



Barton College Office of Financial Aid

Policies and Procedures

SECTION 1

Introduction

1.1 Use of the Manual

This manual has been developed to provide an overview of the organization and the operation of the Financial Aid Office at Barton College. It is an effort to describe available aid programs and to detail the procedures which staff members follow in processing student aid.

The manual should be used as both a reference document for current staff and as a training manual for new staff. It should be updated on a regular basis so that it can be effectively used for these purposes.

1.2 Scope of the Manual

The manual attempts to cover every aspect of the operation of the Financial Aid Office, including specific information on each financial aid program in which the College participates. As a reference document, it lists the location of various applications, regulations, procedures, and other information. As a training document, it includes program information, the organizational structure, brief job descriptions, a calendar of activities, and explanations of many concepts involved in the administration of student financial aid programs.

1.3 Financial Aid Reference Documents

Title IV regulations, Federal Student Aid Handbook, and other publications used as reference documents are located in the Financial Aid Office. Most are located in the office of the Director of Financial Aid.

SECTION 2

Philosophy of Financial Aid at Barton College

2.1 Institutional Principles of Financial Aid

The following principles of financial aid have been developed by the College Scholarship Service and approved by the Board of Trustees of the College. The College believes in these principles and will strive to follow them.

1. The purpose of any financial aid program, institutional, governmental, or private, should be to provide monetary assistance to students who can benefit from further education but who can not do so without such assistance. The primary purpose of a collegiate financial aid program should be to provide financial assistance to accepted students who, without such aid, would be unable to attend that college.
2. Each college has an obligation to assist in realizing the national goal of equality of educational opportunity. The College, therefore, should work with schools, community groups, and other educational institutions in support of this goal.
3. The College should publish budgets that state total student expenses realistically including, where applicable, maintenance at home, commuting expenses, personal expenses, and necessary travel.
4. Parents are expected to contribute according to their means, taking into account their income, assets, number of dependents, and other relevant information. Students themselves are expected to contribute from their own assets and earnings, including appropriate borrowing against future earnings.
5. Campus based financial aid should be offered only after determination that the resources of the family are insufficient to meet the student's educational expenses. The amount of aid offered should not exceed the amount needed to meet the difference between the student's total educational expenses and the family's resources as determined by the student filing the Free Application for Federal Student Aid (FAFSA).
6. The amount and type of self-help expected from students should be related to the circumstances of the individual in the assignment of funds to those students designated to receive financial aid. The largest amounts of total grant assistance should go to students with the least ability to pay.

7. The College should review its financial assistance awards annually and adjust them, if necessary, to reflect changes in the financial needs of students and the expenses of attending the institution. The College has an obligation to inform students and parents of the financial aid renewal procedures for enrolled students at the time of the initial offer of financial assistance.
8. Because the amount of financial assistance awards reflects the economic circumstances of the student and family, the College should refrain from any public announcement of the amount of aid offered, and encourage the student and others to respect the confidentiality of this information.
9. All documents, correspondence, and conversations between and among the aid applicant, the family, and financial aid officers are confidential and entitled to the protection ordinarily arising from a counseling relationship.
10. Concern for the student should be paramount. Financial aid should be administered in such a manner that other interests, important though they may be, are subordinate to the needs of the student.

2.2 Procedure Development

Financial Aid procedures at Barton College are recommended by the Director of Financial Aid through the Vice President of Enrollment Management, and the President, and are approved by the Board of Trustees.

Procedures are reviewed regularly, and changes are recommended by the Director of Financial Aid as appropriate.

SECTION 3

Administrative Organization of the Financial Aid Office

3.1 Institutional Organization

The Financial Aid Office is part of the Enrollment Management Division of the College. This area is headed by the Vice President of Enrollment Management, and also includes the Office of Admissions and the Office Lifelong Education and Extended Programs. The goal of this division is to provide services in support of each student's educational objectives, and to provide financial assistance to the extent possible. See Appendix B for additional information.

3.2 Division of Responsibility between the Financial Aid Office and the Business Operations Office

For the purpose of protecting against fraud and abuse, federal regulations require that the responsibility for the determination of eligibility for funds and the actual disbursement of those funds be separated within the administrative structure of the institution. That requirement is being met at Barton College, as eligibility is determined by the Financial Aid Office, and disbursement is done by the Cashier's Office. In no case is the Financial Aid Office involved in the release of any monies to the student.

3.3 Organization of the Financial Aid Office

Staffing in the Financial Aid Office includes four full-time positions. Positions include the Director of Financial Aid, the Assistant Director of Financial Aid, the Student Loan Coordinator and the Financial Aid Secretary.

3.4 Job Descriptions: Financial Aid Office (FAO)

The following are brief descriptions of each position located in the Financial Aid Office. Complete job descriptions are located at the end of this section.

3.4.1 Director of Financial Aid

- Establish, implement, and evaluate all FAO procedures.
- Complete all state and federal funding applications and reports.
- Ensure compliance with federal regulations and college policies.
- Administer the College's Scholarship Program.

- Manage Financial Aid Leveraging system
- Coordinate the administration of the NC State Contract Grant Program
- Hire, supervise, and evaluate all staff.
- Prepare and administer the annual FAO budget.

3.4.2 Assistant Director of Financial Aid

- Coordinate the administration of the NCLTG Grant Program.
- Coordinate the administration of the Federal Pell Grant Program
- Coordinate the administration of the Federal Perkins Loan Program
- Awards funding to the LEEP student population
- Coordinate the daily routine activities of the FAO.

3.4.3 Student Loan Coordinator

- Coordinate the administration of the Educational Loan Programs.
- Conduct exit interviews.
- Coordinate on-line entrance interviews
- Resolve student/lender/servicer/guaranty agency problems.
- Meet with prospective students and families during on campus visits

3.4.4 Financial Aid Secretary

- Primarily responsible for phone and traffic coverage
- Open, sort and distribute incoming mail
- Provide clerical support (data entry, filing, copying, etc...) for other Office staff.
- Coordinates collection and review of student worker time sheets on a monthly basis

3.5 Office Hours and Location

The Main Financial Aid Office is located in Room 120 of Harper Hall, the main administrative building. Office hours are the same as the College's hours. These hours are 8:15 a.m. to 5:00 p.m. Monday through Friday. The office remains open over the lunch hour.

3.6 Records Management

3.6.1 Active Files

Files on currently enrolled students remain active until such time as the FAO is notified that the student's status has changed. Active files are kept separate from

other files to avoid confusion. These files are housed in a file room adjacent to the front office for easy access by all FAO staff members.

3.6.2 Inactive Files

Once the FAO is notified that a student is no longer enrolled, the student file is dated. It is then put with other inactive files for the current year. These files are maintained for three years in accordance with federal and state regulations. At the end of that three year period, they are shredded. Inactive files for the current year are kept in the FAO file room.

