

Anoka-Ramsey Community College

Financial Aid Policies and Procedures

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1.0 Introduction

1.1 PURPOSE AND OVERVIEW OF MANUAL

This document articulates the policies and procedures that govern the administration of financial aid at Anoka Ramsey Community College (ARCC). The Financial Aid Office is committed to providing students with accurate information on available financial assistance to meet the cost of education at ARCC, assisting students in applying for and receiving financial aid in a timely manner, and maintaining regulatory compliance with funding agencies to ensure institutional eligibility.

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

This manual has been developed to reflect Anoka Ramsey Community College's current practices in the delivery of financial aid. It is intended to be used as a reference for existing staff. In addition, appropriate portions of the manual may be made available to students, other ARCC personnel, or state and federal agency representatives who request to review it.

1.2 FINANCIAL AID REFERENCE DOCUMENTS

This manual reflects Anoka Ramsey Community College's institutional adaptation to the regulations and guidelines governing the student aid programs. For the most part, those regulations and guidelines are not included or referenced here but are available for review in the Financial Aid Office. The publications and documents used routinely by the Financial Aid Office in establishing institutional policies and procedures include, but are not limited to:

- *The Congressional Federal Register*, Congress
- *The Audit Guide* or appropriate OMB Circulars
- *The Federal Student Aid Handbook*, U.S. Department of Education
- Dear Colleague and Action Notifications and "Q & A's" distributed by the U.S. Department of Education
- *The Federal Student Assistance Audit Guide*
- *The Verification Guide*
- *Blue Book*; U.S. Department of Education
- Compilations of Federal Regulations
- Policy Bulletins
- Electronic Announcements
- Websites, including, but not limited to ifap.ed.gov

Other resource materials provided by:

- Minnesota Office of Higher Education (Financial Aid Program Manuals)
- SELF (Student Educational Loan Fund) Manual
- Minnesota Office of Higher Education News notifications

Emails, News notifications and Materials developed by:

- NASFAA - National Association of Financial Aid Administrators
- MAFAA - Minnesota Association of Financial Aid Administrators

2.0 Philosophy of Financial Aid at Anoka Ramsey Community College

Anoka Ramsey Community College is an institution of higher education whose mission is to provide innovative career and technical education to help our students and communities live and learn well. Anoka Ramsey Community College's mission is to be a vital student-and community-focused institution, providing the finest career and technical education in Minnesota.

The Financial Aid Office adheres to the mission, vision and values adopted by Anoka Ramsey Community College.

The Financial Aid Office operates under the National Association of Student Financial Aid Administrators' (NASFAA) Standards. The primary goal of the financial aid professional is to help students achieve their educational potential by providing appropriate financial resources. To this end, this Statement provides the financial aid professional with a set of principles that serve as a common foundation for accepted standards of conduct.

The Financial Aid Professional shall:

1. Be committed to removing financial barriers for those who wish to pursue postsecondary learning.
2. Make every effort to assist students with financial need.
3. Be aware of the issues affecting students and advocate their interests at the institutional, state, and federal levels.
4. Support efforts to encourage students, as early as the elementary grades, to aspire to and plan for education beyond high school.
5. Educate students and families through quality consumer information.
6. Respect the dignity and protect the privacy of students, and ensure the confidentiality of student records and personal circumstances.
7. Ensure equity by applying all need analysis formulas consistently across the institution's full population of student financial aid applicants.
8. Provide services that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
9. Recognize the need for professional development and continuing education opportunities.
10. Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
11. Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.
12. Maintain the highest level of professionalism, reflecting a commitment to the goals of the National Association of Student Financial Aid Administrators.

Policy Development

The Financial Aid Director is responsible for developing and implementing policies regarding the delivery of student financial aid at Anoka Ramsey Community College. These policies are developed with respect to all federal and state rules and regulations.

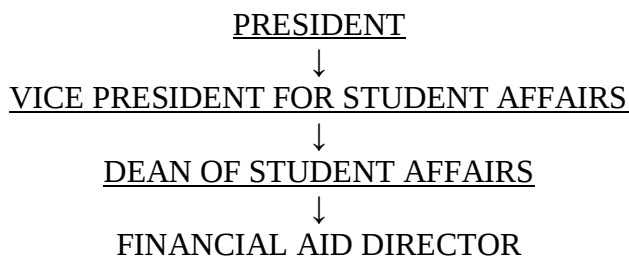
Operating Policies

1. Financial aid is awarded to eligible students who have completed the financial aid application process and who are seeking a valid degree, diploma or certificate at Anoka Ramsey Community College. Applicants are awarded on the basis of financial need using data from the Free Application for Federal Student Aid (FAFSA), which must be completed annually.
2. Students must be accepted into a program of study (major) that leads to a degree, diploma, or certificate. Students who have not declared a major or have not been accepted into a program of study are not eligible for financial aid. In addition, ineligible majors or courses include, but are not limited to, customized training courses and any programs that are less than 16 credits.
3. Applications are evaluated on a first-come, first-served basis beginning in spring of the calendar year prior to the fall semester start and on a rolling basis thereafter. Summer session is considered a trailer or the third semester of the academic year. Financial aid is awarded after the student registers for summer courses.
4. Anoka Ramsey Community College reserves the right to change awards based on availability of funds, changes in enrollment, academic progress, and/or changes in student eligibility.
5. Students have the right to appeal decisions of the Financial Aid Office by submitting a petition to the Dean of Student Affairs.

3.0 Organization and Administration

3.1 INSTITUTIONAL STRUCTURE

The Financial Aid Office line of reporting at Anoka Ramsey Community College is as follows:



Organizational charts are available upon request from Human Resources

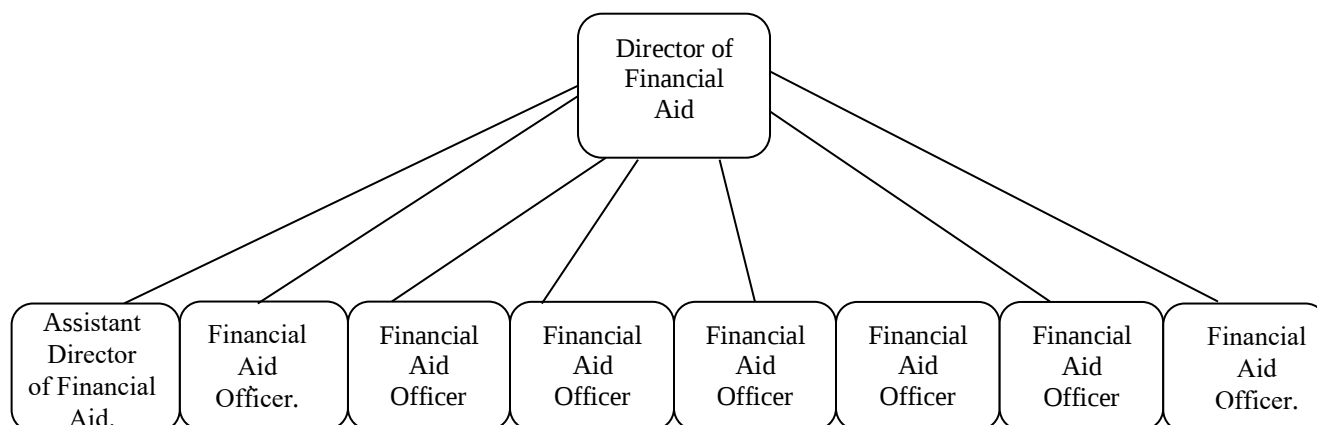
3.2 DIVISION OF RESPONSIBILITIES

There are clear and separate divisions of responsibility between the duties performed by the Anoka Ramsey Community College Financial Aid Office and Business Office. The following chart outlines the major responsibilities related to financial aid:

<u>Financial Aid Office</u>	<u>Business Office</u>
Determine and monitor student eligibility for financial aid.	Disburse financial aid funds to student accounts, including writing checks for overage amounts and disbursing to students.
Collect supporting documentation for determining aid eligibility.	Disburse checks received from lenders and third parties to students.
Notify student of aid eligibility.	Draw federal financial aid funds (G5).
Compile and complete all federal, state, MinnState, and institutional reports related to financial aid.	Reconcile accounts, including grants, loans, and work-study accounts.
Track Satisfactory Academic Progress as it relates to financial aid.	Notify the Financial Aid Office when tuition and fees are waived for students.
Adjust financial aid awards after notification of tuition and/or fee waivers.	Collect R2T4 balances due to the College.
Calculate Return of Title IV Funds (R2T4).	

The Records and Registration Office is responsible for obtaining grades from instructors, running Satisfactory Progress Reports after grades are posted, reporting enrollment data, maintaining student academic transcripts, recording graduation dates, and notifying the Financial Aid Office of changes in enrollment status that impact financial aid awards.

3.3 FINANCIAL AID OFFICE STRUCTURE AND JOB RESPONSIBILITIES



Job Descriptions

Each member of the Financial Aid Office at Anoka Ramsey Community College has expertise in given areas of financial aid as well as a general knowledge of all or most other areas. The following job descriptions summarize the major job functions and areas of accountability. Complete position descriptions are available from Anoka Ramsey Community College's Human Resources Office.

Director of Financial Aid

- Direct the day to day operations of the Financial Aid Office
- Allocate financial aid resources and authorize disbursements
- Develop and implement policies and procedures
- Oversee application processing, need analysis, verification, and packaging
- Monitor satisfactory academic progress and notify students
- Perform federal and state reporting and prepare monthly reports
- Coordinate staff selection and training
- Supervise staff and evaluate staff annually
- Develop forms and student consumer information
- Interpret and implement regulatory changes
- Respond to audits and program reviews
- Counsel students and parents about financial aid opportunities
- Ensure compliance with federal and state regulations
- Update other areas of the college with changes in financial aid policies and procedures
- Represent the college at state and regional financial aid meetings

Financial Aid Officers

- Advise students on completing the FAFSA
- Counsel students and parents about financial aid opportunities

- Track and enter incoming financial aid documents
- Perform need analysis and verification of files
- Process applications and certify loans
- Process and respond to incoming phone calls and emails
- Update the computer system for changes as needed
- Collect paperwork needed for the work study programs
- Update work study job postings
- Track work study expenditures to ensure compliance with federal earmarking requirements
- Determine eligibility for programs not awarded through the ISRS computer system (Ex. ACG, Achieve, MN GI Bill, MN Child Care Grant, etc.)

Financial Aid Office staff is encouraged to remain current with all federal and state requirements as needed for their jobs and to promote personal and professional development. To achieve this, staff is encouraged to attend training and conferences hosted by the following: NASFAA, MAFAA, MOHE, MinnState, U.S. Department of Education, etc. Staff also encouraged to be involved in professional financial aid organizations and serve on committees and task forces.

The Financial Aid Office follows all State of Minnesota Department of Employee Relations (DOER), MinnState, and ARCC policies on employment, evaluations, and dismissals.

3.4 LOCATION, OFFICE HOURS AND AVAILABILITY OF FINANCIAL AID SERVICES

Location, Telephone and Fax Numbers, Email, and Website:

The Financial Aid Office is located on the west end of the building on the Coon Rapids campus the center of the main building on the Cambridge campus.

The telephone number is 763-433-1500, the fax number is 763-433-1501, and the email address is financialaid@anokaramsey.edu.

Financial Aid Information can be found on the ARCC website at www.anokaramsey.edu. This information is updated annually at a minimum.

Office Hours:

Normal office hours are Monday through Friday, 8:00 am to 4:30 pm and are subject to change.

Anoka Ramsey Community College is closed on the dates listed in the college calendar published on the ARCC website located at www.anokaramsey.edu.

Appointments with Staff:

Students may contact the office by phone, email, fax or by stopping by the office. Appointments are not necessary; however, students may want to schedule an appointment with any of the staff if they feel they will need an extended period of time. Appointments may be made by contacting the Financial Aid Office by phone, email, fax or in person.

Accommodations for People with Disabilities:

People with disabilities may contact the Director of Student Support Services to obtain accommodations. The director's phone number is (763) 433-1903 and email is linnea.janas@anokaramsey.edu.

Treatment of Correspondence/Forms:

Incoming and outgoing correspondence is routed through either of the Financial Aid Officers. If information is requested by a student, a response will generally be given within one week, either in writing or by phone. Voicemail and email are picked up daily and answered as time permits.

3.5 RECORDS RETENTION

A computerized financial aid file is started for each student in the Financial Aid Office upon receipt of the electronic Institutional Student Information Report (ISIR). An electronic file is started upon receipt of requested verification materials, when applicable.

Anoka Ramsey Community College maintains files for students who apply for financial aid in the current or preceding three academic years. Files are maintained in Perceptive Content cataloged by student ID and in some cases in file cabinets in the Financial Aid Office.

