

OFFICE OF FINANCIAL AID
POLICIES &
PROCEDURES
MANUAL



COAHOMA COMMUNITY COLLEGE

INTRODUCTION

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INTRODUCTION

COAHOMA COMMUNITY COLLEGE

Federal School Code: 002401

Federal regulations mandate that institutions have written policies and procedures. In addition to the federal requirement, there are many benefits to having a written document outlining Federal Student Financial Aid policies and procedures.

These benefits include:

- Distribution of information to appropriate offices for the purpose of fostering and understanding of Financial Aid operations.
- A referral guide to assist in maintaining consistency in operating procedures.
- A component of a comprehensive training program for new employees.

MISSION AND PURPOSE

The Coahoma Community College office of Financial Aid (CCCFA) believes that a consistent and equitable approach to the awarding of financial aid will grant students access to a higher education that they would otherwise be unable to afford. Policies and procedures for the management and operation of Coahoma Community College's Financial Aid Office were developed and implemented to insure that Title IV Federal Programs are administered effectively.

Policies and procedures....

- help to avoid liabilities
- insure consistency
- clarify lines of authority
- define routine functions
- document decisions
- support actions when challenged
- are references during audits and program reviews
- manufacture a smooth transition for new employees
- ensure compliance with federal and state regulations
- foster consistency, efficiency, and professionalism

RESPONSIBLE PERSONNEL

ADMINISTRATIVE ORGANIZATION

Under the supervision of the Director of Financial Aid, CCCFA staff will be the persons responsible for ensuring that the college is aware of any changes to existing policies and procedures or the development of new policies. If new non-degree programs are being added, it will be the responsibility of the Registrar to notify the Director of Financial so that information can be added to the Program Participation Agreement (PPA) and submitted to the Department of Education for funding approval.

In addition to having a well-organized financial aid office staffed by qualified personnel, it is necessary that procedures for the FSA (Federal Student Aid) programs include an adequate system of internal checks and balances. CCCFA recognizes that there must be separation of duties to correctly oversee the administration of financial aid and has outlined the primary responsibilities of the offices involved.

Office of the President

The ultimate responsibility for Financial Aid Office programs resides with the College President. The leadership and support of the President is crucial to the successful administration of Federal Student Aid programs. By recognizing the importance of federal aid programs, each College President must hold key managers accountable; the President's leadership can foster an environment that promotes an effective and responsive financial aid program that will meet college and district goals, students' needs, and federal requirements.

Office of Admissions

Director of Admissions and Records:

- Maintains records on student entry and determines ability to benefit eligibility of applicants.
- Provides enrollment and academic status reports of students in enrolled in the college.

Business Office

Assistant Chief Financial Officer:

- Prepares IPEDS financial report.
- Draws down federal funds as needed.

RESPONSIBLE PERSONNEL

Office of Financial Aid

Director of Financial Aid:

- Completes and disseminates accurate and timely reports to the appropriate agencies
- Coordinates financial aid activities with relevant offices required in administering Title IV programs.

Financial Aid Counselor:

- Authorizes return of Title IV funds
- Performs daily data integration with all Financial Aid software databases.
- Monitors students' satisfactory academic progress

Student Employment Coordinator:

- Oversees and maintains database, documentation, and status changes for Federal Work Study, Job Location & Development, Federal Community Service.
- Monitors students' earnings, collects, and processes all federal work-study timesheets in preparation for monthly payroll

Financial Aid Administrative Assistant:

- Oversees and maintains database, documentation, and status changes for Federal Work Study, Job Location & Development, Federal Community Service.
- Monitors students' earnings, collects, and processes all federal work-study timesheets in preparation for monthly payroll

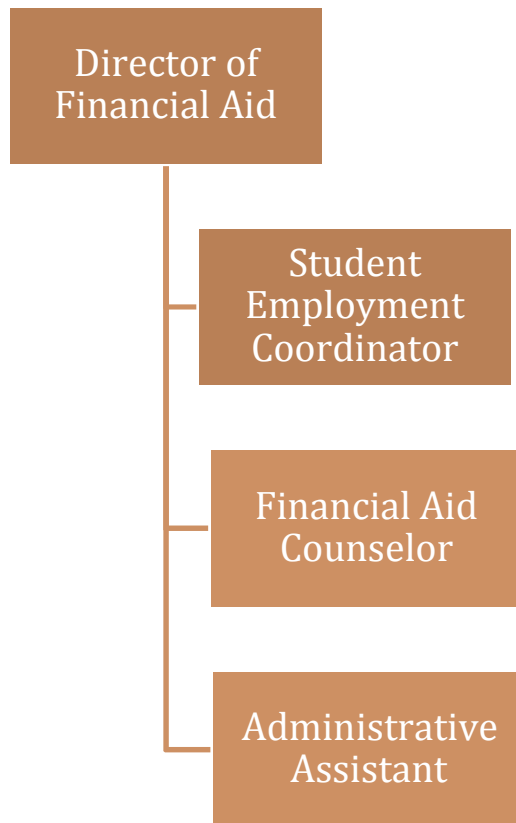
Office of Information Technology

In collaboration with the Director and Financial Aid staff, the office of information and technology will assist with all aspects of Financial Aid programming in both Jenzabar, PowerFAIDS, and the configuration and maintenance of MyCCC.

RESPONSIBLE PERSONNEL

FINANCIAL AID DEPARTMENT ORGANIZATIONAL CHART

The following diagram illustrates the CCCFA organizational structure.