3.6.3 Computerized Records

The FAO maintains computer records on all financial aid applicants. These records are stored on the College's computer system. This system provides crucial support to the operation of the FAO, and it is vitally important that these records remain current and accurate. It is also important that security be maintained to avoid any breach of confidentiality. Therefore, the College's computer system requires that the operator be properly signed on with the appropriate password before the system will allow any updates to a record. These security measures ensure that no unauthorized personnel can alter the computerized record of any aid applicant or have access to any confidential information which is a part of that record.

3.6.4 Student Electronic Access

Enrolled students have electronic access to view their tuition bill through the Barton Online Intranet System. Students are required to use their student identification number along with their password to access their information. As financial aid is credited to their account, students can see the amounts on their bill.

SECTION 4

Calendar of Monthly Financial Aid Activities

Financial Aid Activities are detailed by staff member responsibility. These lists do not encompass 100% of all activities but is compiled to ensure that deadlines are not missed by the FA team. These lists also alert the team to shifting duties and sharing of workload to ensure all necessary tasks are completed.

1. State Contract Grant deadline - August 1
2. Lettie Pate Whitehead report - September 1
3. Federal Pell Grant final submission deadline - September 30
4. FISAP deadline - October 1
5. Fall NCLTG deadline - October 1 (as soon after as possible)
6. State Contractual Grant FTE report due - October 1(as soon after as possible)
7. Lettie Pate Whitehead statistical report - October 15
8. External Compliance Audit - Last week of Oct.
9. NCHED report - November 15
10. Spring NCLTG - 10th class day
11. Last day to process FAFSA - June 30

SECTION 5

Federal Financial Aid Programs

5.1 Program Participation

Barton College participates in the following federal financial aid programs:

Federal Pell Grant Program
Federal Supplemental Education Opportunity Grant (FSEOG) Program
Federal Work-Study (FWS) Program
Federal Stafford Student Loan Program
Federal Parent Loans for Undergraduate Students (PLUS) Program
Veterans Benefits

5.2 General Provisions

5.2.1 Institutional eligibility

As defined in Section 668.2 of the Title IV regulations, Barton College shall remain an eligible institution as long as it:

1. Admits as regular students only persons who have a high school diploma, an approved GED, or are beyond the age of compulsory school attendance and have the ability to benefit from the training being offered.
2. Is legally authorized to provide post-secondary education.
3. Provides educational programs for which it awards a Bachelor Degree.
4. Is accredited by SACS, a nationally recognized accrediting agency or association.

5.2.2 Terms of Agreement

A Program Participation Agreement between Barton College and the U.S. Department of Education has been submitted and approved. This agreement specifies the federal programs in which the College will participate and defines the general provisions under which that participation will take place. This agreement will remain in effect until the institution undergoes a change of ownership which results in a change

of control or until the institution undergoes a formal certification review by the Department of Education.

5.2.3 Institutional Application for Federal Funds

There is no formal application for funds for the Federal Pell Grant Program. The Federal Stafford and Federal PLUS Loan programs involve applications completed by the student.

The application for campus based funds (FSEOG and FWS) is part of the Fiscal Operations Report (FISAP) which is filed on an annual basis. The FISAP is used to report prior year expenditures and to request the following year's funding. If the FISAP is not filed by the deadline of October 1, the College will jeopardize its FSEOG and FWS funding for the following year.

5.3 Fund Management

The management of federal funds is a cooperative effort between the FAO and the Business Office. While the FAO determines the amount of awards and Cashier's Office disburses them, both are responsible for assuring that aid programs are administered in accordance with federal regulations. These regulations and the audit guides and other publications made available by NASFAA and the Department of Education are reviewed on a regular basis to ensure compliance and efficiency.

In addition, the records of the two offices are reconciled on a regular basis and differences are resolved. This practice has helped in the development of an effective working relationship between the offices, and has helped to ensure fiscal accountability in the management of federal funds.

SECTION 6

Student Consumer Information

Section 668 Subpart C of the Title IV regulations requires institutions which receive federal financial aid monies to provide all current and prospective students with information regarding the institution and its financial aid programs. The following types of information are required under this regulation.

6.1 Financial Aid Programs Available at Barton College

The primary source of financial aid is the College Catalog, the College Viewbook, Student Handbook and the Financial Aid College website. These publications are readily available to any student, and are generally mailed to prospects and newly accepted students.

6.2 Methods of Disseminating Consumer Information

Most consumer information is contained in the Student Handbook and on-line at www.barton.edu, which is available to every student attending the College. In addition, literature is mailed to people requesting information about the College, financial aid applications are mailed to all students accepted for admission, and information is available from many offices on campus.

6.3 FAFSA Application Forms and Instructions are Available to Students

FAFSA application forms and instructions are made available to students as soon as they are made available to the FAO. Since applications may be submitted after the first of the year for the following academic year, the forms generally become available in November. At that time, announcements are made in campus publications and on-line, students are encouraged to apply. Students are also provided with information on how to complete the FAFSA online.

6.4 Criteria for Determining Satisfactory Academic Progress

The procedure for determining satisfactory academic progress is published in the College Catalog, and the Student Guidebook and the Financial Aid College website. See Section 14 for additional information.

6.5 Rights and Responsibilities of Students on Financial Aid

All student rights and responsibilities are published in the Student Handbook.

6.6 Disbursing Financial Aid

The information of crediting of financial aid to their tuition is mailed to students along with notification of their awards.

6.7 Terms and Schedules for Repayment of Loans

Students who have borrowed through the Federal Stafford Loan Program are given or mailed information regarding repayment upon graduation or withdrawal. This information includes a payment schedule and strongly encourages the student to contact the lender as soon as possible.

For students borrowing through the Federal Perkins Loan Program, terms and conditions of repayment are specified on the promissory note that the student receives when the loan funds are disbursed.

6.8 Terms and Conditions of Employment

Students employed on the Federal Work-Study Program are given information in writing regarding their rights and responsibilities as a Federal Work-Study employee.

Students employed in non-FWS positions are subject to the terms and conditions established by the employer.

6.9 Cost of Attendance

Cost of attendance figures are published in the College Catalog and on Financial Aid College website. Costs are also explained in information sent to all students who have recently been accepted for admission.

6.10 Refund Policy

The college's refund policy is published in the College Catalog and the Student Handbook. The procedure for the adjustment of financial aid awards upon termination from the College is subject to federal regulations and is available in the Financial Aid Office. See Section 17 for additional information.

6.11 Academic Programs Offered

A description of academic program offerings and the facilities available to support them is included in the College Catalog, the College Viewbook, and in various publications from academic schools. Other academic options, such as cooperative education, advanced placement, credit by exam or by life experience,

developmental studies, course auditing, and transfer credits are explained in the College Catalog and the Student Guidebook.

6.12 Person(s) Designated to Provide Financial Aid Information

The Director of Financial Aid is primarily responsible for the functions of the Financial Aid Office, and therefore assumes the responsibility for the dissemination of financial aid information to students. However, the entire staff is involved in this process, and shares in this responsibility. The name and location of the Financial Aid Office is included in all College publications which deal with student services in any way.

