

## **5.1 Awarding of Title IV, HEA Program Aid**

### **POLICY**

When a student applies for financial aid, they may be eligible for need based as well as non-need based aid. A misconception of the general public is if you make too much money you can't receive financial aid. This is not true. If a student and/or their parents have substantial income, they will still be eligible to receive non-need based financial aid instead of need based financial aid.

When awarding (packaging) students, it is the FAO's responsibility to make sure the student, if eligible, is first packaged with need based financial aid. Once their need based aid eligibility is exhausted, then they are packaged with non-need based financial aid.

Need based financial aid includes:

PELL grant  
SEOG (Supplemental Educational Opportunity Grant)  
Subsidized Stafford loan

Non-need based financial aid includes:

Unsubsidized Stafford loan  
PLUS (Parent Loan for Undergraduate Students)

In addition, it is the policy of ATI College to initially only package the student for their direct institutional costs, i.e. tuition, fee, books and supplies.

### **PROCEDURE**

1. Once the FAFSA has been input and you receive the EFC (Estimated Family Contribution) figure, you can begin to package the student
2. If the student is dependent you should have their parent(s) complete the PLUS Pre-Screen application to determine the parent's ability to borrow
3. Once you have received the pre-screen application back, go online to the COD website to obtain an credit decision
4. Once you have received the credit decision, you may proceed to package the dependent student
5. Using the Estimated Financial Aid excel form for the student's particular program of enrollment, first plug in the amount of PELL grant the student is eligible to receive
6. Next plug in the amount of subsidized Stafford loan the student is eligible to receive
7. If the student is dependent, and the parent(s) was approved for the PLUS, next plug in the amount of PLUS needed to bring the student's balance to zero

8. If the student is dependent, but the parent(s) was denied the PLUS, you may package them next with unsubsidized Stafford loan funds
9. If the student is independent the next step after packaging with subsidized funds is to package with unsubsidized funds
10. If the program has multiple “academic/funding” years, you must plug in your best guess estimate of what you think the student will be eligible to receive in each funding program for that subsequent year(s)
11. Once this information has been input into the RGM system you can adjust it as necessary to coincide with the budgets and academic years in the system

## **5.2 Verification**

### **POLICY**

When a student completes their FAFSA, CPS may select them for verification. All ISIR's that are selected for verification must be dealt with immediately. No aid can be disbursed until verification has been completed. In order for the selected student to receive their funding, verification must be completed within thirty (30) days from the receipt of the ISIR.

### **PROCEDURE**

1. The ISIR is received showing either an asterisk (\*) after the EFC (Estimated Family Contribution) figure, which means the student is flagged for verification, or a “C” after the EFC, meaning there is a C-code exception
2. If it is an asterisk, you can complete verification by having the student complete the Verification Worksheet
3. The items that must be verified are as follows:
  - A. The student's household size  
The student verifies their household size by completing this information on the Verification Worksheet
  - B. The number enrolled in college  
The student verifies the number enrolled in college by completing this information on the Verification Worksheet
  - C. The student's AGI (Adjusted Gross Income)  
The student verifies this information by submitting a copy of their tax return and attaching it to the Verification Worksheet  
If the return is completed by the student, a signature is required, if done by a preparer the student's signature is not required but the preparer's information is
  - D. Amount of U.S. income tax paid

The student verifies this information by submitting a copy of their tax return and attaching it to the Verification Worksheet

If the return is completed by the student, a signature is required, if done by a preparer the student's signature is not required but the preparer's information is

E. Certain untaxed income and benefits

The student verifies this information by submitting documentation of the untaxed income or benefit received from the individual or agency it was received from

A signed statement from the student is also acceptable

4. If there is a "C" following the EFC, as stated above, in most cases there is one of the following C-code exceptions with the pertinent information listed on the ISIR:

D. Selective Service

To clear up this item you must have the student complete the Request for Status Information Letter

Review the letter to make sure the student was actually unable, not unwilling to register

E. SSA (Social Security Administration)

To clear up this item, the student must provide documentation that they are a U.S. Citizen

Documents which may be used include, but are not limited to the following:

