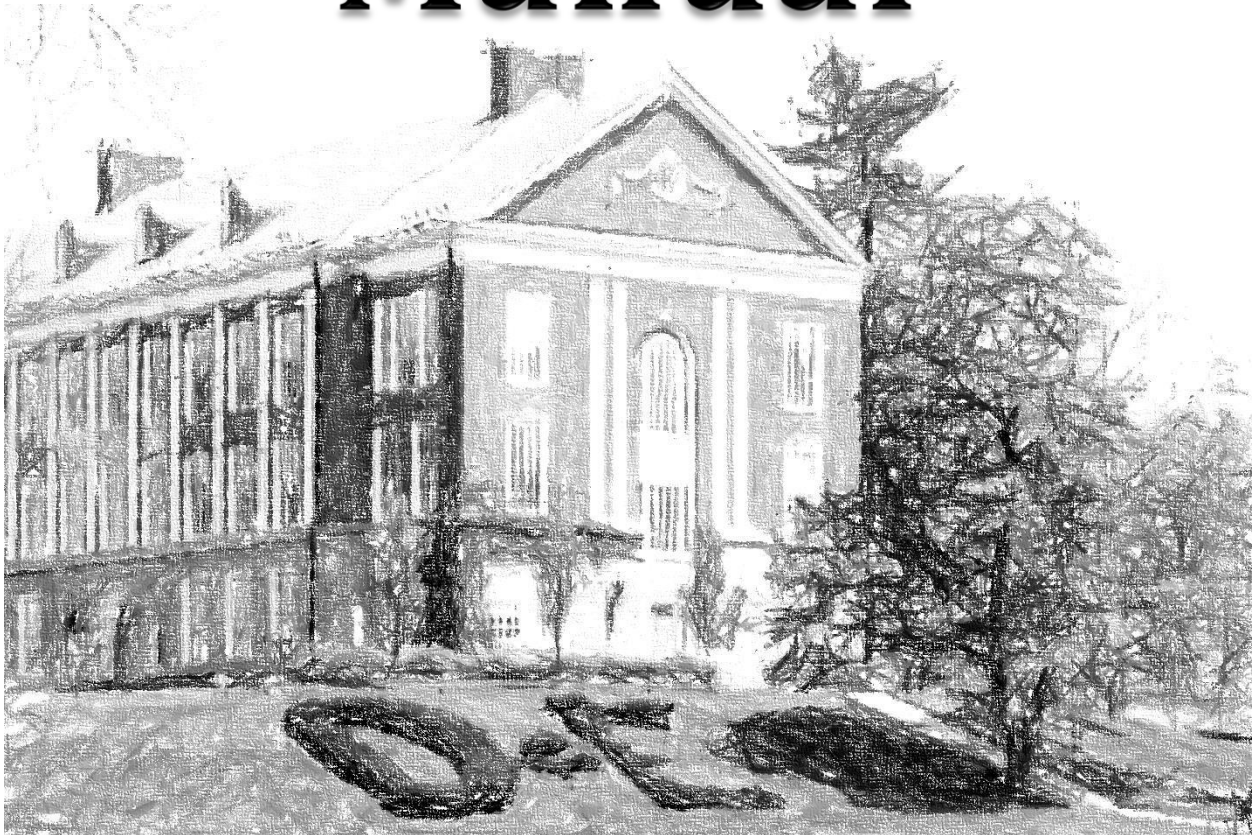


Financial Aid Manual



To prepare and inspire students for success and for thoughtful engagement in the world

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Institutional Overview

Name of Institution: Davis & Elkins College
Address: 100 Campus Drive
Elkins, WV 26241-3996

Mission Statement: To prepare and inspire students for success and for thoughtful engagement in the world

OPE ID: 00381100
TIN: 550357021
IPEDS ID: 237358
DUNS NBR: 072157753
Type of Institution: Private, Nonprofit
Congressional District: 02
Department Region: 03
School Participation Team: 03

General Phone: 800-624-3157
Financial Aid Phone: 304-637-1366
Financial Aid Fax: 304-637-1986
Financial Aid Email: FinancialAid@dewv.edu