6.13 Information Regarding Special Programs and Physical Access for Handicapped Students

Information regarding programs and access for physically handicapped students is published in the College Catalog and the Student Handbook. Services for handicapped students are coordinated through the Office of Counseling

6.14 Procedure for Assisting Visually Impaired Students

The Financial Aid Office provides literature, applications, and assistance to any current or prospective student (or parent) who requests it. Information is readily available in the Financial Aid Office, or can be mailed upon request.

Institutions must be prepared to offer this information to students with visual impairments. Office staff will use the following procedure in assisting a visually impaired student:

1. Contact will be made with the College's Counseling Office to determine which services would be most appropriate for meeting the student's needs. Initially, assistance will provide through use of available equipment, including the Kurzweil Personal Reader.
2. If these services are not sufficient to meet the student's needs, reader services will be provided. This will include the dissemination and collection of necessary financial aid information, including completion of appropriate forms.
3. If, for some reason, reader services are not available or are refused by the student, Financial Aid Office staff will work one-on-one with the student to provide and collect all necessary information. This will include completion of appropriate financial aid forms.
4. If services can not be sufficiently provided through the means identified above, the Student Counseling Office will work with

appropriate agencies to have literature made available in Braille.

6.15 Accreditation, State Approval, or Licensure Documents

The college is fully accredited by the Southern Association and Colleges and Schools. The accreditation document is available for review in the Office of the President.

A number of the College's programs have also received approval or licensure from federal or state agencies or associations. Information on these approvals or licensures is published in the College Catalog and in academic school publications. Documents are available for review in the Office of the President and in the appropriate School Office.

SECTION 7

Student Application for Financial Aid

7.1 Required Applications

To apply for the Federal Pell Grant, the North Carolina State Contract Grant, Federal Stafford Loan, Federal Plus Loan, and the campus based programs (FSEOG, Federal Perkins Loan and Federal Work-Study), students must complete the Free Application for Federal Student Aid (FAFSA) either on-line or using a paper application. This application is published by the U.S. Department of Education and is distributed to high schools and colleges throughout the country. This application determines the student's financial status and eligibility for need based aid through grants and work. The application is processed by the Federal Government, and the information is then released to College for consideration for all programs available.

Students who wish to apply for a Federal Stafford Student Loan or a Federal PLUS loan may contact the FAO for an application. The Federal Stafford Student Loan Program and Federal Plus Loan Program utilizes a Master Promissory Note (MPN). Once a student/parent files an MPN and has a loan disbursed from that note, the MPN is good for up to ten years, meaning in most cases subsequent MPN's need not be filed while the student completes his/her enrollment at the College. For the Federal Plus loan program a parent must contact Barton to request a new loan amount each year.

7.2 Additional Information Required

In some cases, students may be required to provide additional information to clarify items reported on the financial aid applications. Typically, this is required if the student's application has been selected for verification, if the College has some reason to question the accuracy of the information, or if there is some lack of consistency in the information provided. In most cases, processing of the application is not completed and no funds are released to the student until this additional information has been provided.

The selection of applications for verification is done by the federal processor in accordance with federally established guidelines. Some are selected because of data inconsistency, while others are selected at random. The college will sometimes request information if it appears that there is some inconsistency in what has been provided.

The College is required by federal regulation to ensure that there is no conflicting data in the student's record, and is required to verify certain data elements. Upon

receipt of the appropriate documentation (e.g. tax returns), the FAO will verify the information submitted and submit changes to the federal processor as appropriate.

7.3 Application Priority Dates

For purposes of awarding campus based aid, the College has established a priority deadline date of April 1 for the completion of the FAFSA. All students who have met this priority date are then “packaged” in accordance with the FAO procedures

7.4 Late Applicants

Students whose applications are completed after April 1 are given consideration for campus based aid if funds are still available.

7.5 Forgery, Fraud, and Misuse of Funds

On all applications for aid, students are required to sign statements certifying that the information provided is correct to the best of their knowledge, and that they understand that the penalty for submitting fraudulent information may be repayment of monies received plus a fine and/or imprisonment.

The Financial Aid Office, to the extent possible, will cooperate with the U.S. Department of Education and other law enforcement agencies in the prosecution of students who have been charged with forgery, fraud, or misuse of funds. This may include the providing or clarification of information from the student’s records and/or court appearances as a witness for the prosecution.

SECTION 8

Confidentiality of Student Records

All student information housed in the Financial Aid Office will be kept confidential in accordance the Post-secondary Educational Records Policy (As Required by the Family Rights and Privacy Act of 1974), revised April 1983.

SECTION 9

Student Budgets

9.1 Basis for Student Budgets Used in the Determination of Financial Aid Eligibility

According to federal regulations, students may use financial aid monies to pay the cost of tuition and fees, room and board, books and supplies, transportation, and personal maintenance. Each institution must establish and justify the amounts it will use in each of these areas in the determination of student budgets.

9.1.1 Tuition and fees

Tuition and fee charges are established annually by the Board of Trustees. The College charges tuition and fees on a per credit basis. The Financial Aid Office has the option of either using actual tuition and fees charged to each student, or an average of tuition and fees charges to all students. The FAO is required by regulation to choose one option and apply it uniformly and consistently.

The Financial Aid Office at Barton College has decided to use the actual tuition and fees charged to all students.

9.1.2 Room and Board

Students commuting from their parents' home are given a room and board allowance of \$3900 per year. This allowance will take into account the cost to the parents of keeping the child at home during the period he/she is in school.

Students living on-campus are given an allowance based on the College's room rate plus the maximum College meal plan.

Students living off campus are given an allowance based on college-estimated averages for housing and utilities, plus allowances for meals on and off campus. This estimate is reviewed and adjusted as necessary.

Room and board rates are applied consistently to dependent and independent students alike.

9.1.3 Books and Supplies

Every student is given an allowance for books and supplies. The FAO recognizes that many students must purchase uniforms or special supplies

for use in the instructional process. However, it is believed that the allowance for books and supplies is generous, and that excess costs can be absorbed in the allowance for personal and miscellaneous expenses.

9.1.4 Transportation

Students who must commute each day are given an allowance for transportation. The allowance is \$1600 per year based on the data that most of our commuting students are within 25 miles.

9.1.5 Personal and Miscellaneous Expenses

An allowance is given to all students for personal and miscellaneous expenses. This allowance covers such things as personal hygiene, doing laundry, entertainment, travel costs not included in the transportation allowance, and other personal costs not covered elsewhere in the student budget.

9.2 Standard Student Budgets

Standard student budgets are built on the basis of the student's tuition rate, living arrangements, and commuting distance. Each student receives the same allowance for books and supplies and personal maintenance. Depending on the student's circumstances, the budget could range from a low amount for a student living with the parents close to the college, to a much higher amount for an out-of-state student living off campus.

9.3 Special Considerations

There are a number of situations in which special consideration is given or additional allowances made because of a student's particular situation. These include summer enrollment, unusually high credit loads and/or unusual costs (daycare, higher priced supplies, uniforms, etc... required for specific programs of study).