- a. A birth certificate
- b. A U.S. passport
- c. A Naturalization Certificate

F. DHS (Department of Homeland Security)

To clear up this item, the student must provide documentation that they are an eligible non-citizen

Documents which may be used include, but are not limited to the following:

- a. The student's green card (front and back)
- b. The student's drivers license
- c. The student's social security card
- d. Any other documentation associated with the student's eligible non-citizen status

All of these items should be photocopied and sent along with the G-845 form to your local USCIS (United States Citizenship & Immigration Services) office for verification

You should receive a response back within 15 (fifteen) business days

G. SSN (Social Security Number)

In many cases this occurs because the student has changed their name but has not updated that name change with the Social Security Administration

To clear up this item, the student must submit documentation that their social security number is correct by submitting a copy of their social security card with the old name or documentation of the name change and also update this information with the Social Security Administration

### **5.3 Return of Title IV funds**

#### **POLICY**

When a student, who has received Title IV (PELL, SEOG or Direct loan) funds status changes to dropped, withdrawn, terminated or graduated, the RGM system must be updated with this information. If the student is not a graduate, or has not completed sixty percent (60%) of their program within any given payment period, an R2T4 (Return to Title IV) calculation must be performed. This allows the funds received to be prorated against the percentage of the program completed which determines the amount of funding to be retained and or refunded. This process is performed within thirty (30) days of the students last date of attendance (LDA).

To officially withdraw from school, students must notify in writing the Student Services Department.

#### **PROCEDURE**

2. Student Services department makes the determination that a student should be dropped, terminated, graduated or has withdrawn
3. This information is forwarded to the Registrar/Accounting office
4. The Registrar/Accounting office logs all necessary information into the RW system
5. Once the information is logged in, the Registrar notifies the Financial Aid office that a student's status has changed and the RGM system must be updated
6. Once the RGM system has been updated, a copy of the student's refund calculation is returned to the Registrar/Accounting office
7. Using the refund calculation, the Registrar/Accounting office makes the necessary refunds if applicable as well as notifying the student of these refunds and if they have a balance due the school
8. Funds are refunded back to Title IV as follows:
  - A. Direct Unsubsidized loan
  - B. Direct Subsidized loan
  - C. Direct PLUS
  - D. Federal PELL grant
  - E. Federal SEOG
9. The Financial Aid office will also conduct an exit interview with the student, notifying them of their rights and responsibilities as well as supplying them with information in regards to their loan indebtedness and where they may obtain information regarding their loan(s)

## **5.4 Processing Direct Student Loans**

### **POLICY**

Because of the tuition cost here at ATI College, all students must borrow money to attend school. RGM is the college's 3<sup>rd</sup> party servicer and the MPN (Master Promissory Note) for Direct Loans were processed through their system. This process was not only redundant and time consuming it also cost the College postage because of the need to mail the MPN's to the Direct Loan processing center. There were also problems with the MPN's being received, or properly input at the Direct Loan processing center as well as being returned here to the College.

To alleviate these problems and expedite the processing of loans, Direct Loans was contacted to place ATI College on their website as a participating school. This allows the MPN to be completed and submitted directly and immediately to Direct Loans online, creating a twenty-four to forty-eight (24 to 48) hour processing turn around time versus the prior one to two (1 – 2) weeks. This means the College as well as the students can receive their money faster.

### **PROCEDURE**

1. If the student is dependent, prior to packaging make sure the parent completes the PLUS Pre Screen form to determine whether the parent will borrow or whether the student will be packaged with unsubsidized Stafford loan funds.
2. If the parent is eligible to borrow, notify the student you will need the parent's driver's license and alien registration number (if the parent is an eligible non citizen) along with two personal references to complete the PLUS MPN.
3. If the parent is eligible to borrow, initially you must have the parent's driver's license and alien registration (if the parent is an eligible non-citizen) numbers to enter the PLUS application into the RGM system.
4. Make sure the parent applies for a PIN (Personal Identification Number) at this time.
5. Two weeks prior to the student reaching the 30 day loan disbursement date, do the following:
  - a. Check with the student to make sure they have their PIN (Personal Identification Number) issued to them by the Department of Education.
  - b. If the student is dependent, and the parent is borrowing, make sure the parent has a PIN number as well.
  - c. Check the file to make sure the student has two viable personal references that can be used on the MPN.
  - d. If the student is dependent and the parent is borrowing, make sure you also have two viable references for the parent that can be used on the PLUS MPN.
6. If you do not have all of this information, use this week to obtain it.