RESPONSIBLE PERSONNEL

FINANCIAL AID OFFICE JOB DESCRIPTIONS

Position Title: Director of Financial Aid

Position Description: (primary functions)

Determines student eligibility, awards funds, counsels students and parents, provides leadership and training to subordinate personnel, manages assessment and survey statistics, and audits programs for compliance with federal, state, and institutional regulations

Essential Duties and Responsibilities:

- Evaluates, supervises, trains, and coordinates the activities of assigned personnel.
- Advises and counsels students and parents about financial aid, and conducts financial aid workshops.
- Provides students with consumer information, as required by federal regulations
- Maintains accurate financial aid records that document activities of the financial aid office.
- Provides data for audits and program reviews
- Coordinates financial aid activities with relevant offices required in administering Title IV programs
- Ensures that all office personnel attend regular interoffice training and professional development workshops
- Maintains up-to-date written policies and procedures about the way the college administers Title IV programs
- Oversees accountability for expenditures in the financial aid office budget
- Stays abreast of specific rules and regulations for administering federal, state, local, and private funds
- Publishes sound financial aid policies and procedures in keeping with institutional goals, objectives, and philosophy

RESPONSIBLE PERSONNEL

Position Title: Financial Aid Counselor

Position Description: (primary functions)

Monitors the FAFSA application process, counsels students and parents, assists with the verification process and electronic data exchange; implements procedural changes to increase the efficiency of the office.

Essential Duties and Responsibilities:

- Attends local, state, and national meetings that relate to student financial aid
- Authorizes return of Title IV funds
- Conducts financial aid workshops
- Keeps abreast of all federal, state, and local rules and regulations
- Monitors students' satisfactory academic progress
- Performs daily data integration with all Financial Aid software databases.
- Performs leadership responsibilities and other duties as assigned by Financial Aid Director
- Responds to verbal and written communications in a timely manner

RESPONSIBLE PERSONNEL

Position Title: Student Employment Coordinator

Position Description: (primary functions)

Places work-study students within the campus and locates jobs for students through outside agencies; performs necessary follow-up in relation to placement of students and statistical reporting.

Essential Duties and Responsibilities:

- Advises and counsels students and work-study supervisors regarding employment issues, employment decisions, employer/employee disputes, etc.
- Attends local and state meetings that relate to student financial aid
- Interviews and distributes job referrals to students seeking employment through the JLD program
- Monitors the FAFSA application process and counsels students and parents accordingly; assists with the verification process
- Monitors students' earnings, collects, and processes all federal work-study timesheets in preparation for monthly payroll
- Oversees and maintains database, documentation, and status changes for Federal Work Study, Job Location & Development, Federal Community Service, and America Reads Challenge Programs
- Performs other duties as assigned by the Financial Aid Director
- Visits established employers and new prospective employers in Clarksdale and surrounding areas

RESPONSIBLE PERSONNEL

Position Title: Financial Aid Administrative Assistant

Position Description: (primary functions)

Greets visitors and supervises work-study students assigned to the Financial Aid Office

Essential Duties and Responsibilities:

- Opens and sorts all incoming mail, files, and makes folders
- Fields telephone calls
- Maintains expenditures, files, and processes requisitions for supplies and travel
- Performs other duties as assigned by the Financial Aid Director
- Responds to verbal and written communications in a timely manner

Secondary Duties and Responsibilities:

- Assists students in the completion of forms and FAFSA applications
- Keeps abreast of all federal, state, and local rules and regulations

SATISFACTORY ACADEMIC PROGRESS

GENERAL REQUIREMENTS

Coahoma Community College is required by federal regulations to establish a Satisfactory Academic Progress (SAP) policy to determine whether a student is making satisfactory academic progress in his or her educational program of study and if he or she is eligible for the following Federal and State Financial Assistance programs:

- Federal Pell Grant (Pell)
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal College Work-Study (FCWS)
- The Higher Education Legislative Plan (HELP)
- The Mississippi Eminent Scholars Grant (MESG)
- The Mississippi Resident Tuition Assistance Grant (MTAG)

Satisfactory academic progress for financial aid purposes requires both a qualitative and quantitative measurement of a student's academic performance.

- *Qualitative Measurement:* A student's academic progress is measured by the cumulative grade point average earned for the number of credit hours attempted.
- *Quantitative Measurement:* A student must make steady progress toward completing the educational goal within a limited period of time. The time frame includes all period(s) of enrollment at Coahoma Community College whether or not the student received financial aid.

Additional Degree: A student seeking a second degree or certificate may be eligible for Title IV funds. The student's timeframe for the additional degree or certificate is "reset" when the student begins a second degree or certificate. For example, if a student requires only 36 additional credits to receive the second associate degree (based on the credits acceptable from the first degree that can be applied to the additional degree), the student's timeframe for the second degree is 54 credit hours (36 x 150% credits = 54 credits).

Change in Major: Credits and grades that **DO NOT** count toward the new major **WILL NOT** be included in the satisfactory progress determination. A student may change his or her major three times at Coahoma Community College. Each time a student changes major or program of study, academic progress is "reset."

Remedial or Development Courses: Financial aid will pay for one year's worth of remedial or developmental course work or a maximum of 30 semester credit hours of remedial or developmental course work. Remedial courses will be calculated in both quantitative and qualitative SAP measures.

The academic progress of students is evaluated at the end of each payment period if the educational program of study is one academic year or less. For all other educational programs of study, students' academic progress is evaluated at the end of each payment period or at least annually to correlate with the end of a payment period. In order to maintain satisfactory academic progress, students must meet the following conditions:

- Earn the minimum cumulative grade point average (GPA) based on total hours attempted
-

SATISFACTORY ACADEMIC PROGRESS

as outlined in the chart below.

- Earn the minimum completion rate based on total hours attempted as outlined in the chart below.
- Unless academically dismissed, students denied federal, state, and institutional aid may continue attending using other aid sources or by funding their education themselves. It is the students' responsibility to monitor his or her academic progress and understand requirements to complete their degree according to SAP standards.
- Complete his or her program of study within a time frame not to exceed 150% of the published length of a program.

Cumulative Hours Attempted	Percentage of Hours Attempted that must be Passed	Cumulative GPA
9-16	50%	1.5
17-32	56%	1.7
33-48	62%	1.85
48+	67%	2

SATISFACTORY ACADEMIC PROGRESS

FINANCIAL AID WARNING

Financial Aid Warning status is assigned to students who fail to meet one or more of the SAP measures indicated above at the conclusion of an academic semester or summer. Students assigned a Financial Aid Warning status will be notified in writing. Students may continue to receive financial aid for one subsequent academic semester or summer despite the determination that students are not making SAP.

