



Verification Policy

Verification is the process by which Colorado Heights University reviews student financial aid applications for accuracy. Colorado Heights University will verify all applications selected by Central processing System (CPS). A SFA applicant at Colorado Heights University is defined as a recipient of Federal Title IV Aid who enrolled during the award year. Verification is done by collecting the documents the student used to complete the FAFSA and comparing them with the information the student provided on the FAFSA. A student will not be able to receive financial aid until the verification process is complete. Verification of required documents is generally completed in two weeks after submission of all documents.

The primary items that are verified are:

- **Household size**
- **Number in college**
- **Adjusted Gross Income (AGI)**
- **U. S. Taxes Paid**

Certain types of untaxed income:

- Child Support
- IRA/Keogh Deductions
- Tax-exempt interest
- Untaxed portions of IRA distribution
- Untaxed portions of pensions
- Payments to tax-deferred pension/savings plans (found on W-2)

Other untaxed incomes not found on tax return:

- Child support received
- Housing/food/living allowances paid to members of the military, clergy and others
- Veterans NON-EDUCATIONAL benefits
- Other, such as workers' compensation/disability

Disbursements

Students selected for verification will not have their aid disbursed until all required documents have been received and required processing completed. If a change in award has occurred upon completion of the verification, an e-mail notification will be sent within one week. Students selected for verification after disbursements have been



made, will not have adjustments made to the disbursement. However, no subsequent disbursements will be made until the verification process is completed.

Exclusions

A selected application may be exempt from some or all verification requirements due to certain unusual circumstances. Except in the case of the student's death, however, none of these verification exclusions excuses Colorado Heights University from the requirement to resolve conflicting information.

Incarceration

A selected application does not have to be verified if the student is in jail or prison at the time of verification.

Recent Immigrant

A selected application does not have to be verified if the student is an immigrant who arrived in the United States during calendar years that are representative of the academic year.

Spouse unavailable

The university does not verify spouse information if any of the following conditions apply:

- The spouse is deceased or mentally or physically incapacitated.
- The spouse is residing in a country other than the United States and cannot be contacted by normal means.

Parents Unavailable

The Financial Aid Office does not verify a dependent student's application if any of the following conditions applies:

- The student's parents are deceased or mentally or physically incapacitated. (If both parents are dead, the student is an orphan and thus is an independent student. If the parents die after the student has applied; the student must update his or her dependency status.
- The parents are residing in a country other than the United States and cannot be contacted by normal means.

The Financial Aid Office will document the basis for this exclusion in the student's file. These exclusions do not affect any other part of required verification; the selected application must still be verified according to all other requirements.



Death of the student

If Colorado Heights University makes an interim disbursement during the verification process, and the student dies before verification is completed, the Financial Aid Office will not continue to verify. In such a case, the University can not make any additional disbursements to any of the student's beneficiaries, except for FWS funds already earned. Also, the university cannot originate or certify a Direct Stafford loan, or deliver proceeds from either FWS or Direct Stafford loans to the student's beneficiaries.

Direct Unsubsidized Loan/PLUS

The Financial Aid Office will not require verification documents if the student is only receiving Direct Unsubsidized Stafford or Direct PLUS loans. A student cannot avoid the verification requirements by choosing to borrow an Unsubsidized Loan instead of a Subsidized Loan.

Applicant Verified by Another School

The Financial Aid Office will require verification documents even if previously submitted to another school for the award year. This ensures the accuracy of our information when audited.

Pacific Island Resident

The University does not verify the selected application of a student who is either

- A legal resident of Guam, American Samoa, or the Commonwealth of the Northern Mariana Islands, or
- A citizen of the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau.

To qualify for this exclusion, a dependent student's parents must also be citizens of one of these former territories. As documentation, the permanent mailing address will be noted in the student's file.

Withdrawn Students

Students who withdraw before completing the verification process have 30 calendar days after withdrawing to complete the verification process to be eligible for a post-withdrawal disbursement.

Not a Federal Student Aid Recipient

Students who are not recipients of federal aid are not required to submit verification documents.



