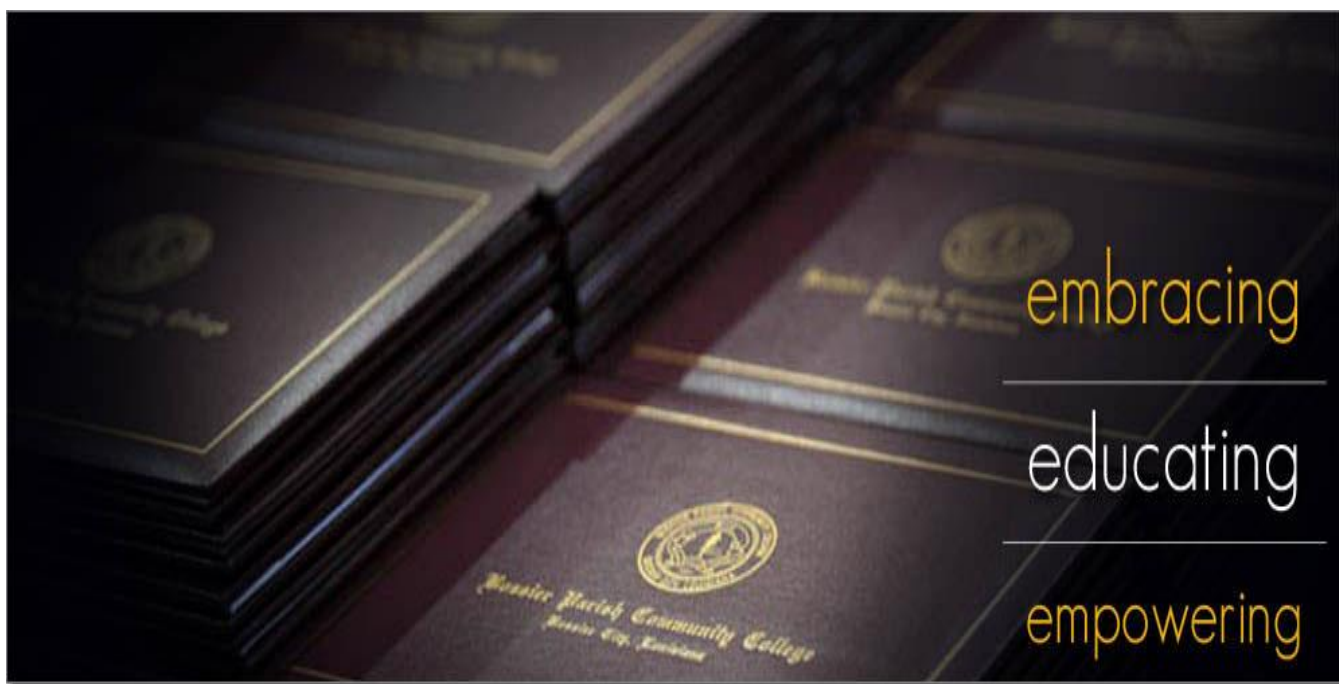


BPCC FINANCIAL AID POLICIES & PROCEDURES MANUAL



2023-2024

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Section 1: INTRODUCTION

In Section 1 we will discuss:

- ✓ Overview of BPCC
- ✓ Introduction to the Financial Aid Office
- ✓ Purpose and Philosophy of the Financial Aid Office

Overview of BPCC

Mission Statement

The mission of Bossier Parish Community College is to promote attainment of educational goals within the community and strengthen the regional economy. This mission is accomplished through the innovative delivery of quality courses and programs that provide sound academic education, broad vocational and career training, continuing education, and varied community services. The College provides a wholesome, ethical, and intellectually stimulating environment in which students develop their academic and vocational skills to compete in a technological society.

To achieve its mission of instruction and service, Bossier Parish Community College is committed to:

- Offering associate degree programs, one-and two-year occupational certificate programs, and specialized career training.
- Delivering education and training/retraining through technical programs, workforce development, community education, and non-credit courses to serve citizen, business, and industry needs.
- Providing opportunity to earn academic college credits for articulation to other institutions of higher learning.
- Providing developmental studies and remedial programs that enable students to acquire basic skills.
- Utilizing a comprehensive program of student services.

Vision Statement

Excellence in education and service.

Philosophy

Bossier Parish Community College has a long tradition of innovation, flexibility, and sensitivity to student needs. Philosophically, the College maintains an educational environment which:

- Promotes integrity and inquiry in students, without emphasis on past academic performance;
- Encourages the achievement of full potential and the pursuit of lifelong learning; and
- Promotes continuous improvement and accountability with an effective program for planning, managing, and assessing services and programs of the College.

Accreditation Statement

Bossier Parish Community College is accredited by the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award associate degrees. Bossier Parish Community College also may offer credentials such as certificates and diplomas at approved degree levels. Questions about the accreditation of Bossier Parish Community College may be directed in writing to the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, GA 30033-4097, by calling (404) 679-4500, or by using information available on SACSCOC's website (www.sacscoc.org).

Nondiscrimination Statement

Bossier Parish Community College does not discriminate on the basis of race, color, national origin, gender, age, religion, qualified disability, marital status, veteran's status, or sexual orientation in admission to its programs, services, or activities, in access to them, in treatment of individuals, or in any aspect of its operations. Bossier Parish Community College does not discriminate in its hiring or employment practices.

Coordinator for Section 504 and ADA

Name/Title: Angie Cao, Student and Disability Services Specialist

Office address: Disability Services, F-251
6220 East Texas Street, Bossier City, LA
71111

Phone number: 318-678-6511

Email: acao@bpcc.edu

Days/hours available: Monday - Friday -- 8:30 a.m.-5:00 p.m.

Equity/Compliance Coordinator

Name/Title: Teri Bashara, Director of Human Resources
Office address: Human Resources Office, A-108
6220 East Texas Street, Bossier City, LA 71111
Phone number: 318-678-6040
Days/hours available: Monday - Friday -- 8:00 a.m.-4:30 p.m.

Deputy Title IX Coordinator for Athletics

Name/Title: Amanda Nordberg, Head Coach Softball/Assistant to the Athletic Director

Office address: Athletics Department, I-164
6220 East Texas Street
Bossier City, LA 71111

Phone number: 318-678-6320

Days/hours available: Monday - Friday -- 8:00 a.m.-4:30 p.m.

Equal Employment Opportunity (EEO) Statement

The College, which includes all offices under its jurisdiction, reaffirms its policy for Equal Employment Opportunity (EEO) not to discriminate against or exclude from participation in any benefits or activities, any person, either an employee or a member of the student body, on the basis of race, color, religion, gender, age, national origin, disability, veteran's status, political belief or affiliation, or any other non-merit factor in any employment practice, in accordance with Title VI and Title VII of the Civil Rights Act of 1964, as amended; Title IX of the Education Amendments of 1972; Executive Order 11246: Rehabilitation Act of 1973, as amended; Vietnam Era Veterans' Readjustment Assistance Act of 1974; and the Americans with Disabilities Act of 1990.

BPCCC Catalog

The General Catalog is published annually. The catalog contains information about Bossier Parish Community College, academic programs and course information, and information regarding registration and enrollment.

This Catalog is published for informational purposes, and every effort is made to ensure its accuracy. However, the provisions of the Catalog are not to be regarded as an irrevocable contract between the student and the College. The College reserves the right to change any provision or requirement at any time, taking precautions that such changes do not cause a hardship on students enrolled.

These are archival documents and may not reflect changes that take place during the period between official publications. More information about faculty, programs, and classes can be found on the [Academic Division pages](#). Students should consult the current [Academic Bulletin](#) and the [Student Handbook](#) for supplementary information.

Current course information can be found online through [LOLA](#).

Student Handbook

This ***Student Handbook*** is a source of valuable information regarding the responsibilities, obligations, and privileges of academic students while attending Bossier Parish Community College. The Handbook is located online at www.bpcc.edu/current-students/student-handbook/index.

Since the programs, policies, and statements contained herein are subject to continuous review and evaluation, **BPCCC reserves the right to make changes at any time without notice.** This publication is for information only and does not constitute an offer of a contract, either stated or implied. BPCCC further reserves the right to require a student to withdraw from the College for cause at any time.

For a paper copy of this handbook, please contact the Student Services Office, 318-678-6276.

Information regarding specific academic policies is found in the current [College Catalog](#). Students are responsible for being familiar with the provisions of this handbook and all requirements established by the College.

Admissions Forms

Admissions Forms including the BPCCC Admissions application are located on the Admissions webpage www.bpcc.edu/admissions.

Financial Aid Forms

Financial Aid Forms including links to the FAFSA website are located on the Financial Aid webpage www.bpcc.edu/financialaid.

Business Office Forms

Business Office Forms along with information about payment plans, and refunds are located on the Business Office webpage <https://www.bpcc.edu/finance/business-office>

This Policies and Procedures Manual is an outline of the philosophy, policies, and procedures involved in the administration of the financial aid programs at Bossier Parish Community College. As the student aid programs have grown, the management and administration of the programs have become increasingly complex. In order to provide consistent and equitable treatment of aid applicants and recipients and to ensure that aid operation is managed efficiently and effectively, this Manual has been developed.

The Financial Aid Office makes every effort to assist all students who need financial assistance in pursuit of their college goals. The Financial Aid Office is the key institutional department that assists students in determining eligibility for federal and state financial aid awards. The office works with students and/or parents to provide information and assistance to prospective recipients of aid from a variety of federal and non-federal sources. The Financial Aid Office plays an important role in ensuring compliance with federal regulations and other program requirements. It accumulates data and maintains records required to provide accurate and timely reports on the operations of programs. The award year for the Financial Aid Office is defined as fall, spring, and summer.

The purpose of this document is to record policies and procedures surrounding the delivery of financial aid at Bossier Parish Community College. If no policy or procedure addresses a given issue, the FAO staff is expected to use professional judgment based upon the intent of all financial aid programs and office practices.

This Manual:

- Provides the financial aid staff with current policies and procedures which pertain to eligibility assessment for federal, State, and BPCC programs.
- Provides each staff member with general and specific responsibilities of the total staff, their individual responsibilities, and the Office's relationship to other departments/divisions of the College.
- Provides each staff member with general and specific procedures in order that a systematic and consistent approach may be taken in the operation of all programs; ensuring that similar operations will be handled in a uniform manner.
- Provides quick references to various practices.
- Facilitates the orientation and training of personnel when changes occur.

Documentation and support for the Manual can be found in several sources that are available on-line at the Information for Financial Aid Professionals website, <https://fsapartners.ed.gov>. These documents include the *Code of Federal Regulations*, *Dear Colleague Letters*, *Federal Student Aid Handbook*, *Electronic Announcements*, NASFAA Publications, SWASFAA Publications, LASFAA Publications, Federal and State Legislation, and the *Bossier Parish Community College Catalog*.

Each financial aid office staff member is responsible to access each publication via electronic means.

Financial Aid Mission Statement:

Bossier Parish Community College is dedicated to the philosophy that no student who desires a college education should be denied the opportunity because of lack of funds. Therefore, the College seeks to assist eligible students in financing the costs associated with their education through various federal, state, and institutional programs. To the extent possible, students are aided in meeting their educational expenses through various forms of financial assistance programs.

Purpose and Philosophy

Bossier Parish Community College heretofore referred to as BPCC, a member of the Louisiana Community and Technical College System, has a long tradition of innovation, flexibility, and sensitivity to student needs. Philosophically, the College maintains an educational environment which:

- Promotes integrity and inquiry in students without emphasis on past academic performance;
- Encourages the achievement of full potential and the pursuit of lifelong learning; and
- Promotes continuous improvement and accountability with an effective program for planning, managing and accessing services and programs of the College.

In carrying out its purposes, BPCC recognizes its responsibility to provide educational opportunities for those students who might not normally be able to afford to attend college. The Financial Aid Office, part of the Division of Student Affairs, follows the division mission of providing a multi-faceted support service system, which broadens the student's educational experiences. The school understands that its ability to carry out its purposes in a wider service area is enhanced by its tuition structure.

BPCC offers award packages that include Title IV aid, institutional aid, state aid, and private funds. Title IV programs include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study Program (FWS), Federal Direct Subsidized, Direct Unsubsidized and Parent PLUS loans. After a student's admissions file is complete (the student is admitted as a regular student) and that student's financial need and financial aid eligibility has been determined, the financial aid staff attempts to meet that student's need by offering assistance which may be in the form of a "package" containing a combination of grants, loans, student employment, and/or scholarships.

BPCC's financial aid programs are administered in conjunction with a nationally established philosophy and policy of financial aid for education. The philosophy is based on the belief that parents are the primary source for assisting a student in meeting educational costs and that federal need-based financial assistance is available only for filling the gap between the student's potential resources or "family contribution" (parental and student contribution) and allowable college expenses. Among the items to be considered in computing the family contribution are parents' and students' income, household size, number of family members enrolled in post-secondary schools (excluding parents), allowable living expenses, and equity in assets.

Code of Conduct

The staff in the Financial Aid office has always attempted to act in the best interest of our students and their families. We have adopted the [LCTCS Financial Aid Code of Conduct](#). Additionally, as members of the NASFAA, our actions are also bound by the [National Association of Student Financial Aid Administrators \(NASFAA\) Code of Conduct](#):

NASFAA Code of Conduct

The following Code of Conduct was last updated by NASFAA's Board of Directors in November 2020. Subject to [enforcement procedures](#) that went into effect July 1, 2015, NASFAA institutional members of NASFAA will ensure that:

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
 - a. Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
 - b. If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publicly disclosed. Borrowers will not be auto-assigned to any particular lender.
 - c. A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.
 - d. No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
3. Institutional award notifications and/or other institutionally provided materials shall include the following:
 - a. A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
 - b. Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.
 - c. Standard terminology and definitions, using NASFAA's [glossary of award letter terms](#).
 - d. Renewal requirements for each award.
4. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
5. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.

Refer to NASFAA's [Statement of Ethical Principles, Enforcement Procedures](#), as well as the [Ethical Principles, Code of Conduct and Enforcement Procedures Q&A](#) for more information about NASFAA's ethical guidelines and how they are enforced. To report a potential violation of [NASFAA's Code of Conduct](#), refer to the [Ethics Complaint Submission Form](#).

Bossier Parish Community College does not partner with lenders; we process all student loans via the William D. Ford Federal Direct Loan Program. BPCC does not participate in Private Loan programs, therefore, we have no preferred lender list.

Section 2: Administrative Organization & Office Management

In Section 2 we will discuss:

- ✓ Institutional & Divisional Structure
- ✓ Financial Aid Office Structure & Position Responsibilities
- ✓ Financial Aid Delivery system and automation
- ✓ Personnel Policies
- ✓ General Office Administration
- ✓ Confidentiality and FERPA
- ✓ Record Management & Retention

Institutional & Divisional Structure

In order to accomplish the functions of the Financial Aid Office, communication and cooperation with offices throughout the campus are necessary. The following is a description of the responsibilities of the other campus offices as related to the Financial Aid Office:

- ◆ The *Admission/Registrar's Office* is responsible for determining student eligibility for regular admission to BPCC, obtaining and recording all documentation necessary to determine student eligibility (i.e. immunization records, selective service registration for male students), and recording the degree program. The *Admissions/Registrar's Office* is responsible for determining if students continue to meet the academic requirements of BPCC in order to remain enrolled, maintaining students' permanent academic records, determining graduation requirements, and informing the Financial Aid Office of students' enrollment changes and suspensions.
- ◆ The *Business Office/Finance Department* is responsible for maintaining student accounts by billing agencies and students, recording charges, credits, and amounts due; preparing and disbursing student tuition refunds and financial aid credit balance refunds in cooperation with the Financial Aid Office; establishing and administering all collection procedures; administering accounts receivables; maintaining a cash management system to meet disbursement requirements and federal regulations; establishing and monitoring departmental payroll for regularly funded employees and Federal Work-Study students; disbursing student aid awards from appropriate funds; establishing and implementing BPCC refund policies; providing general stewardship for federal funds, including maintenance of bank accounts and investment of available funds; maintaining records according to federal regulations; maintaining proper internal controls and record to facilitate and support stewardship responsibilities and audits; drawing down Pell Grant, FSEOG, and FWS funds through G5; and preparing for and participating in program reviews and audits.

BPCC divides the function of authorizing payments and disbursing or delivering funds so that no office has responsibility for both functions. The processes associated with the authorizing of payments rests with the *Financial Aid Office*. The responsibility for disbursing or delivering funds rests with the *Business Office/Finance Department*. The Student Loan Coordinator/Directors works in direct contact with the Bursar/Finance Department to ensure the timely delivery of Title IV aid.

- ◆ *Computer Services* is responsible for maintaining, updating, preparing, and revising all computer programs and functions necessary to administer the financial aid programs. Reporting to the Financial Aid Office or other entities, as requested, in a timely and correct manner is of utmost importance.
- ◆ *Computer Services* is responsible for creating, maintaining, updating, a Data Security Plan for the College.