College catalog: <http://www.dewv.edu/academics/college-catalog>
Academic calendar: Semester/Trimester hours
Educational levels: Associate's and Bachelor's degrees

Section 1: Administrative Capability

1.1 Adequate number of qualified person(s) to administer the Title IV Programs

Offices involved in approving and disbursing Title IV Aid:

Registrar's/Academic Affairs Offices:

- create our annual Academic Calendar that sets the start and end dates of each term and indicates and scheduled breaks
- determine when a student withdraws and the effective date of their withdrawal
- determine when a student has unofficially withdrawn
- determine the course load of a student
- assist in the completion of Academic Completion Plan for a student appealing their SAP status
- report enrollment and withdrawal information to NSLDS
- generate, review, and update Consumer Information

The Registrar's/Academic Affairs Offices provide the Academic Calendar on an annual basis in advance of each academic year. They provide routine withdrawal reports identify withdrawn students and their withdrawal date. They provide unofficial withdrawal information at the close of each term. They provide a classification list at the start of each term indicating a student's course load. They provide Consumer Information online that is disseminated by the Financial Aid Office.

Admission Office:

- review and admit students to the College

The Admission Office enters data from student applications into our campus database so that it is accessible to other offices. The data entered informs other offices of the admission details and status of each student.

Financial Aid Office:

- administer all financial aid programs
- counsel students on their financial aid and billing
- reconcile financial aid programs
- create financial aid packages for eligible students
- maintain necessary records
- review and verify FAFSA data as applicable
- complete annual FISAP
- complete Title IV recertification
- complete annual A-133 audit
- complete R2T4 calculations for official and unofficial withdrawals

- certify and coordinate disbursement of all federal and private loans
- disseminate Consumer Information annually
- ensure entrance/exit counseling provided and completed as applicable

The Financial Aid Office provides financial aid data to our Admission Office to aid in counseling and to our Business Office to aid in billing. Programs are reconciled and FISAP, A-133 audit, Title IV recertification are completed in conjunction with the Business Office. Satisfactory Academic Progress and scholarship renewal data is provided to the Registrar's/Academic Affairs Offices to aid in scheduling, retention, and student SAP appeals. Loan and grant data are reported to COD. FAFSA Verification and correction data is provided to FAFSA Processing. Data regarding students that are eligible for aid-based employment is provided to the Student Employment Office through our campus database. R2T4 calculation date is provided to the Business Office through our campus database system. Student loan availability and disbursement data is provided to the Business Office through our campus database system. Consumer Information is disseminated annually to all students. Students that are lacking required entrance/exit counseling for federal loans and Federal TEACH Grants are placed under an administrative hold in our campus system so that other applicable offices are aware.

Business Office:

- disburses aid to student accounts
- assists with financial aid program reconciliation
- disburses credit refunds
- returns ineligible aid due to withdrawal or changes in eligibility
- bills students applicable charges
- counsels students on billing
- manages our Federal Perkins Loan repayment and collection with assistance of third-party servicer

The Business Office enters billing and disbursed aid date into our campus database so that it is accessible to other appropriate offices. They assist in routine reconciliation of financial aid programs by working in conjunction in the Financial Aid Office. They note returns and credit refunds in our campus database so that it is accessible to other appropriate offices. They provide data to applicable offices regarding Federal Perkins Loan repayment and collection.

Student Employment Office:

- helps students obtain campus (and some off-campus) employment positions
- ensures that students complete all required paperwork required for employment
- ensures that student timesheets are completed and submitted prior to payment
- ensures that students are paid monthly for their employment

The Student Employment Office works directly with our Business Office in regards to employee payment and timesheet submission. They work with the Office of Financial Aid to ensure that Verification is completed prior to a student beginning employment. They work with campus (and some off-campus)

departments to obtain job opportunities for students eligible for aid-based employment and to ensure that all necessary paperwork and timesheets are completed.

Student Life/Security Offices:

- create and publish security and fire safety reports
- develop and implement DAAPP
- conduct DAAPP biennial review

The Student Life/Security Offices make available all annual security and fire safety reports to all campus offices and students. They work in conjunction with our Human Resources Office in developing, conducting, and review our DAAPP. DAAPP is made available to all campus offices and students.

