

POINT UNIVERSITY

2022-2023

Financial Aid Policies and
Procedures

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STATEMENT OF PURPOSE

Federal regulations mandate institutions have written financial aid policies and procedures. The purpose of this handbook is to record policies and procedures surrounding the delivery of financial aid at Point University. If no policy or procedure addresses a given issue, the Financial Aid Director is expected to use professional judgment (see Professional Judgment section of this handbook) based upon the intent of all financial aid programs and follow any regulations outlined in the most recent Federal Student Aid Handbook (available at the Federal Student Aid Partners' Knowledge Center at <https://fsapartners.ed.gov/knowledge-center>).

This handbook:

- Sets forth the institution's policies about student aid and describes the procedures which must be taken to implement these policies.
- Provides general procedures in order that a systematic and consistent approach may be taken in the operation of all programs, ensuring that similar operations will be handled in a uniform manner.
- Provides a quick reference to various practices.
- Facilitates the orientation and training of personnel when changes occur.
- Is reviewed at least annually to determine if any revisions are applicable.

FINANCIAL AID REFERENCE DOCUMENTS

In addition to the Federal Student Financial Aid Policy and Procedures Manual, other regulations which affect student aid will be adhered to. These regulations and guides are as follows:

- Point University Catalog at <http://point.edu/academics/catalogs>
- Point University Consumer Information on the school's website at <http://point.edu/disclosures>
- Point Institutional Policies at <http://intranet.point.edu/institutional-policies>
- Federal Student Financial Aid Handbook
- Federal Registers (Financial Aid Legislation)
- U.S. Department of Education Audit Guide
- EDConnect User's Guide and Technical Reference
- EDEExpress User's Guide and Technical Reference
- Higher Education Act as amended
- EFC Formula Guide
- Dear Colleague Letters from the Department of Education
- FSA Electronic Announcements
- NSLDS Reference Materials
- SFA Policy Bulletins
- SAR and ISIR Guide and Reference Materials
- SCO Handbook for use with VA Education Benefits
- Point University Philosophy and Policy

MISSION/PHILOSOPHY/HISTORY/POLICY DEVELOPMENT

Point University Mission Statement:

The mission of Point University is to educate students for Christ-centered service and leadership throughout the world.

What Point University Believes:

Point University is committed to the Lordship of Jesus Christ, the oneness of Christians, and the evangelization of the world. Since the unity of the church is created and maintained through a common faith in Jesus Christ, Point looks to the inspired biblical record for the foundation of its faith. The Bible is the source of our knowledge of God and His Son, Jesus Christ.

Person Designated to Administer Title IV Financial Aid

The Financial Aid Director is responsible for administering financial aid information, ensuring accuracy and compliance in financial aid packaging, communicating financial aid information and updates to students and staff, and assisting with any necessary financial aid reporting. The Financial Aid Director also assembles and communicates required institutional information, including completion, graduation, and retention rates to students at Point University.

The Financial Aid Director of Quality and Compliance is responsible for reviewing and approving disbursements and ensuring that all federal, state, institutional, and accreditation requirements are met for students to be eligible for financial aid funds.

Policy Development

The Financial Aid Director is responsible for initiating the development of financial aid policies and procedures at Point University.

FINANCIAL AID OFFICE AND RECORDS MANAGEMENT

Purpose of the Financial Aid Office

The purposes of the Financial Aid Office are

- to provide professional financial counseling to students and parents concerning meeting the costs of education,
- to administer Title IV Aid programs competently according to the institution's philosophy and policies and according to federal regulations, and
- to maintain institutional records of assistance programs and students assisted.

Responsibilities of the Financial Aid Director

The primary responsibility of the Financial Aid Director is to administer and coordinate all financial aid activities for Point University. The Director works closely with the U.S. Department of Education and other agencies to ensure compliance with all regulations and submit required documents to obtain and maintain appropriate approvals. This position requires knowledge of federal regulations and institutional policies and procedures, the ability to deal with clients about sensitive issues, and the ability to deal with continually changing program regulations. Specific responsibilities of the Financial Aid Director include the following:

- Interviewing students and providing information on financial aid programs;
- Analyzing student needs and assessing eligibility;
- Maintaining student financial aid records/files;
- Verifying application data on selected applicants;
- Calculating student Pell Grant awards;
- Collecting progress reports for satisfactory progress;
- Maintaining up-to-date knowledge of relevant federal regulations;
- Coordinating fiscal matters with the Business Office, including cash requests, cash accountability, and cash disbursements;

- Revising the Student Consumer Information, Financial Aid Policy and Procedures, Drug-Free School and Workplace, Campus Security, and Student Handbooks;
- Preparing Federal Title IV Reports and approvals; and
- Performing other general office duties.

Responsibilities of the Financial Aid Director of Quality and Compliance

- Review pending payments to ensure student eligibility and approve for drawdown and posting by the Business Office,
- Complete Federal Financial Aid Reports such as FISAP,
- Provide compliance training and advice to the Financial Aid Department, and
- Assist with audit review and response.

Location of Financial Aid Records

Schools must maintain detailed records to show that federal student aid funds are disbursed in the correct amounts to eligible students. These records must be made available to authorized parties for use in audits, program reviews, and investigations. Records must also be safeguarded for personally identifiable information and may only be released to other parties under conditions specified in Title IV regulations. (FSA Handbook Volume 2, Chapter 7)

In accordance with federal student aid regulations, student financial aid records are maintained for a minimum of three years after the end of the award year in which the student last attended. Campus-based Aid and Pell Grant records are maintained for a minimum of three years after the end of the award year to which they pertain. Student financial aid files are currently being maintained in a protected electronic file. Previously, all files were kept on-site in a locking cabinet within a locked room with access by authorized personnel only. The school is phasing out the use of on-site files for student records but may still maintain some files until they are no longer needed. All electronic records are kept on secure private servers in an on-site locked server room with access by authorized personnel only. Service providers for financial aid records are limited to the U.S. Department of Education's software programs of ED Connect, ED Express, NSLDS, and COD.

The Financial Aid Director has the responsibility to ensure the records are maintained and retrievable in a coherent hard copy format or media format acceptable to the Department of Education.

Confidentiality and Inspection of Student Financial Aid Records

All information (written or oral) that a student and/or family reveals in the process of seeking assistance is confidential. Access to this information is restricted to financial aid personnel and authorized Point University personnel as needed or as requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. Application materials become the property of Point University upon submission and are maintained in the student's file. No information shall be released that falls under the Family Educational Rights and Privacy Act without the signed request of the student or as allowed by FERPA.

The Family Educational Rights and Privacy Act (FERPA) was designated to protect the privacy of education records, to establish the right of students to inspect and review education records, and to provide guidelines for the correction of inaccurate or misleading data through informal and formal hearings. In compliance with FERPA, students at Point University are accorded all the rights and privileges as provided under the Act, and the University does not release grades or other non-directory information to any person other than the student without a written release on file.

Current data-sharing rules under 99.31(a)(3)(iii) and 99.35 and section 483(a)(3)(E) of the HEA allow institutions to report student personally identifiable information, including FAFSA data, on federal reports

that are used to evaluate federal education programs, such as the Integrated Postsecondary Education System (IPEDS) and the National Postsecondary Student Aid Study (NPSAS).

Directory information is information not generally considered harmful or invasive of privacy if disclosed. Point University may (but is not required to) release directory information to parties having a legitimate interest in the information. Point University defines directory information as the following: student name, University email address, telephone listing, date of birth, major field of study, participation in officially recognized activities and sports, weight and height of athletes, dates of attendance, photographs, enrollment status, degrees and awards received, and most recent previous educational agency or institution attended by the student. Mailing lists of Point University students will not be provided outside the University community, except to the U. S. Department of Defense for military recruiting purposes as required by the Solomon Amendment. Students who wish to exercise their rights under the law to refuse to permit the release of any or all the categories of personally identifiable information with respect to themselves must notify the registrar in writing, preferably before completion of registration for the first term of enrollment for that academic year. Note that if any student exercises the right to refuse, the release of directory information will prevent the verification of degree or enrollment for job purposes. If a student has questions about the ramifications of this action, please consult the registrar for more information.

BUSINESS OFFICE/G5

The business office (BO) at Point University maintains the records of the money ordered through G5. Once the Financial Aid Director of Quality and Compliance reviews all pending Title IV disbursements for accuracy and eligibility, the batch of disbursements approved for posting is sent to the BO. A BO staff member reviews the batch and reconciles the amount in the batches with the amount of the G5 request, then submits the request for funds to G5 to match the pending disbursements. The BO records the control number and date completed for each request, updates the drawdown schedule, and notifies The Financial Aid Director of Quality and Compliance and the remaining BO staff that the request has been processed. The BO posts the disbursements to the students' individual ledgers. Once the G5 request is completed, the BO scans the completed request with supporting documentation into an electronic file shared by the BO.

Once funds are received, the BO maintains Electronic Statements of Account by fiscal year in financial aid files. This document transmits information about the school's Pell Grant authorization. As the authorization amount increases, a new Statement of Account will be sent to the school. Electronic Statements of Account summarize current and future payment data submitted via Origination Records and Disbursement Records. The BO reconciles the statements by comparing the amounts received and posted to student ledgers with the amounts listed in COD. If there is a discrepancy, the BO must find and correct it.

The BO also completes the R2T4 calculations and processes any necessary refunds to students and federal fund sources. Once the registrar's office has determined that a student is withdrawn from classes, the registrar informs the BO to review the file for R2T4. R2T4 calculation procedures are described in the R2T4 section of this manual.

Financial Aid Office Hours

Financial Aid Office hours are from 8:00 a.m. to 5:00 p.m. Monday through Friday.

Student Consumer Information

Per Department of Education Regulations, a school must distribute to all enrolled students a notice of the availability of the information it must provide, including:

- Institutional and Financial Assistance Information for Students;
- Drug & Alcohol Prevention Policies;
- Consumer Information for Student Athletes;
- Student Right-to-Know Act Information;
- Clery/Campus Security Act Information;
- FERPA Information;
- School Policies to Safeguard Consumer Information;
- Fire Safety Reports and Student Housing;
- Information Regarding Facilities, School Accreditation, Program Completion Requirements, and Transfer Credits; and
- Loan Disclosures.

The school distributes information about the Student Consumer Information Handbook each year through direct email to all students and posts to the school's consumer information page on the Point University website. The Student Consumer Information is available online to all students and potential students at <https://point.edu/consumerinformation/>. Students and potential students can also obtain Consumer Information at the admission and student services departments at the University.

[Consumer Information from the U.S. Department of Education](#)

The U.S. Department of Education provides comprehensive student aid information to students and their families through the Student Aid on the Web site at <https://studentaid.ed.gov>. This streamlined website includes comprehensive information on the student aid life cycle and tips and guides for students like the FAFSA4caster, things to consider when selecting a school, and a comparing colleges brochure. This is also where students can apply for federal student aid, complete student loan entrance counseling and master promissory notes (MPNs) and learn more about their student loans. Parents can also access the site to apply for the Parent PLUS Loan, complete Parent PLUS Loan counseling and MPNs, and learn more about their Parent PLUS Loans.

[PARTICIPATION IN FEDERAL FINANCIAL AID PROGRAMS AND INSTITUTIONAL PROGRAM ELIGIBILITY](#)

[Institutional Program Eligibility](#)

Documentation regarding Point University's eligibility for all aid assistance programs is located in the financial aid office. The Financial Aid Director is responsible for coordinating the Program Participation Agreements (PPA), the Eligibility and Certification Approval Report (ECAR), and the five-year Federal Recertification.

[Eligibility Requirements](#)

[U.S. Citizen or Eligible Non-Citizen](#)

An applicant must be a U.S. citizen, a citizen of the Freely Associated States, or an eligible non-citizen to be potentially eligible for federal student or state aid. Citizenship status is not a requirement for institutional aid. The Department of Education matches all applications with the Social Security Administration for U.S. citizenship status. If the status cannot be confirmed, the student must provide documentation of citizenship status to show eligibility for financial aid. This proof becomes a permanent part of their file.

U.S. citizens can provide proof with

- a copy of a valid U.S. passport or passport card,
- U.S. Certificate of Naturalization (N-550 or N-470),
- U.S. Certificate of Citizenship (N-560 or N-561),
- a U.S. Birth Certificate, or
- a copy of form FS-240 (Consular Report of Birth Abroad), FS545 (Certificate of Birth Issued by a Foreign Service Post), or DS1350 (Certification of Report of Birth).

Eligible non-citizens can provide proof with

- a Permanent Resident Card (I-551),
- a non-expired I-94 or I-94A form with the endorsement "Processed for I-551" or "Section 203(a)(7) indicating conditional entry into the U.S. or "RE" as the class of admission and "DS" as the admit until date,
- an un-expired machine-readable immigrant visa (MRIV) that is stamped and has the statement "Upon Endorsement Serves as Temporary I-551 Evidencing Permanent Residence for 1 Year,"
- U.S. Travel Documents Form I-327 or I-571 annotated with "Permit to Reenter Form," or
- an I-797 Notice of Action from USCIS with "Notice Type: Approval Notice" as well as an alien number (note that I-797 forms with other information such as application status or appointment status are not valid proof).

Except in the cases of non-conditional Permanent Resident Card I-551, all eligible non-citizen documentation must not expire prior to the start of the term to be valid.

Other forms of documentation are rare, and the Financial Aid Director will consult the Federal Student Financial Aid Handbook if necessary. Students who did not pass secondary confirmation or have conflicting information regarding citizenship status will be reviewed through the DHS-SAVE system to verify their status.

PARTICIPATION IN FINANCIAL AID PROGRAMS

The Office of Student Financial Aid participates in financial aid programs funded through a variety of sources. Types of assistance include scholarships, grants, loans, and work opportunities. Scholarships and grants are gift awards that generally do not need to be repaid. Scholarships may be talent, merit, or need-based. Grants are based on financial need. Work opportunities are considered self-help awards in which the performance of duties is required. Work programs provide on-campus employment with hourly pay meeting minimum wage requirements or more. The type of award depends on the student's financial need and is generally a combination of gift and self-help assistance. Point University has been authorized by the United States Secretary of Education to participate in financial aid programs authorized by Title IV of the Higher Education Act of 1965 as amended. The programs listed below are those that Point University has been authorized to administer.

The Program Participation Agreement between Point University and the Department of Education entitles the Office of Student Financial Aid to participate in the following federal aid programs:

- Federal Pell Grant Program
- Iraq and Afghanistan Service Grant
- Children of Fallen Heroes Scholarship
- Federal Supplemental Educational Opportunity Program
- Federal Work-Study Program
- Federal Direct Subsidized Loan Program

- Federal Direct Unsubsidized Loan Program
- Federal Direct Parent Loan Program
- Federal Direct Graduate PLUS Loan Program

Point University and individual donors also provide numerous scholarships. Unique circumstances often qualify students for financial aid from a particular agency or group. Students should inform the financial aid office and provide documentation for any financial aid awards, such as grants or scholarships, awarded to a student from an outside agency. Awards from other sources are used in computing the total financial aid offer for students. Information about these sources of aid can be obtained from the financial aid office.