Inactive files are defined as files for students who have had no file activity or who have graduated in the preceding three years. Files are stored for a minimum of three years past the audit of the year the files were no longer active or a minimum of three years beyond completion of the FISAP. Files are destroyed by shredding after it is determined they are no longer needed.

3.6 RECORDS MANAGEMENT AND CONFIDENTIALITY

Confidentiality Policy: Correspondence between the Financial Aid Office staff and the student are kept confidential according to the Family Educational Rights and Privacy Act (FERPA) of 1974 as amended. Students have the right to review their financial aid file and materials by completing a request through the Dean of Students. Students must provide written permission before the Financial Aid Office will release information to parents or other family members.

Release of Information to Student (in-person): Information can be released to the student at the window if the student provides identifying information, such as a social security number, student identification number, or picture identification. Generally, the information given out is in response to specific questions. Financial Aid Office notes, either online or in the file, will be not released to the student or made available for the student to view. If a student requests printed documents from their school file, the Dean of Students must approve the request.

Release of Information to Parent or Someone Other than the Student (in-person): Information cannot normally be released unless it is procedural or general in nature, such as when and how financial aid will be disbursed. A student may authorize another party to have access to this information when on-campus. Information requests from law enforcement, FBI, or other agencies must have a written release from the student and be authorized by the Dean of Students.

Written Communication: Correspondence requiring a written response from the Financial Aid Office, such as requests from Rehabilitation Services or housing agencies, must be accompanied by a written release from the student.

Telephone Calls and Email Requests: Only general information will be released over the telephone and via email. More specific information can be obtained by the student in person or by logging into the online Student eServices account.

Requests by Anoka Ramsey Community College Staff: Information about a student's financial aid application and records are released only to authorized Anoka Ramsey Community College personnel and state and federal agencies as necessary to administer student awards and manage the programs. Anoka Ramsey Community College employees, such as counselors, Records Office staff, Business Office staff, etc., who have a legitimate right to know information regarding the student financial aid file may have access to that data. Specific awards should not normally be discussed with other staff members unless there is an established need to have this information for a student service issue.

Student Workers: Student workers are instructed to observe the confidentiality requirements and are asked to sign a confidentiality statement upon accepting a position with the Financial Aid Office. Student workers have only view access to financial aid data that is limited to what is needed to perform their job duties.

3.7 DISTRIBUTION OF FORMS TO STUDENTS

Anoka Ramsey Community College uses the Free Application for Federal Student Aid (FAFSA) as the source of student and parent financial information. This information is typically provided by the student electronically through the FAFSA website. Anoka Ramsey Community College receives this information in electronic format from the U.S. Department of Education and uses it to determine eligibility for the federal and state financial aid programs.

Information about the FAFSA and the application process is provided on the Anoka Ramsey Community College website and by the Admissions and Financial Aid Offices. Financial Aid information is also at high school counseling offices, Workforce Centers, etc.

Anoka Ramsey Community College does not have an application deadline other than those deadlines established by the U.S. Department of Education and by the Minnesota Office of Higher Education. Continuing students are encouraged to apply by April 30 of the year prior to the start of the new financial aid year to allow processing time before the semester begins. New students are encouraged to apply early.

The Financial Aid Office e-mails students who are missing information or who were selected for verification. The electronic copy of their status letter is also available through the student's online eServices account.

4.0 Calendar of Deadlines and Relevant Dates

The academic calendar for the current year is located at www.anokaramsey.edu. Once the calendar is finalized for the year, staff from the Business Office, Records and Registration Office, and Financial Aid Office will meet to determine other related dates. These dates include the dates for book charging, financial aid disbursement, 60% of the term date for those who withdraw from classes, child care grant application deadlines, and if necessary, the 30 day delay and midpoint date for loan disbursements.

5.0 Participation in Financial Aid Programs

5.1 INSTITUTIONAL ELIGIBILITY REQUIREMENTS

To be eligible to participate in the Federal Title IV financial aid programs, the college must have a valid Program Participation Agreement (PPA). The current Program Participation Agreement is located in the Director of Financial Aid's Office. The agreement is updated whenever the college receives approval from the Minnesota State Colleges and University System (MinnState) Board of Trustees to offer or change certificate or diploma programs. At a minimum, the Program Participation Agreement is reviewed and updated, if required, once per year.

The Office of the President at Anoka Ramsey Community College is responsible for monitoring institutional eligibility and ensuring that the college meets the terms and conditions set forth in the Program Participation Agreement.

To maintain eligibility in the Title IV programs, the college is required to complete the Fiscal Operations Report and Application to Participate (FISAP) report annually. This report shows the usage of funds for the previous award year and is used to apply for funds for the next award year. The Director of Financial Aid is responsible for compiling and submitting this report electronically each year by September 30. The Assistant to the President is responsible for obtaining the ARCC College President's signature and mailing the signature pages to the US Department of Education by the September 30 deadline.

Anoka Ramsey Community College is accredited by the North Central Association of Colleges and Schools. A copy of the accreditation report may be obtained from the Office of the President.

Anoka Ramsey Community College's OPE ID or school code is 002332.

5.2 PROGRAM ELIGIBILITY

To receive federal financial aid, a student must be accepted into an eligible program. Programs eligible for financial aid include the Associate of Applied Sciences Degree (AAS) and those certificate programs approved by the United States Department of Education and included in the Program Participation Agreement. Students who have not declared a major or who have not been accepted into a financial aid-eligible program are not eligible to receive financial aid.

Anoka Ramsey Community College's Admissions Office accepts students into financial aid-eligible and non-eligible programs. The computerized system (Integrated Student Record System – ISRS) has flags set for each program showing if the program is eligible for financial aid. When a program is originally approved by the MinnState Board of Trustees, the Assistant to the Academic Dean enters the program into ISRS and sets the financial aid eligibility flag to "No" for all certificate and diploma programs. The

Participation in Financial Aid Programs

Director of Financial Aid submits the new program to the US Department of Education for approval. Once the Director receives notification from the US Department of Education that the program is eligible for financial aid, the Director changes the financial aid eligibility flag for the program to “Yes.”

Noncredit, continuing education, and customized training classes are not eligible for financial aid. In addition, programs under 16 credits (i.e. Nursing Assistant/Home Health Aid) and those programs not approved by the US Department of Education are not eligible for financial aid.

Some programs at Anoka Ramsey Community College are also accredited by accrediting agencies. Please see the Anoka Ramsey Community College website at www.anokaramsey.edu for more information.

5.3 ADMINISTRATIVE CAPABILITY

To maintain its participation in Title IV programs, the college must demonstrate that it has the capability to administer student financial assistance programs in accordance with all applicable statutory and regulatory provisions. This capability includes, but is not limited to, the following:

- Designate a capable individual to be responsible for administering and coordinating the financial aid programs.
- Use an adequate number of qualified employees to administer the Title IV programs.
- Stress the importance of communicating to the individual designated to administer the Title IV program, all information received by any college office that impacts a student’s financial aid eligibility. This includes communications from faculty, Admissions, Records and Registration, Business Office, etc.
- Maintain adequate checks and balances in the system of internal controls. This includes maintaining an adequate separation of duties between authorizing payment and delivering funds. (Note: See section 3.2 for division of responsibilities.)
- Meet certain financial standards to maintain eligibility for Title IV programs. See the Business Office Policies and Procedures manual for specific information.
- Participate in the electronic processes required by the US Department of Education.
- Comply with required records management and retention policies.
- Comply with reporting guidelines and timelines, including accurately and timely completing the Fiscal Operations Report and Application to Participate (FISAP) each year. This responsibility lies with the Director of Financial Aid. In addition, the college must comply with accurate and timely reporting of student information to the National Student Loan Data System (NSLDS) (Financial Aid Office responsibility) and National Student Clearinghouse (Records and Registration Office responsibility). The college (Financial Aid Office

responsibility) also has reporting requirements to Common Origination and Disbursement (COD) for Federal Pell Grants.

- Maintain cohort default rates within the thresholds identified by the US Department of Education. The latest Cohort Default Rates are maintained in files in the Financial Aid Office.
- Develop and apply an adequate system to identify and resolve discrepancies in the information it receives from different sources with respect to a student's application for Title IV aid. (See policy on conflicting and inaccurate information.)
- Refer for investigation to the Office of Inspector General (OIG) any credible information indicating that a Title IV aid applicant, school employee, or third party servicer may have engaged in fraud or other criminal misconduct in connection with the aid application.
- Show no evidence of significant problems that affect the college's ability to administer a Title IV program, as identified in program reviews, audits, internal audits, and/or findings made in any criminal, civil or administrative proceeding. Program review and audit reports are available in the Financial Aid Office.
- Not be debarred, suspended, or engaging in any activity that is a cause for debarment or suspension, and not having any principal or affiliate that is debarred, suspended, or engaging in any activity that is a cause for debarment or suspension.
- Reconcile funds frequently and investigate differences timely. The Business Office is primarily responsible for the reconciliation; however, the Financial Aid Office may assist with investigating differences and correcting errors.
- Ensure that eligible students receive program funds in accordance with the provisions of the law, the Program Participation Agreement, and other criteria the Department of Education establishes.
- Disseminate accurate information about Title IV aid programs, comprehensive educational costs, application procedures, eligibility requirements, and satisfactory progress standards.
- Ensure that the Federal share of Federal awards does not exceed specified percentages.

5.4 GENERAL STUDENT ELIGIBILITY FOR FINANCIAL AID

- Be enrolled as a regular student in an eligible program.
- Not be enrolled simultaneously in an elementary or secondary school.
- Be a citizen or eligible non-citizen of the United States.
- Meet one of the following academic criteria: Have a high school diploma or GED; obtained passing scores on an approved ability-to-benefit test; be enrolled in an eligible institution that participate in a state process approved by the Security of the US Department of Education; or be home schooled and obtain a secondary school completion credential for home schooling provided by the student's home state or have completed a secondary school education in a home school setting that qualifies as an exemption from compulsory attendance requirements under state law.

Participation in Financial Aid Programs

- Have a valid Social Security Number with the Social Security Administration, if required.
- Be registered with Selective Service, if required.
- Not be in default on a Title IV loan or, if in default, have made satisfactory repayment arrangements.
- 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 Title IV grant or Federal Perkins Loan or, if liable, have made satisfactory repayment arrangements.
- Be making satisfactory academic progress as defined by the college.
- Has not been convicted of an offense involving the possession or sale of illegal drugs.

6.0 Consumer Information

6.1 STUDENT'S RIGHT TO KNOW

All student consumer information for Anoka Ramsey Community College including, but not limited to, Campus Security Reports, Drug and Alcohol Abuse Prevention Information, Harassment and Discrimination Policies, Graduation Statistics, etc. can be found online at www.anokaramsey.edu.

6.2 FINANCIAL AID SOURCES

Grants and Scholarships

Grants and Scholarships are financial aid that does not have to be repaid. Generally, grants are for undergraduate students and the grant amount is based on need, school cost, and enrollment status.

Types of federal and state grants:

- Federal Pell Grant (Pell) – These grants are awarded to undergraduate students working toward a first baccalaureate degree whose expected family contribution (EFC) qualifies them for the Federal Pell Grant. The Federal Pell Grant varies based upon the number of credits for which a student registers. Full-time status is 12 credits. If a student is enrolled for less than 12 credits, the Federal Pell award will be prorated. Federal Pell Grants are also available to those students enrolled for 5 or less credits.
- Federal Supplemental Opportunity Grant (FSEOG) (pending funding) - These are federal grants awarded to undergraduate Federal Pell Grant recipients who demonstrate exceptional need as determined by federal regulations. Students with an EFC of 0 who are eligible for Pell Grant are awarded first. A portion of funding for students attending part-time or more in summer semester is reserved. Awards range from \$500 - \$1000 per academic year depending upon the availability of funds.
- Minnesota State Grant (MNSG) – Students must be registered for three or more credits each term in a program leading to a diploma, certificate, or degree in order to be eligible to receive these funds. These grants are awarded to Minnesota residents who are undergraduates, do not have a degree, and have not attended post secondary institutions more than the equivalent of 15 full-time semesters. Students must be enrolled for 15 credits to be considered full-time for Minnesota State Grant awards. If the student is enrolled for less than 15 credits, the grant award will be adjusted. Students who are delinquent in paying child support are ineligible for payments.

- Minnesota Post-Secondary Child Care Grant (pending funding) – This program provides financial assistance to help pay for child care while a student is pursuing a postsecondary education. Eligible students have children ages 12 and under, are not receiving assistance under the Minnesota Family Investment Program (MFIP), demonstrate financial need for grants, and meet all other eligibility criteria.
- Minnesota GI Bill – This program provides postsecondary financial assistance to eligible Minnesota veterans and service members who have served after September 11, 2001, and to the children and spouses of deceased or severely disabled eligible Minnesota veterans and service members who have served after September 1, 2001.