Number and distribution of financial aid staff:

- Registrar's/Academic Affairs Offices: approximately 3 staff members assist in financial aid administration
- Admission Office: approximately 2 staff members assist in financial aid administration
- Financial Aid Office: approximately 3 staff members assist in financial aid administration
- Business Office: approximately 4 staff members assist in financial aid administration
- Student Employment Office: approximately 2 staff members assist in financial aid administration
- Student Life/Security Offices: approximately 3 staff members assist in financial aid administration

Third Party-Servicers used in financial aid administration:

- Conserve-Continental Service Group (Fairport, NY) - Performing Loan Collection
- General Revenue Corporation (Mason, OH) - Performing Loan Collection
- Heartland Payment Solutions, Inc (Coraopolis, PA) - Performing Loan Collection, Other
- Mapping Your Future (Sugar Land, TX) - Counseling/Providing Information for Students
- National Student Clearinghouse (Herndon, VA) – Other
- Williams & Fudge, Inc. (Rock Hill, SC) - Performing Loan Collection

Programs of participation:

- Federal Work-Study
- Federal Perkins (*through 17-18*)
- TEACH Grant
- Direct Loan
- Federal SEOG
- Federal Pell
- Veteran Administration Grants

- West Virginia Higher Education Grant Program
- West Virginia Promise Scholarship
- All reciprocal state grant programs

Number of Financial Aid applications evaluated:

Approximately 1,200-1,800 per year

Number of students who receive Title IV assistance and the amount of funds administered:

Approximately 600-800 students per year

Approximately \$7,000,000-\$8,000,000 per year

Type of financial aid delivery system used by the institution:

Colleague by Ellucian

The degree of the office automation used in the administration of Title IV aid:

The institution utilizes the ERP software of Colleague by Ellucian. Colleague is a password-protected system that's data is backed-up on our campus network. ISIR records are imported from FAA Access to CPS directly into the database software. NSLDS and COD data are exported directly from the system. The system is used for budget, attendance pattern, and aid package creation. The system features a module for reviewing SAP. Each student has an electronic record in the system and an associated ID. Financial aid data including aid package, budget, attendance pattern, enrollment, counseling notes, verification, ISIR processing, DL processing, and counseling/communication notes are all stored and recorded electronically in a student's record.

1.2 Adequate Checks and Balances

Business Office

Office is located on the second floor of Liberal Arts Hall and is open Monday through Friday from 8:00am to 4:30pm. The office reports to the Vice President for Business and Administration. Appointments to meet with office staff can be scheduled in advance. Walk-in appointments are also welcome.

Organizational chart (*see Attachments*)

Descriptions of jobs working with financial aid (*see Attachments*)

Financial Aid Office

Office is located on the second floor of the Halliehurst Mansion and is open Monday through Friday from 8:00am to 4:30pm. The office reports to the Vice President of Enrollment Management and Institutional Advancement. Appointments to meet with office staff can be scheduled in advance. Walk-in appointments are also welcome.

Organizational chart (*see Attachments*)

Descriptions of jobs working with financial aid (*see Attachments*)

Audit processes

The Business Offices and Financial Aid offices each provide support for audit and evaluation reviews. Records for each office are held and maintain in their respective office locations. Routine reconciliations occur to ensure that record data correlates appropriately between offices.

1.3 Satisfactory Academic Progress

Federal regulations require that all students who receive any form of federal or state assistance make measurable, satisfactory progress toward a degree at Davis & Elkins College. Satisfactory academic progress is measured by evaluating a student's progress toward degree completion in accordance with both a grade point average standard and a pace of progression/maximum time frame standard.

Davis & Elkins College reviews academic progress at the end of each semester/term. Failure to achieve a minimum, cumulative GPA (for the number of credit hours attempted) and/or to maintain a satisfactory pace of progression and/or to remain within the maximum time frame may result in a student's loss of financial aid eligibility.