Financial Aid Office Structure & Position Responsibilities

Financial Aid Office Structure

Financial Aid Director

- ◆ Oversees all functions of the BPCCC Financial Aid Office
- ◆ Requires in-depth knowledge of all Title IV federal regulations
- ◆ Responsible for keeping the College in compliance with Title IV federal regulations
- ◆ Responsible for policies and procedure development to comply with Title IV regulations
- ◆ Responsible for completing annual FISAP according to Title IV federal regulations
- ◆ Oversees Federal Work Study program
- ◆ Oversees the New Year Roll (updating important dates for disbursing, SH, NS etc.)
- ◆ Responsible for maintaining PPA/ECAR and updating as required by federal regulations.
- ◆ Responsible for ensuring compliance with all state and federal regulations.
- ◆ Direct supervisor of Directors and Financial Aid staff members

Financial Aid Associate Director

- ◆ Responsible for R2T4 calculations/processes
- ◆ Responsible for awarding and reconciliation of State Aid
- ◆ Responsible for Federal Work Study authorizations and reconciliation
- ◆ Manages the SAIG mailbox communications
- ◆ Manages Dynamic Forms (electronic forms) processes
- ◆ Oversees (Data load, Pop Selections, Batch posting, Importing ISIRS etc....)
- ◆ Oversees Direct Loan processes (origination, reconciliation, over-awards)
- ◆ Oversees Pell Grant processes (origination, reconciliation, over-awards)
- ◆ Responsible for ordering all office supplies

Financial Aid Advisor

- ◆ Serves as primary processor of verification documents received from students
- ◆ Advises and assists students seeking federal and state aid
- ◆ Financial Aid Appeals
- ◆ Direct Loans Delinquent Borrowers List
- ◆ Disseminate student financial aid information to students, parents, one-on-one; by telephone and email.
- ◆ Answer telephone, email, and written inquiries; perform general reception and clerical assistance for the office. Schedule appointments for students with the Financial Aid Verification Counselors, and Directors.

- ◆ Receive, review and process incoming student documents including student and parent confidential tax and income information, for accuracy and completion.
- ◆ Enter data in computer system; scan documents; create and maintain student files in electronic or paper form.
- ◆ Assist in the review and screening of student financial aid applicants to include assistance with online and paper application processes for federal and state programs.
- ◆ Download all electronic financial aid documents from the Dynamic Forms electronic software and input those documents into the computer system.

Student Loan Specialist (1)

- ◆ Imports ISIRS
- ◆ Responsible for New Year Roll (updating important dates for disbursing, SH, NS etc.)
- ◆ Proficient in all Banner related processes (Data load, Batch posting, packaging, disbursing.)
- ◆ Responsible for sending emails or text messages to students (award notifications, missing information emails, shopping sheet emails, etc.)
- ◆ Creates/sends the book file to IT each morning during the book voucher period
- ◆ Responsible for Pell recalculations, adjusting awards for R2T4s.
- ◆ Responsible for Direct Loan processes (origination, over-awards, etc.).
- ◆ Responsible for Pell Grant processes (origination, reconciliation, over-awards)

Financial Aid Delivery System and Automation

Banner

BPCC implemented the SunGard Higher Education Banner Enterprise Resource Planning (ERP) System in 2012-2013 as part of a shared environment that includes all schools in the LCTCS system. Banner runs on an integrated database system developed by SunGard Higher Education, now known as Ellucian. Banner assists colleges and universities in recording and maintaining data for their students, employees, alumni, and donors. The web-based system for students and employees is called LoLA (Log on Louisiana) on all the LCTCS campuses.

Much of the technical support (including back-up) for the Banner system is performed by the system office of LCTCS in Baton Rouge, Louisiana.

Every user is assigned a user ID and must create a Banner password. Approximately, every three (3) months the Banner password must be changed.

The LCTCS system office runs a series of processes via a nightly cycle (UC4). One of these processes loads ISIRS from CPS into Banner. Several other processes run that review ISIR information and groups students into the appropriate tracking, budgeting, packaging, and verification groups.

More information about Ellucian can be found at <https://www.ellucian.com/solutions/ellucian-banner>

Banner Document Management (imaging)

Banner Document Management (BDM) allows Banner users to scan paper documents and store electronic content in a central location where it can be easily found and securely shared among colleagues. Banner Document Management is specifically designed for higher education and provides imaging, and document management.

BPCC began to utilize BDM for the 2014-2015 award year. We are imaging ALL documents beginning with the 2015-2016 award year.

With Banner Document Management, authorized users can:

- View documents directly from Banner
- ◆ Easily capture and organize any kind of electronic documents

Personnel Policies

Personnel policies are outlined in the Employee Manual located on the BPCC Human Resources webpage.

It is the policy of the Louisiana Community & Technical College System that a performance evaluation be conducted on each employee of the system, including faculty and staff, on an annual basis. Salary increases will primarily be merit-based; however, the board may authorize other modes of salary increase, as deemed necessary, with appropriate supporting justification.

Performance Evaluation: A performance evaluation must be on file prior to recommendation of a salary increase for an employee of the system. Standard evaluation instruments will be used, which include:

Job specific performance criteria:

- A rating scale that provides levels of rankings.
- Justification for the rating as it relates to specific performance criteria.
- Documentation of the evaluation discussion with the employee.
- For those employees having a rating of “unsatisfactory”, documentation of a plan for improvement of performance within a specific time frame.
- Date and signature of the supervisor conducting the evaluation.
- Date and signature of the employee.

Salary Increases: Salary increases for employees of the LCTCS will be based on performance and appropriate level of workload. Consideration for a salary increase will be given to those employees that receive an overall performance rating of “satisfactory” and above. The evaluation must have been completed no more than one year prior to the recommended salary increase. Salary increases will not be awarded across-the-board, without

prior board approval. In no instance will a salary increase, or promotion be granted to an employee with a rating of “unsatisfactory”.

No merit increase shall be granted an employee out on leave for a period beyond 12 weeks (the maximum allowed under the Family and Medical Leave Act) until such time as the employee has (1) returned to work for a minimum of six months, and (2) has received a “satisfactory” or above performance rating. Additional information concerning salary increases and performance evaluation may be found the Human Resources Employee Handbook.

General Office Administration

Office Hours:

8:00 a.m. - 5:30 p.m. - Monday¹

8:00 a.m. - 4:30 p.m. - Tuesday - Thursday

¹We will close at 4:30 p.m. on Mondays during periods of time when no classes are being held. If classes are not in session, we will close at 4:30 p.m. on Mondays.

Accommodations for Disabilities

The Financial Aid Offices follows the College’s guidance in serving students with disabilities, including compliance with the Americans with Disabilities Act (ADA).

Appointments with Staff

The BPCC Financial Aid Director and Associate Director are available for appointments during regular office hours. Appointment are made based on the availability of the Directors. Students may see a financial aid advisor without making an appointment.

Treatment of Correspondence/Forms

General correspondence is routed by the financial aid advisors. All general application information is routed to the financial aid advisors. If an appropriate recipient is not identifiable, the correspondence should be given to the Associate Director for evaluation and delegation.

When appropriate, correspondence should be responded to within three to five business days. If a staff member is responding to a specific complaint it is typical procedure for the staff member to have the Director overview the correspondence. This allows the Director to be aware of potential problems.

Telephone

Telephone calls are answered in a friendly and professional manner. If the caller requires additional information, the staff member should screen the call thoroughly and transfer the information and call to the appropriate individual or take a message. The person transferring the call or taking a message should inform the call recipient of the following:

- A summary of the callers’ request/circumstances.

- The caller's name and campus ID (if appropriate). This information along with the phone number is required when taking message. The person taking the message should also indicate the time and date of call, and initial.

Telephone calls are routed through the Cisco phone distribution system. All Financial Aid Advisors are responsible for logging into the Queue and answering the main financial aid phone line. Each staff member is also responsible for answering his/her own personal phone line.

Confidentiality and Family Educational Rights and Privacy Act (FERPA)

In accordance with the Family Education Rights and Privacy Act of 1974 (P. L. 9-380) as amended (P. L. 93-568-Buckley Amendment), persons of any age who attend a postsecondary educational institution that receives federal funding are hereby informed of the right to inspect and review their official education records. Bossier Parish Community College considers attendance to begin on the first day of classes. Students should submit to the Registrar or another appropriate College official written requests that identify the record(s) they wish to inspect. If the records are not maintained by the College official to whom the request was submitted, that official shall advise the student of the correct official to whom the request should be addressed.

BPCC also allows students to create a FERPA access number that is entered into the Banner system. If the student wants to receive information via phone, he may create a FERPA access number with the Admissions office by completing the FERPA Access Form. If the student phones the College requesting information, we will ask for the student ID number along with the FERPA Access Number. If the student can give us both numbers, we will be able to release information via phone. Additionally, if the student wishes to share his FERPA Access Number with others, he is advised that his information will be released to anyone who has the student ID number and the FERPA Access Number. Students sometimes choose to share the FERPA Access Number with a parent or a spouse. The FERPA Access Form is in the Admissions office and on the Admissions webpage.

If a student wants to ask a question the Financial Aid staff member will determine if the answer to the question will result in releasing Personal Identifying Information (PII) to the student. PII cannot be released via email, so the student will be directed to submit the question via the secure link on the BPCC Financial Aid Forms webpage. Likewise, if a student wants to submit documents that contain PII (such as tax forms), the student will be directed to submit the documents via the secure link on the BPCC Financial Aid Forms webpage. The link is titled "Submit Your Questions and/or Documents Here (secure link)"

BPCC is responsible for maintaining student records and supervising the release of any information on its students. All records that contain information directly relating to a student and are maintained by BPCC or by a party acting for the institution are considered part of the student's permanent record. The academic records at BPCC are housed in the Registrar's Office. The discipline records are housed in the Office of the Vice Chancellor for Student Services. The Campus Police Log is housed in the office of the Director of Campus Security. These records are used only for specified purposes. BPCC is committed to protect the right of privacy for all its students. When records are no longer pertinent to the student or the College, they are destroyed as indicated by College policy. Students are provided annual notification of FERPA rights in the Student Handbook. The College cannot deny a student access to his/her records but may deny a student a copy of his/her education records when the student has an unpaid financial obligation to the College or an unresolved disciplinary action against him/her.

As provided by law, the College may release directory information unless the student requests that any or all such information be withheld. Requests must be made to the Admissions/Registrar's Office by the end of the second week of class. The College identifies directory information as student's name, student's ID number, date and place of birth, address, telephone number, electronic mail address, major field of study, and participation in officially recognized activities and sports, to include height and weight of student-athletes, dates of attendance, degrees and awards received, most recent previous school attendance, and photograph.

The College may release student education records without the written consent of the student:

- To school officials who have a legitimate educational interest in the records. A school official is a person employed by the College in an administrative, supervisory, security, academic or research, or support staff position; or a student who is serving on an official committee, such as disciplinary or grievance committee or assisting another school official in performing his or her tasks. A school official has a legitimate educational interest if the official needs to review an education record in order to fulfill his or her professional responsibility;
- To officials of another school, upon request, in which a student seeks or intends to enroll;
- To certain officials of the U.S. Department of Education, the Comptroller General, and state and local education authorities in connection with certain state or federally supported education programs;
- In connection with the student's request for receipt of financial aid;
- If required by state law;
- To organizations conducting studies;
- To accrediting organizations to carry out their functions;
- To parents who claimed the student for income tax purposes;
- To comply with a judicial order or a lawful subpoena;
- To appropriate parties in health or safety emergencies;
- For directory information so designated by the College; or
- As otherwise permitted by FERPA

Record Management and Retention

The BPCF Financial Aid Office maintains financial aid records as required under federal regulations. FISAPs before 2022-2023 are kept in the filing cabinets office and 2022-2023 are available virtually on the Financial Aid Drive. Return to Title IV records are kept in the Associate Director's Office. Beginning with the 2015-2016 award year, all other student

records are imaged into the BDM imaging component of the Banner system. Prior years' student records are imaged into either the AppXtender imaging system or the BDM system.

The Registrar's office maintains official academic records (transcripts) and student Admissions

Section 3:

Administrative Capability

documents either in the BPCCC Vault or imaged on the BDM or AppXtender system.

In Section 3 we will discuss:

- ✓ Adequate number of qualified person(s) to administer Title IV programs
 - ✓ Adequate Checks and Balances
 - ✓ Satisfactory Academic Progress
 - ✓ Conflicting Data/Fraud
 - ✓ Fiscal & Cash Management
-

Adequate number of qualified person(s) to administer the Title IV Programs

Bossier Parish Community College administers the Title IV programs in accordance with all applicable statutory and regulatory provisions BPCCC maintains compliance with the administrative capability requirements of 34 CFR668.16. (0).

The Financial Aid Director is responsible for administering and coordinating the institution's financial aid programs.

Financial Aid Director

- ◆ Oversees all functions of the BPCCC Financial Aid Office
- ◆ Requires in-depth knowledge of all Title IV federal regulations
- ◆ Responsible for keeping the College in compliance with Title IV federal regulations
- ◆ Responsible for policies and procedure development to comply with Title IV regulations
- ◆ Responsible for completing annual FISAP according to Title IV federal regulations
- ◆ Oversees Federal Work Study program
- ◆ Oversees the New Year Roll (updating important dates for disbursing, SH, NS etc.)
- ◆ Responsible for maintaining PPA/ECAR and updating as required by federal regulations.
- ◆ Responsible for ensuring compliance with all state and federal regulations.
- ◆ Direct supervisor of Directors and Financial Aid staff members

Financial Aid Associate Director

- ◆ Responsible for R2T4 calculations/processes
- ◆ Responsible for awarding and reconciliation of State Aid
- ◆ Responsible for Federal Work Study authorizations and reconciliation
- ◆ Manages the SAIG mailbox communications
- ◆ Manages Dynamic Forms (electronic forms) processes
- ◆ Oversees (Data load, Pop Selections, Batch posting, Importing ISIRS etc....)
- ◆ Oversees Direct Loan processes (origination, reconciliation, over-awards)
- ◆ Oversees Pell Grant processes (origination, reconciliation, over-awards)
- ◆ Responsible for ordering all office supplies

Financial Aid Advisor

- ◆ Serves as primary processor of verification documents received from students
- ◆ Advises and assists students seeking federal and state aid
- ◆ Financial Aid Appeals
- ◆ Direct Loans Delinquent Borrowers List
- ◆ Disseminate student financial aid information to students, parents, one-on-one; by telephone and email.
- ◆ Answer telephone, email, and written inquiries; perform general reception and clerical assistance for the office. Schedule appointments for students with the Financial Aid Verification Counselors, and Directors.
- ◆ Receive, review and process incoming student documents including student and parent confidential tax and income information, for accuracy and completion.
- ◆ Enter data in computer system; scan documents; create and maintain student files in electronic or paper form.
- ◆ Assist in the review and screening of student financial aid applicants to include assistance with online and paper application processes for federal and state programs.
- ◆ Download all electronic financial aid documents from the Dynamic Forms electronic software and input those documents into the computer system.

Student Loan Specialist (1)

- ◆ Imports ISIRS
- ◆ Responsible for New Year Roll (updating important dates for disbursing, SH, NS etc.)
- ◆ Proficient in all Banner related processes (Data load, Batch posting, packaging, disbursing.)
- ◆ Responsible for sending emails or text messages to students (award notifications, missing information emails, shopping sheet emails, etc.)
- ◆ Creates/sends the book file to IT each morning during the book voucher period
- ◆ Responsible for Pell recalculations, adjusting awards for R2T4s.
- ◆ Responsible for Direct Loan processes (origination, over-awards, etc.).
- ◆ Responsible for Pell Grant processes (origination, reconciliation, over-awards)

The Financial Aid Office disseminates financial aid information to parents, potential students, high schools, and the entire college community. Tools utilized for disseminations includes activities such as speaker presentations to college classrooms, high school student events, college catalogs, and informational flyers/brochures. Financial aid information is also covered during Professional Development events for faculty and staff. The Financial Aid Office has a

responsibility to ensure the college community, and specifically the Enrollment Management Division, is aware of financial aid procedures, responsibilities, and available resources.

Adequate Checks and Balances

The Financial Aid Director, along with the Financial Aid Office staff members, is responsible for the approval and authorizing payment of the Title IV programs. In addition, the Financial Aid Office is responsible for the preparation and delivery of reports to the U.S. Department of Education.

The Finance Department, along with the Business Office, is responsible for the disbursement and delivery of Title IV funds and credit balance refunds.

Administrative procedures for the federal student aid programs at BPCC include an adequate system of internal checks and balances. This system separates the functions of authorizing payment and disbursing or delivering funds so that no one person or office exercises both functions for any student receiving federal funds. These two functions are performed by individuals who are not members of the same family and who do not together exercise substantial control over the school.

The Registrar's Office, along with the Admissions Office, is responsible for determining that a student is admitted as a "regular" student.

