



FINANCIAL AID VERIFICATION PROCEDURES 2025-2026

WHAT IS VERIFICATION?

Verification is the process used to check the accuracy of the information a student submits 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 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 which check data for consistency and logic. In some cases, data is checked against the Social Security Administration and the Veterans Administration to ensure 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 specific to the group. Other items requested may include tax transcripts from 2022, child support paid information, or high school completion status documentation.

To obtain a copy of the tax transcript, please visit www.irs.gov.

You must request the "IRS tax return transcript" and not the "IRS tax account transcript". Please allow up to two weeks for IRS information to become available for electronic filers and up to eight weeks for those who filed 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.edu.

Processing may take up to 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 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

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

The FAFSA uses what is called "prior-prior year" tax data, therefore tax filers with the **automatic six-month extension** should have filed by the time of verification. At this time, they must verify income either by using the IRS Data Retrieval Tool or provide a copy of the IRS Tax Return Transcript.

If the tax filer gets an **IRS-approved extension beyond the automatic six-month extension**, the school must collect all of the following alternative documentation to complete verification for the taxpayer:

- A copy of IRS Form 4868, "Application for Automatic Extension of Time to File U.S. Individual Tax Return,
- A copy of an unexpired IRS approval of an extension beyond the automatic six-month extension,
- A copy of the IRS Verification of Nonfiling Letter,
- A copy of a W-2 or equivalent document for each source of employment income, and
- If self-employed, a signed statement certifying the amount of the individual's AGI and U.S. income tax paid for the tax year.

VERIFICATION AND INSTITUTIONAL DEADLINE DATES

The deadline to submit an initial FAFSA to the Federal Processors for 2025-2026 is June 30, 2026.

In order to be considered for FSA funds, GMC must have a valid FAFSA Submission Summary on file while the student is enrolled, whether the student is selected for verification or not. If an 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 FAFSA Submission Summary. 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, 2026 or 60 days from the applicant's last day of enrollment, whichever date is earlier.

FAFSA Submission Summary corrections must be submitted to the processor by September 1, 2026.

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

COMPLETION OF VERIFICATION

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

- An email indicating your file review is complete,
- An email confirming your financial aid awards,
- An email indicating you are not eligible for financial aid,
- A new FAFSA Submission Summary, reflecting changes we have made to your application electronically as a result of verification. Once you have received the FAFSA Submission Summary, 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 TAX YEAR (2023)?

If you meet one of the following criteria, you may be eligible for Professional Judgment:

- 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

Please contact your campus to discuss your options if you meet one of the criteria above. 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 the award as follows:

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

NOTE: Any withdrawals (course 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.edu.

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

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.