Grade Point Average Standard of Satisfactory Academic Progress

The grade point average standard sets a minimum Cumulative Grade Point Average (GPA) for the number of hours a student has completed. To remain in compliance, a student must maintain the following cumulative GPA after each period of assessment:

Semester Hour Credits Completed	Minimum Cumulative GPA for Good Academic Standing*
23.5 or fewer	1.6
24 to 47.5	1.8
48 to 71.5	1.9
72 or greater	2.0

**Please note, maintaining the minimum, cumulative GPA for good academic standing allows a student to maintain his or her eligibility for financial aid. This GPA may, however, not be sufficient to allow a student to graduate from particular programs of study.*

Pace of Progression / Maximum Time Frame Standards for Satisfactory Academic Progress

Pace of Progression/Completion Rate: The credit hour completion rate reflects the pace at which students must progress to ensure that they are able to complete their degree program within the maximum time frame. The pace of progression is calculated by dividing the cumulative number of hours the student has successfully earned by the cumulative number of hours the student has attempted. All students must satisfactorily complete (i.e. receive a passing grade) 67% of all hours attempted.

Maximum Time Frame: The federal financial aid maximum time frame for completion of a degree is 150% of the published length of the program measured in credit hours. A degree that requires 124 credit hours must be completed by the time a student reaches 186 credit hours attempted (124 hours x 150% = 186 hours). A degree that requires 72 credit hours must be completed by the time a student reaches 108 credit hours attempted (72 hours x 150% = 108 hours). If a student completes 67% of the coursework attempted, he or she will complete the program within the maximum time frame.

Hours Attempted: Davis & Elkins College includes the following in its cumulative calculation of credit hours attempted: all credits attempted at Davis & Elkins College (this includes withdrawals, incompletes, failing grades, and repeated coursework) and all transfer credits accepted by the College. All courses for which a student is enrolled at the conclusion of the College's drop-add period for a given semester or term count toward a student's attempted hours.

Repeated Coursework: Students are allowed to repeat a previously passed course and have it count toward enrollment for financial aid eligibility only once. However, all repeats count against the maximum time frame (total attempted credits) and reduce the pace/completion rate because they count as earned credits only once. When students repeat a course at Davis & Elkins College, the highest grade earned in the repeated course is the grade used in the calculation of the student's cumulative GPA. Davis & Elkins College offers select courses that may be repeated for credit (e.g. concert choir). Students remain eligible for financial for courses of this variety. Students who have questions about what courses may fall into this category should consult the Office of the Registrar.

Financial Aid Warning: Davis & Elkins College reviews academic progress at the conclusion of all semesters (or their equivalent). Students who do not meet the SAP standards at the conclusion of a semester (or equivalent) are placed on Financial Aid Warning. Students placed on Financial Aid Warning will be notified of their status, in writing, by the Office of Financial Aid and encouraged to seek academic counseling and to take advantage of other student services available to support academic success at Davis & Elkins College. While on Financial Aid Warning, students continue to receive financial aid.

Financial Aid Termination: Students who do not meet SAP standards for two, consecutive semesters (or their equivalent) may be prohibited from receiving financial aid. Students who do not meet SAP standards for two, consecutive semesters (or their equivalent) will be notified, in writing, by the Office of Financial Aid of the pending termination of their financial aid.

Appealing the Termination of Financial Aid: Students who are notified that their financial aid is being terminated due to their failure to meet SAP standards for two, consecutive semesters (or their equivalent) are entitled to appeal this decision. All appeals must be submitted by the student, in writing (with supporting documentation attached), to the Financial Aid Office. Students are advised to submit financial aid appeals as expeditiously as possible. All appeals must be received by the Office of Financial Aid prior to the last day of classes of a student's subsequent term of enrollment for which they wish to regain aid eligibility. A complete financial aid appeal must include the following:

- An appeal letter addressing the circumstances that contributed to the student not meeting SAP standards and explaining why the student believes that he or she will be able to meet SAP standards in the future. Federal guidelines identify the following as legitimate circumstances for failing to achieve satisfactory academic progress:
 - The death of an immediate family member;
 - Medical/hospitalization of the student; or
 - Mitigating circumstances beyond the student's control that affected his or her academic progress.
- Supporting documentation for each circumstance cited (e.g. medical records, death certificates, and/or any other documentation that provides evidence of the student's mitigating circumstances).
- An academic completion plan endorsed (i.e. signed) by the student's academic advisor. The plan should detail specific benchmarks (i.e. courses to be taken; percentage of courses to be completed; minimum grades to be earned in specific courses; GPA to be achieved; etc.) that the student will meet during the coming semesters/ terms, that will allow him or her to meet SAP standards.