Determination of Financial Need

Point University employs the Federal Needs Analysis Methodology in assessing financial need and eligibility for Title IV Assistance. The Federal Needs Analysis Methodology is based on the following philosophy of financial aid:

- To the extent that they are able, parents have the primary responsibility to pay for their children's education.
- Parents will, as they are able, contribute funds for their children's education.
- Students, as well as their parents, have a responsibility to help pay for their education.
- The family should be accepted in its present financial condition.
- A needs analysis system must evaluate families consistently and equitably, while recognizing that exceptional circumstances can and do alter a family's ability to contribute. Four broad categories of family resources are examined in the need analysis. They are:
 - parent's/student's income,
 - parent's/student's assets,
 - number in household, and
 - number in college (post-secondary education).

AID AVAILABLE AT POINT UNIVERSITY

Point University's policy is to package financial aid with non-loan fund sources first. Financial aid is awarded to students based on eligibility, financial need, cost of attendance, and availability of funds in the following order:

- Need-based federal grants
- Need-based state grants
- Non-need-based federal grants
- Non-need-based state grants
- Other external grants and scholarships
- Institutional scholarships
- Federal Direct Subsidized Stafford loan
- Federal Direct Unsubsidized Stafford loan
- Federal Direct PLUS loan
- Georgia Student Access Loan
- Alternative/private student loan

Federal Grants

Federal Pell Grant—The Pell Grant assists students who have not yet earned their first baccalaureate degree and need financial assistance for their education. Like other grants, it does not have to be repaid under most circumstances. Applicants must submit the Free Application for Federal Student Aid (FAFSA) to determine eligibility for the grant. The Pell Grant is limited to a lifetime maximum of twelve full-time

semesters or the equivalent. Students must have demonstrated financial need as determined by the FAFSA and meet all eligibility requirements, including citizenship status and satisfactory academic progress, in order to use the Pell Grant. Pell grant amounts are pro-rated based on the student's enrollment status (Full Time, $\frac{3}{4}$ Time, Half Time, or Less than Half Time). Students can receive up to 150% of the annual award each year, depending on their enrollment status. Students who have already used 100% of the annual award must be at least half time to receive any amount over 100% up to 150% of the award. Less than half time students are ineligible for the award year once the initial 100% of the annual award has been received.

- Full Time—12 credits or higher
- Three-Quarter Time—9 credits -11.99 credits
- Half Time—6 credits to 8.99 credits
- Less Than Half Time—0.1 credits - 5.99 credits

Students are limited to 600% (equal to 12 full-time semesters) Lifetime Eligibility in pursuit of an undergraduate degree. The total lifetime amount of Pell used is listed on the student ISIR and can be found in the National Student Loan Database System (NSLDS). The financial aid department will verify via the ISIR and/or NSLDS if the student has reached their lifetime limit. If the student is close to the limit, the annual Pell award may be prorated based on remaining eligibility to ensure the student does not exceed 600%. Exceeding the Lifetime Eligibility limit may result in the student becoming ineligible to use any federal student aid.

[Iraq and Afghanistan Service Grant \(IASG\)](#)

A student whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001, may receive increased amounts of federal student aid if, at the time of the parent or guardian's death, the student was less than 24 years old or was enrolled in college. The Service Grant is limited to a lifetime maximum of twelve full-time semesters or the equivalent. A student may not need to qualify for Pell Grant to be eligible for an Iraq and Afghanistan Service Grant. Students who believe they may be eligible for this grant should bring/send documentation to the financial aid office for review. When a student is identified as eligible, the Financial Aid Director will set the DOD Match Flag to Y in FAA Access. Students who qualify for this grant and who have a Pell-eligible EFC must receive financial aid awards based on an EFC of zero without regard to the student's actual calculated EFC. Students with non-Pell-eligible EFCs can receive the IASG. The IASG amount is equal to the maximum Pell Grant for the student's enrollment status minus 5%. This award is not counted as Estimated Financial Assistance in the Cost of Attendance calculation for other financial aid eligibility, but the total of the award PLUS other financial aid must not exceed the total Cost of Attendance.

[Children of Fallen Heroes \(CFH\)](#)

A Pell-eligible student whose parent or guardian died as a result of active service in the line of duty as a Public Safety Officer or a fire policy officer may receive the maximum Pell Grant amount if the student was less than 24 years old when the parent or guardian died or was enrolled at an institution of higher education at the time of the parent or guardian's death. Any student who believes they may be eligible for this grant can bring/send documents to the financial aid office to demonstrate eligibility. When a student is identified as meeting the criteria for this scholarship, the Financial Aid Director will set the CFH indicator in FAA Access. The student will be packaged as if having a zero EFC regardless of the student's actual EFC provided the student is otherwise Pell-Eligible.

[Federal Supplemental Educational Opportunity Grant \(FSEOG\)](#)

Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to students who have not yet completed their first baccalaureate degree and demonstrate the greatest financial aid need based on the FAFSA results. Generally, a student must be Pell eligible to receive the FSEOG. The amount of the FSEOG

award can vary based on the availability of funds distributed to the school. FSEOG funds are given to students based on financial need beginning with students who have a zero EFC and a balance for tuition and fees that is not covered by other financial aid. If funds remain after those students are awarded, then it will first be awarded to other students with zero EFCs and then progress to students with higher EFCs in order of financial need until the funds are fully awarded.

Federal Work-Study (FWS)

The federal work-study (FWS) program is a need-based employment program that allows students to work and receive pay to help cover their expenses while enrolled in the University. Students must show financial need based on their FAFSA results and qualify for the FWS job on campus. For most positions, when an FWS job is available, the student will have to apply and interview to be granted the FWS job. Work-study availability can vary based on the amount of funds distributed to the school. Not all Federal Work-Study positions will be on campus. Community service or America Reads Program jobs may be in the surrounding community. For community service jobs outside of the school, a contract is signed between the school and the organization detailing the responsibilities of the Work Study Student, who is responsible for supervising the student, the location and hours of the job, and who is responsible for timesheets and student pay. Whenever a position is available on or off campus for work-study, the Career Center informs the students via email, on job boards, and in the Career Center office. Students can pick up an application at the Career Center or apply online via the University's employment page. Applications are first reviewed by the Financial Aid Director for eligibility. Eligible applications are forwarded to the direct supervisor for the posted position to review, interview candidates, and choose the student for the position. The selected applicant is then referred to the financial aid office to complete the award notice, the job description, and work documents.

Federal Direct Loans

Point University participates in the Federal Direct Loan Program. Direct Student and Parent PLUS loans are borrowed from the federal government. To be eligible for the Direct Subsidized/Unsubsidized Loan, a student must be enrolled in an eligible program at the university; not in default on any other Federal Student, PLUS, or Perkins Loans; not owe any overpayment of grants; not be at or over the federal aggregate loan limits; and complete a FAFSA, Student Loan Entrance Counseling, and a master promissory note (MPN). For the Parent PLUS Loans, the parent (must be biological, adoptive, or current stepparent; guardians or other relatives or caretakers are not eligible) must complete the Parent PLUS Loan application and have an approved credit check; not be in default on any other Federal Student, PLUS, or Perkins Loans; not owe any Overpayment of Grants; and complete an MPN. For the Graduate PLUS Loans, the student must complete the Graduate PLUS Loan application and have an approved credit check; not be in default on any other Federal Student, PLUS, or Perkins Loans; not owe any overpayment of grants; and complete an MPN.

- All loans borrowed must be repaid by the borrower and should be borrowed with extreme caution and forethought. Failure to repay a federal loan will negatively impact the student or parent borrower. Borrowers who have financial difficulties while repaying their loans should contact the loan servicer for assistance with options such as deferment, forbearance, or payment plan changes.
- Offered loans reflect student and/or parent eligibility. Borrowers should accept only the amount of loan(s) that are truly needed. All student and parent borrowers must accept the loans and complete an MPN. All student borrowers must also complete Entrance Loan Counseling. Entrance counseling is also available to all Parent PLUS Loan borrowers at <https://studentaid.gov>, though it is not currently required.
- Loans are normally awarded for the entire academic year, and the awards will be split evenly between both terms in the academic year. Loans will have two disbursements, one in the

- first semester of the academic year and one in the second semester of the academic year, as long as the student maintains eligibility. Loss of eligibility during an academic year could mean that any unpaid future disbursements will be canceled. In the case that a student is only enrolled in one term in the academic year, loans will be paid in two equal disbursements, one at the beginning of the semester and one at the mid-point.
- Loans, less mandatory loan fees, will be disbursed to the student accounts at Point University once the loan is originated, all qualifications have been met, and the student is attending the term for all students who are not first-time borrowers of federal loans. Disbursements for first-time borrowers must wait until they have attended class for the first 30 days of the term provided all other requirements are met.
 - Aggregate Student Loan eligibility limits for Subsidized and Unsubsidized loans combined are \$31,000 for dependent undergraduate students, \$57,500 for independent undergraduate students, and \$138,000 for graduate students.
 - Interest rates for Subsidized, Unsubsidized, Parent PLUS, and Grad PLUS loans are determined annually, and any loan disbursed within that award year, July 1 through June 30, will be assigned the annual interest rate for the life of the loan. Maximum interest rates are 8.25% for Direct Subsidized and Unsubsidized Loans for undergraduate students, 9.5% for graduated students, and 10.5% for Direct PLUS loans. Interest rates for the 2022-23 award year are
 - 4.99% for Direct Subsidized and Unsubsidized loans for undergraduate students
 - 6.54% for Direct Unsubsidized loans for graduate students
 - 7.54% for Direct PLUS loans

Subsidized Federal Direct Student Loan

To be eligible for the Subsidized Federal Direct Student Loan, a student must be enrolled in at least six credit hours as an undergraduate student required for their program of study at Point University and have demonstrated financial need based on their FAFSA application and Cost of Attendance. The federal government subsidizes the loan by paying the interest for the student during periods of at least half-time enrollment. Students may be eligible to have all, some, or none of the annual loan eligibility subsidized. The financial aid office determines eligibility for the Subsidized Stafford loan based on the student's grade level, the Cost of Attendance, the EFC (EFC) as calculated on the FAFSA, and the Estimated Financial Assistance from Grants and Scholarships. Maximum annual Subsidized Stafford Loan eligibility is as follows:

- First-year (freshman) students with 0-29.99 credits earned are eligible for up to \$3,500 per academic year.
- Second-year (sophomore) students with 30-59.99 credits earned are eligible for up to \$4,500 per academic year.
- Third- and fourth-year (junior/senior) students with 60 or more credits are eligible for up to \$5,500 per academic year.
- Students enrolled in an associate degree only program, will be limited to First-year and Second-year loan eligibility only since the associate degree is a two-year degree program.

Eligible students may borrow up to \$23,000 in Federal Direct Subsidized Loans in pursuit of a bachelor's degree. Students who do not qualify for any portion of the annual Subsidized Loan due to financial need or because they have reached the aggregate limit may borrow the difference in Unsubsidized Loans provided the total loan borrowed of Subsidized and Unsubsidized loans does not exceed \$31,000 for a Dependent Student or \$57,500 for an Independent Student.

Federal Unsubsidized Direct Student Loan

The terms of the Unsubsidized Loan Direct Loan are slightly different than those of the Subsidized Direct Loan. A student is not required to demonstrate need for the Unsubsidized Direct Loans, and interest is the student's responsibility from the date of the first disbursement of the loan. Eligibility for a Subsidized Loan is considered first. A student cannot borrow Unsubsidized Direct Student Loans without first using the maximum eligibility amount of Subsidized Direct Student Loans. If the maximum limit of Subsidized loans, based on the student's grade level and cost of attendance, has not been met, an unsubsidized loan will be offered. A student's total of Subsidized and Unsubsidized Direct Student Loans cannot exceed the annual loan limits.

- Dependent first-year (freshman) students with 0-29.99 credits earned are eligible for up to \$5,500 total loan per academic year. Independent first-year students are eligible for up to \$9,500 total loan per academic year.
- Dependent second-year (sophomore) students with 30-59.99 credits earned are eligible for up to \$6,500 total loan per academic year. Independent second-year students are eligible for up to \$10,500 total per academic year.
- Dependent third- and fourth-year (junior/senior) students with 60 or more credits are eligible for up to \$7,500 total loan per academic year. Independent third- and fourth-year students are eligible for up to \$12,500 total per academic year.

Students enrolled in an associate degree only program, will be limited to first-year and second-year loan eligibility only since the associate degree is a two-year degree program. Total aggregate Federal Student Loans are limited to \$31,000 Subsidized and Unsubsidized for Dependent Students and \$57,500 for Independent Students. Graduate students are not eligible for Subsidized Direct Student Loans towards their Graduate Degree program but may borrow up to the aggregate limit of \$138,000 counting all loans, including any used towards their undergraduate degree(s).

Federal Direct PARENT Loan for Undergraduate Students (PLUS)

The Federal PLUS Loan is available to parents of dependent students to help meet the remaining costs of education. To be eligible for a Federal Direct PLUS Loan for Parents, the student and parent must be U.S. citizens or eligible non-citizens. The borrower must not be in default on any federal education loans or owe an overpayment on a federal education grant. The student must complete a FAFSA and be enrolled or accepted for enrollment in a degree program on at least a half-time basis (six semester hours) as an undergraduate student. The parent borrower must not have an adverse credit history (a credit check will be performed). The parent must be a biological, adoptive, or stepparent to qualify for the loan. The PLUS loan is limited per academic year to the Cost of Attendance minus Estimated Financial Assistance after all other financial aid has been applied.

Federal Direct Graduate Loan for Graduate Students (PLUS)

The Federal PLUS Loan is available to Graduate Degree Program students to help meet the remaining costs of education. To be eligible for a Federal Direct Graduate PLUS Loan, the student must be a U.S. citizen or eligible non-citizen. The borrower must not be in default on any federal education loans or owe an overpayment on a federal education grant. The student must complete a FAFSA and be enrolled or accepted for enrollment in a degree program on at least a half-time basis (three semester hours) as a graduate student. The borrower must not have an adverse credit history (a credit check will be performed). The PLUS loan is limited per academic year to the Cost of Attendance minus Estimated Financial Assistance after all other financial aid has been applied.

State Aid Programs

Georgia Tuition Equalization Grant (GTEG)

Students who have been Georgia residents for at least two years, who are attending a private college or university in Georgia (such as Point), and who are enrolled full-time in at least 12 credits per term may be eligible for the Georgia Tuition Equalization Grant (GTEG). Eligible students may receive the GTEG for up to a 127 attempted credit hour limit or the attainment of a bachelor's degree, whichever should occur first. The amount of the grant is set by the Georgia Legislature and is subject to change from year to year.

Georgia HOPE Scholarship

The HOPE Scholarship provides tuition assistance to students pursuing an undergraduate degree at Point University or another participating college or university in Georgia. This scholarship is a merit-based (rather than need-based) award available to Georgia residents who have demonstrated academic achievement. Hope Scholarship recipients must have graduated from a Georgia high school with a minimum 3.0 grade point average (GPA) in specific academic courses—namely, English, mathematics, science, social studies, and foreign language. Recipients are evaluated annually at the end of the spring term and after the term in which they attempt their 30th, 60th, and 90th credit hours. At the postsecondary or college level, students must maintain a minimum 3.0 cumulative GPA to remain eligible. A HOPE Scholar can lose and regain eligibility only one time. The Georgia Student Finance Commission (GSFC) determines final eligibility. Eligible students may receive the HOPE Scholarship for up to a 127 attempted credit hour limit or the attainment of a bachelor's degree, whichever should occur first. A seven-year limit exists for students first receiving the HOPE Scholarship during the 2011-2012 academic year (FY12) or later. The amount of the scholarship is set by the Georgia Legislature and is subject to change from year to year.