FINANCIAL AID SUSPENSION

Financial Aid Suspension status is assigned to students who fail to make SAP at the end of an academic semester or summer following the Financial Aid Warning period; does not fulfill the requirements set forth according to his or her Academic Plan of Study; or Subsequent Degree Certification of Hours Plan when placed on Financial Aid Probation. Students can reestablish SAP eligibility by choosing one of the following options:

- *Self-Pay* – SAP Suspension does not prevent students from registering for classes. However, payment is the responsibility of students and must be made as required by university policy.
- *Private Assistance* – Students on SAP Suspension receive private assistance, in the form of scholarship or private loan, per the conditions of the individual donor or lender.
- *Appeal* – See process below.

Notification

The Office of Financial Aid will send notification to any student who is put on financial aid probation or a suspension notification to any student who is no longer eligible for financial aid. It is the responsibility of the student to maintain current addresses with the Office of Admissions.

Appeal

If students do not meet SAP after the warning period, an appeal process is available for those students with extenuating circumstances. Students can appeal for reinstatement of Financial Aid by completing the Satisfactory Academic Progression Appeal for Eligibility Form.

SAP appeal limits (3)

The Satisfactory Academic Progress Appeals Committee may grant or deny any SAP appeal. The maximum number of appeals any student may normally have granted during the total of all their enrollment periods at Coahoma is three (3). Under extreme circumstances, a fourth appeal may be granted, provided that the student has documented proof of the circumstances. In the case of a student who files a fourth appeal, the reasons for the students' three previous appeals will be considered when making a decision. The student's progress within their academic program will be a determining factor on the rare occasion when a fourth appeal is allowed.

SATISFACTORY ACADEMIC PROGRESS

Circumstance(s) that Apply	Required Documentation (must include dates)
Severe illness, medical condition or Injury	Signed and dated letter from physician on office letterhead; legible copy of accident report
Death of a family member	Death certificate and/or dated obituary from newspaper
Traumatic life-altering event such as fire, hurricane, etc.	Evidence of even such as insurance claim or FEMA application
Military Assignment or reassignment	A Statement of Service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters which shows your date of entry on your current active duty period and the duration of time.

A student's appeal must explain the circumstances that prevented him/her from making SAP and the reasons for the basis of this appeal. The student must address the following:

- What was the problem?
- When did the problem occur?
- How long did the problem last?
- How did this affect his/her ability to complete coursework?
- The steps taken to ensure that the minimum standards will be met at the next evaluation

Extenuating circumstances that **will not** be considered in an appeal include, but are not limited to, the following:

- Complaint about instructor/course/staff/college policy.
- Failure to study/immaturity.
- Childcare and/or transportation problems (ex. losing driver's license due to excessive tickets).
- Failure to read, understand, and follow published Financial Aid and college policy.

Students who cannot meet the above requirements for an appeal must re-establish Satisfactory Academic Progress through Reinstatement before regaining eligibility for assistance.

SATISFACTORY ACADEMIC PROGRESS

REINSTATEMENT

Any student whose eligibility for financial aid consideration has been terminated due to unsatisfactory academic progress may re-establish eligibility once all satisfactory academic progress standards are met. This work may be at Coahoma or another institution or a combination thereof as long as the courses completed will apply toward the student's degree.

Students who have been suspended from financial aid (including those who have lost financial aid eligibility due to academic suspension) may seek reinstatement by achieving, **without the benefit of the aid from which they have been suspended**, both the cumulative 67 percent completion rate and required cumulative GPA required. Reinstatement may be requested for the term after this occurs.

Student with grade changes, after notifying Student Financial Aid of the grade change, including grades posted for incomplete courses, may regain eligibility should these changes result in satisfactory progress.

A student paying for tuition and fees through alternative funding not related to financial aid funds or sitting out for an academic term will not restore a student's satisfactory academic progress standing. Neither is sufficient to re-establish eligibility for financial aid funds.

PROBATIONARY STATUS

A student who has successfully appealed shall be placed on financial aid probation for one evaluation period. If at the end of the next evaluation period, a student on financial aid probation status:

- Has met the institution's cumulative grade point average and completion percentage standards, **the student shall be returned to good standing.**
 - Has NOT met the institution's cumulative grade point average and completion percentage standards but has met the conditions specified in his/her academic plan, the student shall retain his/her financial aid eligibility under a continued probationary status for one subsequent semester.
 - Has NOT met the institution's cumulative grade point average and completion percentage standards and has also not met the conditions specified in his/her academic plan, the student's financial aid shall be suspended immediately upon completion of the evaluation.
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SATISFACTORY ACADEMIC PROGRESS

GENERAL INFORMATION

Pell Grant: In general, a student must be enrolled in an undergraduate course of study to receive a Pell Grant. 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 complete the curriculum requirements for a first bachelor's degree.

Courses Not Required for Program of Study: A student cannot use courses that are not required in the student's program of study to change enrollment status. For financial aid purposes a student's enrollment status is a follows:

Number of Hours in Program of Study	Enrollment Status
1-5	Less than Half Time
6-8	Half Time
9-11	Three-Fourths Time
12+	Full Time

Repeated Courses: A student may repeat a previously "passed course only ONE time. For this purpose, passed means any grade higher than an "F." A student may be repeatedly paid for repeatedly failing the same course. Thus, a student may repeat a previously "failed" course. Each attempt at repeating a course will count toward total hours attempted.

Transfer Courses: Transfer credits that count toward a student's current program will be counted as both attempted and completed hours. The grade will be calculated in the grade point average.

Incomplete Courses: Grades of incomplete will remain as "I" for a period of one semester or term. At that point, if the course has not been completed, the "I" becomes an "F." Incomplete courses will be counted toward total hours attempted and will be included in the grade point average.

Withdrawals: Withdrawal courses will be counted toward total hours attempted if a student remains past the add/drop period. Withdrawal courses are not calculated in the grade point average but are calculated in pace of completion. College withdrawals (officially or unofficially) do not constitute progress and may have an adverse effect on a student's satisfactory academic progress. A student that withdraws from the college will be placed on academic/financial aid suspension and must successfully appeal before he/she is eligible to have their aid reinstated.