7. One week prior to the student reaching the 30 day loan disbursement date, call them in one at a time to complete their MPN online.
8. Pull up the MPN website (<https://dlenote.ed.gov/empn/index.jsp>) and click on either MPN for Student's or MPN for Parents.
  - a. If you select MPN for Students, the next page will show Subsidized/Unsubsidized or Grad Plus as your loan choices. The page is defaulted to the Subsidized/Unsubsidized selection so just click the "Continue" button which will take you to the next page which shows a blue button that says, "Proceed to Pin Site Registration". Click on this button.
  - b. If you select MPN for Parents, the next page will show a blue button which says, "Proceed to PIN Site Registration". Click on this button.
9. The next page will be the Student Authentication Network page which requires you to enter the student's (or parent's for the PLUS MPN) social security number, the first two characters of their last name, their date of birth (placing a slash "/" between the day, month and year) and their PIN number. **Because it is illegal for the FAA or the school to retain PIN numbers, an online MPN can only be completed by or with the student and/or parent present.**
10. Once this information has been entered, you only need to follow directions.
11. One thing to keep in mind is you must enter "checks marks" in the check boxes to proceed with the application process.
12. Make sure you, and the student and/or parent, review the information carefully to make sure it is correct before proceeding to the next step.
13. Once you have entered all the information and made sure it is correct you will be asked to sign and submit the MPN for processing. Before you do this you must review the MPN and obtain a code which verifies that the information is correct.
14. This code can be obtained by checking the proper check box, scrolling down to the bottom of the MPN that shows in the pop-up window, and placing that code in the blank on the main MPN page.
15. Once you submit the MPN for processing, you will see the option to "View and/or Print" the MPN in PDF format. Click on this button and then print the MPN.
16. Take the printed MPN and make a copy.
17. Give the printed MPN to the student and retain the copied MPN in the student's file.
18. Once you have done this, go to the RGM system and update the loan applications with the signature date.
19. Sign onto the main, then "1", then "S", type the student's social security number or tab and put the first five letters of their last name in the blank, select the correct student, then "2", then "77" and "C" for change.
20. Select which loan you want to enter the information for (which should be all of them).
21. This will take you to the loan page. Tab down to the "Student Signed Date" and enter the date the MPN was completed online.

22. Once you put in this date, you will automatically be taken to the next blank which is “Signed Note Received” date blank. Once again, enter the date the MPN was completed online.
23. Exit out of the loan page and make sure you receive the “SUCCESSFUL PROCESS” notation at the end of the scrolling process.

Once you have done this, Direct Loans will send an acknowledgement electronically which is received in the download from RGM daily. This download will update the status of the loan in the RGM system and make the loan disburse.

## **5.5 Financial Aid Consumer Information**

- ✓ ENTRANCE COUNSELING GUIDE – For Direct Loan Borrowers
- ✓ Financial Aid for College STARTS HERE – FAFSA TIPS (How to complete the Free Application for Federal Student Aid)
- ✓ The Career Training Loan – Sallie Mae Financial
- ✓ EXIT COUNSELING GUIDE – For Direct Loan Borrowers
- ✓ The Guide to Federal Student Aid – U.S. Department of Education/Federal Student Aid

## **5.6 OBTAINING a STUDENT’S or PARENT’S PIN** **(updated 7/20/2010)**

### **POLICY**

When a student and or parent complete the FAFSA, in order to sign it electronically or access that information at a later date, they must have a PIN number. The PIN is also required for the student or parent to complete their MPN (Master Promissory Note) as well as access their loan information on the Direct Lending website. This procedure assumes the student and or parent already has a PIN initially.