Types of scholarships:

- Anoka Ramsey Community College Foundation Scholarships – Applications are available twice a year on the Anoka Ramsey Community College website under the Foundation. Scholarships that are awarded without regard to need are considered part of the student's resources before campus-based financial aid is packaged. Receipt of scholarships after campus-based financial aid has been packaged may reduce the student's eligibility for the campus-based funds.
- Other sources of scholarships - Donors from civic groups, churches, and businesses offer many scholarships to students. Lists are available through your high school guidance office. Lists are also available in the reference section of public libraries and by accessing www.fastweb.com on the Internet. Scholarships that are awarded without regard to need are considered part of the student's resources before campus-based financial aid is packaged. Receipt of scholarships after campus-based financial aid has been packaged may reduce the student's eligibility for the campus-based funds.

Student Loans

Loans are financial aid that must be repaid by the student. The interest rates and repayment terms are generally more favorable than those available at a lending institution. Some loans are based on need whereas other types of loans can be used to replace the family contribution.

Types of loans:

- Federal Subsidized and Unsubsidized Direct Loans
- Federal Parent Loan for Undergraduate Students (PLUS)
- Minnesota Student Educational Loan Fund (SELF)
- Private/Alternative Loans – Anoka Ramsey Community College does not package alternative loans. Please check with a lender for additional information after exhausting all other financial aid options.

Student Employment

These programs give the student the ability to work on-campus (and off-campus at certain College-approved jobs) and earn an hourly rate of pay.

Types of Student Employment:

- Federal Workstudy (pending funding)
- State Workstudy (pending funding)

There are responsibilities and deadlines related to applying for and receiving financial aid. It is the student's responsibility to become acquainted with and follow the processes and procedures. It is also the student's responsibility to meet all deadlines.

6.3 ENROLLMENT STATUSES FOR FINANCIAL AID

<u>Enrollment Status</u>	<u>Credits Per Term</u>
Full-time	
MN State Grant	15 or more
All other programs	12 or more
Three-quarter-time	9 – 11
Half-time	6 – 8
Less-Than-Half-Time	5 or less

6.4 GOOD ADVICE

Students are advised to keep photocopies of all financial aid documents and correspondence that they submitted. Students should promptly and thoroughly read all correspondence sent to them and respond immediately. Students are advised to keep their mailing address, telephone number, and email address current at all times, since correspondence about financial aid will be sent to the last known information on file. Students are able to change their address, telephone number and email address online through their eServices account or through the Records and Registration Office.

7.0 Financial Aid Application Information

7.1 WHEN TO APPLY

Students must apply for financial aid annually.

While the Financial Aid Office processes applications for assistance on an on-going basis, it is recommended that students apply as soon after October 1 as possible for enrollment starting with the following fall academic term. Students and parents should already have the requested years taxes filed due to the change to prior prior year. It is possible to use estimated tax information, but it may delay the processing of the file. Students may be asked to submit a copy of federal tax returns for the student and parents (for dependent students) to the Financial Aid Office for verification of application if selected by the Central Processor. Students and parents should not submit federal tax returns to the Financial Aid Office unless specifically asked to do so.

7.2 APPLICATION PROCESS FOR GRANTS, LOANS, AND WORKSTUDY:

1. A student must complete the Free Application for Federal Student Aid (FAFSA) each year. Students may complete the FAFSA using one of two methods:
 - A. Complete the FAFSA on the Web at www.fafsa.ed.gov following the online instructions. Enter Anoka Ramsey Community College's Title IV Code (002332) to have the application sent to the College. After entering all information, the student and parent (for dependent students) will be prompted to sign the application. Sign the application using the FSA ID (available at fsaid.ed.gov) OR print the signature page and then sign and mail or submit to the financial aid office. Completing the application online and signing the application electronically results in the fastest processing.
 - B. Fill out the paper FAFSA application using the instruction booklet and black ink. Enter Anoka Ramsey Community College's Title IV Code (002332) to have the information sent to the College. This will allow the results of your Student Aid Report (SAR) to be electronically transmitted to Anoka Ramsey Community College.
2. To be eligible for financial aid, students must apply and be accepted into an eligible program of study at Anoka Ramsey Community College. Questions about the admission process should be directed to the Admissions Office at admissions@anokaramsey.edu or (763) 433-1300.

7.3 SPECIAL CIRCUMSTANCES

If a student or parents' (for dependent students) financial situation changes after the completion of the FAFSA, the Financial Aid Office may be able to help. After filing federal taxes for the applicable year, request a "Special Circumstances" form from the

Financial Aid Office at financialaid@anokaramsey.edu or (763) 433-1500. Include an explanation of the changed situation as well as a copy of the current federal income tax forms. Submit these documents to the Financial Aid Office for consideration. It is our policy to select all students applying for a consideration of special circumstances for verification. You will be notified after a decision has been made.

7.4 WHAT TO EXPECT AFTER APPLYING

Students can expect to receive an e-mail notification from the Financial Aid Office about two weeks after having submitted the FAFSA electronically. These notifications are also available online through the student's eServices account under the Financial Aid section. Students will receive one of these types of communications from the Financial Aid Office:

1. A request for additional information (status letter). Students are urged to respond as quickly and accurately as possible. Failure to do so will delay the award notice.
2. An award notification outlining the financial aid for which the student is eligible. The award notification will also contain additional information on how to access loans and apply for work-study jobs. Note that eligibility is based on enrollment levels, and the award notification displays multiple scenarios. **Students are asked to keep this important document for future reference.**

If the financial aid package changes at any time during the award year, the College will send a revised Award Notification. In addition, the Financial Aid Office will review the financial aid package if a student receives additional scholarships or assistance from any source. Students are required to report to the Financial Aid Office any additional financial aid from other sources.

8.0 Student Cost of Attendance Budgets

8.1 COST OF ATTENDANCE

The Financial Aid Office sets student budgets or cost of attendance budgets for the estimated cost of attending Anoka Ramsey Community College for one academic year (minimum of 30 weeks). The cost of attendance budget includes tuition, fees, books and supplies, room and board, transportation, and personal costs. The tuition and fees are based on the current published Minnesota resident tuition rate, 15 credits per term, and are subject to change. Books and supplies are derived from research provided by bookstore staff and conversations with other MinnState colleges. The books and supplies allowance is an estimate of a per course cost to the student. Living, transportation, and personal expenses are based on the nine month living/maintenance costs for the Minneapolis/St. Paul area researched and published annually by the College Board. Financial Aid Office staff also considers local rental rates and United States Department of Agriculture average food costs when determining the cost of attendance budgets.

For students enrolled less than half-time, only costs for tuition and fees and allowances for books and supplies, transportation (not miscellaneous expenses), and dependent care expenses may be included as part of the cost of attendance.

8.2 BUDGET ADJUSTMENTS

Budget adjustments may be made by student request to the Financial Aid Office. With adequate documentation, the Financial Aid Office may adjust the cost of attendance budget for child care expenses, loan fees, medical expenses, and tuition/fees/equipment costs for programs with costs greater than the standard amounts in the cost of attendance budgets. In most cases, the increase in the cost of attendance budget will be the incremental difference between the actual amount and the standard amount included in the cost of attendance budget or the amount already considered in the Federal Methodology Formula.

9.0 Systems Operations

9.1 INTEGRATED STATEWIDE RECORDS SYSTEM (ISRS)

The Financial Aid Office uses the Integrated Statewide Records System (ISRS) to process and disburse financial aid. This system was developed by the Minnesota State Colleges and Universities System (MinnState). Maintenance of the ISRS system and updating of processing procedures are the responsibility of MinnState. Documentation about the system is found at <http://www.minnstate.edu/system/its/index.html>.

9.2 EdEXPRESS/EdCONNECT

Anoka Ramsey Community College transfers data to and from the US Department of Education with EdConnect software developed and maintained by the US Department of Education. All system upgrades are installed by the Financial Aid Office as needed. The Financial Aid Office uses EdConnect to transmit transfer monitoring information as required by the US Department of Education and maintained within ISRS.

EdExpress software is used to import ISIR data into ISRS. The ISIR summarizes information submitted on a student's Free Application for Federal Student Aid (FAFSA). The development and maintenance of EdExpress is provided by the US Department of Education. Upgrades are installed by the Financial Aid Office as needed.

9.3 DEPARTMENT OF EDUCATION LOANS & PRIVATE LOAN WEBSITES

The Financial Aid Office participates in William D. Ford Direct Loan program (provides student loans directly from disbursements made from the Department of Education). If a student accepts a loan available to them on their award notification, the Financial Aid Office uses COD and/or EdExpress to make loan disbursement/origination changes.

ScholarNet, the Great Lakes internet site, can be found at www.mygreatlakes.com. These sites are used to verify private loans processed, loan periods, loan types certified, amounts, and disbursement dates for students.

All updates for the Great Lakes website is provided by the private loan lender.

10.0 File Review/Verification

10.1 FILES SELECTED FOR VERIFICATION

As per 34 CFR Part 668.54, Anoka Ramsey Community College verifies all student files selected by the Central Processing System. In addition, the Financial Aid Office has been given the authority by the US Department of Education to select students for verification beyond the 30% required. Therefore, student files **may** be selected if the file:

- Has conflicting information that may indicate an error on the part of the student or parent applicant.
- Has data that appears inconsistent and requires additional validation and/or the student/parent submits all or part of the verification documents.
- Has requested the use of professional judgment by the Financial Aid Office.

Database Matches, Rejects, and “C” Codes

Database Matches, Rejects, and “C” codes are explained in the most recent ISIR Guide published by the US Department of Education. Edits within ISRS flag students whose ISIR has failed for one or more of the matches, rejects, or “C” codes. Anoka Ramsey Community College sends a letter to the student explaining the required documentation needed to resolve the issue. No student file will be packaged or paid without this resolution. Examples of items needing resolution include the following:

- Social Security Match
- DHS Match
- Selective Service Match
- Veteran’s Match
- NSLDS Match
- Drug Conviction Question
- Unusual Enrollment

10.2 DATA ELEMENTS VERIFIED

As per 34 CFR Part 668.56, Anoka Ramsey Community College requires an applicant selected for verification to submit acceptable documentation that will verify or update the following information used to determine the applicant’s Expected Family Contribution (EFC):

- V1
For Tax-Filers
 - Adjusted Gross Income (AGI)
 - U.S. Income Tax Paid
 - Untaxed Portions of IRA Distributions
 - Untaxed Portion of Pensions
 - Education Credits
 - IRA Deductions and Payments
 - Tax Exempt Interest Income
- For Non-Tax Filers

- Income Earned from Work
- For both Tax Filers and Non-Tax Filers
 - Household Size
 - Number in College
- V2
 - Reserved for ED use
- V3
 - Reserved for ED use
- V4
 - High School Completion Status
 - Identity/Statement of Educational Purpose
- V5
 - Household Size
 - Number in College
 - Adjusted Gross Income (AGI)
 - U.S. Income Tax Paid
 - Untaxed Portions of IRA Distributions
 - Untaxed Portion of Pensions
 - Education Credits
 - IRA Deductions and Payments
 - Tax Exempt Interest Income
 - High School Completion Status
 - Identity/Statement of Educational Purpose
- V6
 - Reserved for ED use
- The college may also require the following documentation for verification purposes:
 - DD214 to verify veteran/active duty status
 - MN State Grant Questionnaire
 - 1099-R
 - Court documents to verify ward of court, legal guardianship, foster care
 - Documentation of Homelessness
 - Citizenship or Naturalization documentation
- Independent student status if the student is independent due to veteran/active duty status, ward of the court, foster care, legal guardianship, legal dependents (other than children or spouse), or homeless or at risk of homelessness.
- The Financial Aid Office also verifies any other data elements for which conflicting information exists.

10.3 REQUEST FOR DOCUMENTATION

Anoka Ramsey Community College emails notifications to students requesting specific information and documentation needed to satisfy the verification requirements. Each of these notifications are sent to the student's institutional and/or personal email account. Notifications are also available through the student's online e-Services account.

If the student does not return the requested documentation within that 14 days, the Financial Aid Office sends up to two additional requests. If the student does not respond after three e-mailed notices, the Financial Aid Office may mail (postal) a letter as a final means of notification. No additional requests are generated by the Financial Aid Office.

If the student submits the requested documentation within the award year, the Financial Aid Office will continue processing the application. The student will have until the federal processors deadline for submitting corrections to complete the verification process OR 180 days past the last date of enrollment.