Unofficial Drop (N): An unofficial drop occurs when a student misses 6 consecutive days without officially dropping a class. Students will not receive federal funds for courses in which they have received a grade of (N).

OPERATING POLICIES

INSTITUTIONAL ELIGIBILITY

Coahoma Community College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award the Associate of Arts degree, the Associate of Applied Science degree, and certificates in career education. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call (404) 679-4500 for questions about the accreditation of Coahoma Community College.

Coahoma Community College have been approved to participate in the programs listed below. Descriptions and eligibility requirements for each program are found in the Federal Publication for Federally Funded Programs.

- Federal Pell Grant Program
- Federal Supplemental Educational Opportunity Grant Program
- Federal Work-Study Program
- MS Grant Program

Coahoma Community College accepts for admission persons who have a high school diploma or the recognized equivalent or who are beyond the age of compulsory school attendance in Mississippi.

According to Title IV regulations, a student must be qualified to study at the postsecondary level to receive financial aid. A student may qualify by meeting any of the following criteria:

- Receive a high school diploma
- Receive a GED certificate
- Complete a secondary level home schooling program
- Pass the Department of Education-approved ability-to-benefit test

General Title IV Student Eligibility Requirements

To be considered eligible for and receive Title IV aid at Coahoma Community College, a student must meet the following specific requirements:

- Be a U.S. citizen or eligible non-citizen
 - Be enrolled in an eligible program that leads to a degree, certificate, or a degree with transfer program
 - Not be enrolled simultaneously in elementary or secondary school,
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OPERATING POLICIES

- Have a valid Social Security Number
- Be registered with Selective Service, if so required
- Not be in default on a Title IV loan; or if in default, have made satisfactory repayment arrangements with the loan holder
- Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program
- Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan; or if liable, have made satisfactory repayment arrangements with the holder of the debt
- Be making satisfactory academic progress (SAP, see SAP process)
- Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid
- Have completed repayment of funds to either Department of Education or the holder of a loan, if applicable
- Not have been convicted of, or pled nolo contendere or guilty to, a crime involving fraud in obtaining Title IV aid, and

The following operating policies are designed to assure that Coahoma Community College Financial Aid Office (CCCFA) is administratively capable in administering Title IV programs.

- All funds available to the College for financial assistance to students shall be administered through the CCCFA. Nominations of individuals to receive certain designated scholarships and athletic awards shall be submitted by the responsible department or agency to the CCCFA for processing. When other offices such as the Registrar or the Business Office receives out-of-state resources, that office is required to notify the CCCFA in writing immediately.
 - All student employment will be administered through the CCCFA. The office will cooperate with the employing offices in matching the capabilities of the individual student to the requirement of the job. Students are paid at least minimum wages each month.
 - Students applying for financial assistance are given consideration for all programs administered by the college for which they are eligible. The CCCFA shall maintain adequate records to assure that the total expenditures of funds do not exceed the amounts available under each program.
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OPERATING POLICIES

- The CCCFA shall adhere to the principle of separation of functions with the offices required in administering Title IV programs (No single office or individual may authorize payments and disburse Title IV funds to students).
- The CCCFA shall coordinate financial aid activities with those offices required in administering Title IV programs.
- The Registrar's Office shall ensure that all admission requirements are met before a student is officially accepted by the institution. The Registrar's Office shall notify CCCFA in writing of students enrolled in programs that prohibits financial assistance.
- The CCCFA shall reconcile student financial aid data provided to the Business Office to ensure that all payments have been made, return of Title IV funds have been accounted for, and that expenditures have been reported.
- The Academic Dean's Office shall notify the CCCFA in writing of all students not making satisfactory academic process.

STUDENTS' RIGHTS AND RESPONSIBILITIES

As a student at Coahoma Community College, you have a right to know:

- the procedures and deadlines for applying for financial aid
- the costs of attendance
- the available programs of assistance
- how your financial need is determined
- the criteria used in awarding aid
- the type and amount of assistance for which you are eligible
- how and when aid will be disbursed
- the terms and conditions governing any aid you accept
- the requirements for continued eligibility
- whom to consult regarding your financial assistance
- the college's refund policy

It is your responsibility to:

- complete applications accurately and on time
 - provide requested documentation, verification, corrections, and additional information
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OPERATING POLICIES

- read and retain copies of all forms you sign and submit
- register for courses under your major and the required number of hours each semester
- maintain satisfactory academic progress
- notify the Office of Student Financial Aid of all resources received from outside sources
- know and comply with rules governing any aid you receive
- maintain up-to-date address and telephone information with the Registrar's Office

HOW TO APPLY

Students wishing to receive federal student aid must create a Federal Student Aid (FSA) username and password before completing the Free Application for Federal Student Aid (FAFSA). The FSA ID has replaced the FSA PIN number and must be used to log in to certain U.S. Department of Education websites. The FSA ID confirms a student's identity when they access financial aid information and electronically sign Federal Student Aid documents. Students classified as dependent must also have a parent create an FSA ID username and password. The FSA ID username and password can be created by going to <https://fsaid.ed.gov>.

After a student's and/or parent's FSA ID is verified by the Social Security Administration, it can be used to access the website to complete the Free Application for Federal Student Aid (FAFSA) by logging on to the website at www.fafsa.ed.gov.

To receive priority consideration for campus-based Federal Student Aid, the FAFSA must be received by the Department of Education central processing center by March 1, with Coahoma Community College (Code – 002401) designated as a recipient to receive the data. Applications received after the above date will be considered according to the availability of funds. **Coahoma Community College does not participate in Federal Family Education Loan Programs.**

OPERATING POLICIES

FRAUD AND IDENTITY THEFT GUIDELINES

Coahoma Community College follows established guidelines for the prevention, identification and response to indications of financial aid fraud and identity theft.

Should fraud or abuse be detected or suspected, it should be reported to the Director of the Financial Aid Office. The Director will consult with the school's legal counsel prior to referring it for investigation to the Office of the Inspector General of the Department of Education or any agency outside the school.