### **PROCEDURE**

To obtain a student and or parent PIN number, please follow these steps:

- 5 Sign onto the following website: <http://www.pin.ed.gov/PINWebApp/pinindex.jsp>
- 6 Click on the "Request A Duplicate PIN" tab
- 7 Enter the student or parent information
- 8 Answer the security question keeping in mind the answer is case-sensitive
- 9 If you answer the question correctly the following will happen:
  - 9.6 The screen will show you the student's or parent's information and ask you to verify that they will not share their PIN with anyone
  - 9.7 It will also ask you if you "want to display the PIN now" to which you will answer yes
  - 9.8 Print out the PIN and give it to the student and or parent telling them to memorize it and or keep it in a safe place
- 10 If you do not answer the security question correctly within three tries the system will kick you out
- 11 If this happens you must apply for a new PIN for the student and or parent
- 12 Once again go to the above website and click on the "Apply For A PIN" tab
- 13 Enter the student or parent information
- 14 When you get to the security question, please limit the student or parent to questions that will not change, such as their mother's maiden name, the city they were born in, the hospital they were born in, etc.
- 15 Once you've done this repeat steps 5A, B and C.
- 16 The PIN will not be valid for 24-48 hours so have the student and or parent return in that time frame to complete their MPN or any other PIN associated process

### **5.7 How are Financial Aid Funds Disbursed to Students**

(updated: 01/30/2009)

Once the student has accepted the award and returned any required paperwork, ATI begins preparing financial aid funds for disbursement. All funds in excess of any college charges, such as registration fees or books and supply charges, are refunded to the student by check. Checks are available for pick-up in person by going to the college Registrar's Office. Checks can also be sent to the student by mail upon request. Financial Aid Officers are strictly restricted from disbursing financial aid checks to students.

The method and time of disbursement varies depending on the type of financial aid funds awarded and for details students are asked to consult with the Financial Aid Office.

## **5.8 Cash and Personal Check Payments**

(updated: 01/30/2009)

### **POLICY**

College Cashier/Registrar shall accept tuition payments in a form of cash and/or personal check.

### **PROCEDURE**

Student and/or sponsors may remit tuition payments in a form of cash and/or personal check which will be directly deposit to ATI College bank account. College Cashier/Registrar shall provide the payee with a receipt stating the date of payment, amount received, in what format, and cashier/registrar's name/initial on the receipt.

## **5.9 Processing Private Student Loans**

(updated: 01/30/2009)

### **POLICY**

Private student loans (also known as alternative loans) are student loans from a lending institution that are not part of the federal government guaranteed loan programs. Federal Perkins, Subsidized Stafford, Unsubsidized Stafford, and PLUS loan programs will almost always offer lower borrowing costs than any private educational loan program. Due to the higher borrowing costs, most students and families should not consider borrowing private student loans until they have exhausted their maximum federal student and parent loan eligibility.

Student should consider a private loan if any of the following situations applies:

- The student or parent is unable to borrow federal student/parent loans because they do not meet the Federal Eligibility Requirements.
- The parents are willing to pay higher borrowing costs for the opportunity to borrow a parent loan that can be deferred while the student is in school (PLUS loan payments cannot be deferred while the student is in school, but many private loans offer this option.)

- The student is responsible for financing his or her education, and he or she needs to borrow additional funds.
- The student or parents need to borrow funds for a previous semester and it is too late to borrow federal loans (Many private loans allow students/parents to borrow funds to repay overdue college charges from previous semesters).
- The student or parent has exhausted their federal loan options and needs to borrow additional funds to meet the student's cost of education.

## **PROCEDURE**

Students/Parents may borrow up to the Student's yearly Projected Cost of Attendance minus any other aid the student is receiving (including other student/parent loans). Recipients of Title IV funds are to apply for a private loan with the Financial Aid Office or may contact their lender directly. Borrowers may also ask for a list of preferred Alternative Loan Lenders by contacting the Financial Aid Office. This procedure is applicable to Title IV recipients only and does not apply to non-Title IV recipients.

### **5.10 AWARDING OF TITLE IV AID**

(updated)

#### **POLICY**

When a student applies for financial aid, they may be eligible for need based as well as non-need based aid. A misconception of the general public is if you make too much money you can't receive financial aid. This is not true. If a student and/or their **parent(s)** have substantial income, they will still be eligible to receive non-need based financial aid instead of need based financial aid.