If the student is selected for tax verification in a subsequent transaction or if the student is institutionally selected after a disbursement has been made, the student will have 30 calendar days to submit any documentation requested by the institution. If the student does not submit the requested documentation within this timeframe the school will return all title IV funds. The Financial Aid Office and Business Office will work together to notify the student of the amounts returned. If the student submits requested documentation after 30 calendar days, the institution will attempt to reinstate aid if the student remains eligible.

If the documentation provided changes a student's EFC, the student is notified with an updated award notification that can be accessed in the students e-services account.

These steps will be followed for any student that is selected for tax verification by the Department of Education or the institution. If a student is not selected and it is determined that there was an error made to the FAFSA, we will notify the student to correct those errors before we can continue processing an award notification.

10.4 REQUIRED DOCUMENTATION

The College requires the following documentation for verification purposes:

- V1
For Tax-Filers
 - No documentation required if the tax filer used the Internal Revenue Service Data Retrieval Tool, and the information is unchanged (02 IRS Request Flag).
 - Copy of IRS Tax Return Transcript

For Tax-Filers with Special Circumstances

- An individual who filed a joint return, but now is separated, divorced, widowed or married to someone other than the individual on the joint return:
 - Copy of a tax transcript listing the tax filer's information for the applicable tax year.
 - Copy of a W-2 Form for each source of employment income received for the applicable year.
 - Line item clarification (who does this amount belong to) for anything in the Income and Adjustments to Income section on the Tax Return Transcript as well as clarification regarding Education Credits
- An individual granted a tax-filing extension by the IRS:
 - Copy of Form 4868 or a copy of the IRS approval of the extension beyond the six-month period.
 - Copy of a W-2 Form for each source of employment income received for the applicable year.
 - If self-employed, a signed statement certifying their AGI and U.S income taxes paid.
- An individual who has requested an IRS Tax Return Transcript using the IRS paper Form 4506T-EZ or Form 4506T transcript request process may submit the following documentation for review in place of the applicable tax return transcript:
 - A copy signed by the tax filer of the IRS response mailed to the tax filer informing him or her that the IRS could not provide the requested transcript AND the tax form for the applicable year.
- An individual who is the victim of IRS identity theft:
 - Must contact the IRS via telephone at (800) 908-4490. Once the tax filer's identity is authenticated by the IRS, the agency will mail an alternate tax return transcript (Transcript DataBase View – TRDBV) to the individual. The school may use this IRS document to complete the verification process and is not required to obtain additional documentation with respect to the identity theft status.
- An individual who filed an amended return:
 - Copy of a tax transcript, IRS Record of Account Transcript or a Return Transcript for Taxpayer (RTFTP)
 - Signed copy of the IRS Form 1040X that was filed with the IRS for the applicable tax year.

Documentation submitted to the Financial Aid Office must be legible, appropriate, and contain the student's social security number or student identification number. If not legible, requests for additional documentation will be made.

10.5 RESPONSIBILITIES OF THE APPLICANT

Applicants for Title IV aid are required to provide requested information or documentation prior to packaging. Financial Aid will not be packaged or disbursed until a student file selected for

verification has been verified, corrections have been made (if applicable), and an official EFC has been received from the US Department of Education.

All applicants must certify and/or update the household size and number in postsecondary education to reflect accurate data as of the date of verification.

10.6 CORRECTIONS, NOTIFICATION OF VERIFICATION RESULTS

If the applicant's original application was filed incorrectly, the College, after receiving adequate supporting documentation from the applicant, will make electronic corrections through ISRS that are transmitted to the CPS. No student will be packaged or paid until the verification process has been completed and a valid and official EFC has been obtained by the College from the US Department of Education.

Anoka Ramsey Community College notifies applicants of the results of verification by posting an award notification to their e-services account. Depending upon the status of the file at the time of the correction, the award notification may be either an original award notification or a revised award notification. The award notification is also available online through the student's eServices account.

10.7 REFERRAL PROCEDURES

Per 34 CRF Part 668.16 (g),(1) Anoka Ramsey Community College (or the MinnState Office of Internal Auditing on behalf of Anoka Ramsey Community College) will forward to the Secretary of the US Department of Education Any credible information indicating that an applicant for Title IV, HEA program assistance may have engaged in fraud or other criminal misconduct in connection with her or her application. All relevant information will be provided of any applicant who has received funds based on possibly incorrect information after the College has made a reasonable effort to resolve the discrepancy. Examples of items reported include the following:

- False claims of independent student status
- False claims of citizenship
- Use of false identities
- Forgery of signatures or certifications
- False statements of income
- Any credible information indicating that any employee, third party servicer or other agent of the institution may have engaged in fraud, misrepresentation, conversion of breach of fiduciary responsibility, or other illegal conduct involving Title IV, HEA programs.

Inspector General's Hotline is 1-800-S-USED.

11.0 Needs Analysis

11.1 GENERAL POLICY

Anoka Ramsey Community College uses the Expected Family Contribution (EFC) calculated by the Central Processing System (after the student completes the FAFSA) to determine eligibility for all federal and state financial aid.

$$\begin{array}{r} \text{Cost of Attendance} \\ \text{Minus EFC} \\ \hline = \text{Need} \end{array}$$

The EFC is adjusted only through the verification process described in Chapter 10 or by an approved request for professional judgment that is supported by sufficient documentation.

11.2 PROFESSIONAL JUDGMENT

Changing Dependency Status

A student who does not meet the federal criteria for independent status as listed in the FAFSA may have his/her status changed under extreme circumstances. If the student feels that the parent information is not relevant or the parents are unable to be located, the student may apply for a dependency override with proper documentation. Minimum documentation includes:

- A detailed letter explaining the situation, including why the student feels s/he is unable to obtain parental information. The letter should contain any other information that may be relevant such as when the student last lived with the parent and/or received any financial support from the parent.
- A written statement from two individuals who have firsthand knowledge of the situation, such as clergy, school administrator, social worker, or counselor. Notifications from family members may be accepted but only if accompanied by a second letter from a non-family member.

None of the following conditions, either singly or in combination, will qualify a student for a dependency override:

- Parents refuse to contribute to child's education.
- Parents are unwilling to provide information on the financial aid application or for verification purposes.
- Student demonstrates self-sufficiency.

Change in Reported Income

If a student/family has an unexpected change in financial circumstances, the student may request that the Financial Aid Office use professional judgment and use the next year's federal income tax data or current income as the basis for the current year's financial aid award. Note, any current income impact will have to be substantiated for 10 weeks or longer (requiring documentation). For instance, a student may request that the 2017 federal income tax return, rather than the 2016 federal income tax return, be used as the basis for the 2018-2019 award year. Or, the student may request that 2018 income be used for the 2018-2019 aid year,

depending on when the income change occurred. The student MUST be an enrolled student and submit any income change appeal no later than two weeks after the end of any term to ensure we are able to meet disbursement requirements. The student is required to have filed a FAFSA with the original data BEFORE any adjustments will be made.

Students must make this request in writing and support the request with sufficient documentation. At a minimum, the request must include:

- Completed Special Circumstance Appeal
- A detailed letter explaining the circumstances.
- Documentation for specific circumstances as indicated on the Special Circumstances Appeal or as advised by a Financial Aid Officer.

The Financial Aid Office reviews all requests for professional judgment and special circumstances and will ask for additional documentation, if necessary. It is our policy to select students for verification if they are requesting an adjustment to be made due to income changes. Students will be notified of the results of the appeals.

Request for professional judgment or special circumstance forms are available by request in the Financial Aid Office.

12.0 Awarding Financial Aid

12.1 DETERMINING AVAILABLE FUNDS

Campus-based funding levels for Federal Workstudy and SEOG are received according to the following schedule:

- January - Tentative funding notice
- March – Final funding allocation

The College receives funding notices from the Minnesota Office of Higher Education for the Minnesota Postsecondary Child Care Grant Program, Minnesota Workstudy Program, and the Minnesota GI Bill Program.

12.2 PACKAGING FINANCIAL AID

Packaging financial aid is the process of combining the various sources of financial aid for which the student is eligible into one financial aid award and ensuring that the combination of all aid types does not exceed the student's need or cost of attendance. To be considered "complete for packaging," a student's file must have all the required/requested documents, must have had verification performed (if required), and must have all conflicting information resolved.

Anoka Ramsey Community College is committed to providing financial assistance that will ensure basic educational access and retention for all eligible students. Information about all financial aid programs, including loans, is available to students and families on the Anoka Ramsey Community College website (www.anokaramsey.edu).

The college's packaging policy follows both Federal and State guidelines for eligibility requirements and annual and lifetime limits. Within the parameters of federal and state regulations, awarding is determined based on date of application, financial need, and available funding.

Students are expected to contribute toward their cost of education. All known forms of outside financial resources, including tuition waivers, will be considered as part of the student's contribution to ensure that the student's financial aid does not exceed their calculated financial need. These outside sources, including tuition waivers, will be recorded in ISRS as financial resources.

Financial Aid is packaged using the ISRS system. Students are awarded first-come, first-served based on available funds.

Gift aid is packaged in the following order:

1. Federal Pell Grant
2. Minnesota State Grant
3. Federal SEOG

Self-help aid is packaged in the following order and in accordance with the student's preference from the FAFSA:

1. Work Study
2. Federal Direct Loan, subsidized (if applicable)
3. Federal Direct Loan, unsubsidized (if applicable)

The Minnesota Postsecondary Child Care Grant, Minnesota GI Bill, Minnesota Indian Scholarship Program, and the Minnesota Achieve Scholarship require an application in addition to the FAFSA. These programs are manually packaged by either the College or the Minnesota Office of Higher Education. In addition, the Federal Academic Competitiveness Grant (ACG) is manually packaged by the College after receipt of high school transcripts from potentially eligible students.

Additional packaging policies:

1. A student may decline any loans offered. There is no procedure for declining a loan, only for accepting. A student who decides to borrow a loan must complete entrance counseling the first time the student borrows at the College. The student must also complete an online application for loans.
2. A student may decline work-study. Students are asked to contact the Financial Aid Office to decline work-study, since this may impact other types of financial aid. Students who accept work-study must go through a job search and interview process.
3. Students are strongly encouraged to complete a FAFSA even if they do not think they are eligible for grants.
4. Aid is packaged using ISIR data at full-time enrollment. Actual financial aid awards are adjusted based on actual enrollment.

12.3 AWARDING PARAMETERS FOR THE FSEOG PROGRAM

- A. In awarding FSEOG funds, the institution must determine that a student:
 - Meets all general eligibility requirements for any Title IV financial assistance.
 - Meets the specific eligibility requirements for the FSEOG Program, including being an undergraduate student (i.e. a student who has not earned a baccalaureate or first professional degree; is enrolled in an undergraduate course of study or a 4 or 5 academic year program designed to lead to a first degree, etc.)
 - Is enrolled or accepted for enrollment as an undergraduate student.
 - Has financial need.
- B. Student Selection

In determining the priority order in which students will be awarded FSEOG funds, the school must:

 1. First award funds to eligible students with exceptional financial need, that is, those with the lowest expected family contributions (EFC) who will also receive PELL Grants in that year.
 2. After awarding FSEOG to all eligible PELL recipients in order of lowest EFC, next award FSEOG funds to those eligible students with the lowest expected family contributions who will not receive PELL Grants.

3. Make a reasonable proportion of its allocation available to independent or less than full-time students' if its allocation is based in part on the need of less than full-time students.
4. A school needs to have developed written selection procedures to ensure that FSEOG recipients selected on the basis of the lowest EFC and PELL Grant priority requirements over the entire award year.

C. Program Funding

FSEOG funds are allocated directly to colleges according to statutory formulas. The College receives their disbursement in periodic installments, either in advance or as reimbursements.

The federal share for FSEOG may not exceed 75 percent. Schools must contribute a non-federal share of 25 percent.

The non-Federal share must come from the college's own resources, including:

- Institutional grants and scholarships
- Waivers of tuition or fees
- State grants
- Funds from a foundation or other charitable organizations

D. Coordination of Financial Aid

- With other financial aid:
An institution may not award an FSEOG to a student if the FSEOG, when combined with all other resources, exceeds the student's financial need according to the total cost of education minus the EFC determined by an official needs analysis methodology.
- With Student Resources:
For the purposes of eligibility for FSEOG, the following are considered student resources:
 - a. PELL Grant entitlement (whether or not the student applies)
 - b. Direct Loans
 - c. Waiver of tuition and fees
 - d. Grants, including FSEOG and ROTC subsistence allowances
 - e. Scholarships, including athletic scholarships and ROTC
 - f. Fellowship or assistantship
 - g. Insurance programs for the student's education
 - h. Veterans benefits (except that part included as part of the student's EFC)
 - i. Net earnings from need-based employment
 - j. The school may treat a Federal PLUS Loan, unsubsidized Federal Direct Loan, Unsubsidized Loan, state-sponsored loan, or a private loan as a substitute for a student's EFC. However, if the sum of the loan amounts received exceeds the student's EFC, the excess is a resource.