Incomplete appeals will not be granted. The Director of Financial Aid will approve or deny appeals in a timely manner. All appeal decisions will be communicated to the student in writing. Any student whose appeal is denied by the Director of Financial Aid has the right to appeal to the Admission and Academic Standing Committee of Faculty Assembly. A student wishing to appeal the decision of the Director of Financial Aid should communicate his or her decision to the Director of Financial Aid and the Office of the Registrar. The Admission and Academic Standing Committee will respond to any such appeals in a timely fashion, and use the same criteria outlined above in rendering its decision.

Possible Outcomes of the Appeal Process

Appeal is Approved

If a student's appeal is approved, the student will be placed on financial aid probation. A student on financial aid probation will continue to be eligible for financial aid on a term-by-term basis provided he or she makes measurable, adequate progress toward achieving SAP standards in accordance with the terms and conditions of his or her academic completion plan. A student on financial aid probation will have his or her progress toward successfully meeting the benchmarks established in his or her academic completion plan reviewed regularly by the SAP Committee. Failure to make measurable, adequate progress toward these requirements on a term-by-term basis may result in the termination of financial aid.

Appeal is Denied

If a student's appeal is denied, he or she will be ineligible for financial aid until he or she once again meets the SAP criteria. Students who are declared ineligible to receive financial aid due to their failure to demonstrate satisfactory academic progress are free to continue to pursue their education at their own expense. Students who have lost their financial aid eligibility may regain their eligibility if they demonstrate satisfactory academic progress.

Treatment of Grades: Courses for which a student receives a letter grade of A, B, C, D, or P at Davis & Elkins College are included in the calculation of cumulative credit completion percentage as courses successfully completed. Courses successfully transferred to Davis & Elkins College are also included in the calculation of a student's cumulative credit completion percentage as courses that have been successfully completed. Courses for which a student receives a letter grade of I, IP, or F will be treated as credits attempted, but not successfully completed.

Withdrawals: Credits for which a grade of "W" is received are considered attempted credits but not successfully completed credits. A grade of "W" does not impact GPA but does negatively impact the cumulative completion percentage and counts toward the maximum time frame.

Repeated Coursework: At Davis & Elkins College, students may repeat any course as often as they like. Students are allowed to repeat a previously passed course and have it count toward enrollment for financial aid eligibility only once. However, all repeats count against the maximum time frame (total attempted credits) and reduce the pace/completion rate because they count as earned credits only once. When students repeat a course at Davis & Elkins College, the highest grade earned in the repeated course is the grade used in the calculation of the student's cumulative GPA. Davis & Elkins College offers select courses that may be repeated for credit (e.g. concert choir). Students remain eligible for financial for courses of this variety. Students who have questions about what courses may fall into this category should consult the Office of the Registrar.

Consortium Credits: Credits for which financial aid is received under a consortium agreement will be included in the calculation of cumulative GPA, completion percentage, and maximum time frame.

Audited Course: Audited courses will not be funded by financial aid and are not included in any financial aid satisfactory academic progress measurements.

Transfer Credits: A minimum grade of C or better from a regionally accredited college or university will be accepted by the College and applied toward a student's degree. Grades of C- are not acceptable unless such a grade carries quality points of 2.0. If, at the point of admission, a transfer student's prior academic record does not meet the College's minimum cumulative qualitative or quantitative SAP standards, the College may place the student under financial aid warning or on financial aid probation for financial aid eligibility.