Zell Miller Scholarship

The Zell Miller Scholarship is awarded to Georgia residents who graduated from a Georgia high school as the valedictorian or the salutatorian or who graduated with a minimum 3.7 cumulative grade point average (GPA) combined with a minimum score of 1200 on the Math and Reading portions of the SAT or a minimum composite score of 26 on the ACT in a single test administration. If eligible, students may receive the Zell Miller Scholarship for up to a 127 attempted credit hour limit or the attainment of a bachelor's degree, whichever should occur first. The amount of the scholarship is set by the Georgia Legislature and is subject to change from year to year.

Georgia Public Safety Memorial Grant

The Georgia Public Safety Memorial Grant is available to eligible Georgia residents who are dependent children of Georgia public safety officers who have been permanently disabled or killed in the line of duty. The award covers the cost of attendance at a private college or university, such as Point, minus any other financial aid received by the student, not to exceed \$18,000 per academic year.

Georgia College Completion Grant (GCCG)

The Georgia College Completion Grant provides grant aid to assist eligible students who are within 80% of earning their credential and have an outstanding balance due to direct costs at their eligible postsecondary institution. GCCG recipients must meet the financial need, academic, and eligibility requirements specific to the grant program. Eligible students may receive a college completion grant award of up to \$2500 pending on the extend of their outstand balance of direct costs.

Georgia Student Access Loan (SAL)

Georgia Student Finance Authority (GSFA) offers the Student Access Loan Program for eligible students attending an eligible institution in Georgia. The SAL is a one percent fixed rate loan designed to assist undergraduate and technical college students who have a gap in meeting their educational costs. To be eligible for SAL, a student must be a Georgia resident, complete a FAFSA, meet Satisfactory Academic Progress (SAP) in accordance with school policies, be enrolled in an eligible Georgia postsecondary institution, be 18 years or older, meet selective service requirements of Georgia state law, and meet all eligibility requirements. Students must have a GAfutures account to apply for the loan. Students will complete the application at the GAfutures website. Accepted applications are forwarded to the school and may be awarded SAL if all eligibility requirements are met. SAL is a first come, first served fund source, and due to the limited amount of funds, students who qualify are not guaranteed to be granted SAL.

Bureau of Indian Affairs (BIA)

BIA grants may provide assistance for tuition, supplies, and living expenses to individuals who are at least one-fourth Indian/Native American and listed on tribal rolls. Contact your tribal agency educational office or the American Indian Education and Training Employment Center at 1-405-521-9047 for application information.

Institutional Scholarships and Tuition Waivers from Point University

Point University awards scholarships and tuition waivers based on academic achievement, talent, residency, and other non-need-based criteria. Point awards several merit-based scholarships annually. Scholarship recipients must maintain the applicable grade point average (GPA) and good standing with the University to retain their scholarships. Institutional scholarships are awarded to offset direct educational costs of tuition and fees. Institutional scholarships will not be awarded for any amounts over the tuition and fees costs. Information and applications on these scholarships and tuition waivers are available at <https://point.edu/admissions/tuition-aid/financial-aid/scholarships/>. Many of the available scholarships are listed below. Not included are Athletic and Marching Band scholarships which are talent-based scholarships provided at the discretion of the coach or band director. In order to be eligible for any of these scholarships, a student must be under traditional student billing method, even if taking online courses. Students under online tuition billing method are not eligible to receive these scholarships.

Founders Scholarship

This scholarship is available to two students per year and covers room and board (up to the 15-meal plan) as well as tuition and fees. Applicants must be incoming first-year students living on campus, have a 3.5 GPA in high school coursework (or a 3.5 GPA at Point for renewal up to 4 years), have an SAT combined score of 1310 or an ACT score of 27, and provide an essay about why a Point University education is important or why they want to attend the University.

Merit-Based Scholarship

Scholarships are awarded after a student has completed the admissions process based on GPA and SAT-I/ACT scores. Continuing student scholarships are awarded on a rolling basis, and determinations will be made the semester before the student's term start date.

DCE Transition Honors Scholarship

Up to five students per year are selected for this scholarship. Students must complete at least 12 hours of Point University credit with at least a 3.0 GPA to apply. The Scholarship amount is \$1000 per year and is renewable by maintaining a 3.0 GPA. Students must be full-time and no longer enrolled in the dual enrollment program. Students with athletic or marching band scholarships are not eligible to apply.

DCE Transition Scholarship

Current Point University dual-credit enrollment students may apply. This scholarship amounts to \$500 per year and is renewable by maintaining a 2.00 GPA (must be a full-time residential student not enrolled in the dual enrollment program). Qualifying students may apply for the scholarship by filling out the application available online or in the admission office.

Out-of-State Scholarship

First-year students attending Point University from outside the state of Georgia may apply for the out-of-state scholarship by achieving a 3.00 high school GPA (GPA can be evaluated prior to graduation, but final GPA will also be reviewed). This scholarship amounts to \$2,500 per year and is renewable by maintaining a 3.00 GPA at Point University. Qualifying students may apply for the out-of-state scholarship by filling out the application available online or in the admission office. Student athletes and marching band members are not eligible to apply. A maximum of five scholarships will be awarded.

Transfer Scholarship

Students transferring to Point University from another institution with at least a 2.50 GPA are eligible to apply for this scholarship. This scholarship amounts to \$500 per year and is renewable by maintaining a 2.50 GPA at Point University. Participation in dual enrollment at another institution does not qualify as transfer status. Student athletes and marching band members are not eligible to apply. A maximum of five scholarships will be awarded each year.

First Generation Student Scholarship

First-year students attending Point University as first-generation college students (the first person in your immediate family to attend college) may apply for this scholarship. This scholarship amounts to \$500 per year and is renewable by maintaining a 2.00 GPA at Point University. Qualifying students may apply for the scholarship by filling out the application available online or in the admission office. "First-Generation" status must be verified by submitting a FAFSA. Student athletes and marching band members are not eligible to apply. A maximum of five scholarships will be awarded each year.

Point Legacy Scholarship

First-year students and transfers attending Point University that are a dependent of a Point University graduated alum may apply for this scholarship. This scholarship amounts to \$250 per year and is renewable by maintaining a 2.00 GPA. Qualifying students may apply for the scholarship by filling out the application available online or in the admission office. Student athletes and marching band members are not eligible to apply. A maximum of four scholarships will be awarded each year.

Sons And Daughters of Ministry Scholarship

First-year students and transfers attending Point University that are a dependent of full-time vocational ministry/mission parent(s) may apply. This scholarship amounts to \$250 per year and is renewable by maintaining a 2.00 GPA. Qualifying students may apply for the scholarship by filling out the application available online or in the admission office. Student athletes and marching band members are not eligible to apply. A maximum of four scholarships will be awarded each year.

Community Service Scholarship

Point University is committed to service in the community and rewards students for those services during their time in high school. Incoming first-year students may apply for this scholarship. This scholarship amounts to \$500 per year and is renewable by maintaining a 2.50 cumulative GPA at Point University. Students may apply for the scholarship by filling out the application available online or in the admission office. Additionally, applicants must submit documentation of at least 50 hours of community service

during their senior year of high school. Student athletes and marching band members are not eligible to apply. A maximum of four scholarships will be awarded each year.

Event Recruitment Scholarship

Select scholarships will be permitted for promotion of recruitment events. Drawings will be held for each event from a list of attendees. Recruitment event notices are sent to prospective students via mass mailing of postcards and promoted through emails from the admission office and social media posts.

Endowed Scholarships

Point offers several endowed scholarships from funds given by generous donors in honor of or in memory of loved ones, churches, etc. Each spring, traditional students will receive notification via email of the endowed scholarship application process, qualifications for receipt of an endowed scholarship, and deadlines for application.

Byron and Kate Cartwright Music Scholarship

Music scholarships are available to a small number of talented students. A music scholarship applicant must apply and be accepted to Point University prior to auditioning for a music scholarship. Students may apply online at point.edu/apply and list Music as their desired major. In order to be considered for admission to Point, students must turn in SAT/ACT scores, transcripts, and a spiritual reference form. Applicants must also submit a written musical recommendation from someone who has worked with them and knows their musical ability. Once the applications are reviewed, students will be selected and contacted by the Fine Arts department to schedule an audition. Scholarships are based on a student's audition and application. Values vary depending on student talent, need, and availability of funds.

Pathfinders Scholarship

Minority students with a financial need and a GPA of 3.0 or higher are encouraged to apply for this scholarship.

CCCU College Tuition Waiver

The President's Association of Christian Colleges & Universities has established the Intercollegiate Tuition Waiver Program (ITWP) for qualified dependents of full-time employees at participating institutions.

Restoration College Tuition Waiver

To be eligible for a Restoration College Tuition Waiver, a student must have a parent or legal guardian employed full-time at a participating university affiliated with the Christian Church.

Subscription Program for Online Students

Point University has developed strategic alliances with several businesses, organizations, and churches under a subscription program. An annual subscription allows employers to cover all educational program costs (not including books) at Point University for all their current employees who choose to enroll (and are admitted). Employees may also be required to apply or sign an agreement through their employer to be granted use of the subscription program. Undergraduate students who are awarded through the subscription program are required to complete a FAFSA to determine if they are eligible for any grants that can be applied toward their tuition and fees. The scholarship can be used for gap coverage only for tuition and fees. It is applied to the student's remaining institutional costs after any other grants or scholarships are used for the term. This scholarship will not be used to create a credit balance to refund to the student. If a credit is created on the account once the aid has been applied, it will first be refunded towards the scholarship.

Administration of Other Scholarships from Entities Outside of Point University

Other scholarships at Point University are administered following the policies and regulations as stated by the agencies awarding said scholarships. Students who are awarded a scholarship from an agency

outside of the University should inform the financial aid office and provide any award letter/documentation regarding the scholarship policies and regulations. Point University will follow the policies of the outside agency regarding awarding and payment of any outside scholarships.

APPLYING FOR FEDERAL FINANCIAL AID

All eligible students are encouraged to apply for financial aid using the "Free Application for Federal Student Aid" (FAFSA) in print or online at <https://fafsa.ed.gov>. Application forms can also be obtained by calling the Federal Student Aid Information Center at 1-800-4-FED AID. Students are directed to read the instructions carefully when completing the FAFSA. All records and other materials used in completing the application should be saved. This information may be needed later to prove that the information submitted is correct. Identify Point University as your school choice on the FAFSA application. Point University's school code is 001547.

The 2022-2023 FAFSA will be available for students to apply beginning on October 1, 2022. Students and parents should report income and tax information from the prior, tax/calendar year. For the 2022-2023 FAFSA, students and families will use taxes and income information from the 2019 tax calendar year.

Students can submit their FAFSA on the Web at <https://fafsa.ed.gov>, or they can mail the paper FAFSA with the envelope provided in the paper form. TTT users (for the hearing impaired) may call 1-800-730-8913.

After submitting the FAFSA, the student will receive a Student Aid Report (SAR), which includes a summary of application information and the determination of the Expected Family Contribution (EFC). This EFC is the result of computations established by Congress involving the financial and non-financial data submitted on the application that indicates how much of a family's financial resources should be available to help pay for school. The method of computation is applied to all dependent and independent students uniformly. Students should review all the information on the SAR. If any changes are necessary, students can make corrections online using their FSA ID, or students can resubmit by mail part two of the SAR following the directions for making corrections on the form, or the Financial Aid Director can submit the corrections electronically. After submission of any corrections, if necessary, and if the student meets all eligibility requirements, they will receive financial aid notification notifying them of the amount of their Pell Grant award and any required documents they need to submit to the school.

Students who applied for financial aid the previous year may qualify to use a renewal FAFSA. The student may access the renewal application online by using their FSA ID. On the renewal, the student should correct or update information and submit it to the processing center. The school will receive an Institutional Student Information Record (ISIR). The student will receive a SAR Information Acknowledgement by mail in three to five working days for their inspection. The student must sign a copy of the ISIR certification, have a copy of the signed renewal notice, or have an electronically signed ISIR for their financial aid file. This ISIR will be used to determine the student's financial aid eligibility.

Valid SSN

An applicant must have a valid Social Security Number. EXCEPTION: Students from the Republic of Marshall Islands, the Federated States of Micronesia, or the Republic of Palau.

The applicant's parents are not required to have valid Social Security Numbers to complete their portion of the FAFSA. At least one parent would need a social security number to create a Federal Student Aid (FSA) ID to use the IRS Data Retrieval Tool, sign the FAFSA electronically, or apply for Parent PLUS Loan. If any parent whose information is provided on the FAFSA does not have a valid Social Security Number, the parent's Social Security Number should be entered as all zeros (000-00-0000). The student will need

to print out the signature page at the end of the application for the parent to sign physically. Then the signature page will be mailed to the Central Processing Center address provided on the form. In place of using the IRS Data Retrieval Tool, financial information can be keyed into the FAFSA for the parent.

IRS Data Retrieval Tool

The IRS Data Retrieval Tool allows students and parents who are using FAFSA on the Web and who have already submitted their federal tax returns to transfer their tax data from the IRS database electronically. While using the IRS Data Retrieval Tool is voluntary and some family circumstances will not allow for submission, **students and parents are strongly encouraged to use the IRS Data Retrieval Tool** because it is accurate, efficient, and useful for verification and corrections.

Statement of Educational Purpose

All applicants must sign a statement on the FAFSA certifying that they will use federal and/or state financial aid only to pay the cost of attending an institution for educational purposes and that the information provided is true and complete to the best of their knowledge.

Students may be required to attest to their Statement of Educational Purpose and verify their identity. Identity may be verified by providing a government-issued photo ID and signing an Identity Verification Document in person in the financial aid office or providing a copy of a government-issued photo ID and a notarized verification statement. Students can access the required documents for notarization on the student portal. The financial aid administrator will direct the student to any required financial aid documents on the portal that they will need to complete to receive financial aid.

Required Referral

The Office of Student Financial Aid is required by federal regulations to refer students to the U.S. Department of Education's Office of Inspector General if there is evidence of potential fraud or other criminal misconduct about the student's application, including but not limited to false claims of independent status, false claims of citizenship, use of false identities, forgery of signatures, and false statements of income. Students or parents who purposely give false or misleading information for the purpose of obtaining financial aid may be fined up to \$20,000, sent to prison, or both.

Procedure for Handling Conflicting Financial Aid Information

The financial aid staff review documents to make sure there is no conflicting information in the file. If conflicting information exists, the student is contacted to resolve it. This will usually require the student to submit documentation and/or a statement to resolve the conflict. If no conflicts exist, the financial aid staff proceeds with processing.

Procedure for Handling Rejected Financial Aid Applications

Comments will appear on the Student Aid Report (SAR) explaining the application rejection and indicating the action the applicant may take to correct his information so that eligibility may be determined. Once any items causing rejection have been cleared and the school has received a valid ISIR, the financial aid staff proceeds with processing.

Common Reject Comment Codes and Resolutions

Information not matching with Social Security Administration

This comment comes from either the student's or parent's Social Security number, name, or date of birth not matching the data at the Social Security Administration (SSA). The student will need to review the information on the application and make the appropriate corrections. If the information is correct on the application, the student (or parent if it is the parent's info) will need to contact the SSA at 1-800-772-

1213 or <https://socialsecurity.gov> to clear up the issue. The school may request to view the Social Security Card, ID, or other documentation to verify that the information on the application is correct.