Required Documents

<u>Verification Item</u>	<u>Verification Worksheet & Tax Return(s)</u>	<u>Other Documentation in lieu of worksheet or Tax Return</u>
*Household Size	Required.....	Signed Statement
*Number Enrolled	Required.....	Signed Statement and/or Institutional Certificate
*AGI & Taxes Paid	Required.....	IRS tax transcript, other signed IRS forms with tax data, Form 4868, and all W2's
*Untaxed income	Required.....	Official Agency Documentation & Benefits

The "Dependent Verification Worksheet (2009-2010)" is required for students whose parental information was needed to complete the FAFSA (Free Application for Federal Student Aid).

The "Independent Verification Worksheet (2009-2010)" is required for students whose parental information was not needed to complete the FAFSA (Free Application for Federal Student Aid).

Consequences of Failure to Submit Verification Documents

The timeframe for submitting verification documents for Pell recipients is 30 days after the date of notification but no later than three weeks before the end of the current term of enrollment.

Campus-based and Direct Stafford Subsidized Loan recipients must complete verification within 30 days of notification, but no later than three weeks before the end of the current term of enrollment.

If the student selected for verification does not provide the required documentation by deadline, then the University cannot:

- Disburse any Federal Pell Grant funds
- Allow the student to continue employment in an FWS (Federal Work-Study) job.
- Certify a Direct Stafford Loan application for the student.
- Disburse Direct Stafford Loan funds to the student.
- Future registration of classes may be delayed.



Notification Methods

If you are selected for Verification, you will find out in several ways:

1. When you receive your Student Aid Report (SAR) from the Department of Education, you will see a comment stating "Your FAFSA has been selected for a review process called verification. Your school has the authority to collect certain financial documents from you."
2. Once the Financial Aid Office receives your processed FAFSA, an email or letter "Missing Information" will be sent to you indicating what information and documents are needed. After all requested information is submitted to the Financial Aid Office, your file will be reviewed. If the Financial Aid Office has further questions regarding your file, you will be contacted for additional clarification or document requests. It is your responsibility to respond to these requests. If you do not turn in the required information, your file will be held until all missing information has been received. You are encouraged to contact the Financial Aid Office at any time with verification questions.

Referrals

Department regulations (34 CFR 668.16(g)) require a school to refer to the Department's Office of Inspector General (OIG) any credible information indicating that an applicant for Federal Student aid may have engaged in fraud or other criminal misconduct in connection with his or her application.

The Director of Financial Aid will review with the President of the College all cases prior to submission or referral to the U. S. Department of Education.



Financial Aid Office Procedure

The Financial Aid Coordinator will complete mandatory Student File Verification Checklist and Coversheet, include all required documentation and e-mail information to Financial Aid Services for review.

All verification e-mail is forwarded to info@fasinc.net

Student's financial aid file is pended for a response for two weeks. If response is not received within three weeks a phone or e-mail follow-up is made to Financial Aid Services until verification is completed.

The confirmation of the verification is received by financial aid coordinator via e-mail and copy placed in student's file. A copy of the verified file is placed in student's financial aid file upon receipt.

After file is verified the FASline database is accessed to create individual student Award Letter with Financial Aid Acceptance.

The screenshot shows the 'Student ESTIMATED Financial Aid Award Letter - Version 1.59' window. The title bar reads 'Colorado Heights University Award Letter'. The form contains the following fields and values:

- Award Year: 2011
- Student Name: [Redacted]
- Program Name: [Redacted]
- Will Student Live With Parents While In School: [Redacted]
- Does Student Have Dependent Children: [Redacted]
- Budget Type: [Redacted]
- Tuition: \$0.00
- Room and Board: \$0.00
- Start Date: 00/00/0000
- Fees: \$0.00
- Personal: \$0.00
- Grad Date: 00/00/0000
- Books / Supplies: \$0.00
- Transportation: \$0.00
- Other: [Redacted]
- Total COA: \$0.00 A
- EFC: \$0.00 B (From ISIR)
- Comments: [Redacted]
- Prepared By: [Redacted]
- Date: 08/24/2010

At the bottom of the form, it displays: Total Fin. Aid For Academic Year: \$0.00 C and Total Unmet Need (A - C) = \$00,000.00. Buttons for 'Print', 'OK', 'Cancel', 'Completed', and 'Print Plan' are visible at the bottom of the window.