When awarding (packaging) students, it is the FAO's **(Financial Aid Officer's)** responsibility to make sure the student, if eligible, is first packaged with need based financial aid. Once their need based aid eligibility is exhausted, then they are packaged with non-need based financial aid. **In addition, Stafford loan fund eligibility should be exhausted prior to awarding PLUS funding. This is because Stafford loans are not credit based, have a lower interest rate and repayment does not begin until six months after the student has dropped below half-time, withdrawn or graduated, whereas PLUS repayment begins while the student is still in school.**

Need based financial aid includes:

PELL grant

SEOG (Supplemental Educational Opportunity Grant)

Subsidized Stafford loan

Non-need based financial aid includes:

Unsubsidized Stafford loan

PLUS (Parent Loan for Undergraduate Students)

During entrance counseling, students are informed of **the different** loan types, amounts and **loan limits available** for each **loan program during an academic/funding year**. It is the policy of ATI College to initially only package the student for their direct institutional costs, i.e. tuition, fees, books and supplies. Students may, if they have the need **within their budget**, borrow additional funds up to their annual loan limits to cover other education related costs, **such as food, housing, transportation, personal & miscellaneous costs and child/dependent care expenses**.

## **PROCEDURE**

1. Once the FAFSA has been input and you receive the EFC (Estimated Family Contribution) figure, you can begin to package the student
2. If the student is dependent you should have their parent(s) complete the PLUS Pre-Screen application to determine the parent's ability to borrow
3. Once you have received the pre-screen application back, go online to the COD website to obtain a credit decision **(this is instantaneous)**
4. Once you have received the credit decision, you may proceed to package the dependent student
5. Using the Estimated Financial Aid excel form for the student's particular program of enrollment, first plug in the amount of PELL grant the student is eligible to receive
6. Next plug in the amount of subsidized Stafford loan the student is eligible to receive
7. **If the student is dependent, effective 07/01/08, you may now award the student with up to \$2K in unsubsidized Stafford loan funds**
8. If the student is dependent, and the parent(s) was approved for the PLUS, next plug in the amount of PLUS needed to bring the student's balance to zero **(this amount can be adjusted later if needed depending on the first year budget)**
9. If the student is dependent, but the parent(s) was denied the PLUS, **you may package the student with additional unsubsidized Stafford loan funds up to \$6K**
10. If the student is independent the next step after packaging with subsidized funds is to package with unsubsidized funds
11. If the program has multiple "academic/funding" years, you must plug in your best guess estimate of what you think the student will be eligible to receive in each funding program for **each** subsequent year(s)
12. Once this information has been input into the RGM system you can adjust it as necessary to coincide with the budgets and academic years in the system

## **5.11 AWARDING OF FSEOG FUNDS**

### **POLICY**

The purpose of the Federal Supplemental Educational Opportunity Grant (FSEOG) program is to encourage schools to provide grants to exceptionally needy undergraduate students to help pay for postsecondary education.

#### **General Eligibility Requirements**

Using the selection criteria listed below, ATI will give priority to and award applicants with exceptional financial need. To receive FSEOG funds, a student must first be PELL Grant eligible. They must then meet the applicable eligibility requirements listed below:

1. the student must be U.S. citizen, U.S. national, permanent resident who has an I151, I551, or I551C (alien registration receipt card), or an Arrival Departure record (I-94) from the U. S. Immigration and Naturalization Service showing one of the following designations: Refugee, asylum granted, indefinite parole and or humanitarian parole, Cuban/Haitian entrant, conditional entrant (valid if issued before April 1, 1980), or other eligible non-citizen with a temporary resident card (I688). Students having only a Notice of Approval to Apply for Permanent Residence are not eligible for Federal student aid.
2. The student must be enrolled at least half-time.
3. The student must be maintaining Satisfactory Academic Progress (SAP) towards completion of their program of study.
4. Verification must be completed if it is required or if conflicting information exists prior to aid being disbursed.
5. The student must complete the Disbursement of Federal funds and Credit Balances form.
6. The student must not be currently attending high school.
7. Student who have attended postsecondary institutions prior to ATI College must certify that they are not in default (failure to pay back a student loan according to the agreed terms) and that they do not owe a refund on a federal and/or state grant.
8. The student must not be a member of a religious order or group that supports the student and directs their program of study.