All credible information indicating that an applicant for Title IV may have engaged in fraud or other criminal conduct will be provided. Fraud is an intent to deceive as opposed to a mistake. In addition we will refer any third-party servicer who may have engaged in fraud, breach of fiduciary responsibility, or other illegal conduct involving the FSA Programs.

OIG Address and Phone Numbers

Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, SW
Washington, DC 20202-1510
1-800-MIS-USED

Email: oig.hotline@ed.gov
Web: <http://www.ed.gov/about/offices/list/oig/hotline.html>

Regional Offices Telephone No. National Hotline
Boston, MA (617) 289-0174
Inspector General's Hotline

New York, NY (646) 428-3861
Philadelphia, PA (215) 656-6900
Atlanta, GA (404) 562-6460
Chicago, IL (312) 730-1620
Dallas, TX (214) 661-9530
Denver, CO (303) 844-0058
Kansas City, MO (816) 268-0530
Long Beach, CA (562) 980-4141
San Juan, PR (787) 766-6278
Washington, DC (202) 245-6911

OIG referrals

34 CFR 668.16(g)

IRS Publication 17

OPERATING POLICIES

VERIFICATION

Verification is the process of confirming the accuracy of student reported data on financial aid applications. The USDE selection criteria requires that at least thirty percent of the financial aid population be verified. The CCCFA has the authority, and may be required, to verify additional students. Students may be selected for verification if there is a discrepancy or a condition, which is unusual and warrants investigation.

CCCFA will verify those students who have been selected by the Department of Education for verification. However, students may be asked to provide additional information if further investigation is needed to resolve a discrepancy.

Upon receipt of the electronic ISIR, a Document Tracking Letter is automatically generated for any student who is selected for verification according to the federal selection criteria. This letter sent electronically and/or mailed to the student to inform him or her of additional information, which is required to complete the financial aid application (verification form, student and parent tax returns, verification of citizenship, selective service status, etc.).

Students are also notified that they have been selected for verification upon receipt of their electronic Student Aid Report (SAR.)

Students are notified that some financial aid funds, such as SEOG and FWS are awarded on a first-come, first-serve basis and that until the missing items are submitted to the Financial Aid Office, additional processing of their file is not possible.

Required documentation items are identified and receipt date is maintained in a file tracking system. All required documents are identified upon receipt in the Financial Aid Office. When all of the requested items have been received, a financial aid counselor will process and verify the student's ISIR. Files are processed in chronological order. As reviewed, additional corrections may be queued for transmission via FAA Access.

When the corrected ISIR is received, final review of the file takes place and an award is made if the student is eligible to receive financial aid.

OPERATING POLICIES

Documentation submitted to the Financial Aid Office must be legible, appropriate, and have the student's ID number for identification purposes. If the student submits a document that is not legible, the document will be returned and appropriate documentation will be requested.

Students who fail to submit verification documents within the time period designated by the CCCFA office in association with federal guidelines, will not be awarded Financial Aid.

Because the Financial Aid Office is liable for disbursements made prior to verification, it is the policy of the Office not to award nor disburse funds until verification is complete. Students must complete the verification process before aid is awarded or disbursed.

Financial Aid Office policies and procedures are designed to eliminate the possibility of an overpayment from any fund. If, however, an overpayment does occur, a stop order is placed on the student's records by the financial aid office and a letter is sent to the student. Students are not allowed to register for subsequent terms and academic transcripts are withheld until the account has been cleared.

Exclusions

Certain circumstances excuse students from completing verification. Financial Aid staff must identify and document in the aid folder why the student is not required to complete verification. These circumstances may follow:

- Incarceration
 - Recent immigrant
 - Spouse unavailable
 - Parents unavailable
 - Death of the student
 - Applicant verified by another school
 - Pacific Island resident
 - Not an aid recipient
-

OPERATING POLICIES

Resolving Conflicted Data

Applicants selected for verification - If financial aid officers have reason to believe that any information on the application used to calculate the EFC is discrepant or inaccurate (or if any supporting documentation is discrepant or inaccurate), they will require the applicant to provide adequate documentation to resolve the conflict.

Applicants not selected for verification – The CCCFA office will resolve conflicting information regardless of whether or not the applicant was selected for verification. As required, the office will review all tax returns provided to the school even if they were not requested. All C Codes on the ISIR will be reviewed and resolved by the financial aid office.

Other applicant information received by the school – CCCFA office have an adequate internal system to identify conflicting information that they may have regardless of the source. The office lead for each of the following offices is required to provide information that could impact the financial aid status of each student applicant, e.g. (**Admissions Office:** High School Diploma, **Fiscal Office:** Report outside awards, **Graduate Aid Office:** Report outside awards, **Registrar:** Report changes in enrollment, **FWS Office:** Report FWS earning in a FEDERAL WORK STUDY POLICIES year, **NSLDS:** Review financial aid history, including aid received from prior colleges attended.

PACKAGING PHILOSOPHY

Once the student's Institutional Student Aid Report (ISIR) or Student Aid Report (SAR) information with a valid Expected Family Contribution (EFC) is received, the financial aid officers package the student's aid. The student's total financial aid and other resources must not exceed the student's financial need (cost – the EFC). Pell Grants are packaged first and cannot be reduced for other aid. Pell grants are calculated using the Pell payment schedules that base the award solely on the student's cost of attendance, EFC, and enrollment status. Campus-based aid is awarded on Pell eligibility, EFC, and other resources. The student's total aid shall not exceed the student's financial need (Need = Cost of Attendance minus EFC).

