

### Financial Aid

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## FINANCIAL AID VERIFICATION PROCEDURES 2014-2015

### WHAT IS VERIFICATION?

Verification is the process used to check the accuracy of the information that a student gives when applying for financial aid.

Verification procedures are governed by the Higher Education act of 1965, as amended and Subpart E of 34CFR Part 608. "Verification of Student Aid Application Information" regulations are published in the Federal Register dated on March 14, 1986, and August 15, 1986.

The selection of an application by the U.S. Department of Education does not mean that they believe your information is incorrect. Some applications are selected for review on a random basis. Applications are also selected upon a set of common edits that check data for consistency and logic. In some cases, data is checked against the Social Security Administration and the Veterans Administration to ensure that these benefits are being reported correctly. **Per Georgia Military College Policy, no Federal Student Aid (FSA) funds will be disbursed until verification is complete. This includes Pell grant, student loans, parent PLUS loans, federal work study, and SEOG awards.**

### WHAT INFORMATION WILL THE FAMILY NEED TO SUBMIT?

The family is encouraged to provide documents or related material requested by the Financial Aid Office within 10 days of request or by the deadline date, whichever date is earlier.

The Department of Education has created customized verification groups. Criteria for each group may differ. Selected students will be required to submit a verification form from the specific group. Other items requested may include tax transcripts from 2013, SNAP benefit information, child support paid information, or high school completion status documentation.

To obtain a copy of the tax transcript, go to [www.irs.gov](http://www.irs.gov) and click on the "Order a Return or Account Transcript." **You must request the "IRS tax return transcript" and not the "IRS tax account transcript".**

You can choose the 'Get Transcript Online' option and print the transcript or choose to receive the transcript by mail.

### WHAT HAPPENS ONCE I SUBMIT MY DOCUMENTS?

A financial aid administrator (FAA) will review all documents submitted. You may check your status on your web portal. You may also contact the campus you plan to attend or email [fahelp@gmc.cc.ga.us](mailto:fahelp@gmc.cc.ga.us).

Processing may take 1-2 weeks. Please allow additional processing time (up to 4 weeks) during peak periods (May-September).

### HOW CAN I EXPEDITE THE PROCESS?

- Respond as quickly as possible to any requests for information
- Ensure that all signature requirements are met
- Ensure all forms are completely filled out and are legible
- Do not leave items blank – put 0 or N/A
- Use the Data Retrieval Tool for tax information
  - Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and log onto your student record.
  - Select "Make FAFSA Corrections" and navigate to the financial information section
  - Follow the instructions to determine if the student/parent is eligible to transfer the 2013 IRS tax information into the student's FAFSA.

### WHAT HAPPENS IF THERE ARE DISCREPANCIES?

If conflicting information is found between documents submitted and the FAFSA, the FAA may request additional documents to resolve the conflicts. After all required documents are submitted, the Financial Aid office will compare them to your application. If errors are found, corrections will be submitted to the Department of Education for reprocessing.

### TAX FILER EXTENSION

If a student or parent has requested a tax filer extension for 2013, financial aid will not be awarded until the tax return is filed.

### VERIFICATION PROCESSING AND INSTITUTIONAL DEADLINE DATES

#### Federal Pell Grant

In order to be considered for the Federal Pell Grant, GMC must have a valid Student Aid Report (SAR) on file while the student is enrolled, and meets all other program eligibility criteria, whether selected for verification or not. If a Federal Pell Grant applicant is selected to have information on his or her application verified, he or she must have the requested documents on file, in addition to the SAR. In the case of an applicant who leaves school because of graduation, completion of an academic term, or withdrawal, information must be submitted so the verification process is complete by August 1, 2015; or 60 days from the applicant's last day of enrollment, whichever date is earlier. The process is complete when the applicant has:

1. Submitted all requested documents to GMC Financial Aid office, and

2. All necessary corrections are on file with the Central Processor.

GMC Financial Aid Office must receive an eligible ISIR (electronic SAR) by the last day the student is enrolled for the 2014-2015 period. If the SAR reflects information that is inaccurate, the information must be corrected within the 60 day time limit or in time for the Pell Grant Processor to receive the SAR by June 30, 2015, whichever is earlier.

