Point University

2025-26

FINANCIAL AID POLICIES & PROCEDURES

Table of Contents

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
  - o http://point.edu/academics/catalogs
- ➢ Point University Consumer Information on the school's website at
  - o http://point.edu/disclosures
- ➢ Federal Student Financial Aid Handbook at
  - o https://studentaid.gov
- ➢ Federal Registers and National Public Rule Make (NPRM)
  - o https://www.federalregister.gov/
- ➢ Code of Federal Regulations (CFR)
  - o https://www.ecfr.gov/
- ➢ U.S. Department of Education Audit Guide
  - o https://oig.ed.gov/non-federal-audits/title-iv-audits
- ➢ Dear Colleague Letters and Electronic Announcements
  - o https://fsapartners.ed.gov/knowledge-center/library/resource-type/Dear%20Colleague%20Letters
- ➢ EDConnect User's Guide and Technical Reference
  - o https://fsapartners.ed.gov/knowledge-center/library/edconnect/2024-02-27/edconnect-861-installation-and-user-guide
- ➢ EDExpress User's Guide and Technical Reference
  - o https://fsapartners.ed.gov/knowledge-center/topics/edexpress-2024-2025
- ➢ Higher Education Act as amended
  - o https://www.ed.gov/laws-and-policy/higher-education-laws-and-policy
- ➢ Federal Student Aid Handbook and Application and Verification Guide
  - o https://fsapartners.ed.gov/knowledge-center/fsa-handbook/2025-2026

- NSLDS Reference Materials
  - https://nsldsfap.ed.gov
- Federal Student Aid Partner Portal and Knowledge Center
  - https://fsapartners.ed.gov/home/
- SCO Handbook for use with VA Education Benefits
  - https://www.knowva.ebenefits.va.gov/system/templates/selfservice/va_ssnew/help/customer/locale/en-US/portal/554400000001018/content/554400000149088/School-Certifying-Official-Handbook-On-line
- Point University Philosophy and Policy
  - https://point.edu/

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.

Point University Goals

Point University believes that the goal of education is the development of the total person. Both Point's degree programs and campus culture are designed to encourage students to grow spiritually, intellectually, socially, physically and professionally.

1. Spiritually – We seek to encourage students to grow their faith in Jesus Christ, develop a Christian worldview, live by Christian virtues, and serve others.

2. Intellectually – We seek to encourage students to think analytically and critically, communicate effectively, and demonstrate competence in biblical and theological studies, the arts and sciences, and professional studies.

3. Socially – We seek to encourage students to live harmoniously in community.

4. Physically – We seek to encourage students to develop healthy lifestyles.

5. Professionally – We seek to encourage students to equip themselves with the knowledge and skills necessary to pursue their chosen career.

Persons Designated to Administer Title IV Financial Aid

The Financial Aid Director is responsible for the financial aid team that administers 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 consumer information, and assists with any required reports, audits, and reviews.

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. The Financial Aid Director of Quality and Compliance is also responsible for assisting with any required reports, audits, and reviews.

Policy Development

The Financial Aid Directors are responsible for initiating the development of financial aid policies and procedures at Point University. Financial aid policy updates and changes are discussed with any relevant departments and campus leadership to ensure all procedures are enacted according to best practices for all departments, the students, and the university.

FINANCIAL AID OFFICE AND RECORDS MANAGEMENT

Purpose of the Financial Aid Office

The purposes of the Financial Aid Office are

- ➢ To help students and their parents apply for and receive grants, scholarships, student loans, and other types of financial aid,
- ➢ to provide professional financial counseling to students and parents concerning meeting the costs of education,
- ➢ to prepare and communicate information on financial aid,
- ➢ to administer Title IV, state, and institutional aid programs competently according to the institution's philosophy and policies and according to federal and state 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 and state regulations and institutional policies and procedures, the ability to work with clients about sensitive issues, and the ability to handle continually changing program regulations. Specific responsibilities of the Financial Aid Director include the following:

- ➢ Interviewing and counseling students and parents by providing information on financial aid programs;
- ➢ Analyzing student financial need and assessing financial aid eligibility;
- ➢ Maintaining student financial aid records/files;
- ➢ Verifying application data on selected applicants;
- ➢ Calculating student Pell Grant awards;
- ➢ Working with third party servicer to ensure timely and accurate processing of financial aid funds for all students.
- ➢ Collecting progress reports for satisfactory academic progress;
- ➢ Maintaining up-to-date knowledge of relevant federal and state financial aid 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,
- ➢ Ensure accurate completion Federal Financial Aid Reports such as FISAP, FVT/GE, IPEDS, and any other reports required to meet the school criteria for participating in federal aid programs,
- ➢ Provide compliance training and advice to the Financial Aid Department,
- ➢ Review and ensure accurate reporting for state financial aid programs,
- ➢ Ensuring compliance within the financial aid office as well as any department in the university whose functions are associated with federal and state financial aid regulations;
- ➢ 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 unless otherwise required, 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 school also uses Ellucian Colleague as a Student Information System, Campus Logic as a document management system, Clearinghouse for federally required enrollment reporting, and Financial Aid Solutions (FAS) as a third-party service provider responsible for student packaging and aid processing.

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.

Student financial aid records are maintained within the school's file maintenance system, Etrieve. Uploaded student documents and webforms are are stored in CampusLogic. Paper files are maintained in the Financial Aid Office for Federal Work Study and VA documents.

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.

Third-Party Servicer/Financial Aid Services (FAS)

Beginning in Summer of 2022, Point University partnered with Financial Aid Services (FAS) to assist with financial aid and business office processes. FAS is responsible for packaging Title IV, Institutional and

State Financial Aid funds for students; importing and reviewing ISIRs, ensuring student eligibility for disbursement processing, and completing Return to Title IV (R2T4) calculations.

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/consumer-information/. 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 of Quality and Compliance is responsible for coordinating the Program Participation Agreements (PPA), the Eligibility and Certification Approval Report (ECAR), and the five-year Federal Recertification.

Accreditation

Point University is accredited through the Southern Association of Colleges and Schools Commission on Colleges (SACSCOC) to award associate, baccalaureate, and master's degrees. SACSCOC is recognized by the United States Department of Education and the Council of Higher Education Accreditation. Point University also has programmatic accreditation through the Georgia Professional Standards Commission (GaPSC) Teacher Education Accreditation and the Council on Social Work Education (CSWE) Social Work Accreditation. The Director of Financial Aid and the Director of Quality and Compliance work together to complete the financial aid portion of any accreditation requirements including self-studies, institutional effectiveness, and programmatic reviews.

State Authorization

Point University is authorized to operate in the state of Georgia, and is under the oversight of the Georgia Non-Public Post-Secondary Education Commission (NPEC). Point University's online degree programs are offered in multiple states through the National Council for State Authorization and Reciprocity Agreements (NC-SARA). California is not a member of NC-SARA and instead requires most postsecondary educational institutions to register through the Bureau for Private Postsecondary Education (BPPE). Point is exempt from the BPPE registration requirement with California because Point University is a nonprofit corporation accredited by an agency recognized by the United States Department of Education.

Eligible Programs

All undergraduate and graduate degree programs at Point University are eligible and approved for federal Title IV financial aid. Point University also offers non-degree certificate programs which are not eligible for Title IV financial aid.

Any new programs must be approved through SACSCOC and then submitted through the Program Participation Application by the Director of Quality and Compliance for Title IV approval.

Consortium Agreements

Point University has an agreement the Acadeum online course share. Acadeum Course Share provides online college courses for credit from accredited institutions. Schools who participate in online teaching of course equivalencies with Acadeum are already approved for transfer of course credit back to the student's home institution. Acadeum courses allow students to expand their education options by taking courses that apply toward their Point University degree even if the course is not available for that semester at Point. Point University is the Primary or Home school for these students, and Point will process the financial aid for eligible students in Acadeum courses. Students should meet with an academic advisor prior to registering for Acadeum courses.

Student 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 or state student 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 within 30 days of request to show eligibility for financial aid. This proof becomes a permanent part of their file.

Students who need to provide proof of citizenship status will be informed through their student portal, email through Campus Logic, and contact from the financial aid office. Students will be able to securely submit their documents through their Campus Logic account or directly to the financial aid office.

Students are encouraged not to email documents containing sensitive personally identifiable information (PII). The submitted documents will be reviewed by the financial aid office. Non-citizen documents required to clear a reject code on the student's ISIR will be submitted via the SAVE system if the school does not receive a subsequent ISIR with a successful DHS match for non-citizen status.

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 conditional permanent resident card (I-551 conditional),
> ➢ 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 or a stamp showing a grant of asylum under Section 209 of the INA or a "UHP" class of admission or a Special Immigrant Status (SQ/SI) Parolee SEC 602(b)(1) AAPA/SEC 1059(a) NDAA 2006,
> ➢ 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,"
> ➢ a non0expired Form I-766 Employment Authorization Document with a "A05" or "C11" category. C11 category forms also need to have an Application to Register for Permanent Resident Status (Form I-485) or be a beneficiary on a Petition for Alien Relative (Form I-130)
> ➢ 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).

Child Citizenship Act (CCA)

Children who become citizens under the CCA will need to provide a Certificate of Citizenship as proof of status. Foreign born children who are not U.S. citizens at birth become citizens once these conditions are met:

> ➢ At least one parent (biological or adoptive) is a U.S. Citizen;
> ➢ The child lives in the legal and physical custody of that parent;
> ➢ The child is under 18 years of age; and
> ➢ The child is admitted as an immigrant for lawful permanent residence.

Children who are adopted prior to entry into the U.S. become citizens upon arrival and receive a Certificate of Citizenship. Children who are adopted after being admitted to the U.S. become citizens after the adoption is final. Parents of these children will need to file Form N-600 for the child to receive a Certificate of Citizenship.

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.

Automated Secondary Confirmation

If the student's eligible non-citizen status is not confirmed on the initial ISIR, DHS will continue to check its records in a process called automated secondary confirmation. The ISIR will have a C-Code and comment code 155 to indicate the matching procedure is still in process. Within 3-5 business days, the school should receive a second FPS pushed ISIR indicating the results of the secondary status match. If the ISIR indicates that the student's status is not confirmed, the financial aid director will proceed with collecting documentation for the student's citizenship status.

USCIS SAVE System

Except in cases for victims of human trafficking and battered immigrants-qualified aliens, if a student's citizenship status does not pass secondary confirmation or there is conflicting information regarding the citizenship status, the Financial Aid Director will submit a request through the USCIS SAVE system for third-step verification. The student is required to provide current, not expired, documentation of their citizenship status. The financial aid director will review the document and compare it to the list of document descriptions for citizenship status documentation in the most recent FSA handbook. If the documentation supports eligibility for Title IV, the Financial Aid Director can log in to the SAVE system and submit the documentation for third-step confirmation of the student's status.

If the third-step confirmation results in an eligible status, the Financial Aid Director will keep a copy of the SAVE response screen along with the eligibility documentation in the student's financial aid file. If the confirmation response indicates discrepancy, then the Financial Aid Director will request additional documentation from the student. No aid will be disbursed unless the student is able to clear the discrepancy. If additional documentation is provided, the Financial Aid Director will resubmit the request for third-step confirmation. If at least 15 days have passed since the Financial Aid Director submitted the request for third-step confirmation, and there is no response, the Financial Aid Director can document the attempt at third-step confirmation in the student's file and make the determination based on the documentation provided if the student meets eligible noncitizen requirements with no conflicting information.

Mandatory Name Changes

Whenever a student changes their name through marriage, divorce, court order, or any other reason, they must update their name with the Social Security Administration so that their status will match in the future. The student will need to bring appropriate proof of name change to the local SSA office. More information on how a student can correct their name with SSA is available here https://www.ssa.gov/personal-record/change-name.

Citizens of Freely Associated States

Students who are citizens of the Freely Associated States, the Federated States of Micronesia, the Republic of Palau, and the Republic of the Marchall Islands, are eligible for Pell Grant. Citizens of the Republic of Palau are also eligible for Federal Work Study (FWS) and Federal Supplemental Education Opportunity Grant (FSEOG). These students are not eligible for Title IV Loans.

If the student does not have a social security number, they enter 666 and the Department of Education will provide the student with a number that they can use for future FAFSAs. Once they have a number, the student should continue to use the same number for every year for which they apply. This number can be used to track their Pell Lifetime Eligibility Used (LEU) to sure they do not exceed the lifetime

limits. The alien registration number will be blank on the FAFSA. They will select eligible non-citizen. There will be a comment code on the FAFSA to indicate the student failed the match with DHS. The financial aid administrator will need to request documentation of the student's Freely Associated States citizenship.