- The EFC measures the family's financial strength. It is used to determine the student's eligibility for federal, state, institutional and outside assistance.
 - Financial need is the difference between the EFC and the school's cost of attendance.
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OPERATING POLICIES

CONFIDENTIALITY

All records and conversations between an aid applicant, his/her family and the staff of the Financial Aid Office are confidential and entitled to the protection ordinarily given a counseling relationship. CCCFA assures the confidentiality of student educational records in accordance with their campus rules, State, and federal laws including the Family Educational Rights and Privacy Act (FERPA) of 1974. (The Buckley Amendment whose primary intent is to provide students access to their educational records and to limit dissemination of personally identifiable information without a student's written consent, as amended.) As a rule, all currently enrolled and former students have the right to review their records to determine their content and accuracy. Parents of dependent students, as defined by the Internal Revenue Code, who give evidence of this status, with written permission from the student to review the student financial aid file, have the same rights as the student. A student who wishes to obtain access to his/her financial aid record is able to do so in the presence of a Financial Aid Office employee.

Authorization to Release Information

A student must submit a written release for information to be given to any person or agency.

Record Retention

The Financial Aid Office maintains a paper file folder or document imaged file of records for each student receiving financial aid. Student Aid file records are held in the Financial Aid Office for three years. All financial aid files are retained for a minimum of three years after submission of the FISAP report. Student Loan files are retained for three years past the last date of student attendance. Any records involved in any claim or expenditure, which have been questioned by federal audit, are retained until the issue is resolved.

OPERATING POLICIES

STUDENT CONSUMER INFORMATION

In order for consumers to understand the complexities of Financial Aid accurate and timely dissemination of information to them is vitally important. Several policies have been implemented to ensure appropriate dissemination is achieved. Information regarding Coahoma Community College Financial Aid programs and policies is distributed through the following published documents:

- The individual CCC Course Catalog (includes eligibility requirements, application process, academic progress requirements, and aid programs available).
- The annual Coahoma Community College Student Handbook
- Semester Class schedules

Additional resources are published outside of the Financial Aid Office. These resources include:

- The Student Guide published by the U. S. Department of Education
- Funding Your Education published by the U. S. Department of Education
- Pamphlets regarding electronic filing published by the U. S. Department of Education

Financial aid applications are processed by federal central Processing Services (CPS). The processor does not award or deny funds. They assist in calculating financial need. Awards are based on the following:

STEP 1: Completing Verification

If a student's financial aid application is selected for review by the Financial Aid Office or by CPS, the Financial Aid Office must receive all supporting documentation from applicant (or spouse if married or parent if required). This involves cross-checking information from all documentation (including the application) related to earned income, untaxed income, expenses, assets, liabilities and households size. This process is called "verification".

STEP 2: Assigning Budgets

Financial aid students are assigned a Standard Nine-Month Student Budget which includes average tuition, basic cost of fees, books and supplies, room and board, transportation and personal expenses. Additional expenses related to documented child care expenses, expenses related to disability, or expenses related to the purchase or upgrade of a computer may be assessed and factored into a student's basic nine-month budget.

Note: Students enrolled in less than six units will have only Tuition, fees, books and transportation calculated for Cost of Attendance budget

OPERATING POLICIES

STEP 3: Calculating Family Contribution

The Financial Aid Office verifies parent and student contribution as calculated by the Federal need analysis formula. This family contribution is the amount which the family may reasonably be expected to contribute toward meeting the student's college expenses. The formula process is called "need analysis". The theory of need analysis is based on the following assumptions:

- Students have primary responsibility to pay for their education
 - Parents, and or spouse to the extent that they are able, fund for their child or spouse's education.
 - Families should be evaluated in a consistent and equitable manner while recognizing that special circumstances can alter a family's ability to contribute.
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OPERATING POLICIES

All students (dependent and independent) are expected to contribute towards their education. The expected contribution (EFC) is determined by a Federal formula calculation which adds together all resources which include:

- Earnings from employment;
- All other assistance such as Temporary Aid to Families with Dependent Children (TANF or SNAP),
- Social Security and Veteran's Benefits;
- A percentage of assets such as savings and investments.
- A formulated percentage of basic living and medical expenses.

Step 4: Establishing Financial Need

From the need analysis, CCCFA will be able to determine the relative financial strength or ability to pay for your postsecondary educational expenses. Financial need is determined by subtracting the amount of the expected contribution from the standard budget. The remainder equals financial eligibility or "financial need".

Receive Notification of Eligibility

The federal Central Processing Service will notify the student and each college identified on the student ISIR about the student Expected Family Contribution (EFC). Then the college Financial Aid Office, after collection and verification of required documentation, will be able to inform the student about how much and what type of aid a student will be able to receive. Federal student aid will not cover all of the student college expenses.

Financial aid is awarded in the form of a "package" or combination of different types of assistance. Preferential treatment is given to students who have the greatest financial aid eligibility (lowest calculated EFC) and who have a completed their FAFSA application by the first priority date.

Coahoma Community College defines an academic year beginning with the fall semester, the second in spring and the third in the summer. However, Federal definition for Two PELLs in an award year, or YEAR ROUND PELL.

All financial aid awards are subjected to change based on new financial information or changes in federal or state funding.

AWARDING

AWARDING CAMPUS BASED AID

Selecting Federal Supplemental Educational Opportunity Grants (FSEOG) recipients:

First selection group – students with the lowest expected family contributions (EFC) who will receive Pell Grants in that award year.

- If the institution has remaining FSEOG funds after making awards to all Pell Grant recipients with the lowest EFC for that award year, the aid administrator determines the next selection group.

Second selection group – students with the lowest EFC's who are not receiving Pell Grants.

A student who will also receive a Pell Grant in that award year is a student who has demonstrated Pell Grant eligibility for the same award year based upon an EFC that has been calculated for the student, or the EFC on the student's valid SAR or ISIR.

FINANCIAL AID REFERENCE DOCUMENTATION

The Financial Aid Office uses the following reference documents published by the U.S. Department of Education and professional organizations:

- Federal Student Financial Aid Handbook
 - Title IV Training Guide
 - Audit Guides
 - Dear Colleague Letters
 - Weekly IFAP releases
 - IFAP Training Guide
 - Blue Book
 - National Association of Financial Aid Administrators Newsletters Releases\
 - MASFAA (Mississippi Association of Student Financial Aid Administrators) Federal and State regulatory Releases
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AWARDING

SOURCES OF FINANCIAL AID

Federal Pell Grant

A federal student aid program designed to provide a foundation of gift aid to students who demonstrate financial need. Generally, Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or graduate degree.