E. Minimum and Maximum FSEOG Awards

Because there are overall funding limits on FSEOG, the amount of a FSEOG awarded to each student for an academic are limited to the following:

- No award for less than \$100 for a full academic year.
- No award more than \$4,000 for a full academic year.

Awards for less than an academic year may be reduced proportionately.

F. Disbursement of FSEOG Funds

If a student withdraws (officially or unofficially) before the first day of classes, the school must return any FSEOG funds that were paid to the student. A student who does not begin class attendance is deemed to have withdrawn. If a student drops or withdraws after receiving his or her FSEOG but before the end of the payment period, the school determines the amount of any refund or repayment according to federal refund and repayment requirements.

A portion of the grant must be paid during each payment period (i.e. semester) if awarding for a full academic year. The amount of each disbursement is determined by dividing the total FSEOG award by the number of payment periods in the award year.

Late Disbursements: The College may make a late FSEOG disbursement to an ineligible student if the student became ineligible solely because the student is no longer enrolled. Before the student dropped out, the school must have received a Student Aid Report (SAR) or Institutional Student Information Record (ISIR) with an official EFC and must have awarded the student the FSEOG. The school may make the late disbursement only if funds are used to pay for educational costs incurred for the period in which the student was enrolled and eligible. The late disbursement must be made no later than 90 days after the student became ineligible because he or she is no longer enrolled.

12.4 AWARDING PARAMETERS FOR WORK STUDY

The Financial Aid Office packages work study on a first-come, first-served basis until funds are depleted. The awarding of work study does not guarantee employment for the student, however. The insert included with the award notification, as well as the Financial Aid pages of the ARCC website, give students specific instructions on how to obtain a work study job, the additional paperwork required, etc. After a student has been hired for a work study job, the Financial Aid Office provides the student with a work study packet, which includes the required employment forms (Form W-4, Employee's Withholding Allowance Certificate; Form I-9, Employment Eligibility Verification; ARCC Student Worker Employment Information and Responsibilities Form; Pay Period End Dates, Timesheet Due Dates, and Pay Dates; ARCC Financial Aid Work-Study Agreement; Direct Deposit Authorization Form).

Students may continue to work during periods of non-enrollment if the student signs a statement of intent to enroll as at least a half-time student the next academic term or provides proof of registration for the next academic term.

Students who are authorized to work during the summer will be paid from their spring semester award for hours worked through June 30. Hours worked beginning July 1 will be paid from a student's fall semester award.

12.5 AWARDING PARAMETERS FOR LOANS

Anoka Ramsey Community College packages Federal Subsidized and Unsubsidized Direct Loans only. These loans are packaged based on the student's financial need, current grade level, annual and lifetime loan limits, loan proration requirements, etc. Students are encouraged to talk with Financial Aid Office staff if the student feels the award package is not sufficient to meet the student's financial needs. Financial Aid Office staff will then discuss the other types of loans potentially available to the student (Federal Parent PLUS loans, SELF loans, private loans, etc.).

The award notification on eServices, as well as the Financial Aid pages of the ARCC website, gives students specific instructions on the next steps to take to accept a loan. First-time borrowers at Anoka Ramsey Community College are required to complete online loan entrance counseling. All borrowers are required to complete a Master Promissory Note (MPN) to document the amount of loans the student wants to borrow.

Anoka Ramsey Community College will mail loan exit counseling materials to students who have borrowed student loans and have graduated or ceased attending Anoka Ramsey Community College.

12.6 AWARDING PARAMETERS FOR MN POST-SECONDARY CHILD CARE GRANT

A. Prioritizing Post-Secondary Child Care Grant Applications

Anoka Ramsey Community College (ARCC) will accept applications for Post-Secondary Child Care Grant awards until the established deadline dates published on the Anoka Ramsey Community College website. ARCC will then award students according to the written priority policy.

ARCC will first award students who received a Post-Secondary Child Care Grant award in the immediately **preceding school year**, have had continuing enrollment at the same school, and submitted applications before the deadline date established for the prioritization of applications. Applications will be date and time stamped to determine priority within this group if there are not enough funds to award to all applicants.

ARCC will give second priority to students who submitted applications by the published due dates and who received Post-Secondary Child Care Grants the **previous semester**. Applications will be date and time stamped to determine priority within this group if there are not enough funds to award to all applicants.

Students not in the first two priority groups will be placed on a waiting list. ARCC will award grants to these applicants based on the availability of funds and the date/time stamp priority within this group.

1. Application Deadlines

Prior to the semester, the Financial Aid Office will publish on the Anoka Ramsey Community College website (www.anokaramsey.edu) the deadline for receipt of applications to be included in the initial prioritization of applications. Applicants who submitted an application after the due dates will be placed on a waiting list.

The Financial Aid Office will also publish on the Anoka Ramsey Community College website the deadline to resubmit an application for continuing a Post-Secondary Child Care Grant.

2. Disbursement of Awards

Anoka Ramsey Community College will disburse Post-Secondary Child Care Grant awards to students with completed applications during the regular financial aid disbursement cycle determined by the Business Office.

3. Student Eligibility

A student is eligible for the Post-Secondary Child Care Grant Program if all the following are met:

1. U.S. Citizen or eligible Non-Citizen
2. Minnesota Resident
3. Met the income guidelines defined by the Office of Higher Education
4. In good academic standing and making satisfactory academic progress
5. Enrolled at least half-time, taking at least six credits per semester
6. Enrolled in an undergraduate program and have not earned a baccalaureate degree
7. Must be an undergraduate student who has been enrolled full-time less than ten semesters or equivalent. Terms during which a student withdrew for active military service after December 31, 2002, shall not count against the limit on post-secondary education. Please provide documentation to the Financial Aid Office if this applies to you.
8. Must not be receiving tuition reciprocity benefits from another state.
9. Must be pursuing a nonsectarian program or course of study that applies to an undergraduate degree, diploma, or certificate
10. Must have a child 12 years of age or younger, or 14 years of age or younger if handicapped, needing child care services on a regular basis
11. Both independent and dependent applicants are eligible to participate in this program provided they meet the program eligibility requirements.
12. The student must not be receiving benefits from the Minnesota Family Investment Program (MFIP)
13. Must not be in default on any educational loan or must provide proof that the loan was paid in full or otherwise satisfied.
14. Must report any changes to data reported on the application within ten days of the change.

4. Amount and Length of Grants

Per Minnesota Statute Section 136A.125, Subd. 4, the amount of the grant is based on the income of the applicant and applicant's spouse, the number in the applicant's family, and the number of eligible children in the applicant's family.

5. Appeal Process

An applicant or recipient of a child care grant adversely affected by a school's action may file a written request for an appeal with the school. The student must follow the normal appeal process established by the school to handle complaints about financial aid program decisions.

If the student is not satisfied with the results of the written appeal they may appeal with the Minnesota Office of Higher Education

12.7 AWARD NOTIFICATIONS

Once the eligibility determination process is completed and financial aid is packaged, the Financial Aid Office College an award notification to the student along with information explaining the financial aid programs, student responsibilities, and next required steps for the student. The award notification is also available through the student's online eServices account.

12.8 PACKAGING AND AWARD NOTIFICATION PROCEDURES

- A. The Financial Aid Office runs a report which enters allocation/budget amounts for the various financial aid programs into ISRS on the Packaging Award Control Maintenance Screen (FA0154UG) during the setup process completed before each award year. Students who are ready to package will be at a tracking status of 570.
- B. Official packaging for Federal Pell Grant, Minnesota State Grant, Work study, and Federal Loans begins after the finalized tuition and fee rates have been set. This is typically in June. Packaging is done in batch via the FA0008CB report. Once this job is complete, the student records are tracked in batch, moving the status from 700 (packaged) to 770 (ready for award notification).
- C. Packaging for the other award programs is completed manually by the Financial Aid Office.
- D. The Financial Aid Office generates award notifications through ISRS by running report FA0125CB. These notifications are mailed to students along with more information on the financial aid programs, the additional steps required for work study and loans, information on satisfactory academic progress, etc.
- E. The Financial Aid Office runs a final tracking to move students from tracking status 900 (award notification printed) to status 970 (ready for payment).

12.9 FINANCIAL AID AWARDS FOR SUMMER SEMESTER

Summer term is considered a trailer to the academic year. A student is eligible for any remaining Pell or student loans that were not used during the academic year, up to the maximums allowed. Minnesota State Grant is available to those eligible, provided adequate funding exists.

Summer work study follows the rules for each program and is not packaged. Typically, students who are intending to re-enroll fall semester will sign a form attesting to that intent and are not required to take summer session classes. Work study wages for hours worked through June 30 are charged against the student's spring semester work study award. Wages for hours worked after June 30 are charged against the student's fall semester work study award.

To produce summer awards:

- A. Select FA0091UG "Budget Parameters" and set summer processing flag to "y".
- B. Run FA0064CB (Summer Packaging Selection), filling in the budget adjustment (see "Budgets" for details) with the negative sign following the amount.
 - Enrollment level = 12.
 - Roster only = N
- C. Check NSLDS for any disbursement information from another school
- D. Run FA0008CB (Packaging)
 - Official = 1
 - All = A
 - Update = Y
 - Printer = MT23211
- E. Run FA0125CB (Award Notifications)
 - Summer = 2
 - Update Official Code = Y
 - Select Pkg Awards = Y
 - Official = O
 - Use amounts from pkg = Y
 - Multi-level = YM
 - Print est awards = Y
 - Print est loans = Y
 - Print 0 awards = N
 - Reprint current = N
 - Address = P,L
 - SS# on Letter = N
 - Copy = 1
 - Blank lines = 3
 - Campus branch = N
 - Send email = N

Run Labels (FA0018CB)

- Select (double click) and accept
- Copy = 1
- Enter email address
- Labels only = 1

12.10 CONSORTIUM AGREEMENTS

A student is allowed to receive financial aid funding for credits taken at more than one school in a term provided there is a finalized consortium agreement between the two schools. The credits taken must be applicable to the student's program of study and must be used to meet the student's graduation requirements.

If Anoka Ramsey Community College is the home school (i.e. the school where the student will receive the degree, diploma, or certificate), the student is allowed to have his/her credits taken at another college added to the credits taken at Anoka Ramsey Community College for aid determination purposes. This will happen provided the consortium agreement is finalized and includes a signature from the program advisor attesting that the credits taken at the other school are applicable to the student's program of study and will meet the student's graduation requirements.

Consortium agreements and instructions are available on the Anoka Ramsey website and in the Financial Aid Office. Before the agreement can be processed, the student must:

- Be accepted into a financial aid eligible degree, diploma, or certificate program at ARCC.
- Be registered at the host school and provide proof of registration to the home school.
- Have a completed financial aid file at the home school.
- Not be receiving financial aid from the host school
- Meet with the ARCC program advisor to verify course applicability and transferability.
- Provide the ARCC Financial Aid Office with a copy of the host school transcript at the end of the academic term (if a non MinnState school).
- Notify the host and home schools of any enrollment changes.

13.0 Revision of Awards/Professional Judgment

Revisions to student awards may be made for a variety of reasons, including, but not limited to, the following:

- The use of professional judgment by the Financial Aid Office.
- Correction of errors that impact eligibility.
- Corrections of overawards caused when the student receives additional funding (typically outside funding) after the initial packaging of financial aid.
- Adjustments made after the student declines certain portions of the original financial aid package.
- Prior to calculations completed for EFC adjustments, students will be selected for institutional verification.
- Third course attempt - due to federal regulations a student may only repeat a passed course once and still be covered by financial aid.

In these cases and whenever a student's awards are adjusted, the Financial Aid Office sends the student a revised award notification.