Direct Loans

Direct Loans Overview

The following general information about the Direct Loan process was obtained from the publication Direct Loans 101- Direct Loans Overview located on the IFAP web site. The specific processes/procedures utilized by Bossier Parish Community College are interspersed throughout the Direct Loans Overview section and are in *italics* font.

The William D. Ford Federal Direct Loan (Direct Loan) Program provides loans to eligible borrowers to cover postsecondary education costs. The Direct Loan Program offers four loan types:

- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans (for Parents and Graduate/Professional Students)
- Direct Consolidation Loans

Direct Loan Counseling-Entrance, Financial Awareness, PLUS, Exit

Entrance Counseling

Direct Subsidized Loan and Direct Unsubsidized Loan entrance counseling is only required for first-time borrowers. Note: A borrower who is receiving his or her first Direct Loan is not required to complete entrance counseling if he or she has previously received the same type of loan through the Federal Family Education Loan (FFEL) Program. A school has a number of options for meeting the regulatory requirement to ensure that entrance counseling is provided, including:

- Online via the StudentLoans.gov Web site
- In-person sessions, audio-visual presentations, or other online counseling products.

Bossier Parish Community College meets the regulatory requirement by requiring students to complete entrance counseling online at StudentLoans.gov.

PLUS Counseling

PLUS Counseling is required for parents. PLUS Counseling is only available online via the StudentLoans.gov web site.

Exit Counseling

Update to previous procedures (Effective March 1, 2020):

Bossier Parish Community College has recently updated the Exit Counseling procedures due to information gained at the FSA Conference 2019 (December 2019 in Reno, NV). Mr. Craig Munier, Assistant Director Policy Liaison and Implementation was asked a question by a FAA regarding whether printed Exit Counseling materials must be mailed to students who do not complete the Exit Counseling session electronically. The FAA reminded Mr. Munier that the Department no longer provides the printed materials to the schools, so the only access to “printed” materials would require the school to print the materials from an electronic version that is available online. Mr. Munier assured the audience that schools are not required to mail printed materials to students. He further explained that schools should demonstrate due diligence to inform students about the requirement to complete Exit Counseling via multiple emails that include in-depth information about Exit Counseling including links to the printed materials as well as links to the online Exit Counseling website.

A school also has several options for meeting the regulatory requirement to ensure exit counseling is provided, including:

- Online via the StudentLoans.gov Web site
- Department-prepared PDF guides (available on the Financial Aid Toolkit webpage)
- In-person sessions, audio-visual presentations, or other online counseling products.

Bossier Parish Community College meets the regulatory requirement by notifying students (via email) to complete exit counseling online at StudentLoans.gov.

Bossier Parish Community College Exit Counseling emails notify students to:

- *complete exit counseling online at StudentLoans.gov*
- *access exit counseling materials (a direct link to the Direct Loan Exit Counseling Guide is provided in the email).*

Once the school learns the student is no longer enrolled half time, exit counseling **emails** are sent as follows:

- *Exit counseling emails are sent weekly to all students whose enrollment status is less than half-time and/or students who have been officially or unofficially withdrawn.*
- *At the end of each spring semester, the exit counseling emails are sent to ALL student borrowers (regardless of enrollment status) notifying the students that exit counseling should be completed if the student does NOT plan to return to BPCC for the upcoming semester(s) (summer and fall).*
- *Exit counseling emails are sent weekly to all graduating students once the student is flagged as a potential graduate in the Banner system.*

- *Exit counseling emails are sent to students who finish the fall semester with an enrollment status of half-time or greater, but do not return to BPCC for the spring semester. These emails will be sent 7-10 days after the first session of the spring semester (session A) begins.*

The email text that is sent to the students is as follows:

Dear <ROVFAID_FULL_NAME>,

Our records indicate you have either graduated, withdrawn, or dropped below six (6) credit hours of enrollment. Consequently, you are required to complete an exit counseling session.

***Completing an exit interview is a federal requirement** and it will provide you with valuable information about your rights and responsibilities as a student loan borrower. You will have many decisions to make in the near future, including decisions about managing the repayment of your student loans. Your exit interview will help you make these decisions.*

Complete either of the options below to satisfy the Exit Counseling requirement:

1. *Complete online at studentloans.gov. You must use your Federal Student Aid (FSA) ID in order to complete the exit interview.*
2. *If you cannot complete the Exit Counseling online, review the [Direct Loan Exit Counseling Guide](#).*

There are also resources on the [BPCC Financial Aid Direct Loans webpage](#). When you're on the webpage, scroll down to "Resources for Exit Counseling Information" and review the [Exit Counseling Rights and Responsibilities Summary Checklist](#).

Please sign the Rights and Responsibilities Summary Checklist and return to the Financial Aid Office.

We have partnered with [INCEPTIA](#) to help you explore a wide variety of possibilities such as alternative repayment plans, deferment, consolidation, discharge, forgiveness, and forbearance options. Inceptia will stay in touch with you via phone calls, letters, and/or emails to help you find answers to your questions and solutions to your issues.

KEEP IN MIND - INCEPTIA IS NOT A COLLECTION AGENCY.

They will help you find a comfortable loan repayment. (Sometimes the payment can be lowered to ZERO, according to your household income level).

For additional resources including information on repayment options, please visit [Inceptia's Federal Student Loan Overview](#).

*If you do not complete the Exit Counseling online within 30 days from the date of this email, we will mail exit counseling materials to your address on file with the Admissions office at BPCC. When you receive the materials, please read and make sure you understand the information provided. At that time you **MUST** complete exit counseling online.*

After the spring semester all student loan recipients for the will receive these notifications. If you will be attending BPCC as a half-time (6 credit hours) student in the upcoming semester, you are not required to complete this requirement.

If you have questions, please call our office at 318-678-6026.

Sincerely,

BPCC Financial Aid Office

*6220 East Texas St. Bossier City, LA 71111 www.bpc.edu
(318) 678-6026 - (318) 678-6398 fax
Member of the Louisiana Community & Technical College System*

FAFSA and Master Promissory Note- Direct Subsidized Loans and Direct Unsubsidized Loans

For Direct Subsidized Loans and Direct Unsubsidized Loans, a borrower must complete:

- Free Application for Federal Student Aid (FAFSA)
- Federal Direct Subsidized Stafford/Ford Loan, Federal Direct Unsubsidized Stafford/Ford Loan Master Promissory Note (MPN)

The MPN is the legal document through which a borrower promises to repay his or her Direct Loan and any accrued interest and fees to the Department of Education (the Department). It also explains the terms and conditions of the loan.

Bossier Parish Community College directs borrowers (via email) to complete the MPN electronically via the StudentLoans.gov web page. Note: Borrowers are permitted to sign a paper MPN if they choose not to complete the MPN electronically.

Application and Master Promissory Note – Direct PLUS Loans

For Direct PLUS Loans, a borrower must complete:

- Free Application for Federal Student Aid (FAFSA) student and parent completes the FAFSA Application and MPN
- Federal Direct PLUS Loan

Additional information needed to originate a Direct PLUS Loan (see below)

A school may establish a school-specific process for obtaining Direct PLUS Loan information or it may direct its PLUS borrowers to complete the Federal Direct PLUS Request for Supplemental Information (Direct PLUS Loan Request) via the StudentLoans.gov Web site.

Bossier Parish Community College directs its PLUS borrowers to complete the Direct PLUS Loan Request via the StudentLoans.gov web site.

The advantages to the Direct PLUS Loan Request are:

- A credit check is performed during the Direct PLUS Loan Request process.
- After completing the Direct PLUS Loan Request, borrowers are given the opportunity to complete the Direct PLUS Loan MPN.
- An applicant who is determined to have an adverse credit history after completing a Direct PLUS Loan Request may have an endorser complete a Direct PLUS Loan Endorser Addendum electronically, initiate the process of appealing the determination of adverse credit, complete PLUS Counseling or indicate that he or she does not wish to continue pursuing a Direct PLUS Loan.

The MPN is the legal document through which a borrower promises to repay his or her Direct Loan and any accrued interest and fees to the Department. It also explains the terms and conditions of the loan.

Bossier Parish Community College directs borrowers to complete the PLUS Loan MPN electronically via the StudentLoans.gov web page.

Confirmation Process (for subsequent loans)

A school must develop and document a confirmation process for borrowers receiving loans for a subsequent academic year under a previously signed MPN.

There are two types of confirmation:

- **Active Confirmation** – school does not disburse the loan until the borrower accepts the loan type and amount or requests changes to the loan package.
- **Passive Confirmation** – school disburses the loan when the borrower is notified of the loan package. The borrower only needs to act if he or she is declining the loan or making changes to the type or amount offered. For Direct Subsidized Loans and Direct Unsubsidized Loans, a school can use either an active or passive confirmation process.

Bossier Parish Community College uses Active Confirmation process for Direct Subsidized, Unsubsidized, and PLUS loans. For Direct PLUS Loans, a school must use an active confirmation process. Note: The Direct PLUS Loan Request (discussed above) can be used as a school’s active confirmation process.

Origination

The origination process informs the Department of who will receive Direct Loan funds, for what period, in what amounts, and on what anticipated dates. The school communicates origination information to the Department via the COD System. The date of loan origination is the date the school creates the electronic loan origination record (see 34 CFR 685.301(a)(6)). The COD System will process the origination information and send a Common Record Response to the school.

Origination information includes:

- Student/Borrower information
- Loan information
- Disbursement information (anticipated)

Note: For Direct PLUS Loans, the origination process will initiate a credit check, if there is not one on file within the past 180 days. Therefore, a school must have the applicant’s authorization to complete a credit check prior to submitting a Direct PLUS Loan origination to the COD System, if the applicant has not previously completed an MPN or Direct PLUS Loan Request. A credit check authorization is part of both the MPN and Direct PLUS Loan Request processes.

Disclosure Statements

A disclosure statement must be sent before or at the same time as the first disbursement. The disclosure statement informs the borrower of the date(s) the loan funds are expected to be disbursed and the anticipated disbursement amounts, and discloses certain loan terms and conditions, such as how the borrower may cancel all or part of the loan. ***Bossier Parish Community College opts to have the COD System print its disclosure statements.*** The COD System uses the data provided in the origination record to send the disclosure statements to the borrower.

- For loans greater than \$0 and accepted seven days or less before the earliest anticipated disbursement date or after the earliest anticipated disbursement date, the COD System send the disclosure statement immediate
- For loans greater than \$0 and accepted more than seven days before the earliest anticipated disbursement date, the COD System sends disclosures seven days before the earliest anticipated disbursement date.

Disbursement

A disbursement record reports the date the funds were disbursed to the borrower by posting funds to the student's account at the school or paying the borrower directly (via check or other means). A valid MPN must be associated with the loan before the COD System will accept disbursement records. There are two types of disbursement records:

Disbursement Type

Characteristics Anticipated Disbursements

- Disbursement Release Indicator (DRI) is set to "False" in the Common Record or on the COD Web site.
- Are submitted as a part of the origination record and provide information about when and how much money will be disbursed.

Actual Disbursements

- Disbursement Release Indicator (DRI) is set to "True" in the Common Record or on the COD Web site.
- Some schools may submit up to 7 days before the actual disbursement date.
- Must be submitted within 15 days of disbursement.

A school draws down Direct Loan funds via the G5 Web site to make disbursements.

Bossier Parish Community College uses the Actual Disbursement process.

Other Important Reminders:

1. Before disbursing funds to borrowers, the disbursing office (for example, the Business Office or Bursar's Office) should work with the Financial Aid Office to confirm which Direct Loan disbursements are to be made. It is important that these two offices work together to ensure that disbursements and disbursement adjustments are reported timely and accurately, and to perform the required Direct Loan monthly reconciliation (see following section).

The Finance Department and the BPC Financial Aid department runs a Banner process (TGIACCD) to help reconcile with each other, COD, and the Banner system.

2. A school must notify a borrower of each disbursement in accordance with the requirements described in 34 CFR 668.165(a) (2). As noted earlier, the Department's disclosure statement does not fulfill this requirement.

Bossier Parish Community College notifies all borrowers of each disbursement via email via BCM performed by LCTCS based on criteria requested by the college.

3. It is critical that the disbursement date and disbursement amount are reported accurately. Interest accrues from the date of each actual disbursement, so if the date or amount is different than what was previously reported, a correction must be submitted through a disbursement adjustment. If a borrower requests that all or a portion of the disbursement or loan be cancelled within the regulatory time frames, a disbursement adjustment is submitted to COD.

Reconciliation

Direct Loan reconciliation is the process by which a school reviews and compares the Direct Loan Ending Cash Balance recorded on the COD System to the school's internal records on a monthly basis. ***Bossier Parish Community College reconciles Direct Loan records each month. The Student Loan Coordinator performs this duty.***

In addition, annual reconciliation, referred to as Program Year Closeout, must be completed by the established deadline for each year. To assist a school with the reconciliation process, the Department generates a monthly, award year specific Direct Loan School Account Statement (SAS) and distributes it through a school's Student Aid Internet Gateway (SAIG) mailbox. The Direct Loan SAS contains the Department's official Ending Cash Balance for the school, as well as a record of all detailed transactions (cash and actual disbursement data) processed in the COD System during the reported period. BPCC uses this summary and detail-level information contained in the SAS to reconcile to its internal records.

The Direct Loan SAS is available in multiple formats. A school can select its SAS options via the COD Web site's SAS Options page. In addition, there are numerous tools available to assist schools in reconciliation and closeout efforts. These tools are as follows:

- Direct Loan SAS Disbursement Detail On-Demand
- Direct Loan Booking Warning Report
- Pending Disbursement Listing
- Actual Disbursement List
- G5 Web site and Reports
- COD Web site (particularly the School Summary Financial Information, Funding Information, Cash Activity, and Refunds of Cash screens)
- DL Tools software/SAS Compare Program (available for all schools to use in identifying discrepancies between their data and the data provided on the Direct Loan SAS)
- Customer Service Representative/Reconciliation Specialist Assistance

Bossier Parish Community Colleges uses the following tools for Program Year Closeout:

- ***Direct Loan SAS Disbursement Detail On-Demand***
- ***Direct Loan Booking Warning Report***
- ***Pending Disbursement Listing***
- ***Actual Disbursement List***
- ***COD Web site (particularly the School Summary Financial Information, Funding Information, Cash Activity, and Refunds of Cash screens)***

Common Record Response Documents

Once processed by the COD System, origination and disbursement data is either accepted or rejected. The Common Record Response informs a school of the status of its records. The COD System sends one response document for each Common Record document (batch) submitted. The response document is also commonly referred to as an acknowledgement. For Common Records that are transmitted via the SAIG, the COD System sends the response to a school's SAIG mailbox. For data submitted via the COD Web site, a school has the option to

receive a Web Response via its SAIG mailbox or not at all. A school should check with its software provider to determine if the software accepts Web Responses.

In addition, responses provide the school:

- MPN linking information. If the MPN is linked to (associated with) a loan, additional information such as the expiration date is also included in the response.
- Credit Requirements Met status. Direct PLUS Loans must meet one of the following conditions before the loan may be disbursed:
 - Borrower has Accepted credit decision status
 - Borrower has a Denied credit decision status, has documented to the satisfaction of the Department that there are extenuating circumstances related to the adverse credit information and has completed PLUS Counseling
 - Borrower has a Denied credit decision status, has obtained an endorser who does not have an adverse credit history and has completed PLUS Counseling

Additional information about COD System responses and the COD System Reject and Warning Edits can be found in the COD Technical Reference.

Unsolicited System-Generated Responses

A school will also receive Unsolicited System-Generated Responses:

- MPN responses – sent when a new MPN is completed electronically via the studentaid.gov Web site or on paper and is accepted. The responses are sent to the school identified on the MPN. If MPN information changes (for example, the expiration date), the response is sent to any school associated with an MPN (the school identified on the MPN and the school that originated the award linked to the MPN).
- Counseling responses – generated when Entrance, Financial Awareness or Exit counseling is completed on the StudentLoans.gov Web site.
- Direct PLUS Loan Request responses – generated when a Direct PLUS Loan Request is completed on the StudentLoans.gov Web site.
- Credit Status responses – generated when there is a change to borrower's credit requirements met status.

For example:

- When a credit appeal is initiated, approved or denied
 - When an endorser is approved for a loan
 - When PLUS Counseling is completed
 - When all credit requirements have been met
-
- Booking Notification responses – generated when a loan “books” (an MPN, an origination record, and the first actual disbursement are on file). A booking notification does not get sent for subsequent disbursements and adjustments.
 - Payment to Servicer responses – generated when a borrower sends money to his or her servicer within 120 days of disbursement. The servicer treats this as a cancellation and a borrower may be eligible to receive the amount within the same academic year. The COD System will use the Payment to Servicer amounts when evaluating annual loan limits.
 - Subsidized Usage responses – generated when there is a change to a loan subsidized usage value

Servicing

The Department has a multi-servicer, borrower-centric approach to servicing federally-owned loans, including all Direct Loans. Currently, we do this through the assistance of several federal loan servicers.