In addition, an eligible recipient must be an undergraduate student and must have financial need. An undergraduate student is defined as follows:

1. A student who is enrolled in an undergraduate course of study at an institution of higher education and who has not earned a bachelor's degree or first professional degree.
2. Is in an undergraduate course of study that usually does not exceed four academic years.

#### **Priority Order for Awarding FSEOG Funds**

In determining the priority order in which students will be awarded FSEOG funds, students having exceptional need, will be those first awarded. In other words, PELL Grant eligible students with zero ("0") EFC (Expected Family Contribution) figures will be the first awarded.

If there are funds remaining after these students have been awarded, further awards will be based on an upward sliding scale. This means students having EFC's above zero will be awarded next. The higher the EFC, the less eligibility the student will have in regards to being awarded SEOG funds.

### **5.12 Making FSEOG Funds Available Throughout the Entire Year**

Students will be awarded FSEOG funds based on PELL Grant eligibility and the lowest EFC. In addition, FSEOG funds will be properly administered to make sure they are available the entire year to all eligible students. In order to facilitate this requirement, the total FSEOG allocation amount will be taken and divided by the number of start dates so that funds will be available each start date for qualifying students.

#### **Minimum and Maximum Award Amounts**

An FSEOG award may not be less than \$100.00 and not more than \$4,000.00 for a full academic year.

#### **FSEOG Fund Reconciliation**

Subsequent to each disbursement period, FSEOG funds will be reviewed to make sure awarded amounts and disbursed amounts are reconciled and match.

#### **PROCEDURE**

1. Determine the number of start dates there are in the year during the fiscal funding period of July 1 through June 30
2. Take the number of start dates and divide your FSEOG allocation amount by that number
3. Assign the proper amount to be awarded for each start date
4. Run the SEOG, PELL and FCWS report from the RGM system which will list all PELL Grant eligible students along with their EFC's
5. Take this list and determine which students have an zero ("0") EFC
6. Sort the list of zero EFC students by start date
7. Take the number of students in each start date and divide it by the amount of FSEOG funds attributed to that start date. This will give you the amount of FSEOG funds to award each student
8. Post to each student's account in the RGM system the designated amount of FSEOG funds

9. At the end of each module, reconcile the FSEOG funds to make sure the awarded amounts and disbursed amounts are the same for each student
10. If the amounts do not reconcile, either make sure the disbursed amount equals the awarded amount or reduce the students award so that the amounts match
11. If the award amount is reduced, the student must be notified as well as given the reason why the award amount was reduced

### **5.13 DISBURSING PELL GRANT FUNDS FOR CROSS-OVER STUDENTS**

#### **POLICY**

Each year the financial aid year spans the dates of July 1<sup>st</sup> to June 30<sup>th</sup>. For traditional institutions that have an academic year based on quarters or semesters, funding financial aid during this financial aid year is very simple and straight forward. The student receives their financial aid for their year of schooling (which usually begins in August or September and ends in May or June of the next year) during the financial aid year.

Unlike traditional institutions, ATI's programs have multiple start dates during a calendar year and are of a modular, versus semester, trimester or quarter nature; therefore funding for a student in relation to a specific start date could encompass more than one financial aid year. Students who fall into this category are known as "cross-over funding year" students. The student could receive funding from one, two, or possibly even three different financial aid funding years during their program of study.

Each year an institution must publicize to its students what it's "Cross-Over Funding Policy" will be. This is usually determined by the availability of funds for the upcoming year and whether there is an increase in the amount of PELL grant fund awards for the upcoming year.