14.0 Loan Processing Procedures

14.1 LOAN ENTRANCE COUNSELING

- FA0265UG - Load Entrance Counseling Files into ISRS from K drive (Transmission has to have been completed from EDConnect).
- On APIN/FA0143UG, enter a “1” in the Loan Entrance Interview Status field. Entrance Counseling completed date will populate when file is loaded.
 - If there is already a “1” in the status field, nothing more is needed.
 - If there is already a “4” in the status field, replace the “4” with a “1” and enter the date of the Loan Entrance Interview in the appropriate field.
 - Field values on APIN/FA0143UG:
 - 1=Interview completed
 - 2=Interview sent
 - 3=interview not required
 - 4=Interview needed

14.2 CERTIFYING LOANS THROUGH ISRS

MAIN MENU – MINNSTATE ISRS REPORTS – UT0062UG

- Run FA0014CB in error mode to verify that application is correct (if processing summer loan, check that summer flag is Y on the FA0091UG Budgeting Parameters Screen)
 - Award Year = 2018
 - Certification/Error = cert
 - Accept
 - Verify err loan certification – if all is ok and there IS NOT a message on bottom saying Student Not Processed, then run loan cert again in “CERT” mode by entering cert in second line of FA0014CB (NOTE: Can run batch certs in “cert” mode by entering award year, then CERT, leave SSN blank, under “award ID’s” enter 10041,10042,10048,10049 then enter our printer as WCE12 and address as FA)
 - Check for delayed disb flag (30 day hold people)
 - at bottom of cert. If loan cert flag is on when it should be off or off when it should be on, fax the following people to change accordingly:

FA0016UG – NSLDS Loan Info

- Check for previous borrowing if student is 1st year/1st time and for previous loan amounts
- To check for previous borrowing, go to NSLDS Data Menu, then NSLDS Information. If student comes up as Record Match, student is a previous borrower and the 30 day hold will not apply. If student comes up as No Match, 30 day hold will apply. If Full Match with no info, check the NSLDS papers to check for previous loan. If so, no hold.
- If 1st time borrower/1st year student, write 1/1 on bottom of Request Form. If not, write P.B. (for previous borrower) on bottom of Request Form.

FA0106UG – Award Table Maintenance

- Amounts will be setup on FA0106UG by packaging. These can also be manually adjusted. Note: If student is asking for a Fall/Spring loan, the disbursements must be equal for each term.
- If prior to scheduled pay date for that term, recheck other aid amounts (Pell and State) for accuracy based on credit level (remember, only if funds have not yet been paid). If incorrect grant amounts, update and store.

FA0169UG – FA Loan Acceptance

- Add record if one is already there
- Enter Status code = 10 unless a PLUS loan or paper application (eg. Alternative loan) then enter 11
- Award ID – You may also double click to get list
Subsidized = 10043
Unsubsidized = 10044
PLUS = 10045
SELF = 10049

Contacts

MINNSTATE ITS HELP DESK- <https://servicedesk.minnstate.edu/CherwellPortal/MNSO#0>

MINNSTATE ITS HELP DESK – 1-877-466-6728

Processing a PLUS Loan

1. Don't enter PLUS on the FA0106UG screen. It will enter automatically.
2. When PLUS EFT comes in, enter Tech ID, Award Year, ID and Loan number for STUDENT on FA0203UG (link from FA0202UG).
3. Run FA0014CB in normal mode.
4. Check on the AR0155UG

PLUS Denial and Dependent Unsub

1. Obtain written documentation of PLUS Denial.
2. Go to FA0213UG and mark a “y” in the Plus Denial Flag

15.0 Transfer Student Processing

15.1 NSLDS TRANSFER MONITORING

Beginning at least one month prior to the start of each academic term, the Financial Aid Office transmits to the National Student Loan Data System (NSLDS) a roster of students who should be monitored as potential transfer students. This is to prevent the over-awarding of students who may have already attended another institution during the same award year. This is done weekly through the first week of the term.

NSLDS Setup

1. Log on to the NSLDS website at www.nsldsfa.gov/secure/logon.asp
2. Select "School Transfer Profile"
3. Update
4. Set Alert for Web and Batch files
5. Set "Batch Alert Method" to Extract.

Transmit Transfer Monitoring File

1. On ISRS reports menu, select FA0066CB
2. Use upcoming term
3. Once complete, go to Generic Download, UT6005UG and save file TRNINFIN with appropriate extension.
4. Open EdConnect and select Transmission Queue.
5. Select message class TRNINFIN and the correct file.
6. Transmit now and save changes to transmission.
7. File is sent to NSLDS.

Transfer Monitoring Alert Updates

Transfer monitoring alert files will appear in the Student Aid Internet Gateway (SAIG) mailbox. There may be two files: TRALRTOP and TRNINFOP. The second is an error and can be deleted.

1. In EdConnect, select the TRALRTOP file(s) and transmit. This moves the file(s) to the local drive.
2. On UT5003UG, enter a file name such as TM [Enter Current Date mmddyy].
3. Locate the most recent TRALRTOP file and "move" it to the regional server.
4. To load alerts into ISRS, select FA0061CB in the Reports Menu.
5. Double click on the Generic Report area to give a list of files. Select the file name you just gave to the new data and accept it.
6. Run the report.

Entering Data on ISRS

Students appearing on the transfer alert report may need to have data entered on the FA0158UG-Transfer Student Award Maintenance. All aid received for the current award year from another college must be entered.

16.0 Disbursement of Funds

16.1 DISBURSEMENT RESPONSIBILITIES

The disbursement of funds is performed by the Anoka Ramsey Community College Business Office. The Financial Aid Office authorizes financial aid but does not have access to the funds. The Financial Aid Office may also put holds on aid in the ISRS system via the PS0050UG hold screens.

16.2 DISBURSEMENT METHODS AND TIMELINES

The Business Office receives most financial aid funds electronically, with the exceptions being loans and scholarships. Financial Aid is applied to student accounts via the Aid Apply/Funds Apply process in ISRS. The Aid Apply/Funds Apply (AA/FA) batch jobs are scheduled by the ARCC Business Office through the MinnState Central Services Unit.

The Financial Aid Office reviews reports that show errors with the Aid Applied/Funds Applied process. The office corrects the fatal errors when applicable and returns funds that cannot be disbursed to students.

Delivery of Excess Financial Aid Funds: Disbursement to student accounts begins on the third Wednesday of the semester, with weekly disbursements thereafter. The Business Office processes direct deposits into students' accounts and mails checks to students on Fridays. The Business Office may adjust the disbursement dates for summer semester. The Business Office first deducts any current semester outstanding tuition and fees from financial aid. Any overage amounts are mailed out or directly deposited into students' accounts weekly on Fridays beginning with the third Friday of the semester.

Student Worker Payroll Checks: The Business Office pays student workers biweekly for hours worked, provided the student worker and supervisor submitted timesheets by the established deadline. The Business Office processes direct deposits of payroll checks bi-weekly.

Processing Paper Checks: Some student loan lenders do not participate in the Electronic Funds Transfer and will send ARCC a paper check, sometimes made co-payable to ARCC and the student borrower, sometimes made payable to the student borrower. In addition, organizations that give scholarships often send paper checks to ARCC.

Scholarship checks are received in the ARCC Business Office and processed by the Third Party Coordinator. The coordinator enters the scholarship amount in the Financial Aid Award screen or notifies the Financial Aid Office of the need to make this entry.

When the ARCC Business Office receives a paper loan check, the following process is followed:

- Receive a copy of the paper check from Business Office
- Verify enrollment and satisfactory academic progress
- Enter loan on FA0198UG with a status code of 10
- Run the FA0031CB report. Status will then change to 31 (Check Receipt Printed)

- Bring the check receipt to the Business Office. When the student picks up the check, the student will sign the receipt and the Business Office will bring a copy of the signed receipt to the Financial Aid Office.
- Financial Aid Office updates the status code on FA0198UG from 31 to 32.

16.3 RETURNING A LOAN

- On FA0198UG, enter the net amount to be returned and reason for the return from the drop down menu.

16.4 CANCELING A LOAN

- On FA0170UG (Loan Maintenance Screen), change the status to 90.
- On FA0106UG, change the amount to the amount retained by the student.
- Add a note on the comment screen.

16.5 REINSTATING A LOAN

- Students must make a subsequent loan request on eServices or in writing for a loan to be reinstated.

16.6 MAKING A LATE DISBURSEMENT

To make a late disbursement, an official EFC must be calculated for a student before the date the student became ineligible. Rules for each program vary.

- Loans-Official EFC calculated and loan application certified; if first-year, first-time borrower, the student must also have completed 30 days.
- Pell Grants- Official EFC calculated
- SEOG-Student is awarded the grant

16.7 STUDENT AUTHORIZATION TO USE FINANCIAL AID FOR OTHER CHARGES

Regulations allow financial aid to be applied to institutional charges such as tuition and fees. Students may request in writing that financial aid be used to pay off other charges such as books, minor prior semester charges, etc. The Business Office collects a written authorization from the student. The student has the right to cancel or modify the authorization.

Students may also indicate on eServices that they agree to the authorization of miscellaneous charges. Students may be eligible to charge books at the online bookstore prior to the disbursement of financial aid. To use this service, students must have a completed financial aid file and make the request in writing before the deadline. Only students with grants and certified loans that total more than the tuition and fees owed may use this service.

17.0 Adding/Dropping/Withdrawing from Classes–Impact on Financial Aid

17.1 DROP/ADD PERIOD

For classes that start the first five days of the semester, students have the first five business days of each semester to add and drop classes. Students are not financially liable for classes dropped within the first five business days of the semester. For classes that do not start the first five days of the semester, a student must add or drop the course by the end of the second business day after the course starts to receive a tuition adjustment for dropped courses. Courses dropped within the add/drop period do not appear on the transcript.

Students may add and drop courses through the online eServices account or in person at the Records/Registration Office.

If a student drops a late start class after financial aid has been disbursed, student charges are reassessed and financial aid is recalculated based on the new credits.

Students who are receiving financial aid should check with the Financial Aid Office prior to dropping course, as this may impact the financial aid a student receives. Failure to attend class does not qualify as a drop or withdrawal.

17.2 WITHDRAWING FROM COURSES

Students who are receiving financial aid should check with the Financial Aid Office prior to withdrawing from courses, as this may impact the financial aid a student receives. Failure to attend class does not qualify as a drop or withdrawal.

Students who totally withdraw from all of the courses at Anoka Ramsey Community College may be eligible for a tuition and fee adjustment based on the withdrawal schedule provided in the ARCC Student Handbook. Students may withdraw from courses online through the student eServices account or in person at the Records/Registration Office. Withdrawal from courses gives the student a “W” grade on the transcript and negatively impacts the student’s percentage of completion rate. This rate is used to determine if a student is making satisfactory academic progress.

If a student withdraws before his/her financial aid is disbursed, the student is responsible for the tuition and fees due to the College, but may be eligible for a Post Withdrawal Disbursement.

Students who completely withdraw from all courses for a semester before the 60% point in the semester may be required to return some financial aid. See Return to Title IV for more information.

17.3 PELL GRANT CENSUS DATE

Impact of Enrollment Changes on Financial Aid

Anoka Ramsey Community College assigns all students a standard Pell Grant census date (i.e. Pell Grant Payment Date). This date is the fifth business day of the term.

Pell Grant is paid to students based on the number of credits for which a student is registered and attending as of the Pell Grant Census Date. Students who add courses after the Pell Grant Census Date do not receive an adjustment to the Pell Grant award based on the revised enrollment level. Students who drop late start classes after the Pell Grant Census Date have their financial aid, including Pell Grant, adjusted to the new enrollment level.

Anoka Ramsey Community College will grant the following exceptions to this policy:

- If a student registered for courses at another school by the Pell Grant Census Date but did not return a completed consortium agreement to the ARCC Financial Aid Office until after the Pell Grant Census Date, the ARCC Financial Aid Office will override the Pell Grant Census Date for that particular student for that particular course(s).
- If a student received approval to switch sections of the same course after the Pell Grant Census Date, the ARCC Financial Aid Office will override the Pell Grant Census Date for the new section provided the student registered for the first section of the course by the Pell Grant Census Date.
- The override is processed on screen FA0207UG by entering “Y” in the “Aid” and “Pell” fields.

17.4 NONATTENDANCE IN COURSES

After the drop/add period each semester, the Registrar asks faculty to record on the electronic class list located in the faculty’s eServices account any students who have not yet completed an academically-related activity. This action assigns an “F” grade and a last date of attendance (LDA) date of 11/17/1858. ISRS is programmed to prevent the payment of financial aid on courses that have either the FN grade or the 11/17/1858 LDA. If the faculty records nonattendance after financial aid has disbursed, grant aid, but not loans, will be adjusted to the revised enrollment level.

If the faculty “reinstates” the student in the course(s) after the student completes an academically-related event, grant aid will be adjusted to the revised enrollment level.

17.5 RETURN TO TITLE IV (R2T4) CALCULATION

Responsibilities: The Return of Title IV calculation process is shared by the Financial Aid Office and the Business Office. The Records/Registration Office works with faculty to obtain last date of attendance information and grade clarification. The Financial Aid Office performs the calculation based on the grade and LDA information entered into ISRS. The Financial Aid Office returns the funds on the student’s behalf. The Financial Aid Office and Business Office work together to notify the student of the amounts returned and the amount the student owes.