Once the first actual disbursement is accepted by the COD System, the loan is considered "booked" and is assigned and sent to a federal loan servicer. At the same time, a booking notification is sent to the school confirming that the loan has booked. Subsequent disbursements and adjustments to the disbursements are also booked and sent to the same servicer. However, for subsequent disbursements and adjustments, a booking notification does not get sent to the school. Once the loan is on the federal loan servicer's system, the servicer sends information to the borrower about the servicing of his or her loan. In addition to the student or parent Direct Loan borrower receiving correspondence from his or her federal loan servicer, the servicer will be identified in the National Student Loan Data System (NSLDS). Both the student or parent borrower and the school will be able to view the servicer code and name associated with each loan in the NSLDS. A school will also be able to view the federal loan servicer code and name associated with each Direct Loan via the COD Web site. The school can access this information under the Person tab on the Web site's top menu bar by clicking on Servicer and then entering the Award ID or the Social Security Number (SSN). The servicer will be identified under Borrower-Servicer Relationship. The federal loan servicer information is also included on the Direct Loan SAS.

Direct Loan Quality Assurance

Section 484 of the HEA of 1965, as amended, requires that institutions participating in the Direct Loan Program will " ...provide for the implementation of a quality assurance system, as established by the Secretary and developed in consultation with institutions of higher education, to ensure that the institution is complying with program requirements and meeting program objectives." The U.S. Department of Education (ED) believes that the Direct Loan program represents an opportunity to build quality assurance (QA) processes into a student aid program from its inception at your institution in order to maintain program integrity and maximize service to students. To this end, institutions are encouraged to use self-assessments to examine their procedures and take action on an ongoing basis to strengthen areas of vulnerability. Problems can be detected and corrected before they become institutional liabilities in audits and program reviews.

BPCC has implemented quality assurance procedures as follows:

The Financial Aid Assistant Director will periodically meet with the Finance personnel to discuss the policies and procedures that are in place for the Direct Loan programs. At least annually, (usually during the summer semester) the Direct Loan Quality Assurance Planning Guide will be used to document that proper procedures are in place ensure program integrity. The Planning Guide Management Assessment Worksheets will be completed and will serve as documentation of compliance.

Satisfactory Academic Progress

BPCC Satisfactory Academic Progress (SAP) Policy

The Federal Government mandates that students maintain satisfactory academic progress toward completion of their degrees within a reasonable period of time in order to be eligible for Title IV financial aid programs (includes Pell and SEOG grants, Federal Work-Study, Federal Direct student loans). As such, federal guidelines require that each institution establish a satisfactory

academic progress (SAP) policy that includes a quantitative component, a qualitative component and a time frame; and that such policy be at least as strict as the policy the institution applies to a student who is not receiving Title IV assistance.

Satisfactory Academic Progress (SAP) is defined as:

- Earning (passing) a required number of hours (67% of all hours attempted) (Qualitative measure)
- Achieving a required cumulative grade point average (2.00) (Quantitative measure or Pace)
- Total overall hours must not exceed 150% of the published length of a student’s degree program (Maximum timeframe)

WHEN IS SAP REVIEWED?

Satisfactory Academic Progress (SAP) for ALL students (including transfer students) will be reviewed and determined at the end of each semester.

HOW IS SAP REVIEWED? (Three measures- Qualitative, Quantitative/PACE, and Maximum Time Frame)

QUALITATIVE MEASURE (GPA) – 2.00 CUMULATIVE GPA

The qualitative standard is the student’s cumulative grade point average (GPA), as transcribed by BPCCC. BPCCC students who are not on an *Academic Plan will need to achieve a cumulative GPA of 2.00. The cumulative GPA calculation will not be rounded.

**Students who appeal and are placed on an Academic Plan must meet different standards described later in this policy*

All transcribed grades attempted will be considered. These include, but are not limited to, courses passed, courses failed, courses from which the student withdrew (officially or unofficially), repeated courses, transfer courses, and remedial/developmental coursework.

QUANTITATIVE MEASURE - PACE

All students who are NOT on an *Academic Plan must pass 67% of all overall hours attempted. In calculating the quantitative measure, the College will measure the “Pace” at which the student is progressing. This is calculated by dividing the cumulative course hours completed/earned by the cumulative/total course hours attempted (hours as transcribed by BPCCC) and then, if necessary, rounding to the nearest whole number (e.g. 0.667 would be rounded to 67%).

In calculating the quantitative measure or Pace, **all** transcribed hours attempted will be considered. These include, but are not limited to, courses passed, courses failed, courses from which the student withdrew (officially or unofficially), repeated courses, transfer courses, and non-credit remedial/developmental coursework.

**Students on Academic Plans must meet different standards described later in this policy.*

MAXIMUM TIMEFRAME ALLOWED

Students may receive federal financial aid if they have attempted no more than 150% of the hours required to complete their program of study. The maximum timeframe will be calculated by multiplying the total number of hours required for a give program of study by 1.50. To determine the maximum allowable hours for a specific program or study, refer to the BPCCC catalog at www.bpcce.edu. (Example: If the degree program requires 60 hours to complete the program, multiply 60 hours x 1.50 = 90. The maximum allowable attempted hours for the degree program in this example = 90 hour.)

Hours attempted includes ***all** transcribed hours pursued, earned, dropped, and failed. All of these hours are counted as attempted even if the student did not receive aid.

HOW OTHER FACTORS IMPACT A SAP DETERMINATION

"I" GRADES- An "I" (incomplete) will be considered an "F" until a letter grade is assigned in its place. An "I" grade will be considered "attempted," but will not be considered to have been "completed." It is the student's responsibility to inform the Financial Aid Office if an "I" grade changes during a payment period. If the change of the grade will affect the student's financial aid eligibility, the Financial Aid Office will perform a recalculation of aid eligibility during the payment period. Otherwise, the change of grade will not be factored into the cumulative pace rate until the next SAP evaluation.

DEVELOPMENTAL/REMEDIAL COURSES- The maximum number of hours that a student may receive Title IV federal aid for developmental/remedial courses is 30 hours. For SAP purposes, development courses will count as attempted hours, completed hours, and grades received, even if federal financial aid is not received for these courses.

WITHDRAWALS

Official Withdrawal— (also called Resignation) A student who totally resigns (receives all W's) is considered to have officially withdrawn from school. "W" (withdrawn) grades could have an adverse effect on the student's ability to maintain satisfactory academic progress. A "W" grade will be considered "attempted," but will not be considered to have been "completed."

Unofficial Withdrawal-Students receiving Title IV aid who stop attending all classes (or never begin attendance) and receive all F's or WN's will be treated as unofficial withdrawals. Students who are suspended from all courses based on unexcused absences will be treated as unofficial withdrawals. An unofficial withdrawal could have an adverse effect on the student's ability to maintain satisfactory academic progress. An unofficial withdrawal grade will be considered "attempted," but will not be considered to have been "completed."

ACADEMIC RENEWAL (Bankruptcy/Amnesty) - Academic renewal/bankruptcy/amnesty does not alter the student's financial aid records for purposes of determining financial aid eligibility. All hours attempted and grades received will continue to be counted for purposes of federal financial aid and satisfactory academic progress. Students who are granted Academic Amnesty have the right to request a financial aid appeal. (See "Re-establishing Financial Aid Eligibility")

TRANSFER STUDENTS- Transfer students are required to meet the same standards as native students in order to receive federal financial aid. All transfer students shall initially be coded with a SAP code "TRANS" and will be eligible for federal aid until the **end of the first payment period** when they are evaluated for SAP. At the time of the SAP evaluation only transfer credits transcribed by the college, along with the hours attempted at BPCC, will be counted (as both attempted and completed hours) in the cumulative GPA, pace of progression, and maximum allowable hours components of the SAP determination.

FIRST TIME FRESHMEN- All first-time freshmen are considered to be meeting SAP upon enrollment. For SAP purposes, students with no prior post-secondary experience who are enrolling for the first time at the undergraduate level are first-time freshmen. Prior post-secondary experience does NOT include (1) credit received before earning a high school diploma (or equivalent), (2) credit received for completing tests or assessments, or (3) credit for life experience or military service. However, credit received prior to earning a high school diploma (or equivalent), credit received as the result of completing any tests or assessments, or credit for life experience or military service – that is transcribed by the college will be considered starting with the SAP calculation performed at the conclusion of the first payment period following enrollment as a first-time freshman.

REPEATED COURSES- A student who has received a failing grade in a required course at the college may repeat the course, pursuant to the college's policy on repeated courses. For the purposes of SAP, required courses that are failed, and repeated multiple times will count toward a student's hours attempted, hours completed, and grades received. Also pursuant to federal regulations, a student may only receive federal financial aid for **one repetition** (repeat) on any **previously passed course (pass = letter grade of D or better)**. All repeated courses will be included in the total attempted hours for SAP evaluation.

CHANGE OF MAJOR- Students who change major are still expected to complete the coursework for the new major within the maximum allowable hours. All attempted hours from a prior major will be included in the total

attempted hours. If a change in major results in a student not meeting SAP, the student may submit a Financial Aid appeal that, if granted, will allow the student to continue receiving aid while under an Academic Plan.

SECOND DEGREE- A student who completes his/her degree then pursues a second degree at the same level (example: a student with an associate degree who begins a new program to earn a second Associate's Degree) is still expected to complete the course work for the second degree within the maximum allowable hours. All attempted hours from the previous degree at the same level will be included in the total attempted hours. If pursuing a second degree at the same level results in a student not meeting SAP, the student may submit a Financial Aid appeal that if granted, will allow the student to continue receiving aid while under an Academic Plan.

PASS/NON-PASS GRADES- Pass/Non-pass grades will not impact the cumulative GPA component of a SAP determination. However, they will be included in the Pace of Progression and Maximum Allowable Hours components.

WHAT IS AN ACADEMIC PLAN and HOW MAY I CHANGE MY APLAN?

If your financial aid appeal is APPROVED, you will be placed on an Academic Plan (APLAN). The APLAN consists of three requirements that must be met **each semester:**

- 1. Earn a 2.25 GPA each semester***
- 2. Successfully complete at least 75% of the total classes attempted each semester, without exceeding maximum hours allowed for the degree program.***
- 3. You must follow the *curriculum plan from Degree Works***

* If you wish to CHANGE your major, you are changing your APLAN. Once your appeal has been approved, you may request a change to your APLAN. If you wish to change your APLAN, you must submit a "Request to Change Academic Plan" form. You may NOT change your APLAN if you are not meeting SAP for your current APLAN.

WHAT HAPPENS ONCE SAP IS REVIEWED?

Satisfactory academic progress will be reviewed at the end of each payment period by the college's Financial Aid Department for all students, and students who received aid the previous semester (payment period) will be notified of their updated status, in writing, via email.

At the time of SAP review, students will have an **SAP STATUS CODE** of either:

- **GOOD:** Student has met progress standards and is eligible for aid for the following semester or academic year.
- **BAD (SUSPENSION):** Student has not made progress. Student is no longer eligible for Financial Aid. Please see re-establishing eligibility below.
- **WARNING:** A student receives a warning when he or she does not meet SAP standards for the first time. No appeal is necessary. Example: a student had a GOOD SAP Status and at the end of the semester, no longer meets the SAP requirements. Student will be placed on Financial Aid Warning. This means you are one semester away from losing your financial aid eligibility. You are still eligible for financial aid for one semester only. If the student has not returned to satisfactory standing after this additional semester, he or she will be suspended from further financial assistance until the satisfactory progress standards are met.
- **APLAN (PROBATION):** Student has NOT met progress standards but has an **approved** appeal and is eligible for financial aid for one semester or length of Academic Plan.

RE-ESTABLISHING FINANCIAL AID ELIGIBILITY

Students who do not meet SAP Standards have two options to receive Financial Aid in future

semesters:

1. Attend and regain eligibility without the benefit of financial aid (this may take several payment periods to accomplish) or
2. Appeal to the Financial Aid Appeal Committee (if the student had mitigating circumstances that prevented the students from meeting the SAP requirements).

You must enroll and be attending to re-establish your financial aid eligibility. Should you choose to "sit out" a semester, you are still subject to meeting the conditions listed below for the semester in which you re-enroll. "Sitting out" has no bearing on regaining eligibility. (When you "sit out" you are not improving your GPA or PACE).

Attend and regain eligibility without the benefit of Federal Financial Aid:

Students may attend at their own expense without the benefit of federal financial aid, attempt and earn a cumulative 67% of hours attempted and earn the appropriate cumulative GPA of 2.00.

Appeal (without an Academic Plan):

If the institution determines that the student can meet the Satisfactory Academic Progress requirements by the end of one semester (the semester that the student is appealing), the student may appeal to the Financial Aid Appeals Committee. If the appeal is approved, the student will be considered on "Probation", meaning the student is eligible for aid for **one semester only**. To meet the Satisfactory Academic Progress requirements the student must earn the appropriate cumulative GPA (2.00), maintain PACE by passing/earning 67% percent of cumulative course attempted, and not exceed 150% of degree program.

APPEAL FOR MAX HOURS, GPA, OR 67% COMPLETION/PACE (with an Academic Plan):

When a student submits a Financial Aid appeal and it is clear the student will NOT be able to meet the progress requirements by the end of the semester for which the student is appealing, and the appeal is approved, the student will be placed on an **Academic Plan** that, if followed, will ensure that the student will be able to meet the BPCC SAP requirements by a specific point in time. If the appeal is approved, the student will be considered on "Probation with Academic Plan", meaning the student is eligible for aid as long as the student adheres to the **Academic Plan**. Students who are following an **Academic Plan** must visit with the Advising Center each semester in order to register for classes.

*If the appeal is approved, the student must ALSO meet the following **Academic Plan SAP Requirements**:*

- 1. Earn a 2.25 GPA each semester***
- 2. Successfully complete at least 75% of the total classes attempted each semester***
- 3. Do not exceed maximum hours allowed for the degree program. (unless appealing for max hours as well)***
- 4. You must follow the curriculum plan (for your degree program) from Degree Wors.***

HOW TO SUBMIT A FINANCIAL AID APPEAL

Students who do not meet Satisfactory Academic Progress (SAP) standards may have the right to

appeal to the Financial Aid Appeals Committee. These appeals are generally based on mitigating circumstances. Examples of mitigating circumstances may be defined as, prolonged illness, accidents that require hospitalization to the student or a close family member, death of an immediate family member, or other types of accidents or incidents.

Appeal Deadlines: The semester deadline date will be posted on the Financial Aid Appeal Form. The Financial Aid Appeal Committee will meet *WEEKLY. Appeals must be submitted by Tuesday each week. Appeals submitted by Tuesday, should have a decision by Friday of the same week. Appeals submitted on Wednesday, Thursday or Friday, you should have a decision by the *following* Friday. *During the months of January and August, please allow TWO WEEKS for a decision from the Committee (due to the volume of appeals submitted).

***All appeals should have documentation that corresponds with the type of appeal the student is filing.**

Students may appeal to the Financial Aid Appeals Committee. The student must be able to meet the BPCC SAP requirements by the end of the semester in which the student is appealing and student must:

1. Complete a Financial Aid Appeal Form (located on our webpage www.bpcc.edu/financialaid).
2. If the student will be unable to meet SAP in one semester, he/she must ALSO submit an **Academic Plan** (provided by the student from their Degree Works dashboard on LoLA).

***All appeals should have documentation that corresponds with the type of appeal the student is filing.**

Probation: If the appeal is approved, and the institution has determined that the student should be able to meet the SAP standards by the end of the semester, the student will be placed on "Probation" and would be eligible for aid for one semester. The student's academic progress will be reviewed at the end of that semester. If, at the end of the semester, the student does NOT meet the SAP requirements, the student is no longer eligible for federal aid until the student attends at his own expense and meets all SAP requirements.

Federal regulations do not provide (allow) for a second appeal that immediately follows a previous probation period. While a student may, over the course of an entire academic career, repeat the financial aid probation, two such periods cannot be consecutive without an intervening period during which the student makes SAP.

Probation w/Academic Plan: If the appeal is approved and the institution cannot determine that the student should be able to meet SAP standards by the end of the semester, the student will be placed on "Probation with **Academic Plan**", meaning the student is eligible for aid as long as the student adheres to the **Academic Plan**. The student's academic progress will be reviewed at the end of each semester until the student meets all SAP requirements specified in the **Academic Plan**.

If the appeal is DENIED, the student is not eligible to receive federal aid and must attend at his own expense.

The committee's decision is FINAL; therefore, a student may not appeal the committee's decision.

Financial Aid Office Data Security

The BPCC Financial Aid Office recognizes the importance of data security and has implemented the following procedures"

- All documents containing PII will be locked in a desk or file drawer at the close of each business day.
- The Financial Aid office fax machine is out of reach of students.
- Each employee will lock her computer screen upon leaving her desk/office.
- Students are instructed to submit documents containing PII via our secure document submission link on our “Forms” webpage www.bpcc.edu/financialaid.

