowledge, the information provided on this form is true and correct.

Signature of Applicant _____ Date (mm/dd/yyyy) _____

2/12/2010



Office 317.224.2850
Fax 317.227.5544
253 East Washington Street
Evansville, IN 47710-2533
www.harrison.edu

FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT

LENDER: Harrison College - Evansville

DATE: 12/30/2010

BORROWER: Michael Effinger

ADDRESS: _____

City

State

Zip Code

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
10.00%	\$552.36	\$3,417.00	\$3,969.36
Your payment frequency is monthly.			
Your payment schedule is:			
NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE	
9	\$100.00	xx/10/20xx ¹	
36	\$110.26	15th of every month ²	
Late Charge Not Applicable.			
Student must exhaust all other Title IV possibilities; note that the stafford loan rate is 6.8% interest.			
Prepayment If you pay the loan off early, you will not have to pay a penalty.			
See your Loan Application & Agreement for any additional information about nonpayment, default, any required repayment in full before the scheduled due date, prepayment, refunds, and penalties.			

¹ These payments are to be received while attending school

² These payments will begin after student ceases attendance

Borrower Signature _____

Date _____

We Don't Give Up, One Student at a Time®

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Student's Name	Michael Effinger
ID	123456
PLAN	AMOUNT
Current IL Balance	\$0.00

Requested IL Balance	201009	\$1,559.00
	201101	\$1,379.00
	201104	\$1,379.00

Total Borrowed	\$4,317.00
Less Payments	\$900.00
Recovery	\$0.00
Forgiveness	\$0.00
Net Due	\$3,417.00

Interest Rate 10.00%

Repayment Term Amount Due	Term	Monthly Repayment
\$0 - \$1,499	12 months	
\$1,500 - \$2,999	24 months	
\$3,000 - \$4,999	36 months	\$110.26
\$5,000 or above	48 months	

Who Can Live One Student at a Time?