SECTION 10

Need Analysis

10.1 Need Analysis System Approved for Institutional Use

In accordance with federal regulations, the federally approved need analysis methodology is used for all students applying for aid. This methodology has been approved by Congress and the Secretary of Education. The U. S. Department of Education is an approved need analysis processor and makes many services available to Colleges/Universities in the United States.

10.2 Review of Institutional Student Information Record (ISIR)

For every student who files the FAFSA, Barton receives need analysis data in the form of an ISIR. Once ISIRs are received in the FAO, they are reviewed for accuracy, completeness, and consistency. Sometimes there is missing or questionable data, and the student and family may be requested to submit additional information to clarify data. Students who fail to respond to the request for additional information are not considered for federal aid.

A student may reveal that the family has recently undergone some financial difficulty, such as a death of a wage earner or the unemployment of a parent. In these cases, the FAO will send the student a Special Condition Application at their request. Under certain circumstances, aid eligibility may be based on current rather than prior year income.

Since the Federal Stafford Loan program is also need based, the review of ISIRs must be an ongoing process even though campus funds may be depleted. The family contribution figure derived from the need analysis process is a key factor in determining eligibility for subsidized Federal Stafford Student Loan funds.

10.3 Adjustments to Student Need Analysis Records

There are a number of circumstances under which adjustments are made to a student's need analysis record. These adjustments are made uniformly to those records in each category.

10.3.1 Selection for Verification

Upon receipt of requested information or required documentation, the FAO will review the information and incorporate it into the student's need analysis record. This action will quite often result in changes in the student's eligibility for aid. All changes are documented with the date, the nature of the change, and the initials of the person making the change. Care is taken to ensure that changes such as family income or unmet need are made throughout the office's records, as these could have significant impact on eligibility for aid and other records.

10.3.2 Summer Enrollment

Students who enroll during the summer terms will have their increased costs added to their student budget. In addition, the expected family contribution will be adjusted to account for the fact that the period of enrollment will not be the standard nine months. Each of these adjustments will affect unmet need and financial aid eligibility, and will more accurately reflect the student's actual situation.

10.3.3 Extenuating Circumstances

In cases where the student is encountering financial difficulty due to the death, disability, or unemployment of a major wage earner, divorce or separation, or similar circumstance, the FAO will attempt to give special consideration to the student. This may come in the form of a reduction in the expected family contribution, a waiver of some of the guidelines for awarding aid, or an increase in aid beyond that which the student would normally have received. Naturally, any such action will only be done upon request from the student and will be dependent upon the FAO's verification of student eligibility and the availability of funds.

Typically, information detailing the student's financial situation, including current year income or an explanation of unusual expenses, will be collected by means of a Special Circumstances Form. A copy of this form is included at the end of this manual.

10.4 Replacement of the Expected Family Contribution

Students who do not have financial need can still qualify for unsubsidized Federal Stafford Student Loan and Federal PLUS Loans, students may also apply for Alternative Loans. Federal regulations allow the FAO to substitute these loan funds for the expected family contribution.

SECTION 11

Awarding Financial Aid

11.1 General Eligibility Requirements for Students

For students to be eligible for aid, they must be enrolled in a degree or certificate program. The College has determined that students must have a high school diploma or a GED in order to be admitted as "regular" students in degree or certificate programs. Therefore, students without a high school diploma or GED are admitted as non-degree seeking students and are therefore ineligible to receive any forms of financial aid.

In addition, federal regulations state that students are ineligible for federal aid if they owe a refund of a federal grant or in default on a prior student loan. Further, males age 18-26 must be registered with Selective Service. Finally, students with prior drug convictions are, in some circumstances, ineligible for aid.

Regarding enrollment status, students must be enrolled at least half time to qualify for the NC State Contractual Grant, Federal Stafford Student Loan, and Federal PLUS Loan Programs. Students enrolled less than half time can be eligible for the Federal Pell Grant. The required enrollment status for various scholarships or agency funding varies.

11.2 Determination of Total Funds to be Awarded

Both the Federal Pell Grant and the NC Legislative Tuition Grant programs are essentially entitlements. All eligible students who apply are guaranteed an award, and it is up to the U.S. Congress and the NC General Assembly to ensure that there is sufficient funding to cover awards for all eligible students. Likewise, the federal government must assure that there is sufficient funding to cover the expenses of operating the Federal Stafford Student Loan program and making payments of interest subsidies and special allowances to state guaranty agencies and participating lenders. Therefore, no determination of total funds to be awarded must be made by the Financial Aid Office for these programs.

For the campus based programs (Federal Work-Study and FSEOG), the federal government annually allocates funds to institutions. The amount of funding varies from year to year, and the institution's funding level depends on its relative need. The institution is permitted to deduct from its allocation an amount equal to 5% of program expenditures to be used as an administrative allowance to offset the school's costs in administering these programs. Barton College claims this cost each year. The balance of funds are used to make awards to students.

11.3 Procedure for Awarding Financial Aid

Federal regulations state that a school must develop written guidelines for awarding its campus based funds, and then consistently implement those guidelines. Since funding levels and institutional and student needs change on an annual basis, no fixed procedure can be developed. Rather, a basis philosophy must guide a procedure which changes from year to year.

Federal Work-Study (FWS) funds may be awarded to students who have need, and the school is more or less free to award these funds as it sees fit. On the other hand, FSEOG funds must first be awarded to those students who have the lowest expected family contributions AND are eligible to receive Federal Pell Grant funds. In addition, schools may implement application deadlines and other similar measures in determining its procedures for awarding funds.

11.4 Student Notification - Award Letters

11.4.1 Eligible Students

Students who are offered awards through FSEOG and/or FWS will be sent a letter which specifies the amount of each award, and gives an estimate of other aid to be received.

SECTION 12

Revision of Financial Aid Awards

12.1 Initiated by the Financial Aid Office

12.1.1 Change in Student Resources or Family Contribution

When the FAO becomes aware of a change in the student's resources or family contribution, campus based aid awards will be reviewed to ensure that the student is still eligible for any awards received. The change could be due to a correction to original information which was provided or to additional information being made available to the FAO.

12.1.2 Change in Availability of Funds

Should the amount of available funding change after awards have been made, all students may experience revisions in their awards. Since the Financial Aid Office receives its allocation letters for the campus based programs in the spring and then makes awards, it is unlikely that funding would be reduced. It is more common for funding levels to increase slightly, in which case the Financial Aid Office would either grant higher awards or would make award offers to a greater number of students.

12.1.3 Financial Aid Office Error in Award

Should the Financial Aid Office make an error in awarding campus based funds to a student, the error will be corrected in accordance with federal regulations. If the student no longer meets the packaging guidelines but is still eligible for the aid according to federal regulations, every effort will be made to allow the student to keep the award. However, if federal guidelines are not met, the award must be canceled. Federal Work-Study moneys must be paid if the student has already worked, but FSEOG awards can be canceled and, if necessary, repaid by the student.