Conflicting Data/Fraud

Conflicting Data

BPCC’s Financial Aid office actively identifies and resolves conflicting information received by any BPCC office.

At a minimum, active resolution includes:

- Determining what information is correct, and
- Documenting the school’s findings in the student’s file

As required under federal regulation, BPCC’s system includes a review of:

- Student aid applications, verification documents, MRRs, POPs from COD, Applications for Admissions, Major change forms, eligibility documents submitted by or on behalf of student;
- Any documents, including any copies of federal tax returns, that are normally collected by the financial aid office to verify information received from the student and other sources; and
- Any other information submitted or normally available to the school regarding a student’s citizenship, previous educational experience, documentation of the student’s social security number or other factors relating to the student’s eligibility for funds under the Title IV programs.

The BPCC Admissions/Registrars offices provide the Financial Aid Office with any information it has that might affect a student’s eligibility, such as the student’s enrollment in an ineligible program.

*Fraud Involving Fake/False IDs

Because of the increased use of false or fake IDs, Bossier Parish Community College has been tasked with developing a policy to ensure the information submitted on the **Statement of Educational Purpose Form (Notary version)** is valid.

In our fast moving high-technology world, access to fraudulent identification cards is easy and cheap. With improvements in technology and the Internet, fake identification cards have become much more advanced and more difficult to detect by the naked eye.

Effective Fall 2018, Bossier Parish Community College adopted the following policy/procedure to identify fraudulent attempts to receive federal student aid. This

procedure will only be implemented if a Statement of Educational Purpose Form is questionable. All forms will not follow this procedure.

All students who submit a photo ID along with a Statement of Educational Purpose Form (Notary version), will be subject to the following:

- The validity of the photo ID (driver's license or other state ID) will be verified by our Campus Police Department via the following law enforcement tools:
 - **TLOxp for Law Enforcement** (TransUnion's TLOxp for Law Enforcement)
 - **ROCIC** (Regional Organized Crime Information Center)
- The validity of the notary will be verified via state registries.

If it is determined false/fraudulent documents have been submitted, the student will be referred to the BPCC Disciplinary Committee and may be removed from classes. If federal aid has already been processed, the funds may be returned to the U.S. Department of Education and the student may owe the money to the College.

Students will sign a document (copy of form below) stating the student understands the steps the College will take to ensure the validity of student IDs and the validity of the notary signing the Statement of Education form.

Example of form:

BPCC Financial Aid Office
6220 East Texas Street • Bossier City, LA 71111
Identity and Statement of Educational Purpose
Policy and Procedure to Detect Possible Fraud

If the student is unable to appear in person at Bossier Parish Community College to verify his or her identity, the student must provide a copy of the valid *government-issued photo identification (ID) that is acknowledged in a notary statement, such as but not limited to a driver's license, other state-issued ID, or passport. (****Cannot use military identification***).

Because of the increased use of false or fake IDs, Bossier Parish Community College has been tasked with developing a policy to ensure the information submitted on the **Statement of Educational Purpose Form (Notary version)** is valid.

In our fast moving high-technology world, access to fraudulent identification cards is easy and cheap. With improvements in technology and the Internet, fake identification cards have become much more advanced and more difficult to detect by the naked eye.

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- The validity of the notary will be verified via state registries.

If it is determined false/fraudulent documents have been submitted, the student will be referred to the BPCC Disciplinary Committee and may be removed from classes. If federal aid has already been processed, the funds may be returned to the U.S. Department of Education and the student may owe the money to the College.

Additionally, if you purposely submit false or misleading information, you may be fined, sentenced to jail, or both. If we suspect that you have purposely given false or misleading information, we will report this information to the U.S. Department of Education, Office of Inspector General.

By my signature below, I understand the validity of the photo ID submitted and the validity of the notary will be verified via methods mentioned above.

Student Signature

Date

Print Student Name
(LoLA)

Student ID

Fraud:

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

OIG Contact Information:

- OIG Hotline's toll-free number **1-800-MIS-USED**

Hotline Operators take calls during the hours of Monday and Wednesday 9:00 AM until 11:00 AM, Eastern Time; Tuesday and Thursday, 1:00 PM until 3:00 PM, Eastern Time except for holidays.

- Inspector General's Hotline
Office of Inspector General
U.S. Department of Education
400 Maryland Avenue, S.W.
Washington, D.C. 20202-1500
Fax: (202) 245-7047

Fiscal & Cash Management

The BPCCC Finance Department/Business Office coordinates with the Financial Aid Office to ensure proper cash management procedures, including timely disbursement of funds. The coordinated efforts include, but are not limited to, the following processes:

- To process FSA cancellations of student and school refunds- the Financial Aid office generates cancellation of student aid and/or authorizations that results in a school refund via Banner.
- To obtaining authorizations to pay FSA funds – student completes an Authorization Form with the Financial Aid Office and the appropriate authorizations are entered into the Banner system for Financial Aid and a process is run by the Business Office to transfer the appropriate authorization to the Finance side of Banner.
- To ensure FSA disbursement and adjustments are properly and consistently recorded and reported- The Finance Department utilizes information in Banner to make appropriate disbursements and adjustments and utilizes the G5 system to draw down federal funds.
- To establish and implement the school's refund policy – The BPCCC refund policy is established by the Finance Department and information regarding the refund policy is located on the BPCCC webpage www.bpcce.edu.
- To process Return of TIV (R2T4) funds per FSA laws and regulations – The Financial Aid Office developed the R2T4 policy. The Financial Aid Associate Director calculates the R2T4 refunds and the Financial Aid Assistant Director adjusts the aid funds via Banner and coordinates the appropriate return amount with the Business Office/Finance Department to ensure the funds are returned to the correct FSA fund program.
- To report FSA expenditures and reconcile cash between school records, bank statements, and federally reported balances- The Financial Aid Director prepares the annual FISAP in coordination with the Finance Department utilizing the appropriate school records, bank statements, and federally reported balances.
- To maintain and provide general stewardship of federal funds and a cash management system that meets FSA disbursement requirements, laws, and regulations
- To establish and monitor Federal Work-Study (FWS) payroll and time sheets – The Financial Aid Office coordinates hiring of FWS students with the Career Services Office, the Payroll Office, and the Human Resources Office. The Financial Aid Office reconciles, at least monthly, the payroll amounts with the Payroll Office and the HR Office.
- To prepare for and participate in FSA program reviews and state audits.

Section 4: Institutional Eligibility

In Section 4 we will discuss:

- ✓ General Requirements
- ✓ Updating Application Information
- ✓ Fiscal Operations Report and Application (FISAP)
- ✓ Program Eligibility
- ✓ Admission Policy

General Requirements

Documentation that substantiates BPCCs eligibility to participate in Title IV programs is in the Financial Aid Director's office. BPCC makes accreditation and licensing information and documentation available to enrolled and prospective students upon request.

Updating Application Information

The Financial Aid Director is responsible for updating information contained in BPCC's eligibility application as well as tracking the expiration of the Program Participation Agreement and coordinates the recertification process.

BPCC undergoes recertification of its eligibility every five years. The duration of eligibility is primarily linked to the expiration of the PPA.

Bossier Parish Community College follows its program responsibilities under Title IV of the 1998 Higher Education Act, as amended. The U.S. Department of Education re-authorized the College to participate in Title IV programs under a Program Participation Agreement signed on behalf of the Secretary of Education, acknowledging that the College is in good standing through December 31, 2026. Eligibility and Certification are re-approved each year based on completion and approval of the Fiscal Operations Report and Application to Participate (FISAP). The FISAP is submitted annually with the U.S. Department of Education.

Program Eligibility

Bossier Parish Community College qualifies as an institution of higher education because it is non-profit institution that offers a program of at least two academic years in duration that is acceptable for full credit towards a bachelor's degree, or because it offers a program of at least one academic year in duration that leads to a certificate, degree, or other recognized credential and prepares students for gainful employment in a recognized occupation.

BPCC is ultimately responsible for determining that a program is eligible. In addition to determining that the program meets the eligible program definition, BPCC makes certain the program is included under the notice of accreditation from a nationally recognized accrediting agency (unless the agency does not require that programs be accredited).

BPCC utilizes rule definitions within the Banner system to identify students in eligible programs of study. Students identify themselves as degree seeking at BPCC by indicating such on the Admissions Application. Students who are not degree-seeking students or have not indicated an eligible program on the Admission application, are not awarded federal financial aid.

BPCC's academic year is defined at 32 weeks; two 16-week semesters (fall and spring).

BPCC defines its Title IV academic year as 24 credit hours. Grade level progression (freshman to sophomore) is measured by the completion of 30 credit hours.

New programs are added according to the procedures outlined in the FSA Handbook, Volume 2: School Eligibility and Operations

The Financial Aid Director is responsible to identify and determine the eligibility of new programs. Before BPCC determines new programs to be eligible and awards funds to enrolled students, the school must receive both the required LCTCS/Board of Regents and accrediting agency approvals.

The Provost/Vice Chancellor for Academic Affairs and Institutional Effectiveness will make the Financial Aid Director aware of any suggested new programs.

Fiscal Operations Report & Application to Participate (FISAP)

Bossier Parish Community College applies for and receives program funds directly from the U.S. Department of Education by applying on the Fiscal Operations Report and Application to Participate (FISAP).

The College uses the Fiscal Operations Report portion of the FISAP to report expenditures under the campus-based programs in the previous award year and apply for and receive funds for the Department of Education for one or more of the campus-based programs (Federal Work-Study, SEOG), the College must submit a FISAP for each award year. The FISAP deadline date is published annually in a Federal Register Notice. The date is October 1 or the last weekday prior to October 1, if October 1 falls on a weekend. The actual deadline date is posted in the Federal Register as well as provided by Electronic Announcement.

BPCC submits the FISAP by the deadline date. The Department then allocates funds for the campus-based programs by providing the College with tentative allocation information in January of the following year and with final allocation information by the 1st of April. BPCC uses the BANNER system to generate the FISAP report. Information to complete the FISAP is also provided by the Comptroller's Office. The Financial Aid Director compiles the information and submits the FISAP to the Department electronically through the FISAP on the Web.

Admission Policy

BPCC has an open admissions policy established by the Louisiana Legislature and approved by the Board of Regents and Louisiana Community and Technical College System.

Students may be admitted to Bossier Parish Community College if they meet these three requirements:

- Have submitted immunization records (or signed a waiver)
- Have registered for Selective Service (male students, age 18-25)
- Have reached the age of compulsory school attendance (17 years)

BPCC operates on a three-semester system, which includes a summer term. A qualified applicant may register at the beginning of any academic session within the semester. Complete admission records must be received in the Admissions/Registrar's Office prior to registration for the applicant to be notified regarding eligibility for admission. The student's permanent record is the academic file folder, which may contain some (or all) of the following information: academic transcripts from high school and college, placement test scores, immunization records, and proof of Selective Service registration by male students. The records are on an imaging system, which stores the information on an optical disk. The records from 1967-94 are on microfiche, which is stored in a fireproof filing cabinet in the Admissions/Registrar's Office.

The complete BPCC Admissions policy is located at www.bpcc.edu/admissions

Section 5: General Provisions

In Section 5 we will discuss:

- ✓ Certification
- ✓ Title IV Refunds
- ✓ Compliance Audits and Audited Financial Statements
- ✓ Consumer Information
- ✓ Verification
- ✓ Professional Judgment & Dependency Overrides

Certification

The Financial Aid Director is responsible for updating information contained in BPCC's eligibility application as well as tracking the expiration of the Program Participation Agreement and coordinates the recertification process.

BPCC undergoes recertification of its eligibility every five years. The duration of eligibility is primarily linked to the expiration of the PPA.

Bossier Parish Community College follows its program responsibilities under Title IV of the 1998 Higher Education Act, as amended. The U.S. Department of Education re-authorized the College to participate in Title IV programs under a Program Participation Agreement signed on behalf of the Secretary of Education, acknowledging that the College is in good standing through December 31, 2026.

Title IV Refunds

According to the Federal Student Aid Handbook, "Title IV funds are awarded to a student under the assumption that the student will attend school for the entire period for which the assistance is awarded. When a student withdraws, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive.

If a recipient of Title IV grant or loan funds withdraws from a school after beginning attendance, the amount of Title IV grant or loan assistance earned by the student must be determined. If the amount disbursed to the student is greater than the amount the student earned, unearned funds must be returned. If the amount disbursed to the student is less than the amount the student earned, and for which the student is otherwise eligible, he or she is eligible to receive a post-withdrawal disbursement of the earned aid that was not received."

Effective fall 2008, BPCC will use the "Return of Title IV Funds Policy" in accordance with the 2008 Reauthorization of the Higher Education Act of 1965, as amended. The law defines the amount of Title IV grants and loans that the student has earned the right to use. The amount a student has earned is directly related to the length of time he or she has maintained attendance during the semester. The law requires that if a recipient of Title IV assistance withdraws/resigns from an institution before completing more than 60% of the semester in which the recipient began attendance, the institution must calculate the percentage and amount of Title IV assistance the student earned. Unearned Title IV funds must be returned to the Title IV programs by the school and/or the student.

Students who wish to resign from the College should follow Admissions resignation procedures found in the BPCC Catalog. An electronic version of the Catalog is located online at www.bpcc.edu/catalog.

For **official** withdrawals, the Return of Title IV funds calculation must be performed, and the student notified of any overpayment within 30 days of the date the institution determined the student withdrew. In many cases, students will owe money to the federal aid program(s) and to BPCC. (See "Return of Title IV Funds Formula in Detail" below for information regarding deadlines and repayment procedures)

For the purposes of this policy, the words "withdrawals, withdraw" and "resignations, resign" may be used interchangeably.

Unofficial Withdrawals/Resignations

Students receiving Title IV aid who stop attending all classes and receive all F's will be treated as **unofficial** withdrawals. Students who are suspended from all courses based on unexcused absences will be treated as unofficial withdrawals. For unofficial withdrawals, the withdrawal date is defined as the last documented date of attendance at an academically-related activity, as defined by Federal Regulations.

An institution must determine the withdrawal date for a Title IV recipient who unofficially withdraws no later than 30 days after the end of the semester in which the student unofficially withdrew or the end of the academic year in which the student unofficially withdrew, whichever is earlier.

Number of Days in Semester

The percentage of time the student completed for the semester determines the "earned percentage." The earned percentage is based on **calendar** days in the semester, including weekends. Only scheduled breaks of at least 5 days will be excluded. The length of the break is determined by counting from the first day of the break up to the next day on which classes are offered. The weekends preceding and following the break are counted as part of the break, unless Saturday classes are scheduled. If Saturday classes are scheduled in the weekend preceding the break, only the Sunday would be counted as part of the break. If Saturday classes are scheduled in the weekend following the break, neither Saturday nor Sunday is counted as part of the break.

Notes about BPCC's Return of Title IV Funds Policy

A Return of Title IV funds calculation must be performed if a student resigns (officially or unofficially) before completing more than 60% of the semester in which any of the following Title IV funds were disbursed or could have been disbursed, as defined by Federal Regulations: Pell Grant, SEOG, LEAP, Subsidized Direct loan, Unsubsidized Direct loan, or PLUS loan.

BPCC uses the payment period for the calculation of the Return of Title IV Funds formula. The payment period is the semester in which the student received Title IV funds.

Regarding class attendance, BPCC is not required by accrediting agency to take attendance, but we do have an institutional policy that requires instructors to take attendance.

Institutional Charges

BPCC defines institutional charges as tuition, fees, and books. These are the amounts that were initially assessed the student before any institutional refund was applied. These charges include tuition and required fees, including required program and course fees, as stated in the class bulletin for the appropriate semester. Books are included as institutional charges since students who want to utilize the electronic book voucher process to use federal financial aid funds to purchase books, must purchase books from the bookstore (currently owned by Follett) located on the BPCC Campus.

Refunds due to BPCC's institutional refund policy

BPCC's institutional refund policy is stated in the class bulletin each semester and the student handbook each school year. If a student is due a refund based on BPCC's institutional refund policy, that refund will be applied first to the student's portion of Return of Title IV funds. Any remaining portion will be applied toward the school's portion of Return of Title IV funds. If any portion remains after applying toward Return of Title IV funds, it will be used to repay BPCC funds, state funds, other private sources, and the student in proportion to the amount received from each of these sources.

Accounts Receivables (financial obligations) for school's portion of Return of Title IV funds

If BPCC is required to use institutional funds to pay the school's portion of Return of Title IV funds, BPCC will set up an "accounts receivable" for the student's account. The student will then owe a debt to BPCC to reimburse BPCC for the amount BPCC was required to return to the Title IV programs due to the student's resignation. The student's account will have a hold on it until the debt is satisfied. The Financial Aid Office will send a letter to the student to notify him/her of this debt and how to resolve it.