Financial Aid Overpayment on NSLDS

This comment is based on data from the National Student Loan Database System (NSLDS) when there is an overpayment of financial aid reported to the system. The school will need to check NSLDS to verify the reported overpayment. The student will need to contact the school at which the overpayment occurred or the Department of Education at 1-800-621-3115 to resolve the issue. The financial aid office may request for the student to provide documentation from the prior school to prove the issue is resolved while an update to NSLDS is pending.

Citizenship Status

This comment occurs when the United States Citizenship and Immigration Services (USCIS) of the Department of Homeland Security (DHS) cannot confirm the citizenship status that is selected on the FAFSA for the student. The student should review the information and make any necessary corrections. If the information is correct, the student should provide documentation of citizenship status to the financial aid office. In the case of eligible non-citizens, the school may need to submit a third-step verification request via the DHS/SAVE system. Acceptable documentation would include a US passport or birth certificate for citizens, an I-551 Permanent resident card or Visa for non-citizens, and other documents verifying citizenship/non-citizenship status may be reviewed.

Marital Status Conflict for Student

This comment occurs when the marital status date is after the FAFSA filing date or the marital status does not match the tax filing status. The student should review the information to make sure it is correct. The financial aid office may require proof of marital status, such as a marriage certificate, a divorce decree, or tax documents to verify status and dates. The student should not change marital status on the FAFSA after the FAFSA has been filed unless the status originally reported was incorrect at the time the FAFSA was completed. If the student's marital status has changed after the FAFSA was completed, and it has resulted in a significant change to the student's income and/or household size, the student should ask the Financial Aid Director about their situation to see if they qualify for a professional judgment to update the information.

Marital Status Conflict for Parent

This comment occurs if there is a mismatch between the parent's marital status and the tax information provided. This might happen if the parent is married, but the student only reports income for one parent on the FAFSA, or if the parent is divorced and the student reports income for two parents. Usually, this can be resolved with the parent's tax documents and documentation of current marital status, such as a marriage certificate or divorce decree.

Incomplete Application

If the student submits the FAFSA without required information, such as the student's full name, date of birth, social security number, parent information (if dependent), or parent signatures (if dependent), the FAFSA will be rejected. The student must review the missing information and make the necessary corrections to the FAFSA. If the student cannot provide parent information and/or parent signatures, the student will need to speak with the Financial Aid Director about their situation to see if they qualify for a dependency override professional judgment.

Income Conflicts

This occurs when information entered on the FAFSA is questionable, such as the taxes paid amount matching the amount of income, or the amount of income earned would require taxes to be filed and the

student or parent reported that they did not file taxes for the year. Usually, this can be resolved with tax documentation or W-2 forms. If someone who was supposed to file taxes due to the income amount did not file, then they would need to file taxes and then make corrections to the FAFSA using the information on the tax documents.

Student Loan Default on NSLDS

This comment occurs when a student is in default on any of their previous Federal Direct Student Loans, Federal PLUS Loans borrowed by the student, FFELP Loans, Consolidated Federal Student Loans, or Perkins Loans. To resolve the default, the student will need to contact the loan servicer assigned to the defaulted loan to see what arrangements they can make to cure the default. In many cases, students can become eligible to use financial aid again after making a series of on-time payments agreed upon by the student and the loan servicer. Students who are in default will remain ineligible for Title IV aid until the default is cured. Students can provide a default resolution letter from the loan servicer to prove that a loan is no longer in default status while waiting for NSLDS to update.

Unusual Enrollment History

Students who have attended other schools previously and used Title IV aid at their prior schools may be selected for Unusual Enrollment History (UEH). To resolve this code, a student may be asked to provide their enrollment information from any schools at which they used federal Title IV aid as listed in the National Student Loan Database System (NSLDS) for the past four award years. The information provided does not need to be an official transcript, but it must identify the school, the student, when the student attended, the courses they took while attending, the credits attempted for each course, and the grades earned. Ideally, the student will have earned credits at each institution they previously attended while using Title IV aid. If the student has no previously earned credits at prior institutions, the student would need to request an override by providing a statement explaining why they did not earn credits at prior institutions. Any student found to have attended a prior institution for the sole purpose of obtaining money from the Federal Student Aid program will not be eligible for any additional federal financial assistance.

Bankruptcy

A student with an FSA loan or grant overpayment that has been discharged in bankruptcy remains eligible for FSA loans, grants, and work-study. If the borrower lists an FSA loan or a grant overpayment in an active bankruptcy claim, they are not eligible for additional Title IV aid unless they provide documentation from the holder of the debt that it is dischargeable. If the borrower includes a non-defaulted FSA loan in an active bankruptcy claim, they are still eligible for aid as long as they do not have any FSA loans in default.

Total and Permanent Disability (TPD) Discharge

Total and permanent disability is the condition of an individual who:

- is unable to engage in substantial gainful activity by reason of a medically determinable physical or mental impairment that can be expected to result in death, has lasted for a continuous period of at least 60 months, or can be expected to last for a continuous period of at least 60 months; or
- has been determined by the Department of Veterans Affairs (VA) to be unemployable due to a service-connected disability.

If a borrower whose prior loan was discharged due to a total and permanent disability wishes to take out another FSA loan, they must obtain a physician's certification that they have the ability to engage in substantial gainful activity, and they must sign a borrower statement acknowledging that the new FSA loan obligation cannot later be discharged for any present impairment unless it deteriorates so that the

student is again totally and permanently disabled. The student only needs to obtain the physician certification once, and the school keeps a copy of it in the student's file. However, the school must collect a new borrower acknowledgment from the student each time the student receives a new loan. The student will also need to complete a new master promissory note, even if the previous note on file with the Department of Education has not expired.

If the borrower requests a new loan discharge after the monitoring period (within three years of the TPD discharge), they must also resume payment on the old loan before receipt of the new loan. If the loan on which the borrower must resume payment was in default when it was discharged, it remains in default upon reinstatement. The student must make satisfactory repayment arrangements before receiving the new loan and meet the other requirements described.

A borrower who received a TPD discharge based on a determination from the VA that they are unemployable due to a service-connected disability is not subject to a monitoring period and is not required to resume payment on the discharged loan as a condition for receiving a new loan. But they must still provide the physician's certification and borrower acknowledgment described above. If the borrower is no longer within the discharge monitoring period, none of the loans in the TPD discharge are re-instated, but the borrower will be expected to pay back any new loans they receive.

VERIFICATION

Explanation of Verification

Students who submit a Free Application for Federal Student Aid (FAFSA) may be selected for a review process called "verification." In this process, the Office of Student Financial Aid compares information provided on the FAFSA with tax transcripts (if requested) and other documentation. The Central Processing System (CPS) selects which applications are to be verified. The school may also select applications for verification and must address any conflicting information on an application, whether it is selected for verification or not. Federal law indicates that the Office of Student Financial Aid has the right to ask for documentation for verification before disbursing federal and state aid. All aid, including student loans, will not be finalized until verification has been completed and any corrections have been processed by the U.S. Department of Education. The Office of Student Financial Aid will make any required corrections to the FAFSA based on the documentation provided. The student will receive an updated Student Aid Report (SAR) from the U.S. Department of Education, which shows the corrections made. If these corrections change the student's eligibility for aid, the student will also receive an updated award notice.

The CPS verification requirements for income and tax information have been waived for the 2021-22 and 2022-23 Award Years. However, the school may still request documentation to address any conflicts or questions with regard to the information on the FAFSA.

Selection of Financial Aid Applications to Be Verified

If a FAFSA is selected by the Central Processing System (CPS) for verification, an asterisk will appear by the EFC, and comments will appear on part one of the SAR and page one of the ISIR addressing the verification requirements. Even though schools have the authority to verify any applicant, Point University only verifies applicants chosen by the federal processor or those with conflicting information comments. It is the policy of Point to verify all CPS-selected applicants and all students with conflicting information. All student financial aid records and documentation are confidential. Students who are selected for verification by the processor or by the financial aid office in cases of conflicting information will be notified by email and must submit supporting documentation which may include, but is not limited to:

- Proof of all income reported on the FAFSA (IRS Tax Return Transcripts, signed 1040, W-2, etc.);

- Non-filers must provide a W-2 form for each source of employment income in addition to a signed statement giving the sources and amounts of all income earned from work not on W-2s and certifying that the person has not filed and is not required to file a tax return (replacement W-2s can be requested from the employer who issued the original);
- Non-filers must also provide verification of non-filing from the IRS or a signed statement;
- Completed and appropriately signed Verification Worksheet;
- High School Completion, Identity, and Statement of Educational Purpose;
- Number of Household Members, Number in College; and
- Other documentation may be required to verify discrepancies.

Financial Aid Disbursements Prior to Verification

Point University withholds disbursement of any Title IV federal financial aid until a student has completed the verification process. Although the school has the option of processing one Pell payment without verifying the application, Point University's policy is to not disburse financial aid prior to a student completing any required verification.

Verification Deadline

To ensure that your verification is complete by the time the first disbursements occur, all requested documentation should be submitted to the financial aid office as soon as possible. Students can submit their documents through the Campus Logic system or directly to their financial aid administrator. Any university forms or statements the student needs to complete for verification can be obtained from the student portal in Campus Logic.

Verification must be completed by these deadlines:

- For the Federal Pell Grant, verification must be completed within 120 days of your last date of attendance, or the federal deadline, whichever is earlier.
- For Federal Work-Study, verification must be completed prior to the 60th day of the semester in which the student is receiving Federal Work-Study funds.
- For all other aid, verification must be completed within 120 days of your last date of attendance or one week prior to the end of the spring semester, whichever is earlier.

Students who do not complete verification within the required deadlines will not qualify for federal aid and certain state and college aid programs. Federal and state aid funds will not be disbursed, and stipends will not be available until verification is completed and corrections (if necessary) have been processed and sent to the college from the U.S. Department of Education.

Students selected for verification after financial aid disbursements have been made will receive a written notice containing a deadline to submit documents, which is approximately 30 days after the date of the letter. If documents are not submitted by the deadline, the student will be ineligible for the federal grant aid received. If the grant aid is not repaid, the student will be considered to have an overpayment and will become ineligible for all federal financial aid at any school.

Students who are selected for additional verification after financial aid disbursements have been made will receive a written notice containing a deadline to submit documents, which is approximately 30 days after the date of the letter. If documents are not submitted by the deadline, the student will be ineligible for all federal aid that has been received. The student will be responsible for repaying funds to the U.S. Department of Education. If the grant aid is not repaid, the student will be considered to have an overpayment and will become ineligible for all federal financial aid at any school.

Required Documentation

The documentation required to complete verification will be listed on the Student Requirements page on the Student Portal. Forms will indicate the specific year(s) for which information is requested.

The student, their spouse, and their parents, as applicable, may be asked to provide documentation of some or all the following information.

As mandated by the Department of Education:

- Adjusted gross income (AGI)
- U.S. income tax paid
- Education credits
- Untaxed IRA distributions
- Untaxed pensions
- IRA deductions and payments
- Tax-exempt interest
- Other untaxed income
- Income earned from work
- Household size
- Number in college
- Supplemental Nutrition Assistance Program (SNAP) benefits
- Child Support paid
- High school completion status (V4 and V5 only)
- Identity/statement of educational purpose (V4 and V5 only)

Identity and use of Financial Aid

Students may be required to verify their identity and attest to their intent to use financial aid only for educational expenses related to their enrollment at the University.

- Proof of identity: an unexpired, valid photo identification issued by a U.S. government entity
- Statement of educational purpose confirming that financial aid will only be used for educational expenses

Completion of high school or equivalent

Students are required to complete High School or the equivalent to qualify for financial aid.

- Proof of high school completion or a state-authorized equivalent (such as GED, HiSET, or TSAC), homeschooling, or a completed associate degree or higher is required. Individuals who served in the military and are unable to obtain an official high school transcript may submit their DD Form 214 Certificate of Release or Discharge from Active Duty if the form indicates that they are a high school graduate or equivalent.
- Students who have graduated from a non-U.S. high school will be required to have their transcripts translated and evaluated for U.S. high school equivalency. Point accepts transcript evaluations only from recognized agencies, such as those that hold membership in the National Association of Credential Evaluation Services (NACES, www.naces.org) or the Association of International Academic Credential Evaluators (<http://www.aice-eval.org>). Agencies accepted by Point include AACRAO International Education Services (<http://ies.aacrao.org>); Educational Credential Evaluators, Inc. (www.ece.org); and InCred, Credential Evaluation Service for athletes (<http://www.playnaia.org/InCred>). Applicants are responsible for selecting the agency, providing the academic records for evaluation, and paying all associated costs. The agency must submit the certified evaluation and translation directly to the admission office through a sealed envelope or electronic submission.

Household Members

Documentation of the names, relationship to the student, ages, and college enrollment status of the individuals in the household may be required.

Income information

Tax filers: Individuals who are required to file may be asked to provide their tax documents for the reporting year. Individuals must provide a signed copy of their tax form or IRS Tax Return Transcript of their federal income tax return. In some cases, W-2 forms may also be requested.

Students and parents are encouraged to use the IRS Data Retrieval Tool when completing the FAFSA to copy IRS information to the FAFSA.

- Rollovers from tax-deferred savings: For individuals who have a rollover from a tax-deferred savings plan such as a 401k or IRA listed on their federal tax return for the requested year, a signed copy of their federal tax return showing the rollover or a copy of their 1099-R should be submitted, along with the IRS Tax Return Transcript.

Amended returns: Individuals who filed an amendment to their federal income tax return must submit the following documentation:

- A signed copy of the original tax form or IRS Tax Transcript, and
- A signed copy of IRS Form 1040X filed with the IRS or a copy of the IRS Account Transcript

Filing extensions: Individuals who have been granted a filing extension by the IRS must provide the following information:

- Documentation of filing extension,
 - Individuals who only have an automatic six-month extension to file must file their return, provide an IRS Tax Return Transcript or use the IRS Data Retrieval Tool.
 - Individuals who have been granted a filing extension beyond the automatic extension must provide a copy of the IRS Form 4868, "Application for Automatic Extension of Time to File U.S. Individual Income Tax Return," and a copy of the IRS approval of an additional extension.
 - Instead of providing IRS Form 4868, an individual called up for active duty or qualifying National Guard duty during war or other military operation or national emergency may provide a signed statement certifying that they have not filed a return or requested an extension because of this service.
- A copy of all W-2s or an IRS Wage and Income Transcript for the requested year,
- A signed statement certifying any adjusted gross income and the federal income tax paid in the requested year from self-employment, and
- Confirmation of non-filing from the IRS or other relevant taxing authority dated on or after October 1 of the year that the FAFSA is available.
 - Individuals can obtain IRS documentation by checking box seven on IRS Form 4506-T.

Tax Information not available

Individuals who filed a tax return but did not retain a copy and whose information cannot be located by the IRS must submit the following:

- Copies of all W-2s or an equivalent document,
- Documentation from the IRS or other relevant taxing authority that indicates that the individual's tax account information cannot be located, and

- A signed statement that indicates that the individual did not retain a copy of their tax account information. Self-employed individuals must list their adjusted gross income and income taxes paid on the statement. Additional documentation of income may be requested.

W-2s not available

Individuals who are required to submit W-2s but did not retain a copy should request a duplicate from the employer who issued the original or from the government agency that issued the equivalent document.

Non-filers

Individuals who did not file a federal income tax return for the requested year because they were not required to do so must provide copies of all W-2s for the requested year, a signed statement certifying that they have not filed and are not required to file, and a listing of the sources and amounts of income earned from work.