Citizens of the Freely Associated States can provide proof with:

> ➢ A passport from the Freely Associated States, or
> ➢ I-94 form indicating citizenship of Freely Associated States

Victims of Human Trafficking

Victims of human trafficking have the same eligibility for federal benefits as refugees. The Department of Health and Human Service, rather than DHS, is responsible for certifying the I-94 with a T1 Class of Admission code. Since it is not DHS that certifies these individuals, they will not pass the DHS match on the ISIR, and the normal third-step confirmation does not apply. Spouses, children, and parents of a trafficking victim may also be eligible for aid with a T-visa (e.g. T2, T3, T4).

In order to confirm statuses for these students, the financial aid administrator must review the student's certification of eligibility or eligibility letter from the Department of Health and Human Services and call the Office of Trafficking in Persons at 1-866-401-5510 to verify its validity and confirm that eligibility has not expired. The financial aid administrator must note the date, time, and results of the call and retain a copy of the student's documentation for the file. The student's status must be confirmed each year that the student applies for federal aid.

Battered or Abused Spouses or Children-Qualified Non-citizens

Under the Violence Against Women Act (VAWA) victims of domestic violence by their U.S. citizen or lawful permanent resident spouses, former spouses, or parents may qualify for federal, state, and public benefits. These students will fail the DHS match on the FAFSA. They will need to provide documentation based on their case type: self-petition (Form I-360), prima facie, suspension of deportation, or cancellation of removal.

If the student is able to provide a Form I-360 approval or a prima facie finding, the student is eligible for Title IV aid and third step verification is not required. Likewise, a Form I-797 indicating an approval of a petition is also eligible and third step verification is not required. However, if the financial aid administrator is unsure of any of the documents, they should submit to USCIS SAVE for confirmation. The financial aid administrator will need to review the Victim of Abuse section to determine if the applicant is eligible.

Jay Treaty

According to the Immigration and Nationality Act (INA) persons with at least 50% Native American blood who were born in Canada may legally live and work in the U.S. indefinitely. These individuals are not required to obtain documentation from DHS and are considered lawfully admitted for permanent residence. These individuals will be required to have a social security number in order to apply for Title IV funds. They will also have a valid alien registration number on the FAFSA and indicate that they are eligible non-citizens. If the student does not have a valid alien registration number, they will enter all 9's and will be required to submit proof that USCIS or Customs and Boarder Protection (CBP) has determined that they meet INA requirements. They will not have a DHS case number on the ISIR and will not be able to complete third step verification. Instead, the student will need to provide

> ➢ Form I-551 PRC with code S13,
> ➢ An unexpired temporary I-551 stamp with code S13 in a Canadian passport, or
> ➢ An unexpired temporary I-551 stamp with code S13 on an I-94 form.

Ineligible Statuses and Documents

Per federal regulations, the following are ineligible for Title IV financial aid

- ➢ Deferred Action for Childhood Arrivals (DACA)
- ➢ Dream Act students
- ➢ Approval notice or EAD forms stamped with "Temporary Protected Status"
- ➢ Social Security Cards that indicate "For Work/Employment Purposes Only"
- ➢ Withholding of removal or deferral of removal order (unless accompanied by Human Trafficking status)
- ➢ U nonimmigrants or U-Visa holders
- ➢ Form I-797 Notice of Action indicating "This Notice Does Not Grant Any Immigration Status or Benefit" or a notice type other than "Approval Notice". A form I-797 that confirms that the applicant has an appointment or has had an appointment is not a valid eligibility document.
- ➢ Advance Parole Document
- ➢ Foreign students on an F or J Visa

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 granted for many reasons including talent, merit, or financial need. 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 or off-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
- ➢ 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 Need Analysis Methodology in assessing financial need and eligibility for Title IV assistance. The Federal Need 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.
- ➤ 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 need 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).

Students who want to apply for Title IV assistance or to determine financial need for eligible programs will be required to complete the Free Application for Federal Student Aid (FAFSA).

ISIR Import Process

The information for the Federal Need Analysis Methodology is gathered through the Free Application for Federal Student Aid (FAFSA). Once the FAFSA is processed, an Institutional Student Information Record (ISIR) is generated. The need analysis data from the ISIR is used to determine financial need and eligibility for Title IV assistance when packaging a student for financial aid. Importing ISIRs into Colleague is the starting point for determining an applicant's need for financial aid. Need analysis data is imported from the Central Processing System of the department of Education's Electronic Data Exchange Program.

The ISIR import process is usually completed by the school's third-party servicer partner, Financial Aid Services (FAS). In the event the third-party servicer is unable to perform the ISIR import process, the Director of Financial Aid will complete the process. To import the ISIR data into Colleague, the processor moves the ISIR files from the SAIG mailbox into the FA.Receive.Dir directory using the Department of Ed Import (DOEI) process. Next, the processor can review the types of import files using the FA Imports (FAIM) process. Then the processor imports the files into the Colleague system using ISIR Imports (ISIM) process. Finally, the FAS packager and members of the campus financial aid team review any ISIRs that require attention using the ISIR Alert Report (IART). This report identifies any newly imported ISIRs that are flagged for overpayment, loan default, verification, reject codes, comment codes, and NSLDS information. ISIRs are also imported into Campus Logic by the financial aid director. The Campus Logic system uses the ISIR information to request required documents from students based on comment codes, FAFSA responses, and verification statuses.

Once ISIRs are imported, communication codes are processed to send communications to any students who require additional actions related to comment codes, rejects, or verification flags on the ISIRs. The communications are emailed to the students, and action items appear on the student's portal. The FAS packager also runs the auto-packaging process for any new ISIRs that are cleared for packaging. The auto-packaging process will automatically set up Title IV Aid, State GTEG, and Point Merit Scholarships for eligible students. Additional institutional or outside scholarships, private loans, or other types of state financial aid are added to the student accounts individually as eligibility information becomes available.

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 Pell Grant

The Federal 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. Financial need is indicated by the Student Aid Index (SAI), which is a number determined by calculations created by the Department of Education based on the information provided on the FAFSA. Pell grant amounts are pro-rated based on the number of credits a student attends during a term. 12 credits is the minimum number of credits for full time which will allow a student to use 100% of their per-term Pell Grant award. Students can receive up to 150% of the annual award each year, depending on their enrollment status.

A student's Pell Grant amount for the academic year (2 semesters) is determined by subtracting the student aid index (SAI) from the annual maximum Pell Grant amount as determined by the federal budget. If a student's SAI is negative, then the amount subtracted is zero. Then the result is rounded to the nearest 5. As long as the amount is greater than the federally determined minimum amount of Pell Grant for the year, the student may receive Pell. The amount of the Pell Grant for the year will be pro-rated based on the number of credits the student is enrolled to take and divided by 2 to determine the semester amount.

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.

Beginning with the 2024-25 award year, students who meet eligibility requirements under the Special Rule in HEA Section 401© will receive maximum Pell Grant regardless of their calculated SAI. To qualify for the Special Rule a student must be less than 33 years old and the child of a parent or guardian who died while in the line of duty while either (a) serving on active duty in the U.S. armed forces or (b) actively serving as and performing duties a public safety officer. Students identify their potential eligibility on the FAFSA form. The school will request documentation to confirm eligibility. Acceptable documentation may include:

- ➢ A copy of the servicemember's for DD 1300 which documents death in the line of duty.

- ➢ A copy of the servicemember's for DD 214 and death certificating documenting that the date of death occurred during and as a result of active duty.

- ➢ A copy of the Department of Veterans Affairs Death Narrative Document

- ➢ A determine letter acknowledging eligibility for certain federal benefits under the Public Safety Officers Benefit (PSOB) program administered by the Department of Justice.

- ➢ A written letter of attestation or determination made by a state or local government official with supervisory or other relevant oversight authority of an individual who died in the line of duty while serving as a public safety officer.

- ➢ Documentation of the student qualifying for a state tuition or other state benefit accorded to the children or other family members of a public safety officer.

- ➢ Other documentation the school determines to be from a credible source that describes or reports the circumstances of the death and the eligible occupation of the parent or guardian.

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 the lowest SAIs 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 low SAIs and then progress to students with higher SAIs 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.

The amount of FWS funds the university has available to award each year can vary depending on the university's annual allotment of campus based funds from the Department of Education. A student's maximum award, available hours, and pay can fluctuate from year to year and even during the year depending on the availability of funds and the student's annual financial aid eligibility determined by the FAFSA process. Students may receive work study pay for internships/externships if they are performing duties the employer would normally pay for someone to perform the same tasks.

When a department on campus wants to hire a student for work study, the department will contact the career center who will confirm if the funds are available for a work study position. The job will typically be posted in the department, on the school's employment opportunity website, and in community postings. For off-campus community service positions, the financial aid department will gather the applications and determine eligible candidates prior to working with the agency to choose a student for the position. Potential work study students can complete the job application online. Any applications received for work study positions are sent to the Financial Aid Department where they are pre-screened for FWS eligibility. The department hiring the work study student the interviews the potential candidates.

When a candidate is selected, the department hiring the work study student completes a job description for the student and sends the student and the job description to financial aid. The job description must include:

- Name of the position;
- Classification of the position (e.g. America Reads, Community Service, Off Campus, On Campus);
- Name and address of the student's employer (the school and/or public agency where the student is hired for community service);
- Department or office in which the student will be employed;
- Location where the student will perform his/her duties;
- Name of the student's supervisor;
- Purpose or role of the position within the organization;
- Duties and responsibilities associated with the position and how they relate to the purpose or role;
- Rates of pay for the position (must be at least local minimum wage, and can be higher);
- General qualifications for the position and the specific qualifications for the various levels or rates of pay associated with the position;
- The length of the student's employment (beginning and end dates must be after student begins classes at the school and cannot be after completion);
- Procedures for determining the student's rate of pay if the position has multiple rates; and
- Evaluation procedures with schedules (recommend end of every award year).

The financial aid administrator reviews the FWS requirements with the student as well as their maximum award offered for the award year. If there is any additional documentation, such as verification documents, that are needed for the student to be able to use Title IV financial assistance, those documents must be completed before the student can be paid from FWS funds. Once all of the documents are completed and the financial assistance is awarded, the student will also need to complete human resource documents required for payroll, including the I-9 employment eligibility verification form.

The FWS student will have a designated supervisor in the area where they are hired to work. The supervisor will be responsible for ensuring that the student is performing the tasks they were hired to do, accurately completing their time sheets, and not exceeding the maximum number of hours. FWS students' work must be secular in nature and cannot include construction, operation, or maintenance activities for any facilities. Students may not work during scheduled class time.

The payroll department processes payments for the students along with the regular University payroll. Student hours are tracked in the University's payroll system and approved by the student's supervisor. Students are encouraged to sign up for direct deposit for payroll payments, but may receive paper checks if they prefer. Payroll reports for federal work study students are sent to the Director of Financial Aid Quality and Compliance to track work study expenditures.

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.

➢ Parent Plus loans are offered at the highest possible amount up to $10,000. However, if the student is eligible for a higher amount, the parent can request more when they complete the Parent Plus Loan application at https://studentaid.gov. Parent Plus loans remain in offered or pending status until the school receives an approved parent plus application and parent plus loan master promissory note. If a parent wants to decline or cancel the parent plus loan, they can make the request in writing to the financial aid office at financial.aid@point.edu. Parents with approved Plus loan applications who want to change the amount of the loan can contact the financial aid office at financial.aid@point.edu for assistance.

➢ Graduate Plus Loans are not included in the automated awarding process since the Unsubsidized Graduate Plus loan is typically enough to cover the student's balance. However, Graduate students complete a Graduate Plus loan application and master promissory note at https://studentaid.gov, and the school will process the request. Graduate students who want to adjust the amounts of their Grad PLUS loans should contact the financial aid office at financial.aid@point.edu.

➢ Loans are normally awarded for the entire academic year, and the awards will be split evenly between both terms in the academic year. For residential on-campus students, 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. Online student loans will be equally split between Fall, Spring, and Summer terms. Loss of eligibility during an academic year could mean that any unpaid future disbursements will be canceled. If a residential student enrolls for a Summer session the summer is added to the end of the academic year as a trailer. Students who have used 100% of their loans for the academic year prior to the summer term, will not have any additional eligibility for summer. If the student has not used 100% of their annual loan limit, and they are enrolled at least half time, a student could request additional student loans for the term provided they have financial need.

➢ Loans have a mandatory origination fee which is paid by the loan prior to disbursement to the school.
   ➢ 1.057% for all Direct Subsidized and Unsubsidized loans
   ➢ 4.228% for all Direct PLUS loans

➢ 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 2025-26 award year are
  - 6.39% for Direct Subsidized and Unsubsidized loans for undergraduate students
  - 7.94% for Direct Unsubsidized loans for graduate students
  - 8.94% for Direct PLUS loans

Federal Direct Subsidized Student Loan

To be eligible for the Federal Direct Subsidized 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 SAI 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 or a dependent student whose parent is denied for PLUS loan..