Title IV funds to be returned to Title IV programs

The school and the student may be required to return unearned Title IV funds to the Title IV programs. Amounts to be returned by the school may be rounded to the nearest dollar.

Title IV funds to be returned by the school and student must be credited to outstanding balances for the semester for which a Return of Title IV funds is required in the following order:

- a. Unsubsidized Direct loan
- b. Subsidized Direct loan
- c. PLUS loan

If unearned funds remain to be returned after repayment of all outstanding loan amounts, the remaining excess must be credited to any amount awarded for the semester for which a Return of Title IV funds is required in the following order:

- a. Pell Grant
- b. SEOG
- c. Other Title IV aid

Amount due from school (may be rounded to the nearest dollar):

- a. Determine the amount of institutional charges the student incurred for the current semester.
- b. Multiply the unearned aid percentage by the amount of institutional charges.
- c. School is responsible for returning the lesser of the two amounts (a or b).
- d. School must return funds as soon as possible but no later than 45 days after the date the institution determines the student withdrew.
- e. If BPCC is required to use institutional funds to pay the school's portion of Return of Title IV funds, BPCC will set up an "accounts receivable" for the student's account. The student will then owe a debt to BPCC to reimburse BPCC for the amount BPCC was required to return to the Title IV programs due to the student's resignation.

Amount due from student

- a. Subtract amount due from school (from above) from the amount of Title IV aid to be returned (from step 5). Student is responsible for returning this amount.
- ◆ Amounts to be returned to loan programs will be repaid in accordance with the terms of the loan.
- b. Amounts to be returned to grant programs are limited to the amount by which the original grant overpayment exceeds half of the total Title IV grant funds disbursed or could have been disbursed to the student.
 - c. BPCC must notify student of repayment obligation within 30 days of the date BPCC determines that student withdrew.
 - d. Student must repay grant overpayment to BPCC within 45 days of notification of overpayment. Grant overpayments not paid to BPCC within 45 days will be reported to the Department of Education and the student will be ineligible for future Title IV aid until the overpayment is resolved or repayment arrangements are made with the Department of Education.

Post-withdrawal disbursements

These disbursements will be made in accordance with Federal Regulations. If a student is due a post-withdrawal disbursement, the disbursement must be made from available grant funds before available loan funds. The disbursement must be made within 90 days of the institution's determination that the student withdrew. After the eligible post-withdrawal disbursements are credited to the student's outstanding current semester charges, the institution must follow specific steps, outlined in Federal Regulations, in offering the remaining balance to the student.

Institutional Charges

BPCC defines institutional charges as tuition, fees, and books. These are the amounts that were initially assessed the student before any institutional refund was applied. These charges include tuition and required fees, including required registration fees, program and course fees, as stated in the class bulletin for the appropriate semester.

Refunds Due to BPCC's Institutional Refund Policy

BPCC's institutional refund policy is stated in the class bulletin each semester and the student handbook each school year. If a student is due a refund based on BPCC's institutional refund policy, the refund will be applied first to the student's portion of Return of Title IV funds. Any remaining portion will be applied toward the school's portion of Return of Title IV funds. If any portion remains after applying toward Return of Title IV funds, it will be used to repay BPCC funds, state funds, other private sources, and the student in proportion to the amount received from each of these sources.

Accounts Receivables (Financial Obligations) For School's Portion of Return of Title IV Funds

If BPCC is required to use institutional funds to pay the school's portion of Return of Title IV funds, BPCC will set up an "accounts receivable" for the student's account. The student will then owe a debt to BPCC to reimburse BPCC for the amount BPCC was required to return to the Title IV programs due to the student's resignation. The student's account will have a hold on it until the debt is satisfied. The Financial Aid Office will send a letter to the student to notify him/her of this debt and how to resolve it.

Compliance Audits and Audited Financial Statements

Schools participating in Title IV programs must undergo an annual compliance audit conducted by an individual who is sufficiently independent of the school. The independent auditor must be a certified public accountant or a government auditor. All audits must be submitted along with an audited financial statement to the Department of Education (ED). In addition, third-party servicers who perform certain student financial assistance functions for an institution (under certain circumstances) may be required to submit an annual compliance audit and a financial statement. Foreign schools participating in the Title IV programs are also expected to submit annual audits and audited financial statements.

BPCC Financial Aid operations, as well as the Finance operations (including Financial Statements), are audited by the State Legislative Auditor and the BPCC Compliance Officer. The operations pertaining to the specific programs are reviewed according to the schedule of the administrative agency. The audit covers the activities for the entire period since the preceding audit. The audit conforms to the standards set by the Inspector General of the Department of Education. The auditor shall be given access to all program and fiscal records, including records reflecting transactions with any financial institutions with which the institution deposits or has deposited any Title IV funds.

Consumer Information

Bossier Parish Community College Student Services Office provides Consumer Information (in conjunction with several college departments) as required by federal regulation. BPCC's Consumer Information is reviewed and updated each year prior to the fall term.

Consumer Information is disseminated to students via email each semester and is also located on the BPCC webpage: <https://www.bpcc.edu/about-bpcc/consumer-information>

A printable version is also available at the same site.

Verification

Bossier Parish Community College (BPCC) and Inceptia, our third-party servicer, will comply with federal regulations governing the verification process and verify those applicants selected by the Central Processing System (CPS). In addition, to verify these required items for CPS-selected applicants, BPCC may choose to verify any other application items requiring any reasonable documentation according to consistently applied School policies. BPCC may require applicants other than those selected by the Department to verify FAFSA information. It may decide which applicants must provide documentation for any additional data elements and what constitutes acceptable documentation. Verification is not required for students who are only eligible for unsubsidized student financial assistance.

Verification is the process used to check the accuracy of the information a student provides when applying for federal student aid. In this process, we are required by federal law (Higher Education Act as amended and Subpart E or 34 CFR, Part 668) to compare the information from the FAFSA application with the information provided via the Verification Worksheet, federal IRS tax transcripts, and other required documentation. If there are differences between the FAFSA application data and the documents the student/parent submit, the Financial Aid office will make corrections/updates. Verification information may also be found in the *Federal Student Aid Handbook* sections, Student Eligibility, subtopic Verification.

The following information is made available on the Verification Worksheet to explain the verification process to students:

Your application was selected for review in a process called "verification." In this process, we are required by federal law (34 CFR, Part 668) to compare the information from your application with the information provided on this form and with copies of your 20xx federal tax transcript (and your spouse's if you are married, or parent (s) if you are considered dependent for federal aid process). If there are differences between your application and the documents you submitted, corrections will be made. Verification for Pell eligible students must be completed no later than 90 days after student's last date of attendance at BPCC or August 31, 20xx, whichever is earlier. Verification documents must be submitted no later than 30 days after the last date attended. Verification for SEOG, and Direct Loan and PLUS loan students must be completed 10 days prior to student's last day of attendance for a semester. **We cannot process your financial aid until verification has been completed, so please provide the required documents as soon as possible.**

Warning: If you purposely give false or misleading information on this worksheet, you may be fined, sentenced to jail, or both. If we suspect that you have purposely given false or misleading information, we will report this information to the Office of Inspector General; 1-800-MISUSED.

When a FAFSA application is selected for verification, BPCC is required by federal law (34 CFR, Part 668) to compare the information from the FAFSA application with the information provided on the Verification Form, other forms as applicable, and with copies of the current year federal tax transcript for student/spouse/parent (as applicable).

A menu of potential verification items for each award year is published in the Federal Register. The items to verify for a given application will be selected from that menu and indicated on the student's output documents (ISIR/SAR).

The following data elements are subject to verification:

- Household size
- Number in college
- SNAP benefits (formerly food stamps)

- Child Support Paid
- High school completion status
- Identity
- Statement of educational purpose

For non-tax filers:

- Income earned from work

For tax filers:

- Adjusted gross income (AGI)
- U. S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income

Inceptia requests the appropriate verification documents based on the information provided on the FAFSA. If a student is school selected, BPCC will request the appropriate verification documents. The requested documentation is posted on the Inceptia dashboard. A school selected student's records will be posted onto the Self-Service area of LoLA in a status code "unsatisfied," meaning the document has been requested from the student and the student has not submitted or "satisfied" this request. An email is sent to the student to inform the student to create their account on the Inceptia dashboard. A school selected student will receive an email to view LoLA for "unsatisfied requirements." Once the student creates their Inceptia dashboard, all verification documents required/requested will be visible. Once all required documents are submitted, the Verification Counselors or Inceptia will review all available information. If there are differences between the application and the documents submitted, corrections will be made to the FAFSA. If revisions are made on the Banner system by BPCC, corrections are electronically exported to the Department of Education. Inceptia will electronically submit the data elements it has determined to be in error to CPS. A flat file will be provided to BPCC and loaded into the Banner system. A student is not packaged or awarded aid before completing the verification process. Failure to provide the requested documentation within the specified period will include forfeiture for federal assistance for the specific aid year. BPCC will review subsequent ISIR's, except for cases when the Verification Tracking Group has changed to V5 Verification Tracking Group. If a student had been

awarded aid and then was selected for verification on a subsequent ISIR, any notices of a change in award amounts are provided with a new award notification email. The revised award amounts are posted on LoLA. If a student's estimated family contribution (EFC) changes, as a result of verification, an email will be sent to the student. Inceptia, or BPCCC, will report students with V4/V5 Verification Tracking Group to the Department of Education monthly.

Verification for Pell eligible students must be completed no later than 90 days after the student's last date of attendance at BPCCC or August 31 of the current award year, whichever is earlier. Verification documents must be submitted no later than 30 days after the last date attended. Verification for SEOG, and Stafford and PLUS loan students must be completed 10 days prior to student's last day of attendance for a semester. We do not process financial aid until verification has been completed. Failure to provide the requested documentation within the specified period will include forfeiture of federal assistance to the specified aid year.

Verification must be completed before a loan request is originated or a grant or FWS award is made. BPCCC does not make interim disbursements before completing verification, as the school will be held liable for any overpayments resulting from interim disbursement. Suppose the Financial Aid Office becomes aware of conflicting information after aid has been awarded. In that case, the student's file will be reevaluated or reconciled, and the student's financial needs and awards will be revised accordingly.

Targeted Verification

Starting with the 2012-13 award year, the US Department of Education transitioned to a targeted verification system.

With the switch to targeted verification, the federal processor uses a risk model to identify FAFSA data elements that are prone to error, which appear anomalous or which seem inconsistent. Only those FAFSA data elements flagged by the federal processor will be subjected to verification.

The data elements selected for verification may depend on the applicant's dependency status, whether the applicant or applicant's parents file or do not file federal income tax returns and whether the applicant is eligible for auto zero EFC or not, among other criteria. The US Department of Education has data from previous year's FAFSAs on what data elements were modified during verification and can use this data to create a sophisticated model for predicting the situations in which particular data elements are likely to be changed during verification.

The Banner system groups students into the appropriate verification group based on the ISIR information and requests the verification documents required for each verification group.

If an applicant uses the IRS Data Retrieval Tool to transfer federal income tax return data to the FAFSA without modification, the unmodified data elements will not be subject to verification. BPCCC strongly encourages students to use the IRS Data Retrieval Tool.

Database Matches, Reject Codes, and "C" Codes

A SAR Comment Code is indicated by "C" printed next to the EFC. The "C" means the student has an eligibility problem that must be resolved before Title IV aid can be disbursed to the student. Below is a list of common areas associated with "C" codes:

- ◆ Department of Homeland Security (DHS) Match
- ◆ Social Security Administration Citizenship Status
- ◆ Student's SSN Match
- ◆ Veterans Affairs Status Match
- ◆ NSLDS
- ◆ Unusual Enrollment History
- ◆ Pell Lifetime Eligibility Usage
- ◆ Aggregate Loan Limits/Subsidized loan lifetime limits

In some cases, a SAR "C" code requires a correction to the ISIR and reprocessing by the CPS. The Verification Counselor investigating the SAR "C" Code is responsible to ensure that proper documentation to resolve the SAR "C" code is maintained in the student's file when such documentation is required.

Unusual Enrollment History (UEH)

The U.S. Department of Education established regulations to prevent fraud and abuse in the Federal Student Aid program by identifying students with unusual enrollment histories. Some students who have an unusual enrollment history have legitimate reasons for their enrollment at multiple institutions. However, such an enrollment history requires our office to review the file in order to determine future federal financial aid eligibility. If the student is flagged for UEH by the Department of Education, the UEH must be resolved before the student will receive financial aid.

Definition of Unusual Enrollment History

The specific pattern the Department of Education uses to select students includes those students who have received a Federal Pell Grant and/or Federal Direct Subsidized/Unsubsidized loan at multiple institutions during the past four academic years. Once the Department of Education indicates that a student has an unusual enrollment history, the Financial Aid office must then take action and review the academic history prior to determining federal financial aid eligibility for that student.

What Will Be Required of the Student

If selected, the Financial Aid office will notify the student of what is required. The verification counselors will check the financial aid history at all previous institutions that the student attended during the last four financial aid years. The student is required to have received academic credit at ALL institutions where he received the federal Pell grant or Federal Direct Subsidized/Unsubsidized loan while attending in those relevant academic years. The verification counselors will notify the student which institutions he needs to request unofficial transcripts from for our office to review. These unofficial transcripts should be sent to the financial aid office. No aid will be determined until all required documentation has been received. Once all transcripts have been received, our office will verify the academic credit was received at each institution during the relevant year. If so, we will notify the student that he has satisfied this requirement. If the student failed to receive academic credit at all institutions during the relevant award years, federal financial aid will be denied to the student and the student will be notified by mail.

UEH Verification Process

Verification counselors will complete the UEH Checklist to determine if the student earned academic credit from all schools/universities during the past four years. If the student did NOT earn academic credit for all years, the verification counselor will mail the student a UEH Appeal Form.

UEH Appeal Process

If the student is denied because it is determined that he did not earn academic credit, the student may appeal by submitting an acceptable explanation describing why he was unable to successfully complete the credits, as well as corresponding documentation. This appeal will be reviewed by the FA Professional Judgment Committee and we will notify the student of the decision by mail. These decisions are final and are not appealable to the Department of Education.

Professional Judgment and Dependency Overrides

Professional judgment (PJ) decisions are made by the BPCC Financial Aid Office on a case-by-case basis as the result of examining a particular student's unique circumstances.

The Financial Aid Director and Associate Director will have the authority to exercise professional judgment. PJ will only be exercised after any required verification has been completed, all required institutional forms have been completed, and any conflicting/inconsistent information has been resolved.

The PJ decision of the Financial Aid Office is final and cannot be appealed to the Department of Education.

Special Circumstance

The circumstances outlined as "special circumstances" by BPCC include but are not limited to:

- Loss of employment due to termination, layoff, disability, retirement, company closing, or plant shutdown
- Loss of untaxed benefit or income including worker's compensation, child support, pensions and annuities, or social security benefits
- Separation or divorce
- Death of individual whose information was reported on the FAFSA
- Documented excessive out-of-pocket medical expenses

The student should complete the Special Circumstance form in order to be considered for a PJ. Special Circumstance requests to change the income data element due to loss of income will not be considered until the student has filed a federal tax return for the future award year. BPCC does not project income based on the student's estimate.

Once the student has filed a federal tax return for the future award year, the student should submit the Special Circumstance request form along with supporting documentation to the Financial Aid Office. If the Special Circumstance is not due to loss of income, the Special Circumstance request form along with supporting documentation may be submitted to the Financial Aid Office without waiting to file a new federal tax return.

Such documentation includes:

- Tax transcript (or federal tax returns) for both award years (present and future) for true comparison
- W2s for all (student/spouse/parent as applicable)
- Unemployment records (if applicable)
- Most recent pay stubs (as applicable)
- Disability payments (if applicable)
- Any other benefits received

After all documentation is collected, the Financial Aid Director/Associate Director will evaluate the material for PJ consideration. If the PJ is approved, a correction will be made to the ISIR within the Banner system or on FAA Access. In addition, the Financial Aid Director will indicate on the Comment screen on the Banner system that a PJ has been exercised.

The student will be repackaged for financial aid for the fall/spring semesters. A revised award notification email will be generated for the student indicating any new award amounts.

Dependency Overrides

A dependency override occurs when a financial aid administrator exercises professional judgment and overrides the Department of Education's criteria for dependent students. An override may only be granted on a case-by-case basis for students with unusual & exceptional circumstances. These circumstances must show compelling reason for a student to be considered independent rather than dependent.

The following are some examples of conditions that could warrant a dependency override:

- Documented abandonment
- Parental drug abuse
- Parental mental incapacity

- Physical or emotional abuse
- Severe estrangement from parents
- Parental Incarceration

By Federal Law, the following conditions **DO NOT** warrant a dependency override:

- Parents refuse to provide information on the FAFSA application or for verification
- Parents do not claim student as a dependent for income tax purposes
- Parents unwilling or unable to contribute to student's education
- Student demonstrates self-sufficiency (lives on his own)
- Student reluctant to request the income information from parents
- Student does not wish to communicate with parents

Financial Aid Policy at BPCCC requires a student seeking a dependency override to complete the BPCCC Dependency Override Request form. Decisions made at other institutions are not accepted.