IRS identity theft

Individuals who were a victim of IRS tax-related identity theft must submit the following:

- A Tax Return Database View (TRDBV) transcript or equivalent document obtained from the IRS's Identity Protection Specialized Unit at 1-800-908-4490, and
- A signed and dated statement by the tax filer indicating that they were a victim of IRS tax-related identity theft of which the IRS has been made aware.

Foreign tax returns and wage statements

Individuals who filed a foreign income tax return must provide a transcript (obtained at no cost of the foreign tax return from the country's government taxing authority, along with an English translation if the return is not in English). If a transcript cannot be obtained at no cost, a signed copy of the original income tax return may be provided. Individuals who did not file and were not required to file a tax return, for whom W-2s are requested, may be required to provide a copy of the wage and tax statement from the foreign taxing authority.

Other Income Information

Additional information may be required to verify items on the FAFSA or clarify conflicting information. These documents may include, but are not limited to:

- Family Support: Confirmation of a family's ability to provide sufficient financial support for the number of household family members reported.
- Support of a dependent: Documentation of a student's ability to provide more than 50% of the financial support for a dependent, such as a current pay stub or proof of current income.
- Clarifying documents: Documentation to clarify income and adjustments to income as reported on the FAFSA.

Statement of Educational Purpose

All applicants must sign a statement on the FAFSA certifying their educational purpose, and that they will use federal and state financial aid only to pay the cost of attending an institution, and that the information provided is true and complete to the best of their knowledge. Students may be selected for verification to attest and reaffirm their Statement of Educational Purpose. To complete this verification item, students will be asked to sign a new Statement of Educational Purpose.

Other information

Additional documentation as requested by the Office of Student Financial Aid: This includes but is not limited to documentation to confirm information provided on the FAFSA, information provided on application materials or forms, or information provided verbally or in writing to college faculty or staff.

Assistance

Students should contact financial.aid@point.edu for assistance with verification requirements if they are unable to provide the required documentation due to one or more of the following situations:

For dependent Students:

- The parents are residing in a country other than the United States and cannot be contacted by normal means of communication.
- Both parents are mentally incapacitated.

For independent students:

- The spouse is deceased.
- The spouse is mentally incapacitated.

For refugees, asylees, or victims of human trafficking:

- Documentation of completion of secondary school education cannot be obtained.

Checking the Status of Verification

Students can check the status of their verification on the student portal. On the Student Requirements page, the requested verification items will be listed. Below is a listing of what each status means:

Requested – Required

We need the document attached. Make sure the document is submitted to complete the verification requirement.

Received, but Rejected

Your verification materials have been received, but there is an issue; please contact the financial aid office to inquire about what needs to be corrected or fixed. Documents are typically reviewed within two weeks after being submitted. Allow additional processing time near the beginning of the semesters.

OK

The financial aid office has received your document(s), and the requirement(s) have been fulfilled successfully.

NA

The requirement has been fulfilled, and the document is no longer needed.

Exemptions from Financial Aid Verification

A selected application may be exempt from some or all the verification requirements due to unusual circumstances. Except in the case of the student's death, none of these exemptions excuse the school from the requirement to resolve conflicting information.

Verification Procedures

Once the financial aid office has received all necessary verification documents, staff will compare the documentation provided to the information originally reported on the application and the student's SAR/ISIR. If no corrections need to be made and there are no outstanding issues, aid may be awarded.

For students selected for verification, changes that result in any non-dollar item and any dollar item of \$25 or more to the student information must be reprocessed. Based on the signed verification documents and/or statements provided, the financial aid staff may submit the corrections electronically through EDEXpress with the student's permission, or the student may correct the FAFSA information online using their FSA ID. If any adjustments result in a change to the student's EFC and/or Title IV aid amount, the student will be notified immediately by letter, by phone, or in person. Aid will be disbursed when a new ISIR resolving the issues is received. Point must also have on file the final and valid ISIR showing the official EFC.

Unusual Enrollment History (UEH) Flag

Students whose pattern of enrollment and award history for Pell Grant or Direct loans is identified as unusual receive an Unusual Enrollment History (UEH) flag from the Central Processing System (CPS) on their SAR/ISIR. The flag could be a value of "N," "2," or "3." A flag of "2" or "3" must be resolved for a student to receive financial aid.

To resolve a UEH flag of "2," the school must check the student's enrollment to determine if the student received Pell or Direct Loan at the school during any of the four prior award years. If yes, the flag is resolved. If no, the school must follow the procedure to resolve a UEH flag of "3."

To resolve a UEH flag of "3," the student must submit academic records for the school to determine if the student earned any academic credits at the schools they attended during the prior four award years. The school can acquire the list of institutions at which the student previously used aid by using data from NSLDS. The school must determine for each prior attended institution whether academic credit for one or more clock-hour or credit-hour was earned during the award year in which the student received Pell or Direct Loan funds. If the student earned credits at each prior institution for the award years in which they received Pell or Direct Loan funds, the flag is resolved. If the student did not earn academic credit at a previously attended school, the school must obtain documentation from the student explaining why they failed to earn academic credit. Then the school must determine if the documentation supports the student's reasons and demonstrates that the student did not enroll only to receive credit balance funds from financial aid. If it appears that the student only enrolled for the purposes of receiving a credit balance from financial aid funds, the student's eligibility is terminated, and they will not be awarded TIV aid.

Acceptable academic records from the student would include transcripts (official or unofficial), grade reports, or printouts from the student's school portal, provided that the documentation shows the school attended, the student's name, and the dates, credits, and grades for each course the student attempted. Acceptable reasons for not earning credits at a prior institution while receiving Pell Grant or Direct Loans may include personal illness, family emergency, change in residence, military obligations, unexpected academic challenges, or the student determining that the academic program in question did not meet their needs. The school should obtain, to the extent possible, third-party documentation for the student's reasons for not earning credits for each school.

ISIR Codes

The SAR/ISIR will often have comments requiring the Financial Aid Director to verify specific items such as citizenship or marital status. Students will be required to provide documentation to resolve any ISIR comment codes that require resolution.

Conflicting Information That Cannot Be Resolved

If the school and student cannot resolve a conflict regarding verification, the case will be referred to the U.S. Department of Education, Student Validation Branch. Cases of suspected fraud will be referred to the Regional Office of the Inspector General if they cannot be resolved locally. No financial aid disbursements will be made until verification is complete and all conflicts and ISIR codes are resolved.

PROFESSIONAL JUDGMENT

Explanation of Professional Judgment

Professional judgment is defined as a discretionary decision or opinion reached based on the experience of a Financial Aid Director to address unusual circumstances that affect student eligibility. Student

applications, whose financial and personal background truly reflects a unique circumstance that federal regulation does not address, will be assessed on a case-by-case basis.

Procedure for Professional Judgment

A student may request a review of special circumstances, or the Financial Aid Director may determine after reviewing the student's application that the student may qualify for special consideration. The Financial Aid Director will request the student/parent to provide a written statement describing the special circumstances. The student will also have to provide third-party documentation attesting to the special circumstances; this may include but is not limited to court documents, receipts, bills, tax forms, proof of current income, statements from third parties, or any other evidence to show how the current circumstances qualify for special consideration when determining financial aid eligibility. Students may submit their documents through the Campus Logic system or directly to the Financial Aid Director. Professional judgment is made on a case-by-case basis. The student will also need to complete the FAFSA to the best of their ability with the unaltered information.

The Financial Aid Director will review the documentation and statements provided for the professional judgment request to determine whether a professional judgment is warranted. The Director will document the decision and show how any numerical values, such as changes to income, were determined. If a student cannot produce proper documentation as evidence for the special circumstances, or if the Financial Aid Director determines the circumstances do not qualify for a professional judgment, the school can refuse the professional judgment. The student may still complete the FAFSA without any changes. If the professional judgment is approved, the Financial Aid Director will make the necessary changes to the ISIR and select the appropriate Special Circumstances Indicator on the form. When the new ISIR is received with the alterations, the student's financial aid will be adjusted based on the updated information.

Areas in Which Professional Judgment May Be Exercised

The Financial Aid Director authorizes case-by-case adjustments in the following areas:

- Data items used to calculate EFC
- Cost of attendance elements
- Dependency status override
- Parent refusal to process the FAFSA
- Loan denial by the financial aid office
- Other items as determined by the Financial Aid Director

Data Items Used to Calculate EFC

If there has been a change in circumstances for the household compared to the reporting year on the FAFSA, a student and/or their parents may apply for a professional judgment. These items can include a change in income, medical expenses, or other unusual circumstances that would lead to the information provided on the FAFSA not being an accurate portrayal of the household's financial situation.

Documentation required to request the professional judgment to change the data items related to the EFC can include pay stubs or proof of other current income, proof of unemployment, medical bills or proof of other bills/expenses, written statements, related third-party statements, bank statements, or any other documentation that the Financial Aid Director could use to explain any change in the FAFSA data items.

Cost of Attendance Elements

If a student has additional costs accrued due to attending school that are not included in the school's standard cost of attendance calculation, the student can request a professional judgment to add to those costs. This can include expenses like childcare for the student's children so the student can have time to

attend classes and complete schoolwork or a computer or special equipment the student may need to complete schoolwork. Students who may need assistance due to a disability can request to include the costs of a professional service such as an ASL translator. Increasing the cost of attendance can allow a student to use additional aid during the academic year, provided there is aid available to use. To apply for a professional judgment to change the cost of attendance elements, the student would need to provide a written explanation of the situation for why the additional costs are necessary, as well as an invoice, receipt, or written estimate detailing the costs they want to include. Items such as room and board, miscellaneous personal expenses, and travel are already included as cost of attendance elements.

Dependency Status Override

Students are automatically considered to be independent if they meet the following criteria:

- They were born before January 1, 1999.
- The student will work on a master's or doctorate program during the school year.
- The student is married as of the date they apply.
- The student has children and provides more than half of their support.
- The student is an orphan or a ward of the court (or has been a ward of the court at any time since the age of 13).
- The student is a Veteran of the U.S. Armed Forces.
- The student is currently serving on active duty in the U.S. Armed Forces for purposes other than training.
- The student has certain dependents (other than a spouse or children) that live with the student, and the student provides more than half of their support.
- The student is or was an emancipated minor as determined by a court in his state of legal residence.
- The student was determined to be homeless or an unaccompanied youth by his high school or school district homeless liaison at any time on or after July 1, 2021.
- The student was determined to be an unaccompanied youth who was homeless by a director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development at any time on or after July 1, 2021.
- The student was determined to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless by a director of a runaway or homeless youth basic center or transitional living program at any time on or after July 1, 2021.
- The student is or was in a legal guardianship as determined by a court in his state of legal residence.

The financial aid office has the authority to make students (who do not meet the above criteria) independent under special circumstances using Professional Judgment. Special circumstances must be documented, and a copy of the documentation must be maintained in the student's file. Examples of special circumstances include, but are not limited to:

- An abusive relationship with the family,
- A student who has been abandoned by parents,
- Incarceration of both parents, or
- The student is unable to locate their parents.

However, according to federal regulations, the following instances do not qualify as special or unusual circumstances meriting a dependency override:

- Parents refuse to contribute to a student's education.
- Parents are unwilling to provide information for the FAFSA or verification.
- Parents do not claim the student as a dependent for tax purposes.

- Student demonstrates total self-sufficiency.
- Student does not live with their parents or lives with other family members.

Parent Refusal to Process the FAFSA

In the instance that a dependent student's parent(s) refuses to provide information for or sign the FAFSA for the student to apply for federal student aid, the student can request to have the FAFSA processed without the parent's information. This is not a dependency override in which the student would be counted as independent for financial aid purposes, but a dependent student who still has contact with their parent(s), and the parent refuses to contribute to the FAFSA or to provide documentation for verification purposes. The student and the parent would need to provide statements regarding the situation. The student would submit the FAFSA without the parent's information. If the Financial Aid Director approves, the student can then receive an Unsubsidized Student Loan only up to the maximum annual amount of loan for a dependent student.

Loan Denied by Financial Aid Office

A dependent student whose parent is denied the Parent PLUS Loan can receive an additional student loan as if they were an independent student. If a parent who is unable to pay for the Parent PLUS is approved for the Parent loan, they can request a professional judgment to have the loan treated as a denial by the financial aid office so the student can borrow the additional independent student loan amount in their name. This typically occurs if the parent is unemployed or on a fixed income. In cases where the parent would not be able to apply for the loan, such as if the parent is not a US citizen or eligible non-citizen, the PLUS loan requirement can also be overridden by the Financial Aid Director. The parent would need to provide a statement and documentation of their situation to be considered for the override.

The financial aid office also has the discretion to refuse or reduce Direct Loan Funds as long as the reason is documented and retained in the student's file and the student is informed of the reason. This determination can only be done on a case-by-case basis, and the reasoning must be given to the student in writing and cannot be the result of discrimination based on race, national origin, religion, sex, income, age, or disability. Typically, this judgment would be applied in cases where a student indicates that they do not intend to use the loan for educational purposes or they do not intend to repay the loan.

Other Items

There may be other reasons a student or parent may need to request a professional judgment. Students and parents can present their requests to the Financial Aid Director, who will then request any necessary related documentation to determine whether a professional judgment is allowed and warranted. The Financial Aid Director's decisions regarding professional judgments are final. However, if a professional judgment is denied, and the student or parent can provide new documentation regarding the situation in the future, the Financial Aid Director will re-evaluate any new documentation for eligibility.

AWARDING AID

Award Year

The award year during which the student can be awarded financial aid based on their FAFSA is July 1 through June 30 each year. Financial aid is divided amongst the terms scheduled during the award year and may be pro-rated based on student enrollment status.

EFC Formula

The Expected Family Contribution (EFC) is the amount a family can be expected to contribute toward a student's college costs. Financial aid administrators determine an applicant's need for federal student aid

from the U.S. Department of Education and other sources of assistance by subtracting the EFC from the student's cost of attendance. The EFC formula is used to determine the EFC, which the financial aid office uses to assess the need for aid from the following types of federal assistance that Point participates in: Federal Pell Grants, Supplemental Education Opportunity Grants, Iraq and Afghanistan Service Grant, Children of Fallen Heroes Grant, Federal Work Study, and Direct Subsidized Stafford Loans. The methodology for determining the EFC is found in Part F of the Title IV of the Higher Education Act of 1965, as amended (HEA).

All data used to calculate a student's EFC comes from the information the student provides on the Free Application for Federal Student Aid (FAFSA) submitted to the Central Processing System (CPS) for processing. The CPS sends an electronic or paper output document called a Student Aid Report (SAR) to the student. The SAR lists the student's Primary or Pell EFC, which is based on nine months and is used in determining the amount the Pell Grant the student will qualify to receive based on the Federal Pell Schedule. All schools listed on the student's FAFSA will receive application information and processing results in an electronic file called an Institutional Student Informational Record (ISIR).

Steps in Computing the Pell Grant Award

There are five steps in computing a Pell Grant.

- Determination of Cost of Attendance
- Determination of Scheduled Award
- Determination of Payment Periods
- Determination of Payment for each Payment Period based on enrollment status
- Determination of Total Expected Disbursement

The method of computation is applied to all dependent and independent students uniformly. The Financial Aid Director determines if all application requirements have been met. If so, they use the ISIR and the current Pell Grant Payment Schedule to determine the scheduled Pell Award and estimated disbursement based on the student's enrollment status, grade level, and any prior financial aid usage that may affect current eligibility. The specific computations involved in the calculation may be obtained in the financial aid office.