**NOTE:** A student's eligibility for Pell Grant may change due to corrected data. If the results of verification determine that a student was not eligible for the funds received, these funds must be repaid.

Student Aid Report corrections must be submitted to the processor by August 1, 2015. If you need corrections made and would like GMC Financial Aid office to submit these electronically, we must receive corrections by July 15, 2015.

### COMPLETION OF VERIFICATION

When the verification review is complete, you may receive one or more of the following:

- An award email confirming your financial aid awards,
- A letter or email indicating the reason you are not eligible for financial aid,
- A letter or email that lists any other applicable information, or
- A new Student Aid Report (SAR), reflecting changes that we have made to your application electronically as a result of verification. Once you have received the SAR, please review it for accuracy.

### FAILURE TO COMPLETE VERIFICATION

Failure to provide the required documentation within the specified time period could result in:

- Loss of financial aid for the quarter or academic year,
- Future applications for financial aid not being processed
- Financial aid application corrections not being forwarded to the U.S. Department of Education for review.

### WHAT IF MY INCOME HAS SIGNIFICANTLY CHANGED SINCE THE BASE YEAR (2013)?

If you meet one of the following criteria, you may be eligible for special consideration:

- Loss of job due to lay off or disability
- Loss of untaxed income such as unemployment
- Legal separation or divorce after submitting the FAFSA
- Death of parent (if dependent) or spouse (if independent)
- Medical expenses which exceed 7.5% of income

Special consideration request forms are available at your campus or at [www.gmc.cc.ga.us](http://www.gmc.cc.ga.us). You must submit all documents requested by the FAA. Submission of documents does not guarantee financial aid awards will change.

### WHAT HAPPENS IF I WITHDRAW FROM A COURSE OR COURSES?

If aid is awarded at the time of withdrawal, funds may be reduced or cancelled depending on the last date of attendance and/or reason for withdrawal.

If aid has not yet been awarded at the time of withdrawal, action will depend on award as follows:

- Pell grant/State aid – pro-rated based on hours enrolled at the time of award
- Student and parent loans – only disbursed if the student is at least half-time at the time of disbursement

**NOTE:** All unsuccessfully completed coursework, including withdrawals (with a grade of W or IU) and failed courses (with a grade of F) will affect a student's overall satisfactory academic progress (SAP). This could ultimately result in total loss of financial aid. Please see the Georgia Military College SAP Policy located at [www.gmc.cc.ga.us](http://www.gmc.cc.ga.us).

### HEROES ACT OF 2003

The Higher Education Relief Opportunities for Students (HEROES) Act of 2003 (Public Law 108-76) allows special provisions to be made for certain service members. Please contact your FAA if you meet one of the following criteria, or are the spouse or dependent of such a person:

- Active duty serving during war, military operation, or national emergency
- National Guard member serving active duty for more than 30 days during war, military operation, or national emergency
- Reside or are employed in any area declared a disaster area by Federal, State, or local officials in connection to a national emergency
- Suffer economic hardship as a result of war, military operation, or national emergency

If you meet one of the criteria above, you may be eligible for relief from some of the requirements outlined in the aforementioned procedures.

### MISUSE OF FINANCIAL AID AND REFERRAL PROCESS

GMC's Financial Aid Office will report any potential fraud or falsified information (on the part of the student, the parent, preparer of financial aid applications, or related parties) to the Department of Education and all other related parties for immediate action.

Anyone who suspects fraud or abuse may make a confidential report by contacting the Office of Inspector General at 1-800-MIS-USED (1-800-647-8733) or by email at [oig.hotline@ed.gov](mailto:oig.hotline@ed.gov)

**The verification process is governed by Federal regulations. Georgia Military College is required by federal regulation to create written procedures for completing this process. Therefore, the procedures outlined above must be followed in order for GMC to be eligible to award FSA funds.**