Federal Supplemental Educational Opportunity Grant (FSEOG)

A federally sponsored program providing gift aid for those students with exceptional financial need (students with the lowest Expected Family Contributions (EFC)).

Federal Work Study Program (FWS)

Part-time jobs are available on campus for students demonstrating financial need to assist them in meeting their educational expenses. The amount of a student's FWS award depends upon available funds and the student's financial need.

Job Location and Development (JLD)

The College maintains a program to assist students in finding part-time jobs in the local community. JLD is primarily intended to assist students who are unable to obtain the FWS jobs. Students will be paid by the businesses hiring them.

REGULATION OF FEDERAL FUNDS REFUND FORMULA FOR TITLE IV FUNDS

Duration of Pell Eligibility

Due to the Consolidation Appropriations Act of 2012 (CAA), a student's maximum Pell eligibility is six years (or its equivalent).

FSEOG and Pell Grant

The Title IV refund formula will be implemented for those students attending Coahoma Community College and receiving Title IV funds (FSEOG, and Pell Grant). The refund formula will only allow a student to receive a percentage of the Title IV funds awarded if the student withdraws from school before completing 60% of the payment period (semester). The student, the institution, or both will return the unearned federal funds to the appropriate program. The student is responsible for paying the institution for any outstanding charges. The student is eligible to receive 100% of the Title IV funds awarded if the withdrawal occurs after the 60% payment period.

AWARDING

FEDERAL AID DISBURSEMENT & PURCHASE OF BOOKS

Financial aid disbursements are made to students through the business office. When the CCC Bookstore opens for the term, any student whose aid is greater than their balance is allowed to use the remaining aid to purchase books and supplies through the bookstore. Students may opt out of this service by choosing not to go to the CCC bookstore to make purchases. Any aid remaining after purchasing books and/or supplies will be refunded to the student.

RETURN TO TITLE IV

The school must return Title IV funds to the programs from which the student received aid during the payment period as applicable in the following order up to the net amount disbursed from each source.

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOG)

RECALCULATIONS AND OVERPAYMENTS

A student's Federal Pell award will be recalculated if his or her enrollment status changes throughout the term. This policy refers to a student who changes from half time to full time, as well as, a student whose enrollment status decreases.

The receipt of Federal funds in excess of a student's eligibility is called an overpayment. If a student's error caused the overpayment, the student is responsible for repaying the overpayment. If the overpayment cannot be eliminated by adjusting later disbursements in the award year, the student cannot receive additional student financial aid assistance funds until he or she repays the overpayment in full or makes repayment arrangements that are satisfactory to the school. Unresolved overpayments will be referred to the Department of Education's Borrower Services- Collections.

PROFESSIONAL JUDGMENT

A financial aid administrator may use professional judgment on a case-by-case basis only to alter the data elements used to calculate the Expected Family Contribution (EFC). A financial aid administrator's decision regarding adjustments are final and cannot be appealed to the Department of Education. If you believe that you have special circumstances that should be taken into account, such as a significant change in income from one year to the next or unusual medical or dental expenses, you should contact the Office of Student Financial Aid.

AWARDING

ABILITY TO BENEFIT

Ability-To-Benefit (ATB) Alternatives Eligibility of Students in Career Pathway Programs Under the Consolidated and Further Continuing Appropriations Act of 2015, a student who does not have a high school diploma or an equivalent such as a GED certificate, or who was not homeschooled and who first enrolls in an eligible program of study on or after July 1, 2014 can only become eligible for Title IV, HEA student assistance using one of the following ATB alternatives if the student is also enrolled in an “eligible career pathway program” as defined in section 484(d)(2) of the HEA:

- Passes an independently administered Department of Education approved ATB test. • Completes at least 6 credit hours or 225 clock hours that are applicable toward a degree or certificate offered by the postsecondary institution.
- Completes a State process approved by the Secretary of Education. Note: To date, no State process has ever been submitted for the Secretary’s approval.

Eligibility of Other Students without a High School Diploma (Grandfathered Students) students who were enrolled in an eligible program of study prior to July 1, 2012 may continue to establish Title IV eligibility in any eligible program under one of the ATB alternatives by using the following grandfathering test:

- Question 1: Did the student attend an eligible program at any Title IV institution prior to July 1, 2012? If yes, the student may use any of the ATB alternatives to become eligible for Title IV, HEA student assistance. If no, continue to Question 2.
- Question 2: Did the student, prior to July 1, 2012, officially register at a Title IV institution, and is the student scheduled to attend an eligible program? If yes, the student may use any of the ATB alternatives to become eligible for Title IV, HEA student assistance. If no, the student may not use the ATB alternative to become eligible for Title IV, HEA assistance.

STATE FUNDS

To request an application for any of these Mississippi state funds, call the Institutions of Higher Learning at 1-800-327-2980 or access information at the following website:

<http://www.mississippi.edu/riseupms/financialaid-state.php>

- *Higher Education Legislative Plan (HELP)* - Created by the Mississippi Legislature this program is designed to provide tuition assistance to qualified students whose financial need, as demonstrated by federal student aid eligibility, will not be met with gift aid from other sources. Important Dates: Application Dates: January 1 – March 31; Supporting Documents Deadline: April 30. The dates are important as the number of awards and recipients are dependent upon available funds.
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AWARDING

- *The Mississippi Resident Tuition Assistance Grant (MTAG)* – Created by the Mississippi Legislature this program is designed to provide financial aid assistance to Mississippi residents attending state approved public and nonprofit two-year and four-year eligible colleges and universities. The primary objective of the MTAG is to provide educational opportunities for students who wish to pursue post-secondary education in the state.
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AWARDING

- *The Mississippi Eminent Scholars Grant (MESG)* – Created by the Mississippi Legislature this program is designed to provide financial aid assistance to Mississippi residents attending state approved public and nonprofit two-year and four-year eligible colleges and universities. The primary objective of the MESG is to provide educational opportunities for students who wish to pursue post-secondary education in the state.