1.4 Conflicting Data

The Office of Financial Aid collects information for aid processing from the following student applicant documents and data sources:

- Admission Application
- Free Application for Federal Student Aid
- Tax and earnings documents as well as other FAFSA verification materials for students selected for verification
- NSLDS and COD disbursement and aid history information

Self-reported information (i.e. drug conviction, diploma status) from these sources is assumed to be correct until conflicting data is presented or identified.

Applicants selected for verification – If the Office of Financial Aid has reason to believe that any information on the application used to calculate the EFC is discrepant or inaccurate (or if any supporting documentation is discrepant or inaccurate), the applicant is required to provide adequate documentation to resolve the conflict.

Applicants not selected for verification – The Office of Financial Aid reviews all tax returns provided to the school even if they were not requested. All C Codes on the ISIR must be reviewed and resolved by the Office of Financial Aid.

Other applicant information received by the school – The Office of Financial Aid relies on information from office leads and other financial resources to identify and correct conflicting information that could impact the financial aid status of each student applicant. The Office of Admission provides information to our office regarding any potential conflicting information regarding high school diploma status of student applicants, degree program, and high school scholarships received. The Business Office provides information to our office regarding any outside awards. It also provides information on FWS earnings in a calendar year. The Registrar's Office provides information to our office regarding enrollment and

changes to enrollment. The Office of Financial Aid reviews information present on NSLDS and COD for transfer students.

Examples of conflicting data:

- A student is not selected for verification, the tax return or IRS transcript is on file and information conflicts with items on the FAFSA.
- 1040 shows parent single head of household and the FAFSA/ISIR shows the same person as married.
- Parent or student report on their FAFSA and signed a verification worksheet that they will not file an IRS 1040. You have reason to believe that they would have been required to file a U.S. Income Tax Return, as the amount of reported income is greater than or equal to the minimum amount required to file as indicated in the instructions provided on the 1040.
- Statements or information that suggest that the copy of the Income Tax Return you received is not the return actually filed with the IRS.
- Veterans Affairs (VA) benefits verified by the certifying official in the Registrar's Office don't match the FAFSA.
- Admissions information received impacts student eligibility
- The Student Academic Progress or Enrollment Status on file in the Financial Aid Office doesn't agree with the information from the Registrar's Office.

1.5 Fiscal & Cash Management

Records related to school eligibility

The College maintains any application submitted for FSA program funds. Other program records that are maintained include:

- program participation agreement, approval letter, and Eligibility and Certification Approval Report (ECAR),
- application portion of the FISAP,
- accrediting and licensing agency reviews, approvals, and reports,
- state agency reports,
- audit and program review reports,
- self-evaluation reports, and
- other records, as specified in regulation, that pertain to factors of financial responsibility and standards of administrative capability

Records related to student eligibility

The College maintains records that substantiate the eligibility of students for FSA funds including:

- cost of attendance information
- documentation of a student's satisfactory academic progress (SAP)
- documentation of student's program of study and the courses in which the student was enrolled

- data used to establish student's admission, enrollment status, and period of enrollment
- required student certification statements and supporting documentation
- documents used to verify applicant data and resolve conflicting information
- documentation of all professional judgment decisions
- financial aid history information for transfer students

Fiscal records

The College keeps fiscal records to demonstrate its proper use of FSA funds and that support data appearing on required reports including:

- records of all FSA program transactions,
- bank statements for all accounts containing FSA funds,
- records of student accounts, including each student's institutional charges, cash payments, FSA payments, cash disbursements, refunds, returns, and overpayments required for each enrollment period,
- general ledger and related subsidiary ledgers that identify each FSA program transaction,
- Federal Work-Study payroll records, and
- FISOP portion of the FISAP.
- Pell Grant statements of accounts,
- cash requests and quarterly or monthly reports from the G5 payment system,
- FSA program reconciliation reports,
- audit reports and school responses,
- state grant and scholarship award rosters and reports,
- accrediting and licensing agency reports, and
- records used to prepare the income grid on the FISAP.