Reasons for an R2T4 Calculation: Student financial aid funds are awarded to a student based on the assumption that the student will attend school the entire period for which the financial aid was awarded. A student who stops attending course(s) must immediately withdraw from courses, and is responsible for understanding the impact of such action on his/her student

Impact of Enrollment Changes on Financial Aid

account. The payment period for each student is determined by the date the course(s) or module(s) start and end.

The College will determine the withdrawal date or last date of attendance for students who stopped attending (i.e. unofficially withdrew) within 30 calendar days from the earlier of (1) the end of the payment period (i.e. defined as “semester” at Anoka Ramsey Community College), (2) the end of the academic year, or (3) the end of the student’s educational program. The department of education stipulates that a student must be reported within 30 days of withdrawal from all courses. Any funds to be repaid to the department must be returned within 45 days of the institutions determination the student has withdrawn.

Federal and state regulations require that any financial aid recipient who completely withdraws or stops attending courses prior to the 60% point of the semester may be required to repay a portion of any financial aid the student has received. ARCC uses the federal return of Title IV funds rules and calculation tools for any federal aid not earned and the Minnesota Office of Higher Education (OHE) refund calculation for any programs specific to Minnesota. The College returns the unearned share of federal financial aid in the following order:

1. Federal Unsubsidized Direct Loan
2. Federal Subsidized Direct Loan
3. Federal PLUS Loan received on behalf of the student
4. Federal PELL Grant
5. Federal SEOG Grant

The College returns state financial aid funds in the order specified by the OHE calculation worksheets.

The College returns the College share of loans and both the student and College share of grants. The College then bills the student for these amounts. Students are responsible for their share of unearned aid attributable to a loan under the terms and conditions of the promissory note. Grant repayment is made to the college under the repayment guidelines identified in a notice sent to students after the recalculation is complete.

Withdrawal Date or Last Date of Attendance: Faculty record the last date a student participated in an academically-related activity. This date, or the student’s official withdrawal date if the student formally withdrew, is used to determine the amount of financial aid funds the student is able to retain. Students “earn” financial aid in proportion to the time they are attending courses up to the 60% point of the semester. Scheduled breaks of more than four consecutive days are excluded from the calculation.

If the College is unable to obtain from the faculty the last date of attendance, the College will assume a midpoint withdrawal and calculate the return of funds accordingly. Federal Student Aid funds are awarded to a student based on the assumption that the student will attend school for the entire period for which assistance is awarded. A student who stops attending class(es) must immediately withdraw from class(es), and is responsible for understanding the impact of such action on his/her student account.

Impact of Enrollment Changes on Financial Aid

To determine the percentage of title IV grant or loan assistance earned by a student we take the number of days that the student academically participated in their courses divided by the amount of days in the payment period to get the percentage of aid earned. We originally disburse at 100% with the assumption that the student will complete the entire payment period. If the student academically participates past the 60% point they are considered to have earned 100% of their aid. If the student does not academically participate to at least the 60% point of the payment period, the calculation above is used to determine what percentage of aid disbursed will need to be returned or what amount of aid we can offer as a post withdrawal disbursement. Breaks of more than four consecutive business days are excluded.

Examples of both calculations are available in the Financial Aid Office at the student's request. If a financial aid eligible student withdraws from courses prior to disbursement, a calculation is completed to determine the amount of earned aid for the term. This disbursement may help to reduce a student's balance for the withdrawn term. This disbursement is called a Post-Withdrawal Disbursement. Students eligible for a Post-Withdrawal disbursement will have funds applied to their account in this order: Pell, Iraq/Afghanistan Service Grant, SEOG, Direct Subsidized Loan, Direct Unsubsidized Loan, Perkins Loan, Direct PLUS Loan.

If a student qualifies for a Post-Withdrawal Disbursement, any grant funds the student is eligible to receive, based on the return calculation, will be applied to the student's account within 14 calendar days of the determination. If a student qualifies for a Post-Withdrawal Disbursement from loan funds, a letter will be sent to the student (or parent in case of a Direct Plus Loan) stating the amount of the loan disbursement the student is eligible to receive. The student must then reply within 14 calendar days to give authorization for the disbursement. Exceptions will be allowed in relation to the 14 calendar day guideline if a student provides in writing within a reasonable timeframe after the letter is sent. If written authorization is not received, the loan will be cancelled, and updated with Direct Loans.

R2T4 Calculation for Late-start and Nonstandard length classes:

- If a student withdraws from a full standard term course and has a late starting module, a signed intent to enroll will need to be received within 7 calendar days or an R2T4 calculation will be completed. If we receive confirmation later from an instructor that the student is engaging in academic activity, the R2T4 calculation will be undone.
- If a student is still enrolled at the time a module ends, no R2T4 calculation is completed. If it is determined at any point that all academic activity ceased prior to the end date of a module, a R2T4 calculation will be processed.
- An R2T4 calculation will be performed when a student stops academically participating from all courses before the 60% point in the semester.

Financial Impact on Students: Because the College's refund policy does not give a refund of tuition and fees past the 20th business of fall and spring semester (see ARCC Student Handbook for refund period for summer semester), it is possible that a student who completely withdraws will owe money after withdrawing. If there is an outstanding balance after Title IV and/or state funds are returned and the student's institutional charges are adjusted (if applicable), the student would then be liable for paying this amount.

Impact of Enrollment Changes on Financial Aid

The Financial Aid Office tracks attendance/last date of activity on Pell recipients. If it is determined a student received financial aid for a course he/she did not attend, his/her financial aid will be recalculated at the lower enrollment status.

Students may also be eligible for a partial tuition and fees refund.

Notifying Students: The Financial Aid Office performs the calculation and scans a copy into Perceptive Content to archive. The Financial Aid Office then returns the funds and runs Aid Applied which is then given to the Business Office with a prepared letter for the student outlining the reason for the return. The Business Office runs Funds Applied and ensures that the activity on the student's account is correct. The Business Office then generates an invoice and mails the invoice and letter from the Financial Aid Office to the student.

Time frame for the Determination and Calculation: Weekly, the Financial Aid Office runs a variety of reports to determine students who officially withdrew from all courses. Once all potential R2T4's are determined for the week we utilize the tool created by MinnState which is pre-populated with data that we review for accuracy. Once we have determined that the information is correct, the tool will perform the R2T4 calculation. Any Post Withdrawal Disbursement (PWD) will be calculated through CPS.

During the semester, the College may obtain knowledge that a student dropped out (i.e. unofficially withdrew). The Financial Aid Office follows CFR Part 668.22 C(c) guidelines to determine unofficial withdrawals:

- The date as determined by the institution, that the student began the withdrawal process prescribed by the institution. The student initiates this process by either completely withdrawing themselves from courses or the instructor providing a LDA based on the student ceasing to participate in courses for a period of time where a passing grade cannot be earned.
- The date, as determined by the institution, that the student otherwise provided official notification to the institution, in writing or orally, of his or her intent to withdraw or the date that an instructor reports a LDA to the Financial Aid Office for a student that has ceased academic activity for a period of time where a passing grade cannot be earned.
- If a student does not return from an approved leave of absence as defined in CFR Part 668.22 paragraph (d) of this section, the date used is the date the institution determines the student began the leave of absence

For unofficial withdrawals we will determine the date that a student withdraws without providing notification to the student no later than 30 days after the end of the earlier of the:

- Payment period or period of enrollment
- Academic year in which the student withdrew
- Educational program from which the student withdrew

18.0 Satisfactory Academic Progress

*See the complete policy in the ARCC Student Handbook available at www.anokaramsey.edu.

18.1 STANDARDS OF PROGRESS

In accordance with federal and state regulations and MinnState Policy 2.9, Anoka-Ramsey Community College shall monitor all credits for all students and shall apply the following minimum cumulative standards of progress beginning with a student's sixth (6th) attempted credit:

- **Qualitative:** Students are expected to meet or exceed a cumulative earned grade point average (GPA) of 2.00.
- **Pace of Progression/Quantitative:** Students are expected to meet or exceed a cumulative earned percentage of 67%.
- **Maximum Timeframe:** Students may continue to receive financial aid through 150% of the published credit length of the declared program (example: 150% of a 60 credit AA degree equals 90 credits).

18.2 EVALUATION PERIOD

- A student's academic progress shall be evaluated prior to the 10th day of the subsequent academic term.

18.3 FAILURE TO MEET STANDARDS

- **Maximum Timeframe:** A student reaching 150% of the published credit length of the program is immediately suspended from financial aid eligibility. All students are subject to the calculation of maximum timeframe, even when not receiving financial aid. Degree changes and subsequent degree pursuits do not affect the maximum timeframe. The maximum timeframe calculation applies to all students and all credits regardless of major.
- **Warning:** A student failing to meet the minimum cumulative qualitative or pace of progression/quantitative standard of academic progress is immediately placed on warning. A student on warning remains eligible to enroll and receive financial aid. No appeal is necessary for this status.
- **Reinstatement of good academic standing for students on warning status.** If at the end of the warning period a student who has been on warning status has met both the institution's cumulative grade point average and cumulative completion percentage status, the institution shall end the student's warning status. There is no appeal necessary for this status.
- **Suspension of students on warning status:** A student on warning status failing to meet the minimum cumulative qualitative or pace of progression/quantitative standard of academic progress during his/her next term of enrollment is immediately placed on suspension. A student on suspension is not eligible to enroll or receive financial aid.
- **Suspension for maximum time frame failure:** If at the end of the evaluation period a student has failed to meet the institution's standard for measurement of maximum time frame, the institution shall suspend the student from financial aid eligibility immediately upon completion of the evaluation.
- **Suspension of Students for Extraordinary Circumstances:** Students may be immediately suspended in the event of extraordinary circumstances, including but not limited to previously

suspended, and reinstated students whose academic performance falls below acceptable standards during a subsequent term of enrollment; students who register for courses, receive financial aid and do not attend any classes; and students whose attendance patterns appear to be an abuse of the receipt of financial aid. Students from other institutions will be held to the same acceptable standards and may be placed on immediate suspension.

• **Suspension for inability to meet program requirements within the maximum time frame:**

If at the end of any evaluation period the institution determines that it is not possible for a student to raise his or her GPA or pace of course completion percentage to meet the institution's standards before the student would reach the end of the program for which he or she is receiving financial aid, the institution shall suspend the student from financial aid eligibility immediately upon completion of the evaluation.

18.4 APPEALS AND PROBATION

A student has the right to appeal his or her suspension or maximum timeframe based on unusual or extenuating circumstances, including but not limited to the death of a family member, student injury, illness or hospitalization. The Suspension Appeal must be submitted in writing for consideration by the Suspension Appeal Committee, and include an explanation of the circumstances that negatively affected academic progress, a plan to correct deficiencies, and supporting documentation for both.

The Maximum Time-Frame appeal must be submitted in writing to the Financial Aid Office within the term the student is seeking financial aid. The appeal must include an explanation of the circumstances that negatively affected academic progress, a plan to correct deficiencies, and supporting documentation.

Students may appeal an initial adverse decision and shall have their appeal considered by an alternate process. The result of a student's appeal/s shall be communicated in writing.

An appeal may be approved only if the institution: Has determined that the student should be able to meet SAP standards at the end of the next evaluation period or develops an academic plan with the student that, if followed, shall ensure that the student is able to meet SAP standards by a specific point in time. The academic plan will include term standards of a 2.5 GPA and 100 percent of completion.

• **Probation Status**

A student who has successfully appealed a suspension shall be placed on probation for one evaluation period. If at the end of the evaluation period, a student has met the institution's cumulative grade point average of a 2.0 and has a completion percentage of at least 67%, the student shall be returned to good academic standing.

If the student has not met the cumulative grade point average and pace of progression/completion percentage standard but has met the conditions specified in his or her academic plan, the student shall be under a probationary status for a subsequent evaluation period.

If the student has not met the institution's cumulative grade point average and completion percentage standard and has also not met the conditions specified in his/her academic plan, the student shall be re-suspended upon completion of the evaluation.

18.5 NOTIFICATION OF STATUS AND APPEAL RESULTS

Students failing to maintain academic progress standards shall be notified in writing. Notification shall include conditions of warning, suspension or probation and the process to appeal suspension status. Notification of approved appeals shall include the standards that the student is

expected to meet and the academic plan that the student is expected to complete in order to retain financial aid eligibility at the end of the next evaluation period. Notification of denied appeals shall describe the reason(s) for the denial and the institution's process for appealing that denial.

18.6 REINSTATEMENT

- A probationary student will have his/her academic good standing reinstated upon meeting or exceeding the minimum cumulative grade point average and pace of progression/completion standard.
- A suspended student may have his/her eligibility to enroll and receive financial aid reinstated only after an appeal has been approved. Neither paying for his or her own classes, nor sitting out a period of time is sufficient in and of itself to reestablish eligibility.