Federal Direct Unsubsidized 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 Direct Unsubsidized 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 Direct Subsidized 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 or dependent students whose parents are denied for PLUS loan. Graduate students are not eligible for Direct Subsidized 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 will need to complete the Parent PLUS loan application at https://studentaid.gov. The credit decision for the application is valid for 180 days. Parents will need to reapply for additional loans for future academic years. The parent borrower must not have an adverse credit history (a credit check will be performed). Parents will also be required to complete the Parent PLUS MPN. 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. If a parent's PLUS loan application is denied, the student may be awarded the Federal Direct Student Loans based on loan limits for independent students. The parent will still need to reapply for the parent loan each year.

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 graduate student will need to complete the Graduate PLUS loan application and MPN at https://studentaid.gov. 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

Though the University may use the student's information on the FAFSA to determine annual award amounts, students are also encouraged to apply for Georgia state financial aid on the GAFutures state aid website. Students can access state aid applications at https://www.gafutures.org/hope-state-aid-programs/state-aid-applications/.

GAFutures requires students who receive Georgia State Financial Assistance to have been residents of Georgia for at least two years prior to the date of the award. For dependent students, at least one parent will need to be a Georgia resident for at least two years. If the residency is unclear based on the FAFSA, or if there is conflicting information, the student and/or their parent(s) will be required to provide proof of residency for a minimum of two consecutive years prior to the award date. Proof of residency can be a valid Georgia Driver's license issued at least two years prior; pay stubs, utility bills, or bank statements which show the recipient's Georgia address for at least 2 years; a copy of a lease which lists the residents with a Georgia address for at least two years; other documentation that will show proof of Georgia residency for a minimum of two years at the discretion of the Director of Financial Aid.

Students who are eligible to register for selective service must also be registered prior to receiving Georgia state aid. Anyone who was born male and a United States resident is required to register for selective service prior to the age of 26. Anyone who is not yet registered but is not yet 26 years of age may register and provide proof of registration prior to receiving aid. Anyone who is beyond the age of 26 and failed to register is not eligible unless they have an approved Selective Service Exemption. Students wanting to apply for an exemption may obtain information about exemptions at https://www.gafutures.org/hope-state-aid-programs/state-aid-applications/selective-service/males-aged-26-and-older/.

Students must not be in default on any federal or state of Georgia student loan, grant, or scholarship. If a student goes into default on a federal or state of Georgia student loan, the loan must be repaid in full, or the default status resolved before eligibility can be determined for Georgia state aid. Students must not owe a refund on a state of Georgia scholarship or grant program. The refund must be paid in full before eligibility can be determined.

For Hope and Zell state grants, the University is required to provide grade and credit information to the state to calculate the student's eligibility. Students who transfer from another college or university are required to provide their official transcripts from the prior school. This information must also be provided to the state, even if the student's previous school was not in Georgia. Students who fail to provide prior course information are ineligible for Hope or Zell grants until the information is provided and can be updated with the state.

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. Students can find out more about the GTEG at the GAFutures website https://www.gafutures.org/hope-state-aid-programs/scholarships-grants/gteg/.

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. Each term the eligible student may receive a HOPE scholarship award amount to be applied toward standard undergraduate tuition only up to 12 credit hours, not to exceed the state's maximum award amount. 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. Each term the eligible student may receive a Zell Miller scholarship award amount to be applied toward standard undergraduate tuition only up to 12 credit hours, not to exceed the state's maximum award amount. 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 Service Memorial Grant

The Georgia Public Service 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. The lifetime maximum award amount is $72,000. Students can find out more about the Georgia Public Service Memorial Grant at the GAfutures website https://www.gafutures.org/hope-state-aid-programs/scholarships-grants/public-service-memorial-grant/award-amounts/.

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 depending on the extent of their outstanding balance of direct costs. Each semester, the school is issued an allocation of funds for the Georgia College Completion Grant which we divide amongst the qualifying students. The amount a student may receive is based upon the number of qualifying students who have need for the grant, the amount the student needs, and the amount the school is allocated. Students can find out more about the Georgia College Completion Grant at https://www.gafutures.org/hope-state-aid-programs/scholarships-grants/gccg/.

Georgia Dual Enrollment Grant (GDEG)

The Georgia Dual Enrollment Grant provides Georgia high school students who are enrolled in eligible public, private, or home school programs the opportunity to earn high school and college credit at participating eligible postsecondary institutions in Georgia. The program provides for the student's standard tuition costs, mandatory fees, and required books at the participating institution. The funding can be used for up to 30 semester hours or the student's high school graduation or home study completion date, whichever comes first. Students who wish to take additional courses or enroll in courses not covered on the Dual Enrollment Directory may self-pay. Additional information about Dual Enrollment can be found at https://www.gafutures.org/hope-state-aid-programs/scholarships-grants/dual-enrollment/.

REACH Georgia Scholarship Program

The REACH scholarship is awarded to students who complete the REACH Scholar program at a participating Georgia high school with a minimum 2.5 GPA. Students must attend a Georgia Hope-eligible post-secondary institution, have registered for selective service, complete a FAFSA each year, and maintain a minimum 2.0 college GPA. Students may receive up to $2500 per year for up to four years. More information about the Reach Scholarship is on the GAfutures website https://www.gafutures.org/hope-state-aid-programs/scholarships-grants/reach-georgia/.

Georgia HERO Scholarship Program

The Georgia HERO Scholarship program provides educational scholarship assistance to members of the Georgia National Guard and U.S. Military Reservists who served in combat zones, and the spouses and children of such members of the Georgia National Guard and U.S. Military Reserves. There is a limited amount of funding for these scholarships. They are awarded on a first-come, first-served basis as funds are available. Students need to apply on the GAfutures website no later than two years after meeting eligibility requirements. Students can find out more about the HERO scholarship at the GAfutures website https://www.gafutures.org/hope-state-aid-programs/scholarships-grants/hero/.

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. For most scholarships, recipients must maintain the applicable grade point average (GPA) and remain in good standing with the University to retain their scholarships. Institutional scholarships are awarded to residential or online students as noted to offset direct educational costs of tuition and fees. Institutional scholarships will not be awarded for any amounts over the tuition and fees costs unless otherwise noted below. Information and applications on these scholarships and tuition waivers are available at https://point.edu/admissions/tuition-aid/financial-aid/scholarships/.

Financial aid receives electronic documentation through Etrieve for most scholarships awarded to students. The scholarship awards are added to the student's financial aid package, and the documentation is stored in the student's electronic Etrieve file. Merit scholarships are awarded through the financial aid packaging process based on the data entered into Colleague by the Enrollment department. Elevate scholarships are packaged for students who are indicated by the Enrollment department to be employed by one of our Elevate subscription partners.

Available scholarships include:

Founders Scholarship

This scholarship is available to two students per year and covers room (not including University Townhomes) 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 GPA Scholarship

Scholarships are awarded to residential students after a student has completed the admissions process based on the prior GPA from either high school or most recently attended transfer school. Merit-based scholarships are reviewed annually after grades have posted for the Spring term. Continuing student scholarships for the new year are awarded based on current cumulative GPA at Point as of the end of the most recent Spring term. Scholarships are only available for Fall and Spring semesters. If the student's GPA changes to a different eligibility level after the Fall term, the scholarship will not be adjusted until the next review point after the end of the Spring term.

Incoming Merit Scholarships	
GPA	Award for Year
> 3.75	$5,000
3.50 - 3.74	$4,000
3.0 - 3.49	$3,000
2.5 - 2.99	$2,000
2.5<	$0

Returner Merit Re-eval	
GPA	Award for Year
> 3.75	$5,000
3.50 - 3.74	$4,000
3.0 - 3.49	$3,000
2.5 - 2.99	$2,000
2.5<	$0

Merit-Based Test Scholarship

Scholarships are awarded after a student has completed the admissions process based on GPA and SAT-I/ACT scores. The enrollment department is responsible for collecting and entering student test scores in Colleague. Students with an eligible test score will have the scholarship applied towards their financial aid package each year. Scholarships are awarded for Fall and Spring semesters only. This scholarship is only available for residential students.

Merit Test Score Scholarship		
ACT	SAT	Award for Year
>26	>1250	$ 3,000
22-25	1100-1249	$ 2,000
18-21	960-1099	$ 1,000
17<	959<	$ -

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 Skyhawk 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). Qualifying students may apply for the scholarship by filling out the application available online or in the admission office.

Athletic Scholarship

Point University is a member of the National Association of Intercollegiate Athletics (NAIA). The university is able to offer scholarship opportunities for student athletes who are continuing their athletic careers at Point University. Point University coaches are able to offer scholarships to qualified student athletes. The scholarship amounts may vary depending on availability of funds and the needs of the student. Students will be sent a Letter of Intent document which lists their scholarship award as well as requirements for maintaining student athlete status. Students and coaches are required to sign the Letter of Intent before financial aid can add the award to the student's financial aid package. Athletic Scholarships are reserved for tuition and fees only, and may be reduced if other grants and scholarships are able to reduce the student's balance to an amount lower than the scholarship amount.

Silver Bullet Athletic Scholarship

The Silver Bullet Athletic Scholarship is limited to 1 qualified athletic recipient per sport. The recipient is chosen by the coach for the student's sport. Student's may receive only one Silver Bullet Athletic Scholarship, even if they play for multiple sports. The Silver Bullet scholarship covers room and board (excluding university townhomes) in addition to tuition and fees. The Silver Bullet award is indicated on the student's Letter of Intent. Financial aid adds the award to the student's financial aid package once the Letter of Intent is signed.

Skyhawk Band Scholarship

The Skyhawk Band Scholarship is a talent-based scholarship for students participating in Skyhawk Band. The scholarship offer amount is determined by Point University's Fine Arts Director or their designee. Students will be sent a Letter of Intent document which lists their scholarship award as well as requirements for maintaining eligibility. Students and the Fine Arts Director are required to sign the Letter of Intent before financial aid can add the award to the student's financial aid package. Skyhawk Band Scholarships are reserved for tuition and fees only, and may be reduced if other grants and scholarships are able to reduce the student's balance to n amount lower than the scholarship amount.

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 Skyhawk band members are not eligible for award. The scholarship award is determined by the admission office after the student submits all required documentation. The scholarship approval document is sent to financial aid to apply the scholarship to the student's financial aid package. A maximum of five scholarships will be awarded annually.

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 is up 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 Skyhawk band members are not eligible for award. The scholarship award is determined by the admissions office after the student submits all required documentation. The scholarship approval document is sent to financial aid to apply the scholarship to the student's financial aid package. A maximum of five scholarships will be awarded each year.

Sons and Daughters of Ministry Scholarship

Transfer students attending Point University that are a dependent of full time vocational/ministry/mission parent(s) may qualify. This scholarship amounts to $250 per year and is renewable by maintaining a 2.00

GPA. Student athletes and Skyhawk band members or not eligible for award. A maximum of four scholarships will be awarded annually.

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 Skyhawk band members are not eligible for award. 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 Skyhawk band members are not eligible for award. 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 dependents 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 Skyhawk band members are not eligible for award. A maximum of four scholarships will be awarded each year.

Philip Anthony Mitchell Scholarship

The Philip Anthony Mitchell scholarship was established to support students pursuing a degree in ministry, theology, or related fields. This scholarship honors the legacy of Philip Anthony Mitchell, a deeply devoted servant of Christ, Pastor, Evangelist, and faithful herald of the Gospel, by investing in students who exemplify a heart of service and deep commitment to their faith.

Recipients of this scholarship demonstrate their active involvement in ministry, both on their college campus and within local church communities. They are dedicated to discipleship, consistently seeking to grow closer to Christ and live out their faith in meaningful ways.

The scholarship is awarded to students who express a clear intention to use their education to advance the Gospel and make a lasting impact for God's kingdom—both locally and around the world. Applicants must be Point University students with a Point email address in order to apply. Applications may be submitted online https://pointcentral.etrieve.cloud/Index#/form/template/211.

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 Skyhawk band members are not eligible for award. The scholarship award is determined by the admissions office after the student submits all required documentation. The scholarship approval document is sent to financial aid to apply the scholarship to the student's financial aid package. 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. The scholarship approval document is sent to financial aid to apply the scholarship to the student's financial aid package.

Endowed Scholarships

Point offers several endowed scholarships from funds given by generous donors in honor of or in memory of loved ones, churches, etc. At the beginning of the Spring term, the enrollment department will send notification to traditional students via email of the endowed scholarship application process, qualifications for receipt of an endowed scholarship, and deadlines for application. The initial deadline for students to complete the scholarship applications is February 15. Only one application is required for all endowed scholarships.

Financial aid reviews the applications for completion, working with the registrar and student life to contact the students and complete any missing information. Student applicants are required to have their FAFSA (if eligible) for the upcoming award year completed by March 26. The scholarship committee reviews the student applications and accounts for eligibility beginning in Apil. If there are endowed scholarships for which there are no qualified applicants who meet the criteria, the committee contacts the enrollment department to find new students who may meet the requirements to use available funds. The Enrollment department contacts the potential students and helps them through the application process.