For the 2009-2010 to 2010-2011 financial aid funding years, the following has been determined:

1. The PELL grant fund award is being increased from a maximum of \$5,350.00 per year to \$5,500.00 per year;
2. As of June 1, 2010, funding for the upcoming 2010-2011 financial aid funding year which begins July 1<sup>st</sup> is available;

In light of these two factors, ATI's Cross-Over Funding policy is as follows:

Students will be selected and paid on a student-by-student basis. Depending on the student's start date and payment period, the funding system used will select the more beneficial year from which to pay the student if the student has two valid ISIRs (completed FAFSAs from 2009-2010 and 2010-2011) in the system.

## **PROCEDURE**

What this means for example is, if the payment period spans the dates June 15<sup>th</sup> to December 15<sup>th</sup>, even though the student is eligible to receive a partial PELL payment from the 2009-2010 year in the amount of \$2,675.00 for the payment period, the system will forgo taking the payment from the 2009-2010 funding year, and instead make a full PELL payment to the student of \$5,500.00 from the 2010-2011 funding year. This is more beneficial to the student.

## **5.14 TRANSFERRING PROGRAMS**

### **POLICY**

Sometimes after a student has enrolled in and began their program of study, they find after being in the program for a certain amount of time that the program they have chosen is not what they really want. Since ATI has more than one program of study available to students, in some cases it is possible for the student to transfer into another program that they may be interested in.

In cases where the two programs in question have some of the same academic curriculum and the student has taken and completed the portion of the programs that are the same, the student will have two choices:

1. Withdraw from the program they originally enrolled in and have an R2T4 calculation performed. This could theoretically save the student money, but in most cases it will probably cause them to have a receivable balance due the school since the R2T4 calculation calls for the returning of financial aid funds to the Federal government.
2. The student merely continues on in the new program with no changes except possibly in their financial aid packaging if the program they are transferring into is more expensive.

### **PROCEDURE**

If the student chooses the first option, the following will occur:

10. The student will complete the transfer request form as well as formally withdraw from their current program of study in writing; all with the Student Services department
11. Student Services will then notify the Registrar/Finance department
12. The Registrar/Finance department will notify the Financial Aid department
13. The Financial Aid department will withdraw the student from their program of study and perform the R2T4 calculation and give this information back to the Registrar/Finance department
14. The Registrar/Finance department will contact the student to let them know if they have a balance due the school and make payment arrangements. **No student is allowed to continue with their new program of study until they have paid off their prior balance.**
15. If the student had no balance due the school or has paid it, the Registrar/Finance department will send the student to the Admissions department to have a new enrollment agreement completed
16. The Admissions department will complete a new enrollment agreement giving the student credit for the portion of the new program they have already completed as well as any books and supplies they may have received
17. Once the enrollment agreement is completed, the Admissions department will contact the Financial Aid department in order to facilitate the scheduling of an appointment for the student
18. When the student sees the Financial Aid department they will be packaged according to all current rules and regulations. In some cases there may be a shortage of aid available since the student is withdrawing and re-enrolling within the same academic year
19. Once the student is packaged they will be returned to the Admissions Department where, if they have a monthly payment they will enter into a payment agreement
20. The Admissions Department will then pass the information on to the Registrar/Finance department who will put the student in the RW system
21. The Admissions department will give the Financial Aid department the student enrollment package
22. The Financial Aid department will put the student in the RGM system

If the student chooses the second option, the following will occur:

1. The student will complete the transfer request form with the Student Services department
2. Student Services will then notify the Registrar/Finance department
3. The Registrar/Finance department will send the student to the Admissions department to have a new enrollment agreement completed
4. The Admissions department will complete a new enrollment agreement, back-dating the start date to the student's original start date, but for the new program the student is enrolling in

**ATI COLLEGE**

***Financial Aid\_ Policy & Procedure***

5. Once the enrollment agreement is completed, the Admissions department will contact the Financial Aid department in order to facilitate the scheduling of an appointment for the student
6. When the student sees the Financial Aid department they will be packaged according to all current rules and regulations. In some cases there may be a shortage of aid available because the student may be enrolling in a more expensive program
7. Once the student is packaged they will be returned to the Admissions Department where, if they have a monthly payment they will enter into a payment agreement
8. The Admissions Department will then pass the information on to the Registrar/Finance department who will change the student's program of study the student in the RW system
9. The Financial Aid department will change the student's program of study in the RGM system.