Students should complete this form if the student is considered a dependent student for federal financial aid and believes he/she has a compelling extenuating circumstance which should allow the student to be considered an independent student. Return the completed form with the following documentation:

- Three (3) letters (statements) stating the situation with BOTH parents (ALL LETTERS MUST BE SIGNED)
 - 1 letter (statement) must be from student
 - 1 letter (statement) from family member*
 - 1 letter (statement) from a third-party* (e.g., a teacher, counselor, medical authority, member of the clergy, prison administrator, government agency, or court)

***Letters (statements) MUST INCLUDE:**

- ***name of sender***
- ***address of sender***
- ***phone number of sender***
- ***relationship to student***
- If a parent is deceased, student should submit:
 - death certificate of parent AND
 - birth certificate of student
- Any paperwork that will document the student's situation
- Any unsatisfied requirement requested on LoLA or Inceptia via Verification Gateway

The determination of whether or not to approve a dependency override is made by the Professional Judgment Committee at BPPC – consisting of the Financial Aid Director and Associate Director. All decisions made by the Professional Judgment Committee on dependency overrides are FINAL and cannot be appealed to the U. S. Department of Education.

Homeless or at Risk Homeless

Effective with the 2023-24 award year, in making a determination of independence based on homelessness (homeless or at risk of homelessness) under [Section 479D of the Higher Education Act of 1965 \(HEA\), as amended, \[20 USC 1087uu-2\(a\)\]](#), and further clarified in Dear Colleague Letter [GEN-23-06](#), a financial aid administrator (FAA) **shall accept** documentation from the following designated authorities--provided through a documented phone call, written statement, or verifiable electronic data match:

- A local educational agency homeless liaison, as designated by the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11432(g)(1)(J)(ii)), or a designee of the liaison;
- The director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving individuals who are experiencing homelessness.
- The director or designee of a program funded under subtitle B of title IV of McKinney-Vento (relating to emergency shelter grants) (42 U.S.C. 11371 et seq.);
- The director or designee of a Federal TRIO program or a Gaining Early Awareness and Readiness for Undergraduate program (GEAR UP) grant; or
- An FAA at another institution who documented the student's circumstance in the same or a prior award year.

You would need to collect any documentation you deem necessary to validate the living arrangements of the student who claims to meet the definition of homeless or at risk of being homelessness in accordance with the *FSA Handbook, Application and Verification Guide (AVG)*, Chapter 5, "Homeless youth determinations" which states:

"A student is considered homeless if he lacks fixed, regular, and adequate housing. This is broader than just living "on the street." It includes but is not limited to:

- youth sharing housing with other people temporarily because they had nowhere else to go;
- youth living in emergency or transitional shelters, for example, trailers provided by the Federal Emergency Management Agency after disasters.
- youth living in motels, campgrounds, cars, parks, abandoned buildings, bus or train stations, substandard housing, or any public or private place not designed for humans to live in;
- youth living in the school dormitory if they would otherwise be homeless; and
- youth who are migrants and who qualify as experiencing homeless because they are living in circumstances described above.

The documentation for an FAA's evaluation of the living arrangements of a student must demonstrate that he or she meets the definition of this category of independent student. The determination may be based upon a written statement from, or a documented interview with, the student that confirms that they are an unaccompanied homeless youth, or unaccompanied, at risk of homelessness, and self-supporting.

Section 6:

General Eligibility and Federal Programs

In Section 6 we will discuss:

- ✓ General Title IV Student Eligibility Requirements
- ✓ Federal Programs in which BPCC participates
 - Federal Pell Grant
 - Supplemental Educational Opportunity Grant (SEOG)
 - Direct Student Loans (Subsidized and Unsubsidized)
 - Direct Parent Loans (PLUS)
 - Federal Work-Study (FWS)
- ✓ State Aid in which BPCC Participates
 - GO Grant
 - Taylor Tuition Opportunity Program for Students (TOPS)
- ✓ Institutional Aid/Scholarships/Third Party Waivers

General Title IV Student Eligibility Requirements

In order to participate in the federal Title IV financial aid programs, a student must meet the definition of an eligible student as found in the FSA Handbook for the appropriate award year.

To be eligible for federally funded financial aid programs at Bossier Parish Community College, the student must be admitted as a regular student and seeking a degree at BPCC. Additionally, all students must initially and continually meet the following qualitative and quantitative requirements for satisfactory academic progress. These aid programs include Pell Grants, SEOG, Federal Work-Study (FWS), and Direct and PLUS loans. The eligibility criteria for Pell Grants, Direct Loans, and FWS are as follows:

- The student must be a U.S. Citizen or an eligible non-citizen. Federal aid will not be disbursed until any required secondary confirmation is received from INS.
- The student must be enrolled as a regular student—auditing, visiting status, and provisionally admitted students, are considered non-eligible. *(see “Admission Requirements below)
- The student must meet the academic requirements to be admitted to BPCC and to continue enrollment.
- The student must self-certify he/she has a high school diploma or its equivalent.
- The student must meet the satisfactory academic progress (SAP) requirements established by the Financial Aid Office.
- The student must sign the State of Educational Purpose and Certification Statement on Refund and Default, as found on the Free Application for Federal Student Aid for the current school year.
- The student must not be in default or owe a repayment on a student loan or grant. For PLUS loans, the parent must not be in default or owe a repayment on a student loan or grant.
- The student must not have borrowed in excess of federal loan limits.

***Admission Requirements** (see “BPCC Catalog” for more information – available on BPCC website)

BPCC has an open admissions policy established by the Louisiana Legislature and approved by the Board of Regents and the Louisiana Community and Technical College System. Students may be admitted to Bossier Parish Community College, if they are above the age of compulsory school attendance (age 17 in the state of Louisiana) and have submitted all required admissions documents (immunization records or a signed waiver).

BPCC operates on a three-semester system, which includes a summer term. A qualified applicant may register at the beginning of any semester/module. Complete admission records must be received in the Admissions/Registrar’s Office prior to registration for the applicant to be notified regarding eligibility for admission. All documents are required before a student is admitted.

High School Diploma or Equivalent – Resolving Conflicting Information

In order to participate in the federal Title IV financial aid programs, a student must have received a high school diploma or its equivalent. A student may self-certify on the FAFSA that he has received a high school diploma or high school equivalency certificate or that he has

completed secondary school through homeschooling as defined by state law. However, if there is a question or conflicting information regarding the self-certification information BPC must resolve the issue. According to the 2018-2019 FSA Handbook, *“If your school or the Department has reason to believe that the high school diploma is not valid or was not obtained from an entity that provides secondary school education, you must evaluate the validity of the student’s high school completion” ... “If there is conflicting information between the student’s certification on the FAFSA and other documentation or information obtained from the student, the institution must resolve this conflict.”*

If the College has reason to believe that the high school diploma is not valid or was not obtained by an entity that provides secondary school education, BPC will request either:

- an official high school transcript
- official GED or HiSet scores

Federal Aid Programs in Which Institution Participates

The Title IV programs in which BPC participates are as follows. A brief description of each program follows this section.

Title IV aid is packaged by the BANNER system in the following order:

1. Federal Pell Grant
2. FSEOG
3. Direct Subsidized Loan
4. Direct Unsubsidized Loan
5. PLUS Loan (Parent Loan) (packaged manually)
6. Federal Work Study (FWS) (packaged manually)

Federal Pell Grant

The Federal Pell Grant is considered gift-aid that does not have to be repaid. The Pell Grant award is based upon the student’s Student Aid Index (SAI) and enrollment status. The Pell Grant award is based on financial need. Unlike loans, grants do not have to be repaid unless, for example, the student is awarded funds incorrectly or the student withdraws from school. The amount the student receives depends on his/her financial need, cost of attendance and enrollment status. Pell Grants are generally awarded only to undergraduate students – those who haven’t earned a bachelor’s or graduate degree. Amounts can change yearly. In order to determine a student’s eligibility; the school must receive a valid Student Aid Report (SAR) or Institutional Student Information Record (ISIR) while the student is enrolled and eligible. To be valid, the SAR/ISIR must contain the following:

- A Pell-eligible EFC;
- All information used in the calculation of the SAI complete and accurate at the time the application was signed;
- Accurate information, subject to updating, at the time the SAR/ISIR (not selected for verification) is submitted to BPC; and

- Accurate information as of the time of verification; at the time the SAR/ISIR (selected for verification) is submitted to BPCC.

Federal Pell Grant Formula 1

Pell grants are calculated differently depending upon if the program can be considered term-based. Generally, if all the coursework is scheduled to be completed within a specific time frame, the program can be considered term-based. Term-based programs can have either standard terms or nonstandard terms. Generally, Pell Grants are calculated differently for the two types of terms. Standard term programs may be treated similarly to nonstandard term programs if the program does not conform to a traditional academic calendar. The annual award is for a full academic year, and must be divided into payments for the payment period using the formulas described in this [Federal Student Aid Handbook](#) Volume 1, Chapter 6.

BPCC awards Pell grants based on Formula 1 because we meet the following criteria for awarding Pell grants based on Formula 1:

- must have an academic calendar that consists of standard terms; two semesters or trimesters, or three quarters--in the fall through spring;
- must have at least 30 weeks of instructional time in fall through spring terms;
- must not have overlapping terms; and
- must define full-time enrollment for each term in the award year as at least 12 credit hours and must measure progress in credit hours.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is also considered gift-aid that does not have to be repaid. Each year, unlike Pell Grants, the amount of FSEOG you receive depends not only on your financial need but, also, on the amount of other aid you receive and the availability of funds at BPCC. Each school participating in FSEOG receives a certain amount of FSEOG funds each year from the U.S. Department of Education. Students who demonstrate exceptional need will be considered first for these funds. Therefore it is important for students to apply early to be considered for these funds. Not everyone who qualifies for FSEOG will receive the grant. Receiving other aid might reduce the amount of your FSEOG award. Exceptional need is generally defined as a low EFC. At BPCC, this is usually students with a zero EFC. To be consistent with students enrolling for the first time in the spring/summer semester, funds from the FSEOG allocation are set aside to be used in the spring/summer semesters.

The Banner system automatically packages students for FSEOG awards based on students who demonstrate exceptional need. A portion of the total FSEOG allotment is entered into the Banner system when packaging begins for the new award year. A portion of FSEOG allotment is reserved for the spring and summer semesters and is added to the Banner system prior to awarding for each semester.

The amount of an individual's award is based on the availability of funds and the student's demonstrated financial need. The minimum and maximum awards for the academic year are \$100 and \$1350, with the usual award being \$450 per semester.

Federal Work Study Program (FWS)

To apply for participation in the Federal Work-Study program, students must complete a Free Application for Federal Student Aid (FAFSA) and submit the application to the federal processor indicating that they are interested in student employment and list BPCC as a school they plan to attend.

The student must then complete a Student Worker/FWS application form with the Career Services, Building F, Room 246.

If a department wishes to employ a BPCC Student Worker or a Federal Work Study student, the Career Services Office allows the supervisor to view the applications. Once the supervisor chooses the student(s) he/she wishes to interview or hire, the supervisor must complete a Student Worker Authorization Form. The Student Worker Authorization Form is routed to various departments (i.e., Office, Financial Aid Office, Human Resources, Payroll, etc....) to determine the student's eligibility (if any) and to authorize the student to be paid either from Federal Work-Study funds or from that Departmental Budget.

When the Financial Aid Office receives the Student Worker Authorization Form, the student's FAFSA information is reviewed to determine if the student's financial aid file is complete and if the student is eligible for Federal Work Study. If the student is not eligible for Federal Work Study, the Financial Aid Office will designate the student as a "BPCC Student Worker" meaning the student's salary will be paid out of the hiring department's budget. The Student Worker Authorization Form is then routed to the appropriate departments for further review. When all the paperwork has been completed and routed, the HR Office will notify the appropriate supervisor the date that the student worker may begin working. More information about the student worker program may be found in the Student Worker/Employee Handbook located on the Financial Aid webpage and the Career Services webpage.

Types of FWS Employment

Students that choose to participate in the FWS Program may select one of several employment areas in which to earn their award amount. These areas include employment on campus or employment at an approved community agency. Students may select Career Services from the list of campus job openings available in the Career Services Office or that are posted on the BPCC Career Services page at <https://www.bpc.edu/career-services>.

On Campus: Students interested in working on campus may select a Career Services with one of our participating departments. Available job opportunities include office and clerical support, student services, campus security, and tutoring. On campus employment serves as a great opportunity to get involved with the campus community while gaining work experience at a close and convenient location. Students who participate in the FWS program and work in a position on campus can work 20 hours per week and are paid \$8.00 per hour.

Community Service: Students interested in this option may select a Career Services off campus in an approved local non-profit community service organization. Students who participate in the FWS program and work in a community service position off campus can work 20 hours per week and are paid \$12.00 per hour. Students employed in these areas perform direct services to our communities and citizens in need.

Participating agencies include, but are not limited to:

- **SALVATION ARMY BOYS AND GIRLS CLUB**
- **VOLUNTEERS OF AMERICA/BOSSIER LIGHTHOUSE**

- **PLANT-A-SEED YOUTH DEVELOPMENT**
- **COMMON GROUND COMMUNITY, INC.**
- **REACH OUT AND TOUCH**

By choosing to work with these agencies, students have the unique opportunity to make a positive difference in their own community while enjoying a rewarding and challenging work experience. All positions offer a flexible work schedule to accommodate students' course schedules. Some jobs are available on Saturdays. Students who are interested in a community service job should coordinate their employment with the Career Service office and the Financial Aid office, both in Building F.

Federal Direct Subsidized Loan (SUB)

A subsidized loan is awarded based on financial need.

The federal government pays the interest on the loan (subsidizes the loan) while the borrower is enrolled at least half-time and during the repayment grace period.

Students must begin repaying this loan 6 months after you cease to be enrolled at least half-time. More information about Direct Loans including interest rates and loan fees may be found at studentaid.gov.

Federal Unsubsidized Student Loan (UNSUB)

The unsubsidized loan is not based on financial need.

The federal government does not pay the interest while the borrower is in school. All interest is the borrower's responsibility. You will be charged interest from the time the loan is disbursed until it is paid in full. Students can either pay the interest while they are in school or let it accrue. If it is not paid, it is added to the principle (capitalized) when the borrower goes into repayment. If your interest is capitalized, it will increase the amount you have to repay. You can choose to pay the interest as it accumulates; if so, you'll repay less in the long run.

Students must begin repaying this loan 6 months after you cease to be enrolled at least half-time. More information about Direct Loans including interest rates and loan fees may be found at studentaid.gov

Federal Parent Loan for Undergraduate Student (PLUS)

The PLUS loan is not need-based. Financial aid resources are subtracted from the student's cost of attendance. The parent of a dependent student may borrow the remaining amount.

There is no annual limit, nor is the EFC considered in PLUS eligibility. The parent should apply online at studentaid.gov.

Parent eligibility requirements for a Direct PLUS Loan

You must be the student's biological or adoptive parent or the student's stepparent, if the biological or adoptive parent has remarried at the time of application. Your child must be a dependent student who is enrolled at least half-time at a school that participates in the Direct Loan Program. More information regarding dependency status is available on StudentAid.gov at <https://studentaid.gov/sites/default/files/dependency-status.pdf>. If a student is considered dependent, then the income and the assets of the parent must be reported on the FAFSA.

Additional requirements to receive a PLUS loan

Parent PLUS Loan borrowers cannot have an adverse credit history (a credit check will be done). In addition, parents and their dependent child must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the Federal Student Aid programs.

Applying for a PLUS Loan and the Master Promissory Note (MPN)

To take out a PLUS Loan for the first time, a parent must complete a PLUS Application and master promissory note (MPN). The MPN is a legal document in which the borrower promises to repay your loan(s) and any accrued interest and fees to the Department. It also explains the terms and conditions of your loan(s).

A parent may complete the MPN electronically online at the [StudentLoans.gov website](http://StudentLoans.gov)... To complete an MPN online, the parent will be required to use the Department of Education-issued FSA ID (no the child's). If the parent does not have an FSA ID, she may create one on studentaid.gov.

In most cases, once the MPN is completed and it's been accepted, the parent will not have to complete a new MPN for future loans to pay for the educational expenses of the same student. The parent can borrow additional Direct Loans on a single MPN for up to 10 years.

Credit check & endorser alternative

To be eligible for a PLUS Loan, the parent must not have an adverse credit history. The Department will check the credit history when the parent applies for the loan. If the parent is found to have an adverse credit history, he may still borrow a PLUS Loan if he gets an endorser who does not have such a history. An endorser is someone who agrees to repay the loan if the parent does not. The endorser may not be the student on whose behalf a parent obtains a PLUS Loan. In some cases the parent may also be able to obtain a PLUS Loan if he documents to the Department's satisfaction that there are extenuating circumstances related to the adverse credit history.