12.2 Initiated by Request from Student

Award revisions requested by the student will be honored to the extent possible. Students are not obligated to accept any type of financial aid, and may refuse a grant or a Federal Work-Study award. The funds are then made available to other needy students. If students request an increase in an award, their file will be reviewed with the packaging guidelines in mind. If the student has remaining need, and if funds are available, the award may be increased. Although this does not happen often with FSEOG awards or NC State Contractual Grant Awards, it is

fairly common with Federal Work-Study awards. Most FSEOG and NC State Contractual Grant awards are utilized by students, but many times Federal Work-Study awards are rejected or the student never begins working, thereby freeing up monies which can be made available to students who have need and want additional work.

12.3 Overawards

Overawards can occur for many reasons. Corrections are made to records, additional information is made available to the Financial Aid Office, outside scholarships are awarded during the summer and fall, agency sponsorships are identified, and human errors are made. Overawards involving Federal Pell Grant or NCLTG funds can not be adjusted, as these are entitlement grants. However, overawards involving campus based funds, NC State Contractual Grants or student loan monies must be corrected in accordance with federal guidelines.

If campus based funds are involved, awards will be canceled or reduced to correct the overaward (again, Federal Work-Study students must be paid for all hours worked). If the overaward involves loan moneys, the college will either return funds to the lender or will request an adjustment to a future disbursement.

For the campus based programs, the institution will not be held liable for the first \$300 of an overaward, although it must attempt to correct it. If awards are not canceled or the student refuses to repay moneys already received, the institution incurs financial liability for any amount over \$300. For the student loan programs, there is no tolerance, and ALL overawards must be corrected.

SECTION 13

EXTERNAL/INTERNAL FINANCIAL AID PROGRAMS

EXTERNAL

13.1 Assistance from the Department of Social Services

Public assistance comes in many forms. Each type is covered by a different set of regulations by DSS, and each is treated differently by Financial Aid regulations.

13.1.1 Cash Assistance (Temporary Assistance for Needy Families)

Cash assistance is treated as untaxed income in the determination of financial aid eligibility. For both dependent and independent students, this income is included on the FAFSA as untaxed income and is used in determining the expected family contribution. Therefore, cash assistance is never treated as an available resource.

13.1.2 Food Stamps

The FAFSA specifies that food stamps are NOT to be listed as a source of untaxed income. Therefore, they are not considered in any way in the determination of financial aid eligibility.

13.1.3 Medical Cards, Child Care Allowances, and Other Benefits

Because medical cards are used only on certain occasions and for certain purposes, the value of a medical card is difficult to determine. Therefore, the value of a medical card is not considered in any way in the determination of financial aid eligibility.

Child care allowances and other benefits are also available to certain students under certain circumstances. Since the Financial Aid Office does not give additional allowances in the student budget for child care costs, uniform costs, and other similar expenses, and since these benefits from DSS are given solely for the purpose of offsetting these costs, the value of these benefits is not considered in any way in the determination of eligibility.

13.2 Veterans Benefits

Veterans Education Benefits are available to those veterans or dependents who enroll in eligible programs and who meet other criteria established by the

Veterans Administration (VA). Since the Veterans Affairs function is part of the Registrar's operation, it is easy to verify the benefits that any veterans will receive. All educational benefits received are treated as a resource.

13.3 Unemployment Benefits

Unemployment benefits received by the student or other family members are to be reported on the FAFSA as either taxable or untaxed income for the prior year. Therefore, these benefits are never treated as a resource.

13.4 Agency Sponsorship

Many students attending the College are sponsored by outside agencies, including the Office of Vocational Rehabilitation etc... Contracts for sponsorship from these agencies are negotiated by the Controller's Office and administered by the Cashier's Office. Generally, agencies provide assistance with tuition and fees, books and supplies, transportation costs, and occasionally living expenses. Once the amount of each student's sponsorship has been determined, the Financial Aid Office is made aware of the amount and takes it into account in checking for overawards.

The one exception is Vocational Rehabilitation (VR). Through this agency, students receive the same types of benefits for tuition and other expenses. However, the FAO has much more involvement in determining the amount of funding to be received by the student. The FAO will provide VR with amounts for the student's cost of attendance, EFC, Federal Pell Grant, and State Contract Grant. VR will then use these numbers to determine the amount of the student's sponsorship within a predetermined maximum and without jeopardizing the student's eligibility for grant aid. VR then informs the FAO of the amount of aid to be provided and forwards an authorization form to the College.

Generally, Federal Pell Grant and State grants are used to offset the Agency's cost in sponsoring the student. For the most part, Federal SEOG awards are not offered to agency sponsored students because their tuition is generally covered. Loans and Federal Work-Study awards are made if the student has need after the total amount of agency sponsorship has been taken into account. The total received is considered to be a form of aid which directly offsets the cost of attendance.

INTERNAL

13.5 Non-Federal Work-Study Employment

Students are required to report their prior year earnings on their FAFSA application. Therefore, students employed during the school year in non-FWS jobs, either on-campus or off-campus, will not have their current year earnings

treated as a resource. Students will simply be required to report such non-FWS earnings on their FAFSA forms for the following year.

13.6 Barton College Tuition Remission

Students who are dependents of employees of Barton College are eligible for tuition paid in full. This benefit is applied up front at the time the student is billed, and therefore it is guaranteed that the student will receive this assistance. Therefore, the FAO will treat the subsidy amount as a form of financial aid, and will base eligibility for other forms of aid upon the receipt of this assistance.

Since tuition is charged on a per-credit basis, the remission will also be determined on a per-credit basis for students who are less than full time (enrolled in less than twelve semester hours in one term). Therefore, it may not be possible to know the exact amount of the annual subsidy until after the refund period for the spring semester has expired. As a result, it must be recognized that overawards, or underawards for that matter, could occur. It may be necessary for the FAO to project an amount for spring semester equal to that received for the fall term and make appropriate adjustments at a later date.

13.7 Barton College Scholarship Program

The College's Scholarship Program is funded through both institutional and endowed funds. The program consists of nine components. Eight of those components - Trustee Scholars, Presidential Scholars, High Honors, Incentive Award, Transfer High Honors, Transfer Honors, Transfer Incentive awards, and need-based awards - are substantially funded with College dollars, with award recipients generally chosen by the College without an official application process. The ninth component - annual and endowed awards – and may require an application process.

To the extent possible, scholarship recipients are selected prior to the start of the fall semester. All scholarships are credited to student accounts, with the primary goal of offsetting tuition and fees. If all charges are covered, refunds are issued as appropriate.

13.8 Barton College Work Study (Non-FWS)

Students may be employed by the College in non-FWS positions. Students are hired as part-time College employees by those budget centers which have funds in their budgets. The FAO has no involvement in the hiring or supervision of these students. The FAO does require each student worker to complete an application for the State Work Student Program.

13.9 Tuition Remission

Students who are employees of the College or dependents of employees are eligible to receive a waiver of tuition. The FAO will treat this waiver as a form of aid and not as a reduction in cost. Therefore, the full tuition amount is included in the student budget and used in the determination of awards.

Regulatory documents policy 8-24 provides additional information on eligibility for tuition remission.