Cost of Attendance (COA) and EFC (EFC)

The Cost of Attendance (COA), as established by the Higher Education Act, Sec.472, is an estimate of the student's educational expenses for the period of enrollment. The student's maximum financial aid eligibility is based on the total COA for the period of time in which the student is enrolled in the academic year. Need-based aid eligibility is determined by the calculation of COA minus EFC (EFC). Subsidized Loan eligibility is determined by calculating COA minus EFC minus Estimated Financial Assistance (EFA). EFA includes all the student's grant and scholarship aid.

A student's COA typically includes:

- Tuition and Fees charged by the school;
- Student Loan Fees;
- An allowance for books, supplies, transportation, and miscellaneous expenses; and
- An allowance for Room and Board.

Students who have additional costs of living such as dependent care expenses, professional license or certificate fees associated with the training program, expenses related to a disability, or higher than average living expenses can request an increase to their COA by providing documentation and a statement explaining the situation and documentation of the additional cost (if applicable) to the Director of Financial Aid.

For students living off campus, the costs of room and board are based on the average costs for an individual based on the moderate costs of living budget for the region as listed for the year on the CollegeBoard website for the Twelve-Month Living Expense Budget at <https://professionals.collegeboard.org/higher-ed/financial-aid/living-expense/12-month>.

For students living with parent(s), the costs of room and board are reduced since their living expenses are provided by the parent(s). The costs for students living with parents are based on the average costs for an individual based on the low costs of living budget for the region as listed for the year on the CollegeBoard website for the Twelve-Month Living Expense Budget at <https://professionals.collegeboard.org/higher-ed/financial-aid/living-expense/12-month>.

For students living on campus, the cost of room and board is based on the average costs of on campus housing and meal plans. Other costs are based on the low costs of living budget for the region as listed for the year on the CollegeBoard website for the Twelve-Month Living Expense Budget at <https://professionals.collegeboard.org/higher-ed/financial-aid/living-expense/12-month>.

COA is based on the number of months students are expected to be enrolled during their academic year. Costs will be pro-rated for students with a period of non-enrollment within the academic year. Likewise, costs will be increased if the student attends a summer session that is added to their standard academic year.

Students who receive a Basic Housing Allowance from either military education benefits or active-duty military pay will have board costs but not housing included in their COA.

The EFC (EFC) is calculated on the student's valid SAR or ISIR. The EFC is subtracted from the COA when determining eligibility for a student's need-based aid. A student's total need-based aid cannot exceed the COA minus the EFC. The primary EFC provided on the SAR/ISIR is the nine-month EFC. This nine-month EFC is used to determine Federal Pell Grant eligibility based on the Pell Grant payment schedules released by the U.S. Department of Education. For determining need in conjunction with the COA, the EFC is pro-rated based on the number of months of enrollment in the academic year. The pro-rated alternate EFC is found in the second section of FAA information on the ISIR. The school will use an alternate EFC for every academic year in which the student is enrolled for more or less than nine months.

Each term at Point University is sixteen weeks/four months long. An academic year is a minimum of two terms or eight months long. The COA is adjusted based on the student's enrollment within the academic year. A student may be enrolled for less than eight months depending on the courses and modules they choose, or a student may be enrolled for more than eight months in the academic year if they take courses during a summer session. The school will use the pro-rated COA and the Alternate EFC based on the number of months the student is enrolled for the academic year.

Payment Periods

A payment period at Point University consists of one semester. The minimum academic year definition for the university is 32 weeks of instruction and 24 credits. Traditional students have a scheduled academic year that includes the Fall and Spring semesters. If a traditional student enrolls in the optional summer sessions, the Summer semester is combined with the Fall and Spring semesters as a trailer to the academic year. Online students have a borrower-based academic year consisting of any two consecutive semesters. Financial aid is awarded to students for each academic year. The awards are split between each semester in the academic year. Award amounts can also vary based on the student's enrollment during the payment period. Enrollment status is determined by the number of credits the student attends during a payment period. If a student does not attend all the credits they have enrolled during a payment period, financial aid may be adjusted based on the number of credits attended.

- Full Time—12 credits or higher
- Three-Quarter Time—9 to 11.99 credits
- Half Time—6 to 8.99 credits
- Less Than Half Time—5.99 or fewer credits

Transfer Students and Determination of Award Disbursement

A student who has received any Title IV financial aid from another school in the current award year is a Transfer Student. The financial aid staff will consult NSLDS and determine the scheduled award and disbursement. A student enrolled at least half-time may receive up to 150% of the annual Pell Grant awarded during the award year at all institutions combined. Students enrolled less than half-time may not receive more than 100% of the annual Pell Grant awarded during the award year. Transfer students who have previously received Pell Grant at another institution during the award year may only use the remaining amount available for the year at Point University.

Students may only use up to the annual limit of student loans per academic year. If a transfer student is in an academic year with their prior institution that has not ended prior to the start of their academic year at Point University, they will only be awarded Direct Loans up to the total annual limit based on their grade level at Point University and including any loans used at their prior institution.

DISBURSEMENTS

When financial aid is paid, it is called a disbursement. Students who have been awarded aid, have begun attendance in class, and meet all the qualifications to receive the financial aid will have a disbursement posted to their student ledger. All financial aid is first applied to a student's ledger to cover any institutional charges and direct educational costs.

Eligibility

Before a school awards funds to a student, the school must confirm that the student is eligible and making satisfactory academic progress (SAP). Also, before disbursing funds, the school must determine and document that the student remains eligible for the scheduled awards based on the type of funds awarded.

- For Direct Loans, the student must be enrolled at least half-time and have a valid, linked master promissory note (MPN). Also, first-time student borrowers must have completed Student Loan Entrance Counseling and the first 30 days of their academic program.
- For Pell Grant, the aid must be pro-rated based on the number of credits enrolled and will not cause the student to exceed annual or lifetime eligibility.
- For TEACH Grants, the student has completed initial or subsequent counseling as required, signed an Agreement to Serve or Repay, and met the GPA, performance, or teacher requirements.

Late Disbursements

A student becomes ineligible when they are no longer enrolled at least half-time for Direct Loans or no longer enrolled in the program for grants. However, a student may be eligible for a late disbursement if the Department of Education has processed a valid SAR/ISIR prior to the student becoming ineligible, and for Direct Loans, if the school originated the loan (created the electronic loan origination record) prior to the date the student become ineligible. Late disbursements must be processed within 180 days of the date the student became ineligible. A school may NOT make a late disbursement of Direct Loans in these cases:

- A late second disbursement of loan funds if the payment period is not completed,
- A late disbursement of loan funds if the student has not completed the first 30 days of enrollment,
- A late disbursement of loan funds if the student withdrew without attending at least half-time in the program, and
- The school has not acquired written acceptance from the student for a late disbursement of Direct Loan funds.

Credit Balances

All financial aid the school receives for a student is first credited to the student's account to cover allowable charges associated with the current payment period. Allowable charges include:

- Current Charges incurred by the school for tuition, fees, room, and board;
- Books and supplies charged to the student's account (student must provide written authorization which is included in initial paperwork); and
- Prior-year charges not exceeding \$200.

A Title IV credit balance occurs whenever the amount of federal student aid from Title IV programs credited to a student's account for a payment period exceeds the amount of the student's allowable charges associated with that payment period. If there is a credit balance on the student's account after all of the federal student aid is applied, the credit will be disbursed to the student (or to the parent if there is a credit from the PLUS loan) as soon as possible but no later than 14 days after the credit balance occurred and the student began attendance in the scheduled classes for the term. The school is not required to pay a credit balance of less than \$1.

BOOK VOUCHERS

Students who receive financial aid may request a book voucher to assist them in purchasing required textbooks at the Point University Store. New students receive book voucher information in their online orientation course, from the financial aid office, and from the Point University Store.

Point applies financial aid funds to tuition and fees first. In submitting a book voucher application, students give the University permission to apply excess financial aid funds toward the advance purchase of books. Students may request a book voucher only once per sixteen-week term. Online students should therefore purchase books needed for eight-week sessions of the term at the same time. Book vouchers are available from ten days prior to the term start through the drop/add date for the first session.

VA EDUCATIONAL ASSISTANCE

Point University welcomes our Veteran students and their dependents. Point University courses are approved for Veterans' training. Eligible U.S. military Veterans and dependents are welcome to apply for educational benefits at <https://www.ebenefits.va.gov/ebenefits/apply#education>. Students can also verify eligibility by telephoning the Department of Veterans Affairs (VA) at 1-800-827-1000. Students approved for benefits should provide a certificate of eligibility for entitlement to educational assistance to the financial aid office.

Point University will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrows

additional funds on any covered individual because of the individual's inability to meet their financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.

Certification

Point University's School Certifying Official (SCO) reports enrollment, including the number of credit hours for residential and distance courses, start/end dates, and tuition and fees to the VA through the VAOnce system within 30 days of the start of the pay period.

Transfer Credits and Retaking Courses

Students receiving Veteran's Education Assistance benefits will be required to submit transcripts for any prior coursework for evaluation by the University for transfer credits. Veteran's Education benefits will not pay for a student to retake a previously passed course. The school will not certify for payment any course previously successfully completed by the student.

Schedule Changes

Students receiving Veterans Education benefits must contact Point University's VA Certifying Official before initiating any schedule changes to ensure that each course is correctly certified and in the case of a dropped course, to avoid overpayment owed to the VA.

Refund Policies for Active-Duty Military and Veterans

Military personnel who withdraw from the University as a result of a call to active duty receive a 100% refund of tuition. Eligible U.S. military Veterans and dependents may receive aid through the Veterans Administration or "VA." (For further information, see the section below on "Veterans Benefits.") The refund policy for VA students enrolled in online undergraduate and graduate programs is based on the "module" attended. A module is an eight-week course session within the overall sixteen-week term by which the student is initially charged. When a refund calculation is performed, charges for unattended modules are refunded at 100%.

MEDICAL AND MILITARY LEAVE

Currently, the University only grants leave for medical or military purposes. If a student needs to request a medical leave from their program, the student should contact Disability Services (DSS) with their request. The student must submit documentation from a qualified healthcare professional.

Documentation should include the following:

- Date of injury and initial diagnosis,
- Date(s) of current and prior evaluation(s),
- Date(s) of any upcoming medical procedures,
- Student's anticipated return to campus date,
- Information regarding the obstacles that significantly restrict functioning in an educational setting, and
- Identification of the medical professional (name, title, signature).

Students should schedule a time to meet with the Director of Disability Services by emailing disability.services@point.edu. Once the appropriate information is received, the Director of Disability Services will review the request and contact the student regarding the next steps. If possible, accommodations may be made for the student to attend class online and submit coursework during their recovery period. If class attendance is not possible, DSS will work with the student and their instructors to request incomplete grades for the term according to university incomplete policy.

Students who leave Point University for military service may re-enter the institution upon returning from service. Such students must apply for readmission within five years of completion of military service, following the school's policy. Eligible Veterans will be readmitted into the same or most similar academic program with the same enrollment status, same number of credits, and same academic status earned prior to departure. If a Veteran is not prepared to be readmitted, Point will make reasonable efforts to help them become prepared to return at no extra cost to the student. Point University is not required to readmit a Veteran if Point can demonstrate through a preponderance of evidence that the student is not prepared to resume the program or will not be able to complete it.

SATISFACTORY ACADEMIC PROGRESS (SAP)

Point University's Satisfactory Academic Progress (SAP) standard is used to determine if an enrolled student is making satisfactory academic progress in their educational program, regardless of if they are receiving Title IV aid and a variety of other purposes. The SAP policy provides a consistent application of standards to all students, supporting and requiring both the quality of academic work and the completion of a student's program within the maximum time frame.

Point University's SAP Policy provides that a student's academic performance will be evaluated at the end of each semester. The SAP Policy will measure both Qualitative and Quantitative Satisfactory Academic Progress (SAP) Components.

There are three components to SAP: qualitative, quantitative, and attendance.

Qualitative Standard

Qualitative—Cumulative GPA a student must achieve at each evaluation (see chart below)

Grades and Quality Points: The standard 4-point grade scale for Point University appears in the table below. All Point instructors use this scale unless the unique demands of their subject matter require a different approach. In such cases, the alternative grade scale appears in the course syllabus. Professors then convert final grades to the letter grade and quality point system in this table. Grades and quality points are recorded as follows:

| Grade | Scale | Points | Description | Attempted Hours (for FA purposes) |
|-------|--------|--------|--|-----------------------------------|
| A | 90-100 | 4.00 | Excellent. Clearly stands out. Unusually sharp insight. Initiates thoughtful questions. Sees multiple sides of an issue. Speaks and writes logically and clearly. Integrates ideas from previous courses and other disciplines. Anticipates the next step in progression of ideas. Accomplishes significantly more than the minimum requirements. Work is of the highest quality. | yes |
| B | 80-89 | 3.00 | Above Average. Displays a strong grasp of all subject matter and an above-average understanding of all basic concepts. An active listener and participant in class discussions. Accomplishes more than the minimum requirements. Work is of high quality. | yes |

| | | | | |
|---------------|-------|--------------|---|-----|
| C | 70-79 | 2.00 | Average. Displays a satisfactory comprehension of the subject matter and a general understanding of all basic concepts. Accomplishes the minimum requirements. Oral and written communication skills are consistent with those expected of a university student. | yes |
| D | 60-69 | 1.00 | Below Average. Quality and quantity of work are barely acceptable. | yes |
| F | 0-59 | 0.00 | Failing. Quality and/or quantity of work are unacceptable. | yes |
| S | | N/A | Satisfactory (Passing). Does not affect GPA. | yes |
| U | | N/A | Unsatisfactory (Failing). Does not affect GPA. | yes |
| A^ | | 4.00 | Transfer Course with grade of "A." | yes |
| B^ | | 3.00 | Transfer Course with grade of "B." | yes |
| C^ | | 2.00 | Transfer Course with grade of "C." | yes |
| P^ | | N/A | Passing Transfer Course. Does not affect GPA. | yes |
| AU | | N/A | Audit. Not calculated in GPA (see policy on "Auditing Courses"). | no |
| I- (grade) | | N/A | Incomplete. Not calculated in GPA until final grade is awarded (see below). | yes |
| IP | | N/A | In Progress. Typically used for courses that continue beyond one session; replaced with a grade at course completion. Not calculated in GPA until final grade is awarded (see below). | yes |
| R | | See at right | Repeat. Averaged with original grade for students receiving the Georgia HOPE scholarship; replaces original grade for others. | yes |
| W | | N/A | Withdrawn with Attendance before deadline. Not calculated in GPA. | yes |
| WF | | 0.00 | Withdrawn Failing after deadline due to poor academic performance or other considerations. Treated as "F" for calculating GPA. | yes |
| WP | | N/A | Withdrawn Passing before deadline. Not calculated in GPA. | no |
| WX | | N/A | Withdrawn without Attendance before deadline. Not calculated in GPA. | no |

[The Qualitative standard is based on cumulative GPA. A student must meet the following grade point average \(GPA\) at each evaluation:](#)

[Undergraduate:](#)

| UNDERGRADUATE | |
|----------------------------------|---|
| Total Credit Hours Earned | Minimum Cumulative Grade Point Average |
| 0 – 16 | 2.0 |
| 17 – 32 | 2.0 |
| 33 – 48 | 2.0 |
| 49 – 63 | 2.0 |
| 64 – 128 | 2.0 |

Graduate:

| GRADUATE | |
|---------------------------|--|
| Total Credit Hours Earned | Minimum Cumulative Grade Point Average |
| 0-30 | 3.0 |
| 30-60 | 3.0 |

A student with a cumulative GPA below the stated minimum cumulative GPA will be put on Financial Aid Warning for the next semester and must meet the cumulative GPA standard at the end of the Financial Aid Warning payment period.