Workforce Investment Act Funds (WIA) – Financial assistance is available for dislocated workers through the Workforce Investment Act of 1998. A dislocated worker is defined in three ways:

- A person who has been laid-off from his/her job for no fault of his/her own, usually through downsizing or plant closure;
 - A person who is a displaced homemaker or
 - A person who was financially supported by a dislocated worker.
- To be considered for WIA funds, a student must:
- Be admitted to an approved program
 - Apply for a Pell Grant through the Free Application for Federal Student Aid (FAFSA)
 - Register with the Mississippi State Employment Service through the student's local WIN Job Service Center. WIN Job Service determines the eligibility for these funds.
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FEDERAL WORK STUDY POLICIES

Supervisors must send an email of requested student for work study to Student Employment Coordinator with student's name and student ID number in order to determine eligibility.

To be eligible for a Federal Work Study Award, a student must:

- Have completed the FAFSA application and be cleared by the Financial Aid Office
- Be enrolled at least half-time as a matriculated student in an eligible program of study
- Demonstrate sufficient unmet need as calculated by federal need-analysis formulas
- Have at least a cumulative 2.0 GPA
- Maintain satisfactory academic progress levels

Half-Time Enrollment

Half-time enrollment is defined as taking six or more credits in a given semester. As most Coahoma classes are three credits, the six-credit requirement is equivalent to two courses.

Unmet Need

Unmet need is defined as the Cost of Attendance (COA), less the Expected Family Contribution (EFC), less all other resources, which generally consists of the total financial aid received by the student from all sources. COA is the total amount of average expenses that a student is expected to incur by attending Coahoma Community College. The EFC is the amount of money the student is expected to pay out of their own pocket based on the student's FAFSA data and federal methodology. When the (COA) less (EFC) less (all other resources) is greater than zero, the student is deemed to have unmet need.

Satisfactory Academic Progress Levels

Students who are enrolled at Coahoma are considered to have fulfilled the satisfactory academic progress level requirement. However, students who are on probation or suspension may be deemed ineligible. This decision is under the sole discretion of Coahoma Community College.

FCWS Awards and Pay Rates

Pay Rate	\$8.00 per hour	\$10.00 per hour
Hours Per Week	5 hours	7 hours

Students who are awarded work study will receive the normal pay rate of \$8.00 per hour. For students that are assigned as reading tutors or are a part of Honors College, they will receive the pay rate of \$10.00 per hour.

FEDERAL WORK STUDY POLICIES

Award Management

Students and supervisors are responsible for managing the amount of Federal Work Study awarded per semester. The number of hours per semester on the contract will serve as a guideline. It is recommended that supervisors create a calendar to keep up with students' time on a weekly basis.

However, the hours per week may be manipulated in that a student may exceed the recommended number of hours one week but work less than the recommended hours the following week to compensate. Adhering to those hours will evenly spread out the time students can earn their award.

Time Policies

Class Conflicts

The student's hours must not conflict with the student's class schedule. Students cannot work when they have classes scheduled. When a class is canceled, a student may not work during the time the class would have taken place.

Timesheet and Payment Policies

All Federal Work Study supervisors are required to submit their student's hours on the Work Study timesheet located under Financial Aid on the MYCCC. Timesheets are due once a month prior to a week before the pay period. Supervisors must approve the timesheets before submittal. Failure to comply with the timesheet deadlines may delay the student's pay. FWS students are paid on the 15th of each month. Students can get access to their funds faster by enrolling in the Direct Deposit program. Once enrolled, funds are directly deposited to the student's chosen bank account. Students may enroll for Direct Deposit by completing a form found on our website under the Financial Aid tab.

Changes and Termination

Changes to a student's position such as supervisor change or transfer to another department must be communicated to the FWS Department. If a student is unreliable or does not perform their assigned duties responsibly, it may be necessary to terminate the student's employment. A student should be treated fairly and courteously, as would any other employee. When a student is terminated, the Federal Work Study Department must be informed as soon as possible.

CALENDAR

July

- Reconciliation of Title IV Federal Programs
- Summer registration II

August

- Faculty/staff professional development
- Fall registration
- Reconciliation of Title IV Federal Programs
- Submit fall enrollment verification roster to IHL
- Process federal college work-study assignments

September

- Process federal college work-study assignments
- Reconciliation of Title IV Federal Programs
- Release Title IV and Institutional Aid to the Business Office
- Submit scholarship data for all sports to the Business Office
- Submit FISAP data to Department of Education
- Submit IPEDS data to Institutional Research
- Submit student employment time sheets

October

- Release Title IV and Institutional Aid to the Business Office
- Transmit FISAP to the Department of Education
- Reconciliation of Title IV Federal Programs
- Submit student employment time sheets
- Process federal college work-study assignments
- Faculty/staff evaluations
- Early spring registration
- FAFSA Day workshops

November

- Reconciliation of Title IV Federal Programs
- Release Institutional Aid to the Business Office
- Submit student employment time sheets
- Process federal work-study assignments

December

- Reconciliation of Title IV Federal Programs
 - Submit FISAP edits to the Department of Education
 - Submit IPEDS data to Institutional Research
 - Submit Title IV audit to the Department of Education
 - Submit student employment time sheets
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CALENDAR

January

- Spring registration
- Reconciliation of Title IV Federal Programs
- Process federal college work-study assignments
- Submit student employment time sheets
- Submit Fall grades to IHL

February

- Submit scholarship data for all sports to the Business Office
- Submit student employment time sheets
- Reconciliation of Title IV Federal Programs
- Process federal college work-study assignments

March

- Release Title IV aid to the Business Office
- Reconciliation of Title IV Federal Programs
- Submit IPEDS data to Institutional Research
- Process federal college work-study assignments
- FAFSA Day workshops
- Submit student employment time sheets
- Priority deadline to submit FAFSA

April

- Reconciliation of Title IV Programs
- Process federal college work-study assignments
- Submit student employment time sheets

May

- Reconciliation of Title IV Programs
- Submit student employment time sheets
- Summer registration I

June

- Reconciliation of Title IV Programs
 - Submit Spring Grades to IHL
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