SECTION 14

Policy on Satisfactory Academic Progress

Federal regulations require any student receiving financial aid to maintain satisfactory progress towards graduation. This requirement includes the following considerations:

- A full-time student must satisfactorily pass a minimum average of 12 semester hours of credit per semester or 24 semester hours of credit per academic year. Summer sessions may be counted in the academic year.
- A part-time student (enrolling in fewer than 12 semester hours) must pass the appropriate fraction of hours to maintain satisfactory progress.
- The maximum time a student may receive financial aid is 189 semester hours, or 150% of the time it takes to receive a degree from the College.
- A student must earn and maintain at least a 2.00 grade point average after attempting 48 semester hours.
- A student not maintaining satisfactory progress toward graduation is not eligible for further financial assistance until the minimum grade point average is achieved. A student may appeal to the Director of Financial Aid if extenuating circumstances resulted in ineligibility for aid.

Probationary Semester for Institutional Funds

A student who fails to maintain the minimum required renewal criteria for institutional scholarships and awards may appeal to the Director of Financial Aid for a *single* probationary semester extension of institutional aid. An appeal will be considered when the student submits a completed appeal form and supporting documentation of *exceptional* circumstances. The probationary extension is available to students one time only. Appeal forms and information about exceptional circumstances are available in the FAO.

SECTION 15

Financial Aid Programs

15.1 Federal Pell Grant Program

15.1.1 Purpose, History, Legislation, and Funding

The Federal Pell Grant Program (formerly the Basic Educational Opportunity Grant, or BEOG, Program) was instituted in 1973 to assist needy students in obtaining education and training beyond high school. The purpose of the program is to provide eligible students with a foundation of financial aid to be used to offset the costs of tuition and fees, books and supplies, room and board, transportation, and other expenses. The program is authorized under Title IV of the Higher Education Amendments of 1965, and is funded through appropriations granted by the U.S. Congress and the President. Since this is essentially an entitlement program, no funding ceilings are placed on institutions.

15.1.2 Student Eligibility

Students must be enrolled as matriculated students in an eligible program at an eligible College/University. Since Barton College is fully accredited by the Southern Association of College and Schools, it qualifies as an eligible College/University, and any program leading to a degree or certificate is considered an eligible program. A non-degree, or unclassified, student is not eligible to receive any form of federal or state financial aid.

Students must also demonstrate financial need as determined by the federally approved needs analysis formula. This formula considers the student's (and parents', if appropriate) income and assets and arrives at an expected family contribution (EFC). That EFC is used to determine the amount of the Federal Pell Grant.

In addition, students must maintain satisfactory academic progress, must not owe a refund of a Federal Pell or FSEOG grant at any institution, and must not be in default on a student loan at any College/University.

15.1.3 Determination of Institutional Federal Pell Grant Budget

The Federal Pell Grant budget is based on the average - tuition and fees, books and supplies, room and board, personal maintenance and transportation. It is the responsibility of each institution to determine the amounts of these budget items and apply them uniformly to all Federal Pell applicants. The amounts used for each of these budget items are the same ones used in calculating each student's cost of attendance.

Students enrolled less than full-time will have their Federal Pell Grants adjusted to account for their part-time status. There is no need to adjust the Federal Pell budget to account for part-time status.

15.1.4 Amount of Federal Pell Grant Awards

Federal Pell Grant awards are based on a combination of financial need and the cost of attendance at the institution in which the student is enrolled. The result of the formula is the Expected Family Contribution, or EFC. The FAO will plug the EFC into a payment chart which has taken various costs of attendance into account. The result is the student's award. Full-time awards are generally in \$100 increments, and range from \$400 to \$4050. (NOTE: Each year, as federal funding levels fluctuate, the maximum award may change as well.) Part-time awards are based on the number of credits taken, and are one-fourth, one-half, or three-fourths of the full time amount.

Revisions to grant amounts can occur for many reasons. They are most commonly the result of changes to financial eligibility due to corrected information, changes in enrollment status, and changes in costs of attendance. When these changes occur, all records are updated to reflect the corrected grant amount, and payment is made to the student or requested from the student if necessary. Other revisions become necessary upon the student's withdrawal from the institution. In these instances, the student's award is recalculated in accordance with refund policy, with the appropriate amount being credited to the Federal Pell Grant account.

15.1.5 Verification Procedures

Federal records which are chosen for verification must be reviewed, updated as necessary, and cleared for processing before any Title IV funds can be awarded.

15.1.6 Federal Pell Grant Application Processing

The Institutional Student Information Record (ISIR) is used to process all applications for Title IV aid.

15.1.7 Disbursement Procedures

Federal Pell Grants are credited to student accounts to offset the cost of tuition, fees and on-campus housing. Any remaining amount may be used by the student to purchase books and supplies at the College Bookstore. When grants are authorized for payment, the student accounts are reconciled, and any credit balances are paid to the student. Students are not required to sign any documents to close out the account, and refund checks are mailed to those students with credit balances. For any student whose Federal Pell Grant eligibility is determined after satisfying the tuition bill, the grant is run through the account and a refund is issued as appropriate.

The College maintains the separation of award determination and award payment, as required by federal regulations.

15.1.8 Reporting Requirements and Procedures

Federal Pell awards are submitted electronically through the Federal COD (Common Origination & Disbursement) system. These are sent on a monthly basis, or more often to increase the Authorization Level. Origination records must first be sent to establish the student. Disbursement records are then sent to update the amount paid to the student and adjust the institution's Authorization level of Federal Pell funds. These adjustments are based on the actual demand for funds as reflected by the number of eligible Federal Pell grant recipients at the College.

A statement of Account for the Federal Pell Grant Program is available on line. This statement reflects the College's status with regard to grant amounts paid to date, current amount of the Authorization and total number of students who have been identified as eligible recipients.

The Controllers Office has access to the Federal GAPS system. In GAPS, they can see the amount of Federal Pell Authorizations and can draw down money to pay Federal Pell Awards as needed.

Amounts are reconciled and verified in order that the institution may maintain the fiscal control requirement of the program.

15.2 Federal SEOG Grant Program

15.2.1 Purpose, History, Legislation, and Funding

The Federal Supplemental Educational Opportunity Grant (FSEOG) Program is authorized under Title IV of the Higher Education Amendments of 1965. It is designed to provide financial assistance to needy students enrolled in institutions of higher education. The program is funded through appropriations granted by the U.S. Congress and the President. Each institution receives an authorization level and determines which students receive awards.

15.2.2 Student Eligibility

Students must be enrolled in an eligible program at an eligible institution. In addition, they must demonstrate financial need, must be making satisfactory academic progress in accordance with College policy, and must meet the conditions of the procedure for awarding financial aid.

15.2.3 Amount of Federal SEOG Awards

Total institutional funding levels are established by the Department of Education. Individual awards range from \$200 to \$4000, and are determined by the abovementioned federal formula.

15.2.4 Award Letter Processing

All students eligible for an award are sent a letter informing them of the amount of the award. At the time the award is made, the amount is entered on the computer so that credit can be extended to the student account. The student is not required to provide a signed acceptance of the award.