The scholarship committee reviews applications and determines awards for students by April 15. Students may receive multiple endowment scholarships if they are eligible. Students are notified via email after the committee decisions are made. Students are sent an information packet with the award information and scholarship letter by April 25. Students need to confirm enrollment and receipt of the scholarship by May 10. Financial aid adds the awards to the student's package.

The Advancement department notifies donors of scholarship awards and the amount of funds remaining in the scholarship account by August 23. Advancement holds an endowed scholars meeting in September to review all requirements and expectations for students receiving scholarships (such as thank you letters, GPA requirements, etc.). Advancement sends postcards to the primary donors in October introducing them to the scholarship recipients. Thank you emails are also sent to donors in March, encouraging them to pray for recipients as they finish the school year.

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 https://point.edu/admissions/tuition-aid/financial-aid/scholarships/. 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.

Information Technology Certification Application Scholarship

The Department of Information Technology in the College of Arts and Sciences at Point University offers IT students who meet the scholarship requirements listed below the opportunity to apply for the IT Certification Scholarship. This scholarship is designed to cover the costs associated with industry certification exams that align with concepts taught in Point University classes.

To be considered for the IT Certification Scholarship, applicants must meet the following requirements:

- ➢ The applicant must be currently enrolled full-time in any Information Technology degree program at Point University.

- ➢ The applicant must have a cumulative GPA of at least 3.0 out of a 4.0 scale.

- ➢ The applicant must attain at least a grade of "B" in the relevant course(s) preparing the student for the specified IT certification exam(s).

  - ➢ Applicants attempting to receive a scholarship for the CompTIA A+ exams must have completed both CISM 210/215.

  - ➢ Applicants attempting to receive a scholarship for the CompTIA Security+ exam must have completed both CISM 320/325.

1. The applicant must be registered as an Academic CompTIA member using a Point University email address.

   - ➢ Visit https://academic-store.comptia.org/user/signup for details.

Intercollegiate Tuition Waiver Program

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. To be eligible for the Intercollegiate Tuition Waiver, a student must meet the following requirements:

- ➢ Receive admission to Point University according to standard admissions policies.
- ➢ Be the dependent of a parent or legal guardian employed by a participating institution full time.
- ➢ Complete the ITWP application form available from the official contact person at the sending institution (i.e. the participating college at which the dependent's parent or guardian is employed full-time).
- ➢ To retain the scholarship, the student must be in good standing with the Academic Affairs Office, Student Life Office and the Student Accounts Office.

Applications for consideration of waiver may be found at https://point.edu/wp-content/uploads/2024/11/CCCU-College-Tuition-Waiver.pdf.

Elevate Program for Online Students

Point University has developed strategic alliances with several businesses, organizations, and churches under the Elevate scholarship program. An annual subscription for Elevate 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, and it will not cover tuition and fees that could be covered by federal or state grants. If it is determined by the FAFSA that a student is eligible for grants, the student must complete all required documents (including required signatures for any parties listed on the FAFSA) to receive the grants before the subscription scholarship is applied to the student's remaining institutional costs. Students will be asked to submit all required documents as soon as possible, but no later than one week prior to the end of the add/drop period for the term. If the student fails to complete the FAFSA or provide documents required to receive eligible grants, the student also forfeits the subscription scholarship and will be responsible for any balance owed out of pocket. If

the student needs additional time to gather documents and will not be able to meet the deadline, they need to contact the Financial Aid Director to discuss if an extension can be granted.

Students in the Elevate program who are employed through Chic-fil-A are also required to apply annually for the Chic-fil-A Remarkable Futures scholarship. Students are notified by Chic-fil-A and receive their scholarship award check in the mail. The student needs to inform the school of receipt of the check and mail the check to the school so it can be applied towards their financial aid package. Like all other grants and scholarships, the Remarkable Futures scholarship is applied towards tuition and fees first before the Elevate scholarship is applied towards any remaining tuition and fees costs.

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 grant and scholarship aid has been applied, it will first be refunded towards the scholarship.

If a student becomes ineligible for the scholarship during the term due to changes in employment or partner status, the change in eligibility will not be effective until the start of the following term. If a student becomes eligible during the term, the scholarship will be added for tuition and fees incurred at the start of the next module/session.

2819 Institute Book Scholarship

- ➢ $2000 funded annually/ $1000 Fall Semester & $1000 Spring semester
- ➢ $100 awarded to 10 students each semester
- ➢ Any Point University student enrolled in a ministry, business, or education degree program is eligible

The 2819 Institute Book Scholarship was established to support students enrolled at Point University who are pursuing degrees in ministry, business, or education. This scholarship is designed to equip students with the resources they need to excel in their studies and prepare for lives of purpose and impact.

By investing in students dedicated to these fields, the 2819 Institute Book Scholarship aims to empower future leaders who will influence their communities and beyond through service, faith, and excellence in their chosen vocations.

Impact 360 Scholarship

Impact 360 scholarship is awarded to full-time, undergraduate students enrolled at the university following their participation in Impact 360. Qualified students are eligible to receive up to $15,000 total in institutional scholarships. The total scholarship amount may come from multiple institutional scholarship sources. If the total of all other institutional scholarships awarded does not equal $15,000, the Impact 360 scholarship will be added to meet the total $15,000 scholarship award. The scholarship award eligibility is determined by admissions. Once the student has provided all required documentation, award approval documentation is sent to financial aid to add the award to the student's financial aid package.

Graduate Assistant, Employee, and Dependent Tuition Waivers

Point University graduate assistants, employees, and dependents of employees may be eligible for a tuition waiver for classes taken at Point University. Employees should review the policy and eligibility requirements in the employee handbook. Eligible employees will need to submit the request to the supervisor for each term. Approved tuition waiver requests are sent to financial aid to be added to the student's financial aid package.

Resident Assistant Scholarships

Students may apply to be Resident Assistants for university housing. Resident assistants are eligible for room and board scholarships. Interested students should contact Student Life for details. Approval documents for the scholarship are forwarded to financial aid to apply to the student financial aid package.

[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://studentaid.gov/h/apply-for-aid/fafsa. Students and parents can receive assistance with the studentaid.gov website by calling the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243). 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 FAFSA is typically available on October 1 each year for application for the following award year which begins on July 1. Students who are married will also need to provide information regarding their spouse. Student's who are determined to be dependent will need to have their parent(s) create an account to complete a portion of the FAFSA. The student will answer questions on the FAFSA that will determine dependency status and prompt the student to provide the necessary information to invite parents and step-parents, if applicable, to complete the application. All contributors on the application will need to provide consent for the IRS to provide any relevant income and tax information from their database. The application will indicate the required reporting year from which income information should be used. All parties will need to complete their relevant portions of the application and submit the form for processing. Help is available by calling the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243.

Applications that are signed and submitted online go directly to FAFSA Processing System (FPS). FPS uses the application data to calculate the Student Aid Index (SAI) and match against several databases including the National Student Loan Data System (NSLDS), the Social Security Administration (SSA), the U.S. Internal Revenue Service (IRS), the Department of Veteran Affairs (VA), and the Department of Homeland Security's (DHS) database of noncitizens.

After the FAFSA is processed, the student will receive an email from studentaid.gov indicating that they can log into their account and view the FAFSA Submission Summary. The FAFSA Submission Summary includes a summary of application information, results of eligibility matches, and the determination of the Student Aid Index (SAI). This SAI 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. If FPS was unable to calculate an SAI due to incomplete or conflicting information, then the FAFSA Submission Summary will not show one. The school will receive a copy of the form without the SAI and comments indicating that the student or parent needs to make corrections to complete the form. Students should review their FAFSA Submission Summary online. The student will need to make any necessary corrections or provide any missing signatures to ensure an accurate SAI calculation.

Any schools the student lists on their FAFSA form will receive an Institutional Student Information Record (ISIR). The school will review the ISIR and inform the student of any required documentation such as verification documents or documents required to clear flag codes requiring resolution on the FAFSA. Once the school has a valid ISIR and any associated documentation requirements are met, the school will use the SAI to evaluate the student's financial aid eligibility.

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 FAFSA Submission Summary that the can access at studentaid.gov 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.

The application deadline for a student to apply each award year for federal financial aid is June 30. Any FAFSA submitted after that date will not be processed. Corrections to previously submitted applications need to be submitted by mid-September for each award year.

FSA ID

The FSA ID is used to access a person's Studentaid.gov account and serves as an electronic signature and digital identifier to allow access to various Department of Education systems and services for students, spouses, parents, and step-parents. Each individual who provides data in the online FAFSA form MUST have an account user name and password to access and sign the form. Though the student applicant must have a valid Social Security number to complete the FAFSA, other contributors can acquire an account even if they do not have a valid Social Security number.

Though the FAFSA can be completed immediately after creating the account, each account will also go through a verification process. Persons who have a Social Security number will have their information verified by the Social Security Administration. Persons who do not have a valid Social Security number will be required to complete a knowledge-based identity verification process with TransUnion to verify their identity and provide login credentials. If the account cannot be verified, the user can still access the FAFSA and make corrections, but the Department of Education will not be able to retrieve the federal tax information from the IRS. If an account cannot be verified, an email will be sent to notify the individual that they should review their information to ensure it is accurate. If the student applicant's account cannot be verified, the applicant will be sent a paper FAFSA Submission Summary requesting all required signatures.

Valid SSN

An student applicant must have a valid Social Security Number to apply for and receive federal Title IV financial aid. EXCEPTION: Students from the Republic of Marshall Islands, the Federated States of Micronesia, or the Republic of Palau.

The applicant's parents or spouse are not required to have valid Social Security Numbers to complete their portion of the FAFSA. The parent(s), current step-parent(s), or spouse of the applicant who is a required to provide data in order to complete the applicant's FAFSA is known as a contributor. The contributor will make their own account on studentaid.gov which they will use to complete their portion of the FAFSA. Contributors without a social security number will be asked additional questions to verify their identity. Once the account is created, they will be able to log in and complete the FAFSA.

FUTURE Act Direct Data Exchange (FA-DDX) for Income Information

The Department of Education has paired with the Internal Revenue Service (IRS) to develop the FUTURE Act Direct Data Exchange (FA-DDX) solution, which establishes a secure connection between the IRS and FSA to allow the IRS to disclose tax information in real time during the application process. The student and each contributor to the FAFSA must provide consent and approval to the access, disclosure, and use of the IRS tax information in evaluating the applicant's eligibility for federal student aid. Data transferred from the IRS will include:

➢ Filing Status (Single, head of household, married filing jointly, married filing separately, or qualifying surviving spouse),
➢ Income earned from work (IRS 1040 or 1040NR line 1z + schedule 1 lines 3 and 6),
➢ Tax exempt interest income (IRS 1040 line 2a),
➢ Untaxed portions of IRA distributions (IRS 1040 line 4a minus 4b),
➢ Untaxed portions of pensions (IRS 1040 line 5a minus 5b),
➢ Adjusted gross income (IRS 1040 or 1040 NR line 11,
➢ Income tax paid (IRS 1040 line 22 minus schedule 2 line 2),
➢ IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans (IRS 1040 schedule 1 lines 16 and 20),
➢ Education credits (IRS 1040 schedule 3 line 3),
➢ Schedules filed, and
➢ Net business profit or loss (IRS 1040 schedule C line 31).

In some instances, such as changes in marital status or non-U.S. tax filers, income information will have to be entered manually if it cannot be retrieved accurately from the IRS. Applicants and contributors will be prompted to enter any required information that can't be imported.

Contributor/Parent Requirements on the FAFSA

In addition to the student's information on the FAFSA, their parents and step-parents may also be required to provide information on the application. Any contributor besides the student is not obligated towards the student's education costs simply by providing information on the FAFSA. The information provided is solely used to determine the student's financial aid eligibility. Parents and current step-parents may pursue a parent loan by completing a separate parent loan application if they choose, but completing the FAFSA application does not cause any loans or financial obligations to be created in their name. Students may be offered a loan after completing the FAFSA, but they would need to accept the loan and complete additional loan documents if they choose to use a student loan. The FAFSA alone does not create a loan obligation for the student or the parent.

Students complete a series of questions to determine dependency status. Students may be considered dependent and require parent information on the FAFSA even if the student is currently self-supporting and living separately from their parents. Students who are considered dependent for FAFSA purposes are required to also supply parent information on the FAFSA. Parents and step-parents who are contributors on the FAFSA will be required to create their own FSA ID in order to sign the FAFSA online. If the student is completing the paper (PDF) FAFSA form, they will have their parent complete the parent section. If a student is considered dependent for FAFSA purposes and the parent refuses to complete the FAFSA, the student will not be eligible for any need-based financial assistance, including grants and subsidized loans. If the student has unusual circumstances which prevent the parent from completing the FAFSA, they need to contact the Financial Aid Director.