18.7 TREATMENT OF GRADES AND CREDITS

- *Attempted Credits*: Credits for which a student is officially registered at the end of the drop period each term.
- *Cumulative Credits*: Sum of registered credits for all terms of enrollment, including summer terms.
- *Earned Credits*: Successfully completed credits with a grade of A, B, C, D, or P (pass). Earned credits do not include credits with a grade of F (Fail), I (Incomplete), NC (No Credit), or with a designation of W (Withdraw) or Z (in progress). All credits and grades are included in the maximum timeframe calculation
- *Earned Percentage*: Percentage is calculated by dividing the number of earned credits by the number of attempted credits.
- *Grade Point Average (GPA)*: Calculated using a grade point value for grades of A, B, C, D, and F. (P counts as a credit earned, but it carries no grade point value.)
- *Academic Forgiveness*: See Anoka-Ramsey Academic Forgiveness policy 3B.7: <http://www.anokaramsey.edu/about/Information/Policies/Chapter3/3B7%20Academic%20Forgiveness.aspx>
- *Audited (AU) Courses*: Audited courses shall not be funded by financial aid and shall not be included in the GPA, earned percentage, or maximum timeframe calculations.
- *Consortium Credits*: Credits for which financial aid is received under a consortium agreement shall be included in the cumulative GPA, completion percentage, and maximum time-frame calculations.
- *Developmental Credits*: Developmental credits (courses numbered under 1000) shall be included in the cumulative GPA and completion percentage calculations. Up to 30 developmental credits shall be excluded from maximum timeframe calculation.
- *Repeated Courses*: Students may repeat a course for the purpose of achieving a higher grade or to review course material. Repeat courses shall be included in the earned completion percentage and maximum time frame calculations. With the exception of those courses designated as repeatable, only the most recent grade of a repeated course shall be used in the GPA calculation. Students shall not be permitted to receive financial aid for more than one repetition of a previously passed (A, B, C, D, pass) course unless the course was designed to be repeated.
- *Transfer Credits*: Transfer credits accepted by the institution and applied to the student's program requirements shall be counted as credits attempted and completed for calculation of cumulative completion percentage. Grades associated with these credits shall not be used in

calculating cumulative GPA. Transfer credits accepted by the institution shall apply toward the maximum timeframe calculation.

- *Withdrawals*: Credits for which a designation of “W” is received shall be included in attempted credits, but not earned credits. A “W” does not impact GPA, but does negatively impact earned percentage.
- Courses completed for W's or P's for Spring 2020 are not subject to the third attempt rule or limitations for retakes due to maximum timeframe
- Courses with a W will also not be counted towards an attempt for maximum time frame due to declared federal emergency and disruption of courses for Spring/Summer 2020.

19.0 Default Prevention

Anoka-Ramsey Community College/Anoka Technical College follows the Secretary of Education's requirements for a default management plan. The college will continue to analyze effectiveness by reviewing the data provided with the annual cohort default rate distribution (preliminary and official) and make any and all necessary changes to this Default Prevention Plan. Exit Counseling is a main component of our outreach occurs multiple times per semester when students fail to enroll, withdraw, or graduate from the college. Our additional strategies are listed below.

19.1 DEFAULT REDUCTION STRATEGIES

- Provide counseling to enhance the borrower's understanding of his or her loan repayment responsibilities through counseling and debt management activities.
- Identify connections with key departments on campus to both increase the enrollment retention and academic persistence of borrowers and provide thorough counseling and academic assistance.
- Complete skip tracing reports to assist servicers in locating delinquent borrowers.
- Track borrower's delinquency status by obtaining reports from NSLDS.
- Provide counseling (as requested by students) on student loan repayments options and/or facilitating contact between the borrower and their loan servicer, as needed.
- Connect a borrower who is experiencing difficulty in finding employment with career counseling, job placement assistance, and/or providing guidance on unemployment deferments
- Identify and implement alternative financial aid award policies and develop alternative financial resources that will reduce the need for student borrowing in the first 2 years of academic study.
 - Provide instruction opportunities to students through Concurrent Enrollment for high school students (limits need for borrowing loans)
 - Provide instruction opportunities to Post-Secondary Education Option students (limits need for borrowing loans)
 - Require students accept loan funds on eServices in addition to Entrance Counseling, MPN, and Informed Borrowing requirements of the Department of Education
 - Require current (not end-dated) contact information in ISRS prior to disbursement of loan funds

- Publicize Workforce Development Scholarships and other scholarships on campus.

19.2 MEASURING EFFECTIVENESS OF PLAN

- Track the number of students enrolled at your institution during each fiscal year.
- Track the average amount borrowed by students each fiscal year.
- Track the number of borrowers scheduled to enter repayment each term through the Exit Counseling Reports in ISRS.
- Track the number of enrolled borrowers who received loan, repayment, deferment, or default counseling each year (Microsoft Bookings).
- Contact and track the number of borrowers at least 60 days delinquent and contact them to provide them information about our default counseling appointments available and information for their loan servicer
- Track the number of borrowers who defaulted in each fiscal year through analyzing the cohort default rate information distributed twice per year

20.0 Family Educational Rights and Privacy Act of 1974 (FERPA)

20.1 GENERAL POLICY

Under authority of the Family Educational Rights and Privacy Act of 1974, students have the right to examine certain files, records or documents maintained by the College which pertain to them. The College must permit students to examine such records within forty-five (45) days after submission of a written request, and to obtain copies of such records upon payment of the cost of reproduction.

Students may request that the College amend their educational records on the grounds that they are inaccurate, misleading, or in violation of their right of privacy. In the event that the College refuses to so amend the records, students may request a hearing.

20.2 EDUCATION RECORDS

Education records are all files, records, or documents maintained by the school, which contain information directly related to the student. Examples of education records are the student files, placement files, and financial aid files. The only persons allowed access to such records are those who have a legitimate administrative or educational interest.

The following items are exempt from the Act:

- Confidential notifications of recommendation received by the school prior to January 1, 1975. As to such notifications received after 1974, the Act permits students to waive their right of access if the notifications are related to admissions, employment, or honors.

- Records about students made by teachers or administrators, which are maintained by and accessible only to the teachers or administrators.
- School security needs.
- Employment records for school employees who are not also current students.
- Records compiled or maintained by physicians, psychiatrists, psychologists, or other recognized professionals or paraprofessionals acting or assisting in such capacities for treatment purposes and which are available only to persons providing treatment.

20.3 DIRECTORY INFORMATION

Directory Information is that information which may be unconditionally released without the consent of the student unless the student has specifically requested that the information not be released. A list of what is included in directory information is available in the ARCC Student Handbook available at www.anokatech.edu.

20.4 RELEASE OF INFORMATION WITHOUT STUDENT CONSENT

The school may release student information without written consent of the student to:

- Other school officials who have legitimate interests.
- Authorized representatives of the Department of Education or the Inspector General of the United States.
- State and local authorities where required.
- Accrediting agencies.
- Appropriate persons or agencies in connection with student applications for or receipt of financial aid. This includes auditors.
- Courts in compliance with a court order or subpoena, provided that the students are notified prior to compliance.
- Appropriate persons or agencies in the event of a health or safety emergency, where such release without consent is necessary under the circumstances.
- In all other cases, the school shall obtain the written consent of the students prior to releasing such information to any person or organization.

21.0 Other Mandated Disclosures

21.1 CRIME AWARENESS AND CAMPUS SECURITY ACT OF 1990

Upon written request, Anoka Ramsey Community College will provide prospective students and employees with its current Crime Awareness and Campus Security Act statistics. These statistics pertain to the reporting of campus law enforcement and criminal offenses reported to the campus or local police. Crime statistics are also available on Anoka Ramsey Community College's website (www.anokaramsey.edu).

21.2 NON-DISCRIMINATION POLICY

Anoka Ramsey Community College is committed to the policy that all have equal access to its programs, facilities and employment without regard to race, religion, color, sex, national origin, disability, age, marital status, veteran status, or sexual orientation.

21.3 DISCRIMINATION AND HARASSMENT

Anoka Ramsey Community College is committed to a policy of non-discrimination in employment and education opportunity. No person shall be discriminated against in the terms and conditions of employment, personnel practices, or access to and participation in programs, services, and activities with regard to race, sex, color, creed, religion, age, national origin, disability, marital status, status with regard to public assistance, sexual orientation, membership or activity in a local commission defined by law.

Harassment of an individual or group on the basis of race, sex, color, creed, religion, age, national origin, disability, marital status, status with regard to public assistance, sexual orientation, or membership or activity in a local commission has no place in a learning or work environment and is prohibited. Sexual violence is also prohibited.

21.4 DRUG FREE CAMPUS POLICY

Anoka Ramsey Community College adheres to the federal Drug-Free Schools and Campuses Act and Minnesota State Colleges and Universities Board Policy 5.18 which prohibits the unlawful possession, use, or distribution of alcohol or illicit drugs by students and employees on the College premises, or in conjunction with any college-sponsored activity or event, whether on-or-off-campus. Students and employees who violate this policy will be subject to disciplinary sanctions. See the Anoka Ramsey Community College Student Handbook (www.anokaramsey.edu) for the complete policy.

21.5 HEROES ACT

The Higher Education Relief Opportunities for Students (HEROES) Act provides for the modification and waiving of some statutory and regulatory provisions related to students who receive financial aid and who are on active duty during a war or other military operation or who reside or are employed in a declared disaster area. These adjustments apply to return of funds and signature requirements for verification and application, among other things. The most recent

update to the HEROES Act authorized its provisions through September 30, 2017. See pages 59311–59318 of the Federal Register dated September 27, 2012, for the details on the act and a list of the eligible students.

22.0 CARES Act – Minnesota State Campus Plan – Anoka-Ramsey Community College

Anoka-Ramsey CC Total CARES Act Funds (Student Allocation) - \$1,790,488

22.1 Percentage of the calculation of the allocation of the CARES Emergency Grant funds in components 2, 3, and 4.

Anoka-Ramsey shall distribute on a one-time basis, \$116 in emergency stabilization funding (ESF) to all students enrolled for Spring 2020. Those students who are grant eligible will receive an additional allotment of \$284 per student, for a total of \$400 per grant eligible student. The percentage of the initial allocation will be 75% (or \$1,335,152) of the total allocation issued by the Department of Education.

22.2 Calculation of the disbursement amounts to each student under components 2 and 3

Anoka-Ramsey shall not disburse emergency stabilization funds to those who are ineligible as defined by Minnesota State and federal guidance, including senior citizens, students that receive employer-paid tuition (ETP), PSEO, concurrent, fully online, known undocumented students, and other criteria determined by the system office to align with federal guidance.

Non-grant eligible student population – 4,162
Pell or MN State grant eligible students – 2,131

\$116 disbursed to each non-grant eligible student, total - \$482,792
\$400 disbursed to each grant eligible student, total - \$852,400

22.3 Eligibility guidelines for the emergency funds held back from the original mass grant disbursement

The remaining 25% (\$455,336) will be issued to students as emergency grant funds. Application for these funds will entail completion of an e-form with qualifying needs (based on a qualifying need from the Secretary of Education's Letter).

22.4 A summary of the communication process with your student government

Discuss the planned disbursement method with student senate leadership. Integrate recommendations of LeadMN into the application/consideration process for the emergency funds application.

22.5 A summary of your communication and engagement strategy to inform students of these grants.

- Email to all enrolled students regarding the availability of emergency grant funds that will automatically be issued, and the remaining funds available for application.
- Post as a D2L announcement for students to view in their online courses.
- Enlist faculty to notify students of the availability of funds or emergency funds request form on D2L.
- Inform all staff of emergency fund availability (via email, meetings, etc.) so that students can be counseled appropriately.
- Post information and emergency funds application on [COVID page](#) on our website.

22.0 Important Telephone Numbers

Federal Student Aid Information Center - Program Information, Application Status, Duplicate SAR, or questions call:

1-800-433-3243

SELF Loans

For questions regarding SELF Loan processing:

1-800-657-3866

Internal Revenue Service (IRS)

To request a copy of your tax information (Form 4868)-(allow 15 days for delivery):

1-800-829-1040

Immigration and Naturalization Service (INS)

2901 Metro Drive, Suite 100

Bloomington, MN 55425

National Customer Service Number: 1-800-375-2583

Anoka Ramsey Community College Financial Aid Office

11200 Mississippi Blvd NW

Coon Rapids, MN 55433

Telephone: 763-433-1500

Fax: 763-433-1501

Email: financialaid@anokaramsey.edu

Disclaimer: The information in this manual was correct and valid at the time of printing but is subject to revision because of changes in Federal and State regulations and college policies and procedures. Additional copies may be obtained from the Financial Aid Office

Important Telephone Numbers