15.2.5 Disbursement Procedures

Federal SEOG awards are credited to student accounts to offset the cost of tuition and fees. The award is used primarily for this purpose only. Generally, there should be few situations in which the award creates a credit balance, and therefore few situations in which a student would receive a check for the balance.

The College maintains the separation of award determination and award payment, as required by federal regulations.

15.2.6 Reporting Requirements and Procedures

FAO records are reconciled on a regular basis with the Business Office to ensure that all awards are paid and funding levels are accurately monitored. Program expenditures must be reported each year through completion of the Fiscal Operations Report (FISAP), which is filed in the fall of the year for the preceding fiscal year.

15.3 Federal Work-Study (FWS) Program

15.3.1 Purpose, History, Legislation, and Funding

The FWS Program is authorized under Title IV of the Higher Education Amendments 1965. It is designed to provide part-time employment to students enrolled in institutions of higher education. Funding levels are established by the U.S. Congress and the President. Each institution receives an allocation and determines which students receive awards.

15.3.2 Student Eligibility

Students must be enrolled in an eligible program at an eligible institution. In addition, they must demonstrate financial need, must be making satisfactory academic progress in accordance with the policy, and must meet the conditions of the procedure for awarding financial aid.

15.3.3 Amount of FWS Awards

Total institutional funding levels are established by the Department of Education. Individual awards are \$1200 on average, and are determined by the financial aid awarding parameters previously described.

15.3.4 Award Letter Processing

All students eligible for an award are sent a letter informing them of the amount of the award.

15.3.5 Disbursement Procedures

FWS awards must be earned through satisfactory performance on the job. Students submit time sheets to the FAO, and are monthly by check or. Payroll checks are prepared by the Personnel/Payroll and distributed to students by the Cashier. The FAO monitors the number of hours each student works to ensure that the award amount is not exceeded.

15.3.6 Job Classifications

All Federal Work-Study jobs fall into three general classifications - office aid (most of the time spent doing clerical work), student assistant (positions such as lab assistant, tutor, greenhouse worker, etc.), and custodial (self-explanatory). All students are paid at least the federal minimum wage.

15.3.7 Placement Procedures

Federal Work-Study students are responsible to secure their own positions. To assist students, the FAO provides a listing of all available positions. The FAO also provides one-on-one assistance as needed.

The student must complete the student work permit. This form states the amount of the award. No student may begin working until this process has been completed.

In addition, all students must comply with INS regulations by completing an I-9 Form and showing us a photo ID (either the student ID or a picture driver's license) AND a copy of their birth certificate or Social Security Card. The completed I-9 Form will be maintained in the student's file.

15.3.8 Supervision and Evaluation

All Federal Work-Study students are supervised and evaluated by faculty and staff at the College. These supervisors are responsible for verifying the hours worked, assuring that students have work to do, and stating that it is performed in a satisfactory manner. They also have responsibility for the resolution of job related problems, and should contact the FAO about a problem only after attempting to resolve it.

15.3.9 Record Keeping

For each student, the FAO keeps a record of the amount of award, the name of the supervisor and the location of placement, and a weekly accounting of hours worked (the time sheets are kept in the Payroll Office). This accounting ensures that students do not work more hours than allowable based on the amount of their award. These hours are reconciled on a regular basis with the Payroll Office, and at the end of the fiscal year a final reconciliation is conducted.

The FAO has a \$300 tolerance before institutional liability is incurred. Every effort is made to ensure that students stop working once the total award has been earned.

15.3.10 Report Requirements and Procedures

FAO records are reconciled on a regular basis with the Payroll Office to ensure that all students are paid properly and that the hours worked match. Program expenditures must be reported each year through completion of the Fiscal Operation Report (FISAP), which is filed in the fall of the year for the preceding year.

15.4 Federal Stafford Student Loan Program

15.4.1 Purpose, History, Legislation, and Funding

The Federal Stafford Student Loan program is authorized under Title IV of the Higher Education Amendments of 1965. The purpose of the program is to provide loan assistance to students attending a College/University of higher education. The program is funded by the federal government, administered through the state, and moneys are loaned out by private lenders. Federal funding is determined annually, and is used solely for student interest subsidies and special allowances paid to lenders. Colleges/Universities receive no direct funding through the program.

15.4.2 Student Eligibility

Students must be enrolled at least half-time in an eligible program at an eligible College/University. Subsidized loans can be made if financial need exists after the family contribution and all forms of financial aid have been applied against the cost of attendance. If no need exists, students may borrow unsubsidized loan funds, provided the amount of the loan does not exceed cost minus other financial aid. In addition, students must be making satisfactory academic progress in accordance with Institutional policy.

15.4.3 Amount of Loans

Dependent students may borrow up to \$2,625 as freshmen (up to 26 credits), \$3,500 as sophomores (27-47 credits), and \$5,500 as juniors or seniors (48 or more credits) if they are enrolled in Bachelor Degree programs. On an aggregate basis, dependent students may borrow a maximum of \$23,000.

Independent students may borrow additional unsubsidized amounts of \$4,000 per year for the freshman and sophomore years, and \$5,000 per year for the junior and senior years. This additional borrowing puts the combined aggregate maximum at \$46,000.

15.4.4 Master Promissory Notes (MPN) Processing

MPNs are mailed to the student by the lender as soon as the certified loan application has been submitted online by the FAO. Once completed, the MPN is submitted to the lender for processing, and the information is released to the FAO. Records are then checked to ensure that the student has submitted a FAFSA, is enrolled at least half-time, accepted for enrollment at the College, is making academic progress, and has submitted all required information. The amount of the loan is then recorded on all records, and the FAO awaits final approval. Records need only be updated if the final amount has changed. Letters are filed in student folders.

15.4.5 Disbursement Procedures

Loans are disbursed by the lender which has approved the student's loan. The appropriate fees will be deducted and funds will be released in accordance with the requested disbursement schedule. Most disbursements are made via electronic funds transfer (EFT). If funds are not disbursed via EFT, a co-payable check is sent to the College. Prior to releasing funds to the student (either by crediting the student's account or obtaining the student's endorsement on the check), the Student Loan Coordinator will verify that the student is still eligible to receive the loan funds and has attended the required entrance interview. Once final eligibility is confirmed, the funds are formally credited to the student's account and the account is finalized. Excess money's not used toward the payment of tuition and fees or other institutional charges are refunded to the student.

15.4.6 Reporting Requirements and Procedures

The College is required to keep an audit trail of all Federal Stafford Loan disbursements it receives. Therefore, a computerized log is maintained by the Business Account's Office. For EFT disbursements, this log tracks the name of the student and the lender, the date and amount of the disbursement and the date the disbursement is credited to the student's account. For paper checks, the log also indicates the name of the person endorsing the check.

The FAO will notify student borrower's once their enrollment status drops to less than half-time or when the student withdraws from college. Notification is also done by the Registrar's Office through the Student Loan Clearinghouse at least three times per semester. When the FAO is aware that a student is leaving school, the student is advised to do an exit interview. In few cases an in-person exit interview is conducted. If the FAO has no prior knowledge or if a graduating student fails to show up for

a group exit interview session, the appropriate information is mailed to the student.