The parent(s) completing the FAFSA should be the student's biological, adoptive, or step-parent who is currently married to a biological parent. When the student is determined to be dependent on the online

FAFSA, they will be prompted to enter their parent information. An invitation email will be sent to the parent(s) which will allow them to sign in and complete their section of the FAFSA. If the biological parents are living together, regardless of marital status, the financial information for both biological parents will be included on the FAFSA. If the parents are divorced or never married and not living together, the parent on the FAFSA form should be the parent (and their current spouse) who provided more than 50% of the financial support for the student during the last 12 months. This may be different from the parent the student lived with during this time period. If neither parent provided more than 50% of the financial supporting for the student, the parent (and their current spouse) with the greater income and assets is the required contributor on the FAFSA form. If the student is not sure which parent to include, all parents may complete the information and FPS will determine based on the information provided which parent information should be used to determine the student's eligibility.

Even if the student lives with them, a foster parent legal guardian, grandparents, step-parents who are no longer married to the student's biological parent, or other relatives should not be reported on the FAFSA unless they have legally adopted the student.

A student is considered dependent on the FAFSA unless they meet one or more of the following criteria:

- The student is or will be 24 years of age as of January 1 prior to the start of the FAFSA award year.
- The student is married (not separated) or remarried as of the date of the FAFSA application.
- The student is a graduate or professional student during the award year.
- The student is currently serving active duty in the U.S. armed forces for purposes other than training.
- The student is a veteran of the U.S. armed forces.
- The student has children or dependents (for whom they provide financial support) other than a spouse.
- The student is (or was at any time after age 13) an orphan, foster child, or ward/dependent of the court.
- The student is (or was when the student reached the age of majority) an emancipated minor or in a legal guardianship, as determined by a court in the student's state of legal residence.
- The student was at any time since July 1 of the year prior to the FAFSA award year determined to be unaccompanied and homeless or self-supporting and at risk of being homeless with a determination from one of the entities listed on the FAFSA form.

Student Consent, Approval, and Signature and Educational Purpose

Every student applicant completing the FAFSA must provide consent to the disclosure of identifying information to the IRS, even if they did not work or file taxes during the reporting year. Applicants must also affirm that they approve for the U.S. Department of Education to receive, use, and redisclose the student's federal tax information. Consent and approval are required for FPS to calculate the student's eligibility on the FAFSA. If the student is dependent, their contributing parent(s) must also consent and approve to use their tax information from the IRS.

In addition to certifying that the data on the FAFSA form is correct, 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 for Fraud Cases

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 proceed with processing.

Some examples of conflicting information may include:

- A mismatch of name, social security number, date of birth, address or other information on documentation provided to the school.
- Marital status and tax filing status do not match.
- Number in household and number in college do not match verification documents.
- Prior education level achieved does not match transcript provided.
- An applicant or contributor's reported income indicates that they should have filed taxes, but they did not file.

Generally, students will be asked to provide documentation to clear any conflicting information. Students will be contacted regarding any required documents. Students can upload documents securely via their Campus Logic portal for the financial aid office to review. Providing appropriate documentation to resolve conflicting information or reject codes permits the financial aid office to make corrections to the FAFSA on the student's behalf based on the supporting documents.

Procedure for Handling Rejected Financial Aid Applications

Comments will appear on the ISIR explaining the application rejection and indicating the action the applicant may take to correct their 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 will proceed with processing.

Generally students (and/or their parent) will need to log in to the FAFSA website and make the corrections to clear the rejection code to their FAFSA. In some cases, the financial aid office may require additional documentation to clear a reject code. Students can upload their documents securely via the Campus Logic portal for the financial aid office to review.

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 a defaulted 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. Students who are in active bankruptcy are encouraged to seek permission from the bankruptcy trustee(s) prior to adding any additional student loan debt.

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 after receiving physician certification, even if the previous note on file with the Department of Education has not expired.

If the borrower's prior TPD discharge was not related to a qualifying disability determination by the VA, and the student is requesting an additional loan within 3 years of the discharge, the student's previously discharged loan will be reinstated. If the loan was previously in default prior to the discharge, then the reinstated loan will remain in default, and the default must be resolved prior to the student receiving new loans.

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.

Unaccompanied Homeless Youth

Declaration of homelessness must be officially determined by an authorized entity for FAFSA purposes. If a student selects that they are an unaccompanied homeless youth and that is the only reason they are considered independent on the FAFSA, additional documentation will be required. The financial aid staff will direct qualifying students to additional resources for unaccompanied homeless youth as needed.

> ➢ **Unaccompanied**-the student is not living in the physical custody of a parent or guardian. This means that the student is homeless and either not accompanied by a parent or unable to stay with their parent or guardian.
> ➢ **Homeless**-lacking fixed, regular, and adequate housing.
>> ➢ **At risk of being homeless**-when a student's housing may cease to be fixed, regular, and adequate, example: student is being evicted or asked to leave, or could at any time be asked to leave their current residence and is unable to find fixed, regular, adequate housing.
>> ➢ **Self-supporting**-when a student pays for their own living expenses, which includes paying for fixed, regular, and adequate housing.
>> ➢ **Youth**- Student is under 24 years of age.

The student will need to provide a letter of determination dated after July 1 of the preceding year to qualify as an unaccompanied homeless youth. If the student provides a determination letter from one of these authorities, the financial aid administrator may not request additional documentation unless there is conflicting information regarding the student's status. Students who do not already have contact established with a determining authority may find one based upon their location at https://schoolhouseconnection.org/homeless-directory/. A student who has provided a determination letter in a previous year will not need to provide a new one provided they continue to answer "Yes" to the homelessness question on their FAFSA and confirm with the financial aid administrator that their situation has not changed.

Authorized Entities:

> ➢ School district homeless liaisons or their designee,

- ➢ Director of designee of a director of an emergency or transitional shelter, street out program, or homeless youth drop-in center, or other programs serving individuals experiencing homelessness,
- ➢ A director or designee of a director of a program funded under a TRIO or GEAR UP grant, or
- ➢ A financial aid administrator at the current or previous institution who previously made a determination.

If a student is unable to provide a determination letter form an authorized entity, the Financial Aid Director may make a case-by-case determination of homeless youth status based upon a written statement from the student and third-party documentation that confirms the student is homeless or at risk of being homeless and unaccompanied. Third-party documents might include eviction notices, police reports, statements from people with whom the student is staying, lease documents, statements from community members, etc.

Qualifying Scenarios:
- ➢ Student is temporarily staying with friends because they do not have a safe or stable place to stay. This qualifies even if the student is intending to stay long-term, such as through duration of attending school, because the person could ask them to leave at any time.
- ➢ Student is homeless or self-supporting at risk of being homeless, but still has some contact with parents.
- ➢ Student was determined to be homeless in the previous award year and has confirmed that their status has not changed.
- ➢ Student is staying in emergency or transitional shelter.
- ➢ Student is staying in motels, campgrounds, cars, parks, abandoned buildings, bus or train stations, or any public or private place not designed for humans to live in.
- ➢ Student is staying in substandard housing.
- ➢ Student is living in a campus residence hall but otherwise would have nowhere else to go.
- ➢ Student was not initially homeless or at risk of being homeless when the school year began, but has become homeless during the year.

Non-Qualifying Scenarios:
- ➢ Student is experiencing homelessness with their family.
- ➢ Student is self-supporting and does not live with parents, but is not at risk of losing housing.
- ➢ Parents do not financially support student and do not want to provide information for the FAFSA.
- ➢ Student lives with friends or family in a non-temporary living situation and is not at risk of losing housing.
- ➢ Student and parent leave home due to domestic violence and stay with friends/family. Though they may qualify as homeless, the student is not unaccompanied.

Resources for Homeless Youth

State Homeless Coordinator: https://nche.ed.gov/data/

School District Homeless Liaison Directory: https://schoolhouseconnection.org/homeless-directory/

Schoolhouse Connection Information: https://schoolhouseconnection.org/youth-resources/

Schoolhouse Connection Scholarship Program: https://schoolhouseconnection.org/scholarship/

VERIFICATION

Explanation of Verification

Students who complete a Free Application for Federal Student Aid (FAFSA) may be selected for review in a process called "verification." In this process, a Financial Aid Advisor compares information provided on the FAFSA with tax transcripts, student and parent statements, and other documentation. The FAFSA Processing System (FPS) selects applications to be verified. The university may also select applications to be verified. Verification must be completed on selected applications for any student who will receive need-based or subsidized Title IV financial aid.

Federal law indicates that the Financial Aid Office has the right to ask for documentation for verification prior to 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 FPS. The Financial Aid Advisor will make any required corrections to the FAFSA based on the verification documentation provided. The student will receive an updated FAFSA Submission Summary (formerly SAR), and the university will receive a new Institutional Student Information Record (ISIR), which shows the corrections made. If the corrections change the student's eligibility for aid, the student will also receive an updated award offer letter.

Selection of Financial Aid Applications to Be Verified

If a FAFSA is selected by FPS for verification, an asterisk (*) will appear next to the Student Aid Index (SAI) number on the FAFSA Submission Summary document and the ISIR. The ISIR will also have a verification indicator tracking flag set to a value of "Y" and a verification tracking group (V1, V4, or V5) identified.

The university will select applications for verification if there is any reason to believe any information on the FAFSA is incorrect or conflicting with any other information provided by the student. The university may choose to verify items other than those selected by the Department of Education, even if the application was already selected for verification by FPS. If the items selected for verification can affect a student's Title IV eligibility, disbursing of Title IV financial aid will be delayed until verification is completed.

Notification of Verification

In addition to receiving notice for FPS selected verification from the FAFSA Submission Summary document, students whose applications are selected for verification will also receive notice from the financial aid office. Students may be contacted via email, phone call, text, portal, and mail as necessary to ensure the student is aware of their verification requirements and completes them in a timely manner. Also, if a parent was included on the FAFSA, the parent may also be contacted regarding any verification items they may need to complete. Students may also receive communication through Campus Logic, the system the university uses to request and track any required documents the student needs to complete.

Students will need to submit their documents by uploading them to Campus Logic. Also, students who are selected for V4 Identity verification will need to provide the original signature document either through mailing it to the Financial Aid office on campus or dropping it off in person. Documents can be mailed to the Financial Aid office at 817 3rd Avenue, West Point, GA 31833.

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 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. Title IV aid will not be disbursed until verification is completed and all required documents are received. If the financial aid office is not able to process financial aid prior to the end of the add/drop period, the student will be billed and expected to pay their balance for the term. Students are requested to submit all documents 1 week prior to the end of add/drop to allow for processing time. If a student fails to meet the deadline, they are responsible for their balance for the term, however, even after paying for the term, a student can later provide documentation to receive financial aid and a request a refund for out-of-pocket payments that are later covered by financial aid disbursements.

All verification must be completed within 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 via email containing a deadline to submit documents, which is 1 week prior to the end of add/drop for the financial aid term or approximately 30 days after the date of the email, whichever is earlier. Students who have their account set up on Campus Logic will also get an email from the Campus Logic system and an alert on their Campus Logic portal to let them know they have required documents for financial aid. If no response is received from the student, the financial aid office will follow up via telephone to attempt to contact the student regarding the necessary documents.

The university does not typically disburse financial aid until verification is completed, however, students who are selected for additional verification due to FAFSA changes after financial aid disbursements have been made will receive a written notice via email containing a deadline to submit documents, which is approximately 30 days after the date of the email. Students who have their account set up on Campus Logic will also get an email from the Campus Logic system and an alert on their Campus Logic portal to let them know they have required documents for financial aid. The financial aid office will also follow up via phone if no response is received from the student. 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.

Students who are unable to provide the required documentation by the requested deadline should contact the financial aid office to discuss their options. An extension may be granted if necessary, but no financial aid will be disbursed while the documents are pending, and extensions may not be granted past an federal financial aid deadlines.

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. Students are asked not to email any documents with personally identifiable information (PII). Students are able to securely submit documents through Campus Logic. If a student emails a document with PII the financial aid advisor will immediately delete the document from the email system to protect the student's information.

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)
  ➢ Income earned from work (if not tax-filing)
  ➢ Statement of non-filing taxes were not filed
  ➢ 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
  ➢ Family size
  ➢ Number in college
  ➢ Supplemental Nutrition Assistance
  ➢ Program (SNAP) benefits
  ➢ Child Support paid
  ➢ Identity/statement of educational purpose

Identity and Statement of Educational Purpose

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. Identity can be verified on the verification form provided by the school. Students will have to verify identity in person at the campus in the financial aid office, or they will need to complete the form with a notary.

  ➢ 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

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 on the verification form provided by financial aid.

In order to complete the Statement of Educational Purpose and Proof of Identity form, the student must either appear in person in the Financial Aid Office and present a valid, government issued photo ID or the student must take the form to a notary and present the notary with a valid, government issued photo ID

for them to sign the form before it is submitted to the financial aid office. Along with the signed form, the student will also need to submit a signed copy of their government issued photo ID.