Quantitative Standard

Students must successfully complete a minimum of 66.7 percent (rounded from 2/3) of all attempted credits each academic year. Please note that repeat and incomplete courses are counted toward the quantitative measure.

$$\text{Quantitative Formula} = \frac{\text{Successful Completion of Credits}}{\text{Attempted Credits}}$$

There are two components to the Quantitative Standard:

- Maximum Time Frame allowed for Program of Study
- Cumulative Completion Percentage (PACE)

Both standards will be checked at the end of each payment period.

Maximum Timeframe

Students must complete their degree requirements within 150 percent of the published length of their program (number of credits needed to complete degree requirements). For example, a program requiring 120 credits to graduate will be limited to 180 credits of financial aid eligibility.

$$120 \times 150\% = 180 \text{ credit hours (Maximum Time Frame)}$$

All coursework is counted, including, but not limited to, repeat and incomplete coursework, transfer credits, and coursework completed for a prior degree or major for which a degree was not conferred.

Cumulative Completion Percentage (PACE)—Students must successfully complete a minimum of 66.7 percent of all courses attempted within their academic degree (undergraduate, graduate, first professional, etc.). Students who do not meet the PACE are not eligible for financial aid. PACE is calculated at the end of every semester to determine if the student is making the necessary progress to complete the degree program within the maximum timeframe.

$$\text{PACE Formula} = \frac{\text{Cumulative successfully completed credits}}{\text{Cumulative attempted credits}}$$

Important: All credits are part of the calculation, including, but not limited to, repeat and incomplete coursework, transfer credits, and coursework completed for a prior degree or major for which a degree was not conferred. The only time a student may start over is after a degree is conferred.

Please note: Students interested in receiving state aid (such as Hope Scholarship and Zell Miller Scholarship) must also meet state SAP standards established for each aid program.

Explanation of Terms:

Transfer Credit

Point University will count transfer credits, CLEP, DSST, and Advanced Placement hours accepted toward a student's educational program as both attempted and successfully completed hours.

Attempted Credits

All credits are part of the calculation, including, but not limited to, repeat and incomplete coursework; transfer credits; and coursework completed for a prior degree, certificate, or major for which a degree was not conferred, regardless of receiving financial aid.

Incomplete and Withdrawals

Courses with incomplete and withdrawal grades (I, W, WP, WF) at the time of the SAP review count as attempted but are not counted as successfully completed hours. An incomplete grade that is converted later will be considered in the GPA calculation during the next semester's SAP review.

Repeat Courses

Courses that are repeated will count as attempted hours. Repeated courses that are excluded from the academic record will not be counted as successfully completed hours or in the GPA calculation.

Dropped Courses

Courses that are dropped with a non-attendance code are not counted in attempted hours, except when a student has retained a refund of loan proceeds made prior to the start of classes. All other dropped courses that have attendance will count as attempted hours. Dropped courses do not count in successfully completed hours.

Audited Courses

Students may audit ("listen in on") Point University courses for personal enrichment without seeking academic credit. To audit a course, students must meet course prerequisites, secure written permission from the course instructor, register for the course, and pay the audit fee of \$70 per credit hour. Financial aid is not offered for course audits. Audited courses may not be used to meet graduation requirements and are not counted in SAP calculations.

Prior Learning

Students may receive credits for prior learning through transfer credits from previous education, examination, military training, or demonstrated competency. The registrar evaluates and officially transfers credits after the applicant has been accepted into a degree program. Students must provide an official transcript from the transferring school for evaluation. Depending on the school's accreditation status, students may also need to provide course/degree content and level, faculty credentials, course syllabi, or other evidence to show the validity of the requested transfer credit. Students applying for evaluation of demonstrated competency for credit will need to submit a portfolio for review.

Undergraduate transfer courses must have a minimum grade of C- or P for Pass/Fail courses or S if evaluated on Satisfactory/Unsatisfactory basis. Graduate transfer courses must have a minimum grade of B. For an associate degree, students may transfer no more than 50% of the required credits. For a bachelor's degree, no more than 75% of the required credits may be transferred. For a master's degree, students may transfer no more than 33% of the required credits. Transfer courses count as credits attempted and earned in the SAP calculation for PACE and Maximum Timeframe but are not counted in the GPA calculation.

Satisfactory/Unsatisfactory Grading

Some courses are designated as graded on a satisfactory/unsatisfactory basis. In such a course, instructors award a grade of "S" (Satisfactory) instead of "A" through "D" grades. The grade appears as

an “S” on the student’s transcript and does not affect the grade point average (GPA). Instructors award a grade of “U” (Unsatisfactory) instead of an “F” grade. It appears as a “U” on the student’s transcript and does not affect the GPA. Adding or withdrawing from a satisfactory/unsatisfactory course is conducted on the same basis as other courses. Credit hours for satisfactory/unsatisfactory courses carry full academic credit. They apply, for example, toward the satisfaction of degree requirements, the calculation of the student’s academic load, and the required hours for graduation as otherwise appropriate.

Double Majors

If an undergraduate student completes 120-149 credits that include all courses required for two Point University majors, then Point awards a single bachelor’s degree with a double major. Students pursuing multiple majors must still meet the SAP requirements, including PACE and the Maximum Time Frame for both majors.

Triple Majors

If an undergraduate student completes 120-149 credits that include all courses required for three Point University majors, then Point awards a single bachelor’s degree with a triple major. Students pursuing multiple majors must still meet the SAP requirements, including PACE and the Maximum Time Frame for all majors.

Multiple Baccalaureate Degrees

If an undergraduate student completes 150+ credits that include all courses required for two Point majors, then Point awards two bachelor’s degrees, each with a professional major (e.g., a B.S. in Human Relations and a B.S. in Psychology). If an undergraduate student completes 150-179 credits that include all courses required for three Point majors, then Point awards two bachelor’s degrees—one with a double major and a second bachelor’s degree with a third professional major. If an undergraduate student completes 180+ credits that include all courses required for three Point majors, then Point awards three bachelor’s degrees (e.g., a B.S. in Human Relations, a B.S. in Psychology, and a B.S. in Child Development). Students pursuing multiple degrees must meet SAP requirements for each degree pursued.

Double Master’s Degrees

Graduate students may earn multiple master’s degrees from Point University, provided that no more than 50% of the coursework for one degree is applied to the other degree. Students pursuing multiple degrees must meet SAP requirements for each degree pursued.

SAP Determination

The Office of Student Financial Aid (OSFA) evaluates SAP for all students at the end of each payment period to determine financial aid eligibility for the next semester. Students who failed to meet federal SAP requirements are ineligible to receive any federal or state financial aid for the upcoming semester.

SAP Evaluation Timeframe

| | | |
|-------------------------|---------------------------|----------------------|
| Two-semester programs | December and May | End of each semester |
| Three-semester programs | December, May, and August | End of each semester |

SAP Notification

Students who are not making SAP at the end of any term will receive an email to their Point email address to alert them of their SAP status.

FA Warning

The first status a student receives after failing to reach the criteria of a 2.0 GPA and a 67% completion rate as an undergraduate student or 3.0 and 67% as a graduate student, is a FA Warning. Also, this status is given if a student makes an "F" in any course during the term. Students can receive aid for one term while on FA Warning.

FA Probation

FA Probation is the second status a student receives after failing to meet the FA SAP standards while on FA Warning. The student loses all FA awards while on this status. This status can be appealed.

SAP Appeal

A student with extenuating circumstances may appeal the denial of student financial aid by submitting an SAP Appeal Form within fifteen days from the day the failure notice was sent. The appeal must be made in writing, addressed to the Satisfactory Academic Progress Committee in care of the Office of Student Financial Aid, and include the following documentation:

- Completed Satisfactory Academic Progress (SAP) Appeal Form,
- A letter written and signed by the student describing why the student failed SAP and what has changed that will allow the student to successfully meet all SAP in the future, and
- Additional supporting documentation: each appeal must have two forms of supporting documentation.

A student's appeal may be approved on a probationary basis for one semester if it is feasible for the student to meet all SAP requirements within one semester. If not, an academic plan must also be included with the appeal. Late appeals will not be accepted. Generally, the Office of Student Financial Aid will only approve one appeal per academic degree.

SAP Academic Plan

If a student is unable to feasibly meet all SAP requirements within one semester, an academic plan must be developed with the student's academic advisor. The academic plan will outline grade and credit requirements that will allow the student successfully meet SAP. If necessary, the academic plan may extend beyond the current academic year. If SAP failure was based on the maximum timeframe measure, the student must complete all credits required for degree completion by the end of the last semester of the academic plan.

Under an academic plan, a student's progress will be monitored at the end of each semester to ensure that the student is progressing according to the plan's requirements. As long as the student progresses accordingly, the student will remain eligible for financial aid. If the student is not meeting the requirements of the plan, the student will not be eligible to receive financial aid until all components of SAP have been met.

Requirements by Degree Level

Undergraduate Students:

- Qualitative Measure: Min. GPA 2.00
- Quantitative Measure: successful completion of at least 66.7% of all credits attempted annually at Point University
- Maximum Timeframe: financial aid limited to 150% of the published length of your program
- PACE: successful completion of at least 66.7% of all attempted credits

Graduate Students:

- Qualitative Measure: Min. GPA 3.00
- Quantitative Measure: successful completion of at least 67% of all credits attempted annually at Point University.
- Maximum Timeframe: financial aid limited to 150% of the published length of your program
- PACE: successful completion of at least 66.7% of all attempted credits

Return of Title IV Funds

For students receiving Federal Pell grant funding who withdraw, drop, or fail to complete a payment period for which they have been charged, a Return to Title IV Funds calculation will be processed. The Return to Title IV Funds Policy applies to recipients of Title IV financial aid who withdraw or cease attending all classes for the payment period or term after aid has been disbursed. Repayment of aid is determined according to this policy. Financial aid recipients considering withdrawing from all coursework are advised to contact the Office of Student Financial Aid prior to withdrawal.

When a student is considered to have totally withdrawn during a payment period or term in which they have begun attendance and received federal Title IV financial aid, the University is required to determine the amount of earned and unearned Title IV aid. A student is only eligible to retain the percentage of Title IV aid disbursed that is equal to the percentage of the payment period or term that the student completed. The unearned Title IV aid must then be returned to the appropriate federal aid program(s). If the student has completed more than 60 percent of the payment period or term, no Title IV aid needs to be returned.

In accordance with federal regulations, unearned Title IV aid shall be returned to these programs in the following order:

- Federal Direct Unsubsidized Stafford Loan
- Federal Direct Subsidized Stafford Loan
- Federal Direct Parent or Graduate PLUS Loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Other Title IV Programs

The unearned portion of the aid will be charged back to the student's billing account and must be repaid by the student. A hold will be placed on the student's account by the Student Accounts Office if the outstanding balance is not repaid. The Office of Student Financial Aid will send a notification to the student's University email account notifying the student of the withdrawal date, the percentage of the payment period or term completed, the amount of aid returned to the federal program(s), and the balance the student currently owes.

Three types of withdrawals fall under the Return to Title IV Funds federal calculation regulations:

Official Withdrawals

The student has completed the formal withdrawal process via the Withdrawal Authorization Form at the registrar's office in person, by mail, by fax, or by email. The withdrawal date is the date the student notifies the school of intent to withdraw (Withdrawal Authorization Form received by the school) or the date the student resigns from all courses online.

Unofficial Withdrawals

If a student begins to attend class, receives federal Title IV aid, but then ceases to attend class without providing official notification to the University, the federal government considers this to be an "unofficial

withdrawal.” This includes students who earn failing grades in all classes if it is determined that the student ceased attending classes prior to the end of the payment period or term. The withdrawal date for students who unofficially withdraw is the last date of attendance reported by the student’s instructor(s). The refund rules for Title IV aid recipients who withdraw are then followed to determine the unearned portion of Title IV aid that must be returned to the appropriate aid program(s).

Module Withdrawals

A module withdrawal refers to courses in a program that do not span the entire length of the payment period or term. If a student withdraws from an individual module and does not complete all the days they were initially scheduled to before ceasing attendance, a return of Title IV funds calculation must be performed to determine the percentage of financial aid earned and unearned.

If a student provides written confirmation of their intent to attend a future module within the semester, it is not necessary to perform the recalculation; however, the student’s future attendance within the semester must be tracked. If it is determined that the student failed to attend a future module, a recalculation must be performed. Even if a student completes more than 60 percent of the payment period or term, Point University will complete the Return to Title IV calculation to ensure that the student is not entitled to a post-withdrawal disbursement.

Attendance Requirements

Students are expected to actively participate in each week of the course for which they are enrolled. Students may be absent for up to 25% of the course. Absences exceeding 25% of the course’s total days will result in withdrawal from the course. Likewise, if a student is absent or fails to participate for two consecutive weeks (fourteen days), it may trigger a Title IV refund calculation and loss of financial aid eligibility. Students who may exceed the total allowable absences due to extreme extenuating circumstances beyond their control may submit a written Absence Appeal to the registrar with an explanation of the circumstances and any appropriate documentation.

Post-Withdrawal Disbursements

In some cases, when the school performs the Return to Title IV calculations, it is determined that the student received less Title IV aid than the amount earned. This occurs if there is aid that could have been disbursed to the student’s account but was not yet received by the school when the student withdrew from the pay period.

If the student meets the eligibility requirements for the post-withdrawal disbursement of financial aid for grants, the school must make the disbursement. If the student meets the eligibility requirements for the post-withdrawal disbursement of federal aid for loans, the school must notify the student (or the parent for a Direct Parent PLUS Loan) in writing of the eligibility for the post-withdrawal disbursement. The notice must identify the type and amount of the loan funds and explain that a student, or parent for Direct Parent PLUS Loan, may accept or decline all or a portion of the funds. The notice must also explain that they are obligated to repay the loan funds and that the loan funds may not be disbursed directly to the student or parent if the funds will be used to cover a balance on the student’s school account. The school may also set a deadline of 14 days or more for the student or parent to respond to the notification to accept the loan funds. If the student or parent responds after the deadline, the school is not obligated to make the post-withdrawal disbursement.

Any post-withdrawal disbursements of grant or loan funds will first be applied to cover any allowable charges on the student’s school account. If the school charges have been satisfied and the post-withdrawal disbursement creates a credit on the account, the credit will be refunded to the student, or the parent in the case of a Direct Parent PLUS Loan, within fourteen days of the receipt of the funds.

Institutional Refund Policies

Students must provide official written notification to the registrar's office of any course drops or withdrawals. Likewise, they must provide written notification to the Student Life Office of any change in their meal plan or housing. Any refunds for charges to the student's account will be granted based on the date on which written notification of the student's intention was received by the appropriate office. Please note: Technology fees and most other fees are non-refundable. The refund policy applies whether the change in enrollment, housing, or food service is voluntary or involuntary, except in the cases of military personnel who are called to Active Duty who will receive a 100% refund of tuition for any courses they are actively attending at the time they are called to Active Duty.