15.5 Federal Parent Loans to Undergraduate Students (PLUS) Program

15.5.1 Purpose, History, Legislation, and Funding

The Federal PLUS program was initiated in January 1982 and is authorized under Title IV of the Higher Education Amendments of 1965. The purpose of the program is to provide loan assistance to parents who are in need of funds in addition to other grants and loans to pay for the cost of a college education.

15.5.2 Student Eligibility

For parents to be eligible to borrow through the Federal PLUS Program, the student must be a dependent student who is enrolled at least half-time in an eligible program at an eligible College/University. Financial need must be demonstrated after applying all sources of aid against the cost of education. In addition, the student must be making satisfactory academic progress in accordance with Institutional policy.

15.5.3 Amount of Loans

There is no legislated annual or aggregate limit on the amount that parents may borrow through the Federal PLUS program. Annual amounts are limited to cost minus other financial aid.

15.5.4 Loan Application Processing

Federal PLUS MPN loan applications may be obtained from the FAO. Once completed, the application is submitted to the lender for processing and release of the information to the FAO. The checking of records, the processing of applications and the notification of borrowers is the same as for the Federal Stafford Loan Program.

15.5.5 Disbursement Procedures

Federal PLUS loan funds are disbursed to the College and processed through the student's account in the same manner as Federal Stafford Loan funds. Any excess Federal PLUS funds which remain in the student's account after institutional charges have been deducted is refunded to the parent borrower.

15.5.6 Reporting Requirements and Procedures

Federal PLUS loan disbursement tracking is the same as the process used for Federal Stafford loans.

SECTION 16

General Office Administration

16.1 Correspondence

Routine correspondence and requests for general information are handled by the Financial Aid Secretary. Questions of a more detailed or complicated nature are handled by the staff member responsible for the program about which the question is being asked. All questions and requests will be responded to in a timely manner.

16.2 Telephones

The Financial Aid Secretary has primary responsibility for providing telephone coverage for the office. If he/she is not able to address the caller's question or concern, they will refer the call to the appropriate staff member. Since all information must be kept confidential, staff members must be careful about the information given out over the phone.

16.3 Distribution of Forms and Applications

Forms and applications are distributed in the reception area, with the Financial Aid Secretary being responsible for assuring that students have the correct form and receive answers to their questions regarding the programs available, the application process, the deadline for applications, and other similar questions. Forms and applications are also mailed to high school guidance counselors, to students calling or writing and requesting them, and to all new students accepted for admission to the College.

16.4 Performance Evaluations

In keeping with Institutional policy, performance evaluations of all staff are conducted annually, and are the responsibility of the individual supervisors.

16.5 Liaison with Other Offices

The FAO works very closely with a number of offices across campus, including the Cashier, Business Office, Admissions, Registrar's Office, Counseling, Career Services and Information Technology Services. It is absolutely essential that effective working relationships be maintained with each and every one of them.

To the extent possible, the FAO will work with these offices, recognize their needs and concerns, and assist them in the completion of their goals and objectives provided this action does not interfere with the delivery of our service to students.

16.6 Problem Resolution

Each staff member has specific responsibilities. Part of that responsibility includes the resolution of problems regarding those specific duties. However, when those problems have implications for other aspects of the operation, the Director, with the help of the Assistant Director, assumes responsibility for problem resolution.

SECTION 17

Policy on Refund of Tuition and Fees

17.1 Institutional Policy on Refunds of Tuition and Fees

The student who voluntarily withdraws from school or reduces course load in either semester receives refunds according to the following schedule. Unless otherwise required by federal regulations, all refunds are based on the 15-week enrollment period.

Note: A withdrawal or drop must be made on the appropriate form obtained from the Office of Student Success or the Office of the Registrar.

Tuition Refund Upon Withdrawal

- A withdrawal during the first class day receives a 100% refund. A withdrawal beginning the second class day and during the first 10% of the semester receives a 90% refund minus an administration fee of \$100.
- A withdrawal following the first 10% period of enrollment through the first 25% of the period receives a refund of 50%.
- A withdrawal following the first 25% of the period of enrollment through the first 50% of the period receives a refund of 25%.
- A withdrawal or drop must be made on the appropriate form obtained from the Office of Student Success or the Office of the Registrar.

17.2 Return of Title IV Funds Upon Student Withdrawal

If a student withdraws and has received federal Title IV funds, the institution must calculate the percentage of funds which must be returned to the Title IV programs. After reviewing the student's account, the Financial Aid Office will determine the amount of Title IV aid credited to the student's account.

Calculations will then be performed to determine the amount of Title IV funds to be returned. Funds must be returned in the order specified on the Termination Adjustment Form maintained in the student's file.

After performing these calculations and completing the appropriate paperwork, the Financial Aid Office will notify the Business Office of any adjustments to federal aid. The student will then be notified in writing of any adjustments made to federal aid and, if applicable, will be notified of all federal aid returned.

17.3 Student Responsibilities

Students are responsible for following the College's formal drop and withdrawal procedures if they are to receive a refund. Students are also responsible for

repaying any financial aid, for which they are no longer eligible, and any tuition and fees due as a result of their withdrawal and subsequent adjustments to their awards. These responsibilities are explained to students when they seek the FAO signature on the withdrawal paperwork, and they are made aware of any financial problems which may arise from their withdrawal. Further, when a requested schedule change may impact financial aid eligibility, Registrar's staff will send the student to the FAO to determine if there is any impact on eligibility.

SECTION 18

Audits and Program Reviews

18.1 Program Reviews

18.1.1 Federal Program Review

Federal Program Reviews are performed at the discretion of the United States Department of Education and include review of 3 years of financial aid activity.

18.1.2 NCSEAA Program Review

NCSEAA will conduct a program review every 3 years, and will determine the FAO's level of compliance with the regulations of the NC State Grant Program and the NCSEAA guidelines for administering the Federal Stafford Student Loan and Federal PLUS Loan Programs. The review usually lasts two to three days, and involves students who received aid during the preceding year. Past reviews have resulted in no findings in which monies had to be returned to NCSEAA.

19.2 Audits

An audit of the College's financial aid programs is conducted each year by a private auditing firm. This audit determines the FAO's level of compliance with federal regulations, and the findings are reported to the U.S. Department of Education.

SECTION 19

Available Publications in FA Office

- Common Manual
- Federal Student Aid Handbook
- FAO Operations Manual

NOTE: Throughout this manual, various procedures have been briefly described to give a general picture of activities which must take place. These descriptions are by no means all-inclusive. From year to year, procedures must necessarily be adapted to fit changing conditions. As these changes occur, new guidelines are put in writing to ensure consistency on the part of the staff. Whenever available and appropriate, those written guidelines have been included at the end of this manual.

Appendices

Appendix A Statement of Ethical Principles

Appendix B Barton College Organizational Chart

Appendix C FAO Job Descriptions

Appendix D Conflict of Interest Statements

Appendix E Drug Free School Policy