Once the financial aid office has received the Identity Verification documents and Statement of Educational Purpose from the student, the results of the identity verification must be reported to the FAFSA Partner Portal. Currently, verifying completion status of V4 and V5 verification is not required due to federal system changes. When it becomes required again, the financial aid staff is able to verify the completion status through the Colleague student information system using this process.

1. In Colleague access the ISIR Verification Processing (IVER) form and enter the academic year and student ID that need to be processed.

2. In the Identity/HS Verif Flag field, enter the value that describes the student's status related to verification of the student's identity.

   a. Enter 1 if the student appeared in person and presented a valid government-issued photo ID and signed the State of Education Purpose.

   b. Enter 2 if the student submitted an original notarized statement of educational purpose and a copy of a government-issued photo ID

   c. Enter 5 if the student did not respond to the request for documentation or the student could not be located. Verification was not performed, and no signed notarized statement of purpose was received.

3. Save

   Note: The Identity date field displaces the date the student's identity is added to the export file which is when the Identity Flag export process is run. If information has already been sent, but it needs to be updated and re-sent, the date needs to be deleted.

Family Size

For tax filers, family size is automatically added based on the dependents listed on the tax forms for the reporting year. However, if the number of family members receiving financial support has changed (e.g. child born, divorce, etc.) the applicant is able to adjust the number on the FAFSA to report the correct number of family members. Family members should only be counted if they are financially supported by the applicant or contributor(s) on the FAFSA. Documentation of the names, relationship to the student, ages, and college enrollment status of family members may be required. These items may be documented on the verification form provided by the school.

Income information

The FAFSA Simplification Act requires that the Department of Education use data received directly from the IRS when processing the FAFSA. All contributors on the FAFSA are asked to consent through the Future Act Direct Data Exchange (FA-DDX) which will allow the IRS to disclose tax information directly to the Department of Education during the FAFSA process. Individuals who use FA-DDX without needing to make changes to any of the tax and income information will not need to provide a copy of their tax forms for verification.

Contributors on the FAFSA who are required to file taxes and were not able to use the information provided through FA-DDX 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 for the reporting year. In some cases, W-2 forms may also be requested. Tax documents should be signed, all required sections must be completed, and any relevant or alternative tax documents, such as schedules (1, 2, 3, C, etc) and/or amendments, must be attached. A signature on

form 8879, the IRS e-file signature authorization, is not an acceptable substitute for a signature on a tax return.

Joint Returns for separated individuals: When a student or parents of a dependent student filed a joint return and have separated, divorced, or been widowed, the student must submit the following to the financial aid office:

> ➢ A transcript obtained from the IRS for the reporting year or a copy of the income tax return with all applicable schedules that were filed with the IRS for the reporting year, and
> ➢ A copy of the IRS form W-2 for each source of 2022 employment income received or an equivalent document for the parent(s) and any step-parent(s) included on the FAFSA.

The Financial Aid Advisor will use the documentation to determine the individual's income and taxes paid and adjust the FAFSA information. Any interest or business income or losses earned on joint accounts or investments should be assessed at 50%. If there are any adjustments on the AGI, those should be adjusted so that the only income listed on the joint return can be attributed to the reporting individual.

To determine the amount of taxes paid the financial aid advisor can either use the IRS tax table to calculate the appropriate rate based on the AGI of the reporting individual, or they can determine what percentage of the joint AGI was attributable to the individual and asses the joint taxes paid by the same percentage.

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 with any applicable schedules, 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,
>   o 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.
>   o 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.
>   o 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 but did not retain a copy should request a duplicate from the employer who issued the original or from the IRS as a wage and income transcript. If a transcript cannot be retrieved from the IRS and a copy cannot be obtained from the employer, the individual can submit a signed statement from the employer indicating the amount that was paid for the reporting year.

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.

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.

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.

Other information

Additional documentation as requested by the Financial Aid Office may be requested to confirm information on the application materials or forms, or information provided verbally or in writing to university 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.

Exemptions from Financial Aid Verification

For any verification exclusion, other documentation of the exclusion may be required. Verification exclusions do not excuse the university from resolving any conflicting information on the FAFSA.

Student Exemptions:

Students may be exempted from verification in the following instances:

- Death of the student.
- The student is not receiving Title IV aid.
- The student is only eligible to receive Unsubsidized student financial assistance (exempt from income verification only, identity and statement of purpose still required).
- The Applicant has been verified by another school AND there have been no changes to the FAFSA, AND the other school provides a letter stating that it verified the student's application and providing the transaction number of the pertinent valid ISIR.
- After the student has ceased enrollment, however, verification is still required for any post-withdrawal disbursement.

Parent Exemptions:

Verification of parent data is not required if:

- Both parents are mentally incapacitated.
- Both parents, or the custodial parent has died.
- The parents are residing in a country other than the United States and can't be contacted by normal means.
- The parents can't be located because the student does not have and cannot get their contact information.

Spouse Exemptions:

Verification of spouse data is not required if:

- The spouse has died.
- The spouse is mentally incapacitated.
- The spouse is residing in a country other than the United States and can't be contacted by normal means.
- The spouse can't be located because the student does not have and cannot get their contact information.

Tolerance

Tolerance is the difference of $25 per individual amount field on the FAFSA/ISIR when compared to the verification documentation. If the amount in the monetary value field is more than $25 different from the verification documentation, a correction is required. If there is a change for any non-monetary value, then a correction is required for submission.

Verification Procedures

Once the student submits their verification documents, the financial aid staff will review the documents compared to the student information record to ensure the data the student entered on the FAFSA matches the documents. If there is a conflict between the documentation and the data submitted to the FAFSA, additional documents may be requested, or corrections to the FAFSA will be made based on the information on the submitted documents. FAS, the school's third-party servicer, will not complete packaging until verification is completed for any student that has been selected. All Title IV financial aid will remain on hold until verification is completed. Students are asked not to email any documents with personally identifiable information (PII). Students can securely submit documents through Campus Logic. If a student emails a document with PII the financial aid advisor will immediately delete the document from the email system to protect the student's information.

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 the FAFSA Partner Portal or the school's student information system and exported to FPS through the school's student information software, Colleague, or the student may correct the FAFSA information online using their FSA ID. If any corrections are required for items that are not included in the student's signed verification document, the student can request in writing for the school to make corrections. Requests should include the student's name, student ID number, items that need to be corrected, reason for the corrections, signature, and date. Financial aid staff may request additional documentation if any requested corrections conflict with information the student previously provided to the school. If any adjustments result in a change to the student's SAI and/or Title IV aid eligibility, the student will be notified immediately by letter or email, by phone, through the student portal, 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 SAI.

The school will use the ISIR Verification Processing and ISIR Student Verification tools in Colleague to confirm verification accuracy using the following process:

1. Access the ISIR Verification Processing (IVER) form

2. Click on the Student Verification field to go to the ISIR Student Verification (ISVN) or to verify parent information, select Parent Verification field to go to the ISIR Parent Verification (IPVN) form.

3. Enter the information into all fields selected for verification from the documentation received from the student and/or parent. Do not use the information directly from the ISIR to fill out this section. This will be used to compare the information from the documents to what the student entered on their FAFSA.

4. If there is additional information that needs to be verified, select the Additional Student Information Verification (ASVT) and/or Additional Parent Financial Verification (APVT) form and enter information into the required fields.

5. Save the student/parent information.

6. Colleague compares the ISIR and verification data and flags any items that need to be sent to CPS for correction.

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.

Students will be alerted via email by the school if they need to submit documentation for a UEH flag. Students may also be contacted via phone, text, portal, and mail as necessary to ensure the student is aware of the documentation requirements and completes the request in a timely manner. Students who have their account set up on Campus Logic will also receive an email from the Campus Logic system. Students can upload their documents in Campus Logic for the school to review. Once all of the requested transcripts or grade reports have been uploaded, the school will review to ensure the student earned credits at each prior school where the student used Title IV aid. If the student submits documentation that they did not earn credits, the student is ineligible for Title IV aid. The student may submit an appeal for a UEH decision to the financial aid office. Students are asked not to email any documents with personally identifiable information (PII). If a student emails a document with PII the financial aid advisor will immediately delete the document from the email system to protect the student's information.

Appealing a UEH Decision

A student who is selected for a UEH flag on the ISIR and whose grade reports/transcripts from prior schools do not show that they have earned (passed) credits at prior schools at which they have used Title

IV funds is not eligible for Title IV aid. The student will be notified by the financial aid office after the UEH documents have been reviewed. If a student is determined to be ineligible, they may appeal the decision. An appeal letter must be submitted for each school the student and did not earn credits. The appeal letter should state the dates the student attended the school, the reason the student stopped attending or failed to earn credits, and whether the student received a refund from Title IV aid at the school. The student should submit their appeal letters along with any supporting documentation (e.g. if the student was unable to finish their courses due to medical emergency, family situation, etc.) to the financial aid office for review. The Financial Aid Director will review the documents for the appeal and inform the student of the decision.

ISIR Codes

The FAFSA Submission Summary/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.

Students will be alerted via email by the school if they need to submit documentation for an ISIR comment code. Students who have their account set up on Campus Logic will also receive an email from the Campus Logic system. Students can upload their documents in Campus Logic for the school to review.

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 made by a financial aid administrator when a student has unusual situations or circumstances that may impact federal student aid eligibility. This allows the financial aid administrator with adequate documentation to make adjustments to the data elements on the Free Application for Federal Student (FAFSA) form that impact the Student Aid Index (SAI) in order to create a more accurate assessment of a family's ability to contribute to the cost of education. The Department of Education does not have the authority to override a school's professional judgment decision provided the means for determining the data element changes are documented in the student's file.

Professional judgments must be made on a case-by-case basis. Each person's situation is unique and must be evaluated as such. For example, if a local business which employs a lot of the families who have students enrolled at the university closes, the Financial Aid Director cannot decide to adjust the income for everyone who was affected. However, each and every family affected could apply for professional judgment, and their data could be adjusted based on the individual changes in income and circumstances.

Reasons for Professional Judgment

The financial aid office has the discretion to make appropriate and reasonable adjustments to more accurately reflect a student's situation. Therefore, there may be circumstances other than what is listed here that qualify for a professional judgment.

- ➢ Change in employment status, income, or assets;
- ➢ Change in housing status;
- ➢ Tuition and expenses at an elementary or secondary school;
- ➢ Additional family members in college;
- ➢ Medical, dental, or nursing home expenses not covered by insurance;
- ➢ Child or dependent care expenses
- ➢ Severe disability of the student or other member of the student's household;
- ➢ Other changes or adjustments that impact the student's ability to pay expenses at the university.

Procedure for Requesting Professional Judgment

The first step in a professional judgment is a conversation between the student, their parent (if applicable), and the financial aid administrator. Students and parents whose current circumstances are not accurately reflected in the data elements on the FAFSA may request a professional judgment, or a financial aid administrator upon learning of a student's or parent's special circumstances may propose that they apply for a professional judgment. The student or parent will need to explain their circumstances to the financial aid administrator. If the circumstances reflect a situation that is different from what is determined based on the reporting year on the FAFSA, the financial aid administrator will request additional documentation.

Student's will need to complete the FAFSA to the best of their ability with the unaltered information prior to any adjustments being made. If a professional judgment is granted, the financial aid administrator will make the adjustments to the data elements on the FAFSA. The student will not need to make any adjustments for the professional judgment. They student may need to verify data items on the FAFSA based on the unaltered information prior to any professional judgment adjustments.

- ➢ Professional judgment documents will vary based on the circumstances. In general, the student and parent (if applicable) will need to provide:
- ➢ A statement explaining the current situation and why it is different from what is reported on the FAFSA.
- ➢ Documentation of current income and any changes in income (e.g. pay stubs, unemployment or social security benefit information, etc.)
- ➢ Documentation of additional or unusual expenses (excessive medical bills, child care, unusual home expenses, expenses for disability accommodations, etc.)
- ➢ Any other relevant documentation to back up the statement (proof of unemployment, doctor's note or other medical documentation, news article, insurance claim, etc.)

The financial aid advisor will add the document request to the student's portal on Campus Logic. The student will be able to log in and securely submit their documents. Once the documentation is collected, the financial aid administrator will review the special circumstances and the supporting documentation with the Financial Aid Director to determine if a professional judgment is warranted in the situation, and what types of adjustments should be made to the student's financial aid application or cost of attendance to accurately reflect their special circumstances.

Note that if making adjustments for special circumstances would increase the student's financial aid eligibility, the professional judgment may not be processed. For instance, if the student is already eligible for the maximum amount of financial aid, a professional judgment would not help their financial situation, so it would not be processed.

Determining Income and Taxes

If there are changes to data elements such as income or taxes due to special circumstances, the means by which the new income values are calculated should be included in the documentation.