Annual Loan Limits for Subsidized and Unsubsidized Direct Loans

These amounts are the maximum yearly amounts a student may borrow in both subsidized and unsubsidized Federal Direct loans, individually or in combination. Because the student cannot borrow more than his/her cost of attendance minus the amount of any Federal Pell Grant he/she is eligible for and minus any other financial aid he/she will receive, the student may receive less than the annual maximum amounts.

A subsidized loan and an unsubsidized loan may be received for the same enrollment period if the student does not exceed the annual loan limits.

Effective July 1, 2008:

Dependent undergraduate student

- \$5,500 if for a first-year student
(no more than \$3,500 of this amount may be in subsidized loans)
- \$6,500 if for a sophomore (earned 30 hrs. or more)
(no more than \$4,500 of this amount may be in subsidized loans).

Independent undergraduate student or a dependent student whose parents have applied for but were denied a PLUS loan (a parent loan), each year you may borrow up to:

- \$9,500 if you are a freshman
(no more than \$3,500 of this amount may be in subsidized loans)
\$10,500 if you are a sophomore (earned 30 hours or more).
- (no more than \$4,500 of this amount may be in subsidized loans)

Lifetime Loan Limits for Subsidized and Unsubsidized Direct Loans

- Undergraduate Dependent Student - \$31,000
(no more than \$23,000 of this amount may be in subsidized loans)
- Undergraduate Independent Student - \$57,500
(no more than \$23,000 of this amount may be in subsidized loans)

The amount of a student's eligibility for Title IV need-based aid is based on the student's and/or parent's income and assets, as well as family size and number in college (excluding parents). Using this information, the federal processor calculates an Expected Family Contribution (EFC). To determine need, the EFC and other financial aid and/or resources (scholarship, fee waivers, etc.) are deducted from the student's cost of attendance (determined by the Financial Aid Office for each period of enrollment - per recommended Cost of Attendance table distributed by LASFAA (state organization) to all state universities/colleges).

Cost of Attendance

The cost of attendance for a student is an estimate of that student's educational expenses for the period of enrollment. The cost of attendance budget is determined by reviewing each year the cost of living in the community in the following components:

- 1) Tuition/fees
- 2) Books and Supplies
- 3) Room and Board
- 4) Transportation
- 5) Personal/Miscellaneous

Applicable loan fees (an average) will be added to those students who are receiving federal student loans.

Also, there is an additional component for child care for those students who have dependent children who need child care. Documentation is required. Please visit the Financial Aid Office for more information.

The cost of attending Bossier Parish Community College (BPCC) varies, depending upon a student's enrollment status (full-time, part-time, half-time, etc....) BPCC estimated costs for full-time students for the 2023-2024 academic year are found on

the [AWARD INFORMATION](https://www.bpcc.edu/admissions/financial-aid/policies) page on our Policies webpage
<https://www.bpcc.edu/admissions/financial-aid/policies>

The total award package must not exceed the cost of attendance budget.

Note:

BPCC adopts the Louisiana Association of Financial Aid Administrators (LASFAA) averages and estimated cost for students in the State of Louisiana.

LASFAA adopts these standard budgets and recommends their use by all undergraduate and proprietary schools. As always, Financial Aid Administrators may make adjustments to the Cost of Attendance to allow for treatment of students with special circumstances, including dependent care.

State Aid Programs in Which Institution Participates

State financial aid and scholarship programs are administered through the Louisiana Office of Student Financial Assistance, LOSFA. Detailed information regarding LOSFA Programs is available in the Louisiana Financial Aid Handbook and on the LOSFA website <https://mylosfa.la.gov/>.

Louisiana Go Grant

Effective fall 07 – The Louisiana Go Grant program was created to provide a need-based component to the state's financial aid plan to support non-traditional and low to moderate-income students who need additional aid to afford the cost of attending college. The purpose of this program is to provide a need-based component to the state's financial aid plan to support nontraditional and low to moderate-income students who need additional aid to afford the cost of attending college. To ensure Go Grant is available to the maximum number of students possible, the maximum Go Grant award at BPCC is \$750-\$1500 per year divided into two equal disbursements for fall and spring semesters. Louisiana Go Grant awards are disbursed after the 14th class day. Students are allowed eight semesters.

All eligible students, regardless of status (i.e. new, transfer, re-entering) are considered for the Go Grant.

Priority consideration will be given to students who:

Have completed a FAFSA prior to March 31

Are enrolled full time

To be eligible for a Louisiana Go Grant, a student must:

- 1) Be a Louisiana Resident; *
- 2) File a Free Application for Federal Student Aid (FAFSA);
- 3) Receive a federal Pell grant;
- 4) Have remaining financial need after deducting Estimated Family Contribution (EFC) and all federal/state/institutional grant or scholarship aid ("gift aid") from student's Cost of Attendance (COA);
- 5) Be a student enrolled in an eligible Louisiana institution on at least a half-time basis

Taylor Tuition Opportunity Program for Students (TOPS)

BPCC participates in the LOSFA-administered state tuition program known as TOPS. LOSFA compiles a TOPS master roster that is updated weekly. LOSFA identifies students who are eligible for payment and BPCC compares the students listed on the Master Roster with students who are also enrolled at BPCC. The College credits awards TOPS to student's accounts based on the information provided by LOSFA.

The amounts of TOPS awards vary depending upon the type of TOPS award the student is eligible to receive. Students may receive the TOPS Tech award at BPCC if they are enrolled in the state approved technical degree programs. A complete list of eligible programs is available at www.bpcc.edu/financialaid and in the Financial Aid Office.

Institutional Aid/Scholarships/Third Party Waivers

Institutional Aid

Internal Tuition Discounts and Waivers are awarded in accordance with the *Louisiana Postsecondary Education Tuition and Fee Policy, Tuition Discounts and Waivers*, adopted by the Board of Regents. LCTCS colleges are authorized to charge lower rates to students recruited for special talents, including academic, performing arts, and athletic abilities subject to the guidelines set forth below.

Because BPCC Internal Waivers are not supported by third party funding, there is not monetary value. Therefore, individuals receiving internal waivers will be credited with the allowed actual tuition charge. Actual tuition charge does not include books, mandatory enrollment fees, technology fees, course fees, academic excellence fee, operational fee, or any other expenses.

Most internal waivers, scholarships, and third-party aid is posted onto the Banner system by the BPCC Business Office.

Students of BPCC may participate in the following scholarship and tuition assistance programs:

Student Services Tuition Waivers

These waivers are awarded in return for services rendered to BPCC. Some of these areas are as follows:

- Pep band and jazz band members
- Choir and drama club members
- School newspaper staff
- Student Government Association officers; and
- Athletic waivers such as baseball, basketball, soccer, and softball team members;
- Cheerleaders, mascot, and dance line members, etc.

For more information, see the **Student Life Scholarships** webpage and the **Athletics Department General Information** policies page

Louisiana National Guard Tuition Waiver

The Louisiana National Guard provides a tuition waiver to students who are members in good standing. Students must maintain Satisfactory Academic Progress (SAP) according to the BPCC SAP policy. The amount of the award is normally the cost of tuition and does not include student self-assessed fees. Student must pay all fees not covered by the tuition waiver.

Teacher Institute

A person who is a full-time Louisiana classroom teacher teaching on a temporary Louisiana teaching certificate in Louisiana in a public or private school, and who is working on permanent certification, may participate in the Teacher Institute. A teacher may take up to two 3-hour courses for \$100 each (\$200 maximum). Teachers must provide a copy of their T-Certificate and a letter from the school principal where they teach certifying that the course(s) they are taking at BPCC apply toward permanent certification. A new letter is required each semester. For more details, contact the Office of Academic Affairs, at 318-678-6335. (The program does not include paraprofessionals or teacher aides.)

Scholarships

BPCCC Foundation Scholarships

Thanks to generous grants and donations from community partners and members of BPCCC's faculty and staff, BPCCC students may be afforded opportunities for financial relief with tuition and fees. Each year, the Foundation provides additional financial assistance to students through its scholarship program. Review a full list of available scholarships at <https://www.bpcccfoundation.org/>.

Third Party Waivers

A valid agreement between an agency and BPCCC must be on file and a voucher from the business or agency paying tuition must be presented to the Bursar's/Business Office prior to the payment due date each term. Students will be responsible for all amounts owed if sponsoring agency does not remit payment in full.

Processing Federal Aid

Section 7:

In Section we will discuss:

✓ Awarding and Packaging

✓ Disbursements

Awarding/Packaging Financial Aid

The packaging philosophy at BPCC is an attempt to meet one hundred percent of the financial need of the students through a combination of grants, loans, work, and institutional aid. With the limited funds available in financial aid, this is not always possible.

A priority deadline for submission of items necessary to complete a student's file is set two months prior to the semester in which the student is seeking financial aid. The Financial Aid Office attempts to provide each student financial assistance in a timely manner.

All students must pay their tuition and fees – either self-pay or payment via Financial Aid funds. Information regarding making payments via the payment plan is available through the BPCC Finance/Business Office webpage and is handled through the BPCC Business Office.

The first step to apply for need-based financial assistance is to complete a Need Analysis Application. BPCC requires the Free Application for Federal Student Aid (FAFSA). When reference is made herein to the processing center or processor, it refers to federal processor for the FAFSA.

After calculating the information obtained through the FAFSA, the processing center sends the results to the student via the Student Aid Report (SAR) and to the school via the Institutional Student Information Record (ISIR). If the student lists BPCC as one of its schools, BPCC receives the ISIR electronically. If the student is selected for verification, an electronic notification will be sent to the student requesting additional documentation. The required documents and documentation will vary per student. If the student does not submit all the items requested to complete his/her file, the file will not be processed. Once the student submits information to the Financial Aid Office, it becomes property of the Financial Aid Office. It may only be released to the student, to others with the student's written consent, to officials within the school, to a court of competent jurisdiction and otherwise pursuant to the law.

A student's file is maintained (imaged) at least the required three years after the FISAP for the award year is submitted, as required by federal regulations. Once a student's financial aid requirements are submitted, the system is coded with demographic and other information in order to package the student's aid. The financial aid information submitted is also verified to make certain the student meets the eligibility requirements for federal financial aid. Financial aid is packaged electronically via Banner.

If the student is eligible for a Pell Grant, this amount is awarded first. Federal aid is then awarded in the following order, FSEOG, Subsidized Direct Loan, Unsubsidized Direct Loan, PLUS (Parent Loans) and FWS are awarded manually on a case-by-case basis

If a student has no Pell Grant eligibility, the student is packaged for a student loan. Once the aid package is developed, and posted to the student's Financial Aid award summary, the

student is notified electronically (Award Notification) that the awards are available for viewing on web portal Log-on Louisiana (LoLA). The student may accept, reduce, or decline student loans via LOLA.

Once the aid is packaged, students are sent an Award Notification email that instructs the student that the awards have been posted and that the awards may be viewed and accepted via LoLA. A paper award letter as well as a paper “missing information letter” is mailed via the U.S. Postal Service for students who refuse electronic communications.

Summer packaging and “crossover” periods

Summer financial aid is packaged separately from fall/spring awards. Full-time, for financial aid purposes, is defined as twelve credit hours per semester, including summer.

Payment periods don’t always fall neatly into one award year or another. When a payment period falls into two award years—that is, it begins before July 1 and ends on July 1 or later—it’s called a “crossover payment period.” The formula for calculating the payment for a crossover payment period is the same as that for any other payment period in the award year.

Schools are free to assign crossover payment periods to the award year that best meets the needs of students.

BPCC will package summer students based on the summer semester being a “trailer” and part of the previous fall/spring payment period. However, on a case-by-case basis, BPCC reserves the right to package summer students based on the summer semester being a “header” and part of the upcoming fall/spring payment period, as long as the student has a valid ISIR (FAFSA record) for the upcoming award year.

Year-Round Pell

Section 401(b)(8) of the Higher Education Act of 1965 (HEA), as added by section 310 of the Department of Education Appropriations Act, 2017 (Title III of Division H of P.L. 115-31, the Consolidated Appropriations Act, 2017), allows a student to receive Federal Pell Grant (Pell Grant) funds for up to 150 percent of the student’s Pell Grant Scheduled Award for an award year. This provision is effective beginning with the 2017–2018 award year.

Additional Pell Grant Award Eligibility

To be eligible for the additional Pell Grant funds, the student must be otherwise eligible to receive Pell Grant funds for the payment period and must be enrolled at least half-time, in accordance with 34 CFR 668.2(b), in the payment period(s) for which the student receives the additional Pell Grant funds in excess of 100 percent of the student’s Pell Grant Scheduled Award.

For a student who is eligible for the additional Pell Grant funds, the institution must pay the student all the student’s eligible Pell Grant funds, up to 150 percent of the student’s Pell Grant Scheduled Award for the award year. Note that the provisions of the new law state that any Pell Grant received will be included in determining the student’s Pell Grant duration of eligibility and Lifetime Eligibility Used (LEU) in accordance with section 401(c)(5) of the HEA (also see [Dear Colleague Letter GEN-13-14](#)).

Disbursements

Funds for the federal aid programs and institutional aid programs are all disbursed through the Business Office. The Financial Aid Office authorizes awards from Pell Grant, FWS, SEOG, and programs.

Credit Balance Refunds

A Title IV credit balance occurs whenever the amount of Title IV funds credited to a student's account for a payment period exceeds the amount assessed the student for allowable charges associated with that payment period.

BPCC disburses FSA funds directly to the student or parent by first applying financial aid funds to the student's account. After tuition/fees/books (if books were purchased via federal financial aid funds) are deducted, any credit balance due the student is disbursed via the Business Office. Each semester the Financial Aid office posts the disbursement/refund information on the Financial Aid landing webpage www.bpcc.edu/financialaid.

Loan notification

Except in the case of loan funds made as part of a post-withdrawal disbursement (explained in the R2T4 policy mentioned earlier in this manual), when loan funds are being credited to a student's account, the school will notify the student or parent in writing (electronically) of the anticipated date and amount of the disbursement; student's (or parent's) right to cancel all or part of the loan or disbursement. These notices are sent weekly.

Refunds

The term "refund" in this section refers to the amount of institutional charges paid (by the student) that the institution has not earned because the student has withdrawn during a payment period. The refund policy of BPCC is as follows for all students.

BPCC is required by federal regulations to perform a Return of Title IV Funds calculation for each Title IV aid recipient who resigns before completing the semester in which he/she received aid. That policy follows this section.

For college refunds, there is no refund of registration fees if a student resigns after the dates indicated by the above-listed policy. Registration fees are defined as tuition, fees, and self-assessment. Refunds will be processed subsequent to the published drop-add period.

If a student receives Title IV assistance, except FWS, to pay fees, any refund due the student will first be paid to the Title IV fund to which the student owes an overpayment due to his/her resignation. Any remaining refund will be applied to the student's financial obligation owed to BPCC due to the student's resignation. If any refund remains, the money may be paid to the student.

Adjustments for refunds to Pell Grant are entered by reducing the awarded amount to coincide with the refund amount. This amount matches the money returned electronically to COD. Once both adjustments are made, the Business Office is notified to make the appropriate adjustments to G5.

How Pell is initially calculated:

The Pell Grant is based on enrolled hours at the time of packaging. A Pell recalculation will be performed for students who make schedule changes.

Pell Recalculation:

Pell grants will be adjusted (re-calculated) for the correct enrollment status during the “enrollment verification” period. The “enrollment verification” period typically occurs during the 1st – 9th day of class. This is a period when BPCC instructors report all students who are enrolled in classes but did not begin attendance (no shows). After the “enrollment verification” period (but no later than the 9th day of class), the Financial Aid office will “freeze” the enrolled hours. If the enrollment status has changed, for example, the student is no longer enrolled (or attending) 12 credit hours, the Pell grant will be adjusted downward. After the “freeze” process occurs, Pell grants will no longer be adjusted for students in session A (unless the student is enrolled in later sessions/modules).

Pell Recalculation for Modules/Sessions:

Pell grants will be re-calculated for students enrolled in modules/sessions after the first day of class for the module/session and after the “enrollment verification” (or “no show”) period for that module/session. An enrollment verification period will occur for each module.

Example: If a student is enrolled for six hours in session A and later adds a class in session C, the Pell grant will be re-calculated after the first day of class for session C and after the “no show” period has ended” (typically prior to the 10th day of class). When Pell is re-calculated, the Pell grant will be increased if the student’s enrollment status has increased. However, if the enrollment status has decreased (due to dropping classes previously paid for session A), the Pell grant will be decreased, and the Pell grant previously paid to the student will be returned to the Pell Grant program.

Resources

BPCC www.bpcc.edu

Federal Student Handbook <https://fsapartners.ed.gov/knowledge-center/fsa-handbook>

Louisiana Office State Financial Assistance <https://mylosfa.la.gov>

Louisiana Board of Regents www.regents.la.gov

Louisiana Community and Technical College System www.lctcs.edu