Tuition and Fees Refunds:

- Before the drop-add period ends—100% refund
- After the drop-add period ends—0% refund

Housing Refunds:

- Before move-in day—100% refund
- After move-in day (including early move-in, e.g., fall sports)—70%
- After the drop-add period ends—0%

Food Service Meal Plan Refunds:

- Before the first meal is serviced—100%
- After the first meal is serviced—70%
- After the drop-add period ends—0%

FRAUD

Explanation of Fraud

There are difficult situations where students and parents purposefully misrepresent information to obtain additional assistance. The Financial Aid Director must have a referral policy when confronted with actual or suspected cases of fraud and abuse.

Policy for Fraud

Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities.

If in the Financial Aid Director's judgment, there has been intentional misrepresentation, false statements, or alteration of documents that have resulted in the awarding or disbursement of funds for which the student is not eligible, the Aid Director will notify the student and schedule an appointment to discuss the situation with the student. If the student does not make an appointment, the Financial Aid Director may

- Not process a financial aid application until the situation is resolved satisfactorily,
- Not award financial aid,
- Cancel financial aid, or
- Determine that financial aid will not be processed for future years.

Fraudulent situations will be forwarded to the Office of the Inspector General of the Department of Education at 755-2270 or 1-800-MIS-USED.

[Help Prevent Financial Aid and Scholarship Fraud](#)

On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act of 2000 (CSFPA). The CSFPA enhances protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud. It also charged the US Department of Education, working with the Federal Trade Commission, with implementing national awareness activities, including a scholarship fraud awareness site on the US Department of Education website. To file a complaint or for free information, students or parents should call 1-877-FTC-HELP (1-877-382-4357) or visit www.ftc.gov/scholarshipscams.

SAFEGUARDING STUDENT PRIVACY

[Information Security Policy and Procedure](#)

Point University is committed to maintaining reasonable and appropriate administrative, technical, and physical safeguards to ensure the integrity and confidentiality of federal student aid information, including the safeguards required by the Federal Trade Commission Standards for Safeguarding Customer Information (16 CFR Part 314) and by FERPA (20 U.S.C. § 1232g, 34 CFR Part 99). All student financial aid records are collected, accessed, processed, used, transmitted, stored, and disposed of by the Financial Aid Director. Access to this information is restricted to the Financial Aid Director and other authorized personnel or as requested by independent auditors during annual reviews to ensure compliance with federal, state, and institutional policies. Student financial aid files are kept on-site in a locking cabinet within a locked room with access by authorized personnel only. All electronic records are kept on secure private servers in an on-site locked server room with access by authorized personnel only. Service providers for financial aid records are limited to the U.S. Department of Education's software programs of ED Connect, ED Express, NSLDS, and COD. The secure disposition of the shredding of paper is handled by Shred-A-Way 706-577-9668. Documents that need to be shredded are collected in locked boxes located in a staff-only utility room near the financial aid office. Keys to the locked shred boxes are held by select university administrators and the individuals who collect the documents from the boxes for shredding.

[Cybersecurity and the Gramm-Leach-Bliley Act \(GLBA\)](#)

As a post-secondary educational institution entrusted with student financial aid information, Point University continues to develop ways to address cybersecurity threats and strengthen our cybersecurity infrastructure. Under the U.S. Department of Education's Program Participation Agreement and the Gramm-Leach-Bliley Act (GLBA) (15 U.S. Code § 6801), Point protects student financial aid information, with particular attention to information provided to Point by the U.S. Department of Education or otherwise obtained in support of the administration of the Title IV federal student financial aid programs. This includes, but is not limited to, developing, implementing, and maintaining a security program; limiting access to authorized users; and conducting risk assessments. Point University has an Information Technology (IT) Department with a designated individual to oversee the information security function. The school has also engaged a third party to perform the risk assessment for the three areas required by the Gramm-Leach Bliley Act and ensure that there are documented safeguards for identified risks. For employee training and management, Point has implemented and deployed KnowBe4 training. Point uses various online tools to monitor systems, networks, and storage. Additionally, Point has purchased, implemented, and deployed the CrowdStrike Falcon Complete Managed Detection and Response system for network security and endpoint detection. Finally, Point has signed a contract with Clifton, Larson, Allen LLP to do a full risk assessment related to GLBA.

Family Educational Rights and Privacy Act (FERPA)

In accordance with the Family Educational Rights and Privacy Act (FERPA) of 1974, Point University is committed to protecting the confidentiality of student records and the rights of students to (a) inspect and review their education records, (b) seek correction of inaccurate or misleading data through informal and formal hearings, (c) consent to the disclosure of their educational records, and (d) file a formal complaint with the U.S. Department of Education concerning alleged failures by the institution to comply with the Act. For the full policy, see the "Consumer Information" section of the University website (<http://point.edu/disclosures>). All rights and protections given to parents under FERPA and this policy transfer to the student when they reach age 18 or enroll in a postsecondary school. The student then becomes an "eligible student."

Notification of Rights Under FERPA

The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99) is a federal law that affords parents of minor students and "eligible students" over 18 years of age certain rights with respect to the student's education records. They are:

- The right to inspect and review the student's education records within 45 days from the day the technology center receives a request for access.
 - Parents of minor students or eligible students must submit a written request to the campus director or appropriate technology center official that identifies the record(s) they wish to inspect. This administrator will make arrangements for access to the education records and will notify the parent of a minor student or eligible student of the time and place where these records may be inspected.
- The right to request correction of the student's education records that the parent of a minor student or eligible student believes inaccurate, misleading, or otherwise in violation of the student's privacy rights.
 - Parents of minor students or eligible students may ask the technology center to amend a record they believe is inaccurate, misleading, or otherwise in violation of the student's privacy rights. They must submit a written request to the campus director or appropriate technology center official; clearly identify the part of the record they want changed; and specify why it is inaccurate, misleading, or otherwise in violation of the student's privacy rights.
- If the technology center decides not to make changes in the record as requested, the technology center must notify the minor student's parent or eligible student of the decision and advise them of their right to a hearing regarding the request for correction. Additional information about hearing procedures will be provided to the minor student's parent or eligible student at the time of this notification.
- The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent (34 CFR§ 99.31).

Point University officials with legitimate educational interests are permitted disclosure without consent. An official is a person employed by the University as an administrator, supervisor, instructor, or support staff member (including health or medical staff and law enforcement unit personnel); a person serving on the board of education; a person or company with whom the University has contracted to perform a special task, such as an attorney, auditor, medical consultant or therapist; or a parent or student serving on an official committee, such as a disciplinary or grievance committee, or assisting another official in performing their tasks.

An official has a legitimate educational interest if the official needs to review an education record to fulfill their professional responsibility.

Upon request, the University will disclose education records without consent to officials of another College or University in which a student seeks or intends to enroll.

The University may disclose, without consent, "directory" information; however, the University must inform parents and eligible students about directory information, allowing them a reasonable amount of time to request that the technology center not disclose directory information about that student.

The University must notify parents of minor students and eligible students annually of their rights under FERPA through a special letter, bulletin, student handbook or other means left to the discretion of the University.

The right to file a complaint with the U.S. Department of Education concerning alleged failures by the technology center to comply with the requirements of FERPA. The name and address of the Office that administers FERPA are:

Family Policy Compliance Office
U.S. Department of Education 400 Maryland Avenue, SW
Washington, D.C. 20212-5901

Directory Information Notice

The Family Educational Rights and Privacy Act (FERPA), a federal law, requires that the University, with certain exceptions, obtain your written consent prior to the disclosure of personally identifiable information from your or your minor child's education records. However, the technology center may disclose appropriately designated "directory information" without written consent unless you have advised the technology center to the contrary in accordance with technology center procedures. The primary purpose of directory information is to allow the University to include this type of information from education records in certain school publications. Examples include:

- Recognition lists
- Graduation programs
- Press releases

If you do not want the University to disclose directory information from your or your minor child's education records without your prior written consent, you must notify the University in writing. Point University has designated the following information as "directory information," and it will disclose that information without prior written consent:

- The student's name
- The student's address
- The student's telephone
- The student's date and place of birth
- The student's dates of attendance
- The student's grade level (Freshman, Sophomore, etc.)
- The student's degrees, honors, and awards received
- The most recent educational agency or institution attended
- The student's photograph
- The student's electronic mail address

AUDITS

Audit Requirements

Independent auditors conduct an annual compliance audit of Point University's administration of Title IV programs and an audit of the school's general-purpose financial statements. Audits are conducted no later than six months after the last day of the fiscal year and are completed by the standards established by the U.S. General Accounting Office's Government Auditing Standards and include all Title IV HEA program transactions that have occurred since the period covered by the institution's last compliance audit. The results of the audit are then submitted through E-Z Audit.

Preparation for Audit

Financial aid records and student files are audited every year. The independent auditors ensure that Point University and the Office of Student Financial Aid are in compliance with federal, state, and institutional policies. The Financial Aid Director of Quality and Compliance prepares for an audit by cooperating with the auditor's requests. Any additional assistance requested is responded to promptly. If revisions need to be made, they are resubmitted within fifteen calendar days.

IN-SCHOOL LOAN DEFERMENT AND NSLDS

In-School Loan Deferment

Students who are enrolled at least half-time at an eligible college or career school are eligible to defer payment on their prior student loans. Likewise, parents can defer payments on their Parent PLUS loan while their child, on behalf of whom they are borrowing, the loan is enrolled at least half-time at an eligible college or career school. Students or parents who would like to request an in-school deferment on their loans will need to complete an in-school deferment request form, which can be obtained in the financial aid office, from their loan servicer, or at <https://studentaid.gov>. They will provide the completed form to the registrar, who will complete the enrollment verification portion of the form and send it to the student's or parent's loan servicer for processing.

National Student Loan Data System (NSLDS)

The National Student Loan Data System (NSLDS) is a database of information about loans and grants awarded to students under Title IV aid. Students may view their personal student loan or grant information on the website <https://www.nsls.ed.gov> by logging in with their FSA ID. Students must never share their FSA ID with any other entity. For more information, contact the financial aid office.

The school must also provide an updated enrollment status roster every 60 days through NSLDS. To meet this requirement, student statuses are now reviewed and updated in the school's Student Information System and sent to the National Student Clearinghouse multiple times during each semester to ensure the student status changes are reported timely.

NON-DISCRIMINATION STATEMENT

Point University does not discriminate based on age, gender, color, race, nationality, national or ethnic origin, or disability in the administration of admission policies, educational policies, financial aid, employment, or any other University program or activity, as specified by federal law and regulations. Point admits qualified students whose openness to spiritual formation is compatible with the purpose of the University. It hires qualified faculty and staff who support the mission and goals of the University.

Disability Services

Point University is committed to providing qualified students with disabilities an equal opportunity to access a Point education through the provision of reasonable and appropriate accommodations and support services. Accordingly, Point complies with Title IX (<https://point.edu/title-ix>) of the Educational Amendments of 1972 and the subsequent reauthorization of that act, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990 and subsequent amendments to that act. For more information about Disability Support Services, see the "Consumer Information" section of the website (<http://point.edu/disclosures>) and the "Student Services" section of this catalog, or contact Disability Services by telephone at 706-385-1432 or by email at Disability.Services@Point.edu. The Director of Disability Services also serves as Point's designated coordinator for compliance with Section 504 of the Rehabilitation Act of 1973.

Grievance and Appeal Policies

Students who believe they have been unjustly treated may seek a resolution of the issue through policies and procedures established by Point University:

Grade Appeals and Other Academic Appeals

- For policies and procedures, see the sections of this catalog labeled "Grading System" and "Academic Appeals Process."
- Submit the online Academic Appeal Form ([http://intranet.point.edu/academic appeal](http://intranet.point.edu/academic%20appeal)).

Disability Services Grievances and Appeals

Point University offers disability services in compliance with the Americans with Disabilities Act (ADA) of 1990 and Section 504 of the Rehabilitation Act of 1973.

- For policies and procedures, see the Point website under "Disability" (<https://point.edu/academics/academic-support/disability>) and "Disability Services Grievance Policy and Procedure" (<https://point.edu/academics/academicsupport/disability/grievance-policy-procedure>).
- Submit the online Point University Grievances form found in the "Consumer Information" section of the Point intranet ([https://point.edu/consumer information](https://point.edu/consumer%20information)) under "Student Grievance and Appeal Policies."

Sexual Harassment Grievances

Point University complies with federal Title IX requirements designed to prevent campus sexual harassment, violence, and other crime categories as directed by the Clery Act.

- For policies, procedures, and contact persons, see the Point website under "Title IX" (<https://point.edu/title-ix>).
- Speak with one of the Title IX coordinators listed on the website or submit the online Point University Grievances form found in the "Consumer Information" section of the Point intranet (<https://point.edu/consumerinformation>) under "Student Grievance and Appeal Policies."

General Grievances

For other complaints or grievances related to the University or its employees (including faculty), students are urged first to address the issue with the employee on an informal basis because most issues may be resolved by this approach. However, if the issue is not resolved or students believe a hostile relationship with the employee makes this approach unfeasible, students may file a formal grievance.

- Submit the online Point University Grievances form found in the “Consumer Information” section of the Point intranet ([https://point.edu/consumer information](https://point.edu/consumer%20information)) under “Student Grievance and Appeal Policies.”

Grievance Form Process

When students submit a Point University Grievances form, it goes to the Vice President for Academic Initiatives (or the registrar in the case of academic appeals), who will send it to the appropriate supervisor or administrator based on the nature of the grievance. Students should email any supporting evidence or materials related to the grievance to grievance@point.edu. A formal grievance must be received within ten business days from the date the grievance occurred, regardless of whether the student attempted an informal resolution or not. The process proceeds as follows:

- Upon receipt of the grievance, the supervisor/administrator may speak to the employee, the student, or both in an effort to resolve the issue. After investigating the appeal, the supervisor/administrator will make a written response to the student (either by letter or email) within seven days of receipt of the written grievance form and supporting evidence.
- If the supervisor/administrator cannot resolve the complaint, or the student is still not satisfied that the complaint has been resolved, the student may request that the written appeal be forwarded to the Chief Academic Officer (CAO), Dr. Stephen Waers (Stephen.Waers@Point.edu).
- The CAO will forward the appeal to the Grievance Appeals Committee for consideration. The Committee may convene a hearing in which the student may present their case for the appeal. Students are allowed to bring any documentation, witnesses, or other materials that support their case. The Committee may also speak to the employee with whom the grievance is held.
- After hearing and considering all the information presented, the Grievance Appeals Committee will render a decision and inform the student in writing within ten days of the hearing date. The decision of the Grievance Appeals Committee is final.

Outside Assistance may be obtained from:

**U.S. Department of Education Office for Civil Rights
Lyndon Baines Johnson Department of Education Bldg.
400 Maryland Avenue, SW
Washington, DC 20202-1100**

POINT UNIVERSITY STUDENT POLICIES

University policies are determined by the Board of Directors in association with state, federal, and SACSCOC Accreditation policies. Students receive a copy of the Point University Catalog upon enrollment. Students also receive a copy of the annual Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics. Students may also access information about University Policies at the following locations:

- Point University Catalog at <http://point.edu/academics/catalogs>
- Point University Consumer Information <http://point.edu/disclosures>
- Title IX Policies at <https://point.edu/title-ix>
- Institutional Policies at [http://intranet.point.edu/institutional -policies](http://intranet.point.edu/institutional-policies)