The income used in a professional judgment should reflect a period of 12 months. The income can be projected based on current circumstances or income from the most recent 12 months could be used.

Examples:

- ➢ Student's most recent taxes reflect a lower income due to changes that happened in the prior year. If the taxes are reflecting the current circumstances of the PJ, the financial aid administrator can use the more recent tax returns to make income adjustments to the FAFSA.
- ➢ Student had an income change, such as unemployment, 3 months ago. Financial aid administrator can calculate income from the date of the change and project ahead 12 months based on the documentation. So if the student was receiving unemployment, the 12 month period will include the 3 months already determined and then another 9 months of estimated unemployment income based on the documentation.
- ➢ The financial aid administrator can use the student's current income (most recent pay stubs, unemployment statement, etc.) and project ahead 12 months from the most recent statement. (e.g. student started a new job and gets paid every 2 weeks. Most recent pay stub is for $700. $700 x 26 paychecks for the year = $18,200 for the income).

Regardless of how the income is calculated, the 12 month period that is used and how the income is determined must be documented.

If income is adjusted on the FAFSA, the taxes should be adjusted as well. If the FAA is using the most recent tax return, then the taxes paid on the tax return will reflect the new amount that should be adjusted on the FAFSA. If income is being projected and calculated, the tax information can be estimated based on the current IRS tax table.

- ➢ Determine the student's (or parent's) new Adjusted Gross Income based on the projected income for the year.
- ➢ Determine the student's (or parent's) projected filing status based on their current marital status.
- ➢ Determine the taxable income by deducting the most recent standard deduction amount from the Adjusted Gross Income (can be found in IRS publication 17 or on the most recent 1040 form).
- ➢ Use the most recent tax table at IRS.gov to determine the amount of taxes based on the taxable income and filing status.

Special Rules for Foreign Income Exclusion

Beginning with the 24-25 award year, income that is listed as a foreign income exclusion on the taxes will be counted as untaxed income on the FAFSA. There will be a C-code on the ISIR to prompt the financial aid administrator to review the foreign income exclusion.

The financial aid administrator must determine if adding the exempted foreign income to the adjusted gross income (AGI) would make the student ineligible for Pell Grant.

The financial aid administrator will have to remove the foreign income from the untaxed income section of the ISIR and add it to the AGI to see the new SAI. If the student would be ineligible for the maximum Pell Grant award, the financial aid administrator must determine if it is appropriate to adjust the ISIR. This can be done in Colleague to run a need analysis to see the new SAI and determine if a FAFSA correction is necessary.

Acquire a statement from the student (or person on the FAFSA who earned the foreign income) explaining if they are still earning foreign income. If they are no longer receiving the income, then do not make the adjustment to the ISIR and just document that the income no longer applies. If they are still receiving the income, make a professional judgment adjustment to the ISIR. Make sure to select the professional judgment flag when making the adjustment.

Making Adjustments for Special Circumstances
Adjustments for special circumstances must be made by the financial aid office. The financial aid administrator must set the FAA Adjustment flag on the ISIR when submitting a PJ. Adjustments can be made through Colleague's ISIR correction tool. The financial aid administrator must select the Professional Judgment flag when making PJ corrections so that the changes are recognized by FPS as a professional judgment and the data entered is not overwritten by the FA-DDX tool.

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

- ➤ The student is or will be 24 years of age as of January 1 prior to the start of the FAFSA award year.
- ➤ The student is married (not separated) or remarried as of the date of the FAFSA application.
- ➤ The student is a graduate or professional student during the award year.
- ➤ The student is currently serving active duty in the U.S. armed forces for purposes other than training.
- ➤ The student is a veteran of the U.S. armed forces.
- ➤ The student has children or dependents (for whom they provide financial support) other than a spouse.
- ➤ The student is (or was at any time after age 13) an orphan, foster child, or ward/dependent of the court.
- ➤ The student is (or was when the student reached the age of majority) an emancipated minor or in a legal guardianship, as determined by a court in the student's state of legal residence.
- ➤ The student was at any time since July 1 of the year prior to the FAFSA award year determined to be unaccompanied and homeless or self-supporting and at risk of being homeless with a determination from one of the entities listed on the FAFSA form.

Reasons for Dependency Override
If a student does not meet these criteria, the financial aid office has the authority to make the student independent under unusual circumstances using Professional Judgment. Unusual circumstances must be documented, and a copy of the documentation must be maintained in the student's file. Examples of qualifying 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 without support or contact with either,
- ➤ The student is unable to locate their parents.
- ➤ The student is a victim of human trafficking.
- ➤ The student has been legally granted refugee or asylum status and is unable to contact their parents.

According to federal regulations, the following instances **do not qualify** as unusual circumstances meriting a dependency override:

- ➤ Parents refuse to contribute to a student's education,
- ➤ Parents (or step-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.

Procedure for Requesting a Dependency Override

The first step in requesting a dependency override is a conversation between the student and the financial aid advisor. Students may request consideration for a dependency override by first explaining their unusual circumstances to the financial aid administrator. Financial aid administrators are also encouraged to ask students questions if they are unable to complete the FAFSA due to lack of parental support to determine if the student could qualify for a dependency override.

The student will first need to complete the FAFSA to the best of their ability and submit the application without including the parent information. The student is able to indicate on the FAFSA if they are unable to provide parent information due to unusual circumstances. However, this will not guarantee that the student will qualify for a dependency override. Also, if a student does not indicate unusual circumstances on the FAFSA, it does not mean they cannot apply for a dependency override.

The financial aid advisor will discuss the documentation the student would need to provide in order apply for the dependency override. Document may include, but is not limited to

- ➢ A written statement from the student providing details regarding the unusual circumstances. The statement should include dates when possible, and explain any recent contact the student has had with both parents as well as the student's current living situation.
- ➢ A written statement from the person with whom the student resides, including dates where possible, and explaining the situation as far as they are able to describe, any support provided to the student, and how long the student may reside there.
- ➢ A written statement from a 3rd party attesting to the student's unusual circumstances. This should be on letter head from a respected community member such as a school counselor, therapist, religious advisor, etc.
- ➢ Supporting documentation such as court documents, proof of income or support, police reports, medical documentation, etc.

The financial aid advisor will add the document request to the student's Campus Logic portal. The student will be able to log in and securely submit their documents through Campus Logic. Once the documents are collected, the financial aid advisor will review the documents with the Director of Financial Aid. The dependency override request may be approved or denied, or additional information and documentation may be requested.

If a dependency override is approved, the financial aid advisor will need to make the correction on the FAFSA to change the Dependency Override Indicator flag to Yes by using the ISIR correction tool in Colleague. A new ISIR will be processed at FPS and returned to the school with a valid SAI.

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 or instances in which special circumstances warrant adjustments to a students' FAFSA, SAI, or financial aid eligibility. 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 can be approved. 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

Financial Aid Packaging

Financial aid is packaged for the academic year beginning with the first term for which the student is registered for the academic year. Point University uses a Standard Academic Year (SAY) which is 2 semesters, Fall and Spring, for 24 total credits and 32 weeks. Summer courses are available with Summer counted as a trailer for the Academic Year for all aid except for Georgia state aid which counts summer as the header for the award year.

When a FAFSA is received, the Colleague system will automatically set up the student's financial aid for the academic year for Title IV financial aid, Georgia state GTE grant, and institutional merit scholarships based on the student's eligibility data that has been entered on their system profile. Additional institutional scholarships, state grants, alternative loans, or other outside aid will be added on a case-by-case basis by FAS or the financial aid administrators at the school according to the student's eligibility once the financial aid office receives information that the student is eligible for the aid. Students may review their aid on their student portals to review any financial assistance that has been added.

Pending Graduates

Financial aid is typically packaged as soon as possible prior to the beginning of a student's academic year. Therefore, students who are potential graduates for the academic year have not been identified by the academic department prior to financial aid packaging.

Colleague does not count course repeats or transfer credits when calculating a student's potential graduation date. Graduate dates in the system are based solely on a student's start date and anticipated

program length without transfer credits at 12 credits per semester. The registrar's office determines potential graduates as students whose completed program credits equals 45 for associate degree students, 90 for bachelor degree students, and 15 for graduate degree students. The registrar's office reviews all potential graduates for the term after the end of the add/drop based on number of credits a student has earned compared to the number of credits in the student's program. Students who are potential graduates based on their remaining registered credits are added to the zero credit Grad 400 course which is used to identify potential graduates. These students are contacted with a reminder to complete their application for graduation. The business office also charges the graduation fees to the accounts for these students.

Direct student loans are not prorated for students who have less than one academic year remaining in their program of study because the students are not identified as pending graduates at the time of packaging for the academic year. However, if the financial aid office needs to review or adjust student financial aid for students who have been identified as pending graduates, then loans will be prorated and adjusted accordingly.

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 the number of credits a student is enrolled to complete.

Student Aid Index (SAI)
The Student Aid Index is an eligibility index number that the financial aid office uses to determine how much federal student aid a student is eligible to receive. The number is the result of a federally determined calculation based on the financial information the student and their contributor(s) provided on the FAFSA. The number is not a dollar amount indicating the amount of the financial aid or the amount the student or their family is expected to pay. It is a number used by the financial aid office to determine financial need. A negative SAI indicates the student has a higher financial need.

The calculation of the SAI uses information from the tax returns as provided by the IRS through FA-DDX (whenever possible) as well as asset and untaxed income information. The SAI is listed on the FAFSA Submission Summary provided to the student at studentaid.gov and on the ISIR that is provided to the school. 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).

Computing the Pell Grant Award
Pell grant is calculated using the formula for standard terms with at least 30 weeks of instructional time for programs measured in credit hours and offered in semesters.

The student's calculated annual Pell grant is determined by subtracting the SAI from the federal annual maximum Pell amount, then rounding to the nearest whole number multiple of five. If the total is less than the minimum federal Pell amount, then the student is not eligible for Pell grant unless the minimum Pell flat on the FAFSA is marked Y for eligible.

Once the student's calculated annual Pell amount is determined, the next step is to determine enrollment intensity. Enrollment intensity is calculated by number of credits the student is taking divided by the full-time definition number of credits for the term. Full time at Point University is defined as 12 credits for the term. The total is rounded to the nearest whole number as a percentage.

Pell amount for the term is determined by multiplying the student's calculated annual Pell grant amount by the percentage for enrollment intensity then dividing the result by 2 (for 2 terms in the academic year).

Pell grant may be awarded up to 150% of the student's calculated annual Pell grant amount for the award year. Students may use up to 600% (equivalent of 12 full-time semesters) of Pell grant for the lifetime eligibility usage. Pell grant may be limited if the student reaches their annual limit or their lifetime eligibility usage limit during the award year.

Cost of Attendance (COA) and SAI

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. The school uses a Scheduled Academic Year which begins with the start of the Fall semester and ends at the end of the Spring Semester. If a student attends a summer session, the summer is added on to the end of the academic year as a trailer. Need-based aid eligibility is determined by the calculation of COA minus SAI. Eligibility for need-based financial aid is determined by calculating COA minus SAI minus Other Financial Assistance (OFA). OFA includes all the student's grant and scholarship aid. Eligibility for aid that is not need based is calculated by subtracting OFA from the COA.

A student's COA typically includes:

> ➢ Tuition and Fees charged by the school;
> ➢ Books, course materials, supplies, and equipment;
> ➢ Student loan fees;
> ➢ An allowance for transportation, and miscellaneous personal expenses; and
> ➢ An allowance for food and housing.

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 financial aid office. A financial aid advisor can add the requested documents to the student's Campus Logic portal so the student can securely submit their request.

The amount of tuition and fees charged by the school is determined annually by the school's board of trustees.

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 a portion 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 highest possible dorm costs and a 3-meal-per-day meal plan. 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.

Students who live in military housing on base or receive military basic allowance for housing (BAH), the amount for housing will be reduced from their cost of attendance. This includes students whose spouses receive BAH or dependent students who are living with parents who are receiving BAH.

Students who are less-than-half-time may have food and housing included in their COA for up to 3 semesters during their enrollment with no more than 2 consecutive semesters at less-than-half-time. Food and housing costs will not be included beyond 3 semesters total if a student is less-than-half-time for more than 3 semesters.

The SAI is calculated on the student's valid FAFSA Submission Summary or ISIR. The SAI is subtracted from the COA when determining eligibility for a student's need-based aid. Note that if the SAI is negative, subtracting a negative number increases the student's COA and therefore the student's financial need. A student's total need-based aid cannot exceed the COA minus the SAI.

Each term at Point University is sixteen weeks/four months long. An academic year is a minimum of two terms or eight months long. If a student takes courses during the Summer, the summer session is added to the end of the academic year as a trailer. 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.

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 enrolls in fewer than 12 credits or does not attend all the credits they have enrolled in 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 previously disbursed amounts. 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. Financial aid is disbursed during the academic year, typically in equal disbursements for Fall and Spring for on-campus students, and Fall, Spring, and Summer for online students. On-campus students who take summer classes will have any available aid for summer added to their financial aid package and disbursed during the summer term. Pell grant for online students is disbursed per module/session based on the number of credits the student is attending for that session.

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. The disbursement must also not cause the student to exceed annual or aggregate loan limits.
> - 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 (with authorization).

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. If the student receives other non-Title IV financial aid that causes a credit balance after all of the funds are applied to the account, the refund will be processed as required based on the fund sources, noting that some financial aid sources are available for tuition and fees gap coverage only and cannot be refunded to the student. The school is not required to pay a credit balance of less than $1. Credit balances are refunded through the Bankmobile service. In some instances, students may also qualify for a refund based on other, non-Students may choose to receive their refunds through a Bankmobile cash card or via direct deposit to their bank account. If the student does not choose another refund method, then refunds will be mailed to the student as a paper check.

Unclaimed Credit Balances

If the school receives a returned check or a rejected funds transfer, or the recipient has not cashed their refund check within 90 days, the school will reach out to attempt to contact the student and re-issue the funds. Two attempts will be made to reissue funds.

If the school is unable to locate the student and is not able to issue the refund, the funds will be returned fund source. If the funds are from a Title IV credit balance, meaning that the total amount of financial aid received from Title IV fund sources exceeds the student's charges for the term, funds will be returned to the direct loans first. If there is a Title IV credit balance after the direct loan funds for the term are returned, then funds will be returned to the Pell Grant or TEACH Grant award in the COD system. The school has up to 240 days to deliver a Title IV credit balance for a student who is no longer in school.

Funds posting to student accounts will be considered to be paid in this order: Pell grant, FSEOG, other federal grants, Georgia state Hope or Zell Grants, Other state grants, non-institutional scholarships or grants, Institutional scholarships, Federal Direct Subsidized loan, Federal Direct Unsubsidized loan, Parent Plus loan, and alternative/private loans.

Credit balances that cannot be returned to the student will be refunded to the fund source as available to alternative/private student loans, Parent Plus loans, Federal Direct Unsubsidized loan, Federal Direct Subsidized loan, institutional scholarships, and Pell or Teach grants. These refunds are different from the Return to Title IV funds refunds which are processed, for students who have withdrawn, as required based on federal student aid regulations.

PURCHASING BOOKS

Students may purchase books and course materials for their classes online through the university's partnership with Books by eCampus. ECampus is made available to students for book purchases, but students are not required to use the school's vendor for their book purchases if they would rather obtain their course materials elsewhere. Students can reach the bookstore through the Online Bookstore link at the top of their My Point portal. If students have expected financial aid available to cover the cost of the books, the amount they may use in the bookstore will show up as available credits. If students choose

not to use their financial aid at the bookstore, and there is a credit available after all charges have been paid, then the credit will be refunded to the student via Bankmobile within 14 days after the financial aid funds have been received and posted to their account and the student has a refundable credit available on the student account.

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 because of the individual's inability to meet their financial obligations to the institution due to the delayed funding disbursement 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 VA Enrollment Management 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 for the term for which they received orders to report for service. 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.

Quantitative Formula = Successful Completion of Credits
                                        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 x 150% = 180 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.

PACE Formula = Cumulative successfully completed credits
                      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 s 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

Staff SAP Procedures

The Satisfactory Academic Progress (SAP) report is completed in Colleague by Financial Aid Services (FAS), the school's third party servicer, along with the Director of Financial Aid or the Director of Financial Aid Quality and Compliance. The report is reviewed for students whose SAP statuses have changed. Any student who is not meeting the SAP requirements for 2 or more consecutive terms will be placed on a financial aid hold until the student has achieved a successful appeal or has met the SAP requirements.

SAP Calculated in System
- ➢ SAP is calculated after grades are posted at the end of each term. This usually occurs the day after instructors are required to provide final grades into the system.
- ➢ SAP status is updated in the system (should be automatically done when report is run).

Students Notified and Documents Requested
- ➢ FA Staff emails students who do not meet SAP to let them know about their SAP Status
- ➢ FA Staff reviews the list of students who have not met SAP requirements, and removes scheduled awarded aid for students who have failed to meet SAP after their warning period, and puts them on a SAP hold in the system so aid cannot disburse.
- ➢ FA staff selects student for SAP appeal in CampusLogic to attach required SAP documents to student's portal for completion.
- ➢ FA prints SAP Warning and SAP Probation letters to mail to each student.
- ➢ FA staff contact each student who needs to make an appeal to let them know which documents they need to complete to appeal to continue using financial aid.

SAP Appeals
- ➢ Student is informed about SAP status and advised to submit an appeal.
- ➢ Students use Campus Logic to upload required SAP Documents.
- ➢ FA staff checks Campus Logic daily for appeal documents received from students.
- ➢ Documents are uploaded to SAP Channel in individual student folders for the committee to review. SAP Documents include:
  - o Student Statement/SAP Appeal Form
  - o Any relevant 3rd party documentation

- o   Student Grades
- ➢ FA Staff alerts committee when SAP appeals are ready to review and requests committee to review and respond if student is approved or denied. SAP committee includes:
  - o   Academic Advising
  - o   Registrar
  - o   Billing Director
  - o   Financial Aid Director
- ➢ Academic Advising reaches out to student to set appointment to create academic plan. Student must meet with academic advising and create the academic plan within 14 days or the appeal may be denied for meeting requirements.
- ➢ Once the Academic Plan is completed, it is uploaded to the student SAP appeal documents and forwarded to the registrar.
- ➢ SAP appeal response to student should be within 3-5 business days after the Academic Plan is completed.
- ➢ SAP decisions are recorded in Colleague and the SAP documents are added to the student's Etrieve file.
- ➢ Aid is awarded to students whose appeals are approved. FA Director will alert packaging team to which students have been approved for appeal and may be awarded aid.
- ➢ FA Staff contacts students to make them aware of committee decision and ask them to review and accept awarded aid (if applicable)

Return of Title IV Funds

The school's third-party servicer, Financial Aid Solutions (FAS) completes the Return to Title IV (R2T4) calculations whenever a student who has received Title IV aid ceases attendance without completing the payment period for which the aid has been disbursed. FAS is informed by the registrar's office of any student who has withdrawn from the school. The attendance report is reviewed weekly for any students who have ceased attendance and may be an unofficial withdrawal. FAS reviews the end of term report at the end of each term to determine any students who did not complete their courses to determine any additional unofficial withdrawals.

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. Withdrawal from a single or multiple courses while the student is still attending other courses does not require a Return to Title IV Funds calculation to be processed. However, if the student failed to begin attendance in any registered courses, a Pell recalculation based on the remaining credits may be necessary.

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. Likewise, if a student attending courses in modules has successfully (D grade or higher)

completed at least 49% of the term or at least half-time credits, a return to Title IV calculation is not required.

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.

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, 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).

Withdrawals During Add/Drop
Students are not charged for withdrawal from courses during the add/drop period at the beginning of each semester or module. Students who withdraw from all courses during the add/drop period will be considered to have never attended the term. The student will not be charged for any courses withdrawn during add/drop, and no financial aid will be used. No R2T4 will be required.

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.

If a student withdraws from a module but registers and attends a future module in the term and withdraws also from that module, the days the student attended prior to the withdrawals from each module are counted as the total days attended for the return of Title IV funds calculation. This means that even if the student's final last date of attendance for the term is beyond the 60% date for the term, the student may have a refund if their combined total days prior to the withdrawal date for each module is not at least 60% of the total days in the term.

A student who has successfully completed (D grade or higher) at least 1 module or a combination of modules which are at least 49% of the term is not required to have a return of Title IV funds calculation. However, if the student did not attend all the credits for which Pell grant was calculated, a Pell recalculation and refund of unearned Pell grant may be necessary.

A student who has successfully completed (D grade or higher) 6 or more credits in a modular term is also not required to have a return of Title IV funds calculation. However, if the student did not attend all the credits for which Pell grant was calculated, a Pell recalculation and refund of unearned Pell grant may be necessary.

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. Attendance for in person courses is recorded by the course instructor and entered into the student's record. Attendance for online courses is determined by course participation and record by the online course platform system (Canvas). Online course participation requires active participation. Simply logging in and viewing the class is not enough to qualify as active participation. The student must complete a course working such as commenting on weekly discussions, uploading and turning in assignments, completing quizzes or exams, etc.

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 prior to the end of the school's add/drop period for the term. 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) prior to end of the drop-add period	70% refund
After the drop-add period ends	0% refund

Food Service Meal Plan Refunds:

Before the first meal is served	100% refund
After the first meal is served prior to the end of the drop-add period	70% refund
After the drop-add period ends	0% refund

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 Financial 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 15 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. The financial aid office is able to view a student's federal student financial aid history at NSLDS. NSLDS information is also automatically loaded into Colleague whenever a new ISIR is received. Students are able to check their own financial aid history on their dashboard at studentaid.gov.

Enrollment Reporting
The school must also provide an updated enrollment status roster every 60 days to 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 monthly. The registrar oversees the Clearinghouse process and the transmission of the enrollment status reports. Once Clearinghouse processes the

updated enrollment status reports, if there are any conflicts, an error log is created. A director-level financial aid representative will assist with reviewing NSLDS and error resolution. The registrar and financial aid director will track every error resolution decision in the appropriate logs, escalating as needed to the dean of academic operations, chief academic officer, and/or chief enrollment officer as needed. Error logs and summary reports should be stored in the Clearinghouse Error Logs Folder.

Clearinghouse/NSLDS Process & Error Correction
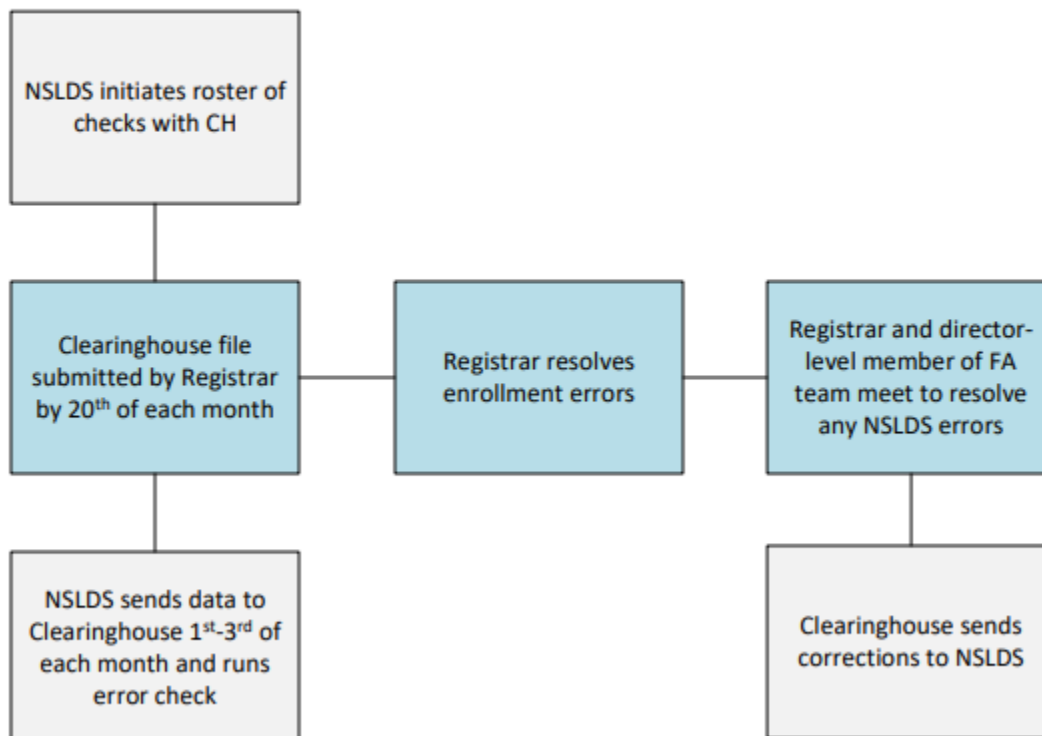
Gainful Employment/Financial Value Transparency (GE/FVT) Reporting

The school is required to report annually on the amount of student loans used per student per program. The school uses National Student Clearinghouse (NSC) to facilitate the reporting process. NSC provides the school with enrollment information for current and graduated students for individual programs. The school reviews these reports and adds student loan information. NSC compiles the information into the requested format for the report and sends it to NSLDS.

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).

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) 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) under "Student Grievance and Appeal Policies."

Grievance Form Process

When students submit a Point University Grievances form, it goes to the Dean of Academic Operations (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 https://point.edu/academics/catalogs/
- ➢ Point University Consumer Information https://point.edu/consumerinformation/
- ➢ Title IX Policies at https://point.edu/title-ix/