Loan program records

For the Direct and FFEL loan programs, the College maintains records including:

- A copy of the paper or electronic loan certification or origination record, including the amount of the loan and the period of enrollment.
- The cost of attendance, estimated financial assistance, and expected family contribution used to calculate the loan amount.
- The date(s) the school disbursed the loan funds to the student (or to the parent borrower), and the amount(s) disbursed.
- Documentation of the confirmation process for each academic year in which the school uses the multi-year feature of the Master Promissory Note.

Record retention periods

The College maintains records for sufficient time to meet minimum record retention requirements:

- Pell and TEACH grants, Campus-Based Programs: 3 years from the end of the award year for which the aid was awarded

Except:

- Fiscal Operations Report (FISAP) and supporting records: 3 years from the end of the award year in which the report was submitted
- Perkins repayment records: until the loan is satisfied, or the documents are needed to enforce the obligation
- Perkins original promissory notes: 3 years from the date the loan is assigned to ED, canceled, or repaid

- Direct Loans & FFEL
 - Records related to borrower's eligibility and participation: 3 years from the end of the award year in which the student last attended
 - All other records, including any other reports or forms: 3 years from the end of the award year in which the report was submitted

Record maintenance

All records are stored either electronically on a secure system or in a hard copy format in office. All records stored electronically can be retrieved in a coherent hard copy format. The College utilizes Ellucian Colleague ERP for some electronic record storage. The system is password protected and data is maintained on the College network infrastructure. Access to the system must be granted by the College. All computers used by campus personnel are password protected. Maintained records may also be stored in COD, NSLDS, G5, and other federal sites associated with the awarding, distribution, maintenance of federal student aid. The College will fully comply with any requests made by individuals and agencies involved in conducting any audit, program review, investigation, or other review authorized by law and will ensure timely and reasonable access to records and personnel.

Disbursing Title IV funds

Federal Pell Grants are scheduled for disbursement 10 days prior to the start of a payment period. Pell Grants are not disbursed until eligibility for the award has been reviewed and confirmed. Other Title IV aid is scheduled for disbursement at the start of a payment period as soon as all eligibility for the aid is reviewed and confirmed. Disbursement of federal Subsidized/Unsubsidized loans is delayed to the 30th day of the payment period for any first-year, first-time borrowers (unless institutional default rates for most recent 3 years are under 15%).

The Business Office transmits Title IV aid to student accounts. The Financial Aid Office is notified by the Business Office of all transmitted aid as soon as it has been transmitted to account. Once notified of disbursement, the Financial Aid Office transmits the disbursements records for Title IV through COD.

Title IV aid is disbursed each payment period with exception to FWS which is paid on a monthly basis. Disbursements of federal loans are equal. If a loan is disbursed for a single payment period, it will be disbursed in equal, multiple disbursements (unless institutional default rates for most recent 3 years are under 15%). The first disbursement will be made at the start of the term once eligibility has been confirmed, and the second disbursement will be made at the mid-point of the payment period once eligibility has been confirmed.

Crediting a student's account/Credit balances

The Business Office will transmit Title IV aid to a student's account to satisfy current year charges for tuition, fees, and campus room/board. When the total amount of Title IV aid credited to a student's account exceeds the amount of tuition, fees, and campus room/board, the Business Office will pay the resulting credit balance to the student or parent as soon as possible, but:

- no later than 14 days after the balance occurred if the credit balance occurred after the first day of class of a payment period; or
- no later than 14 days after the first day of class of a payment period if the credit balance occurred on or before the first day of class of that payment period

Credit balances will be paid with the check to the student or parent by the Business Office.

Late disbursements

An otherwise eligible student becomes ineligible to receive Title IV aid on the date that:

- For Direct Loans, the student is no longer enrolled at the school as at least a half-time student for the period of enrollment for which the loan was intended; or
- For Pell, FSEOG, Perkins, and TEACH Grant programs, the student is no longer enrolled at the school for the award year

A student who becomes ineligible qualifies for a late disbursement if, before the date the student became ineligible:

- a SAR or ISIR was processed with an official EFC; and
- for a Direct Loan, the school originated the loan;
- for a Perkins Loan or FSEOG award, the school made that award to the student; or
- for a TEACH Grant, the school originated the award to the student

Provided that the conditions for a late disbursement are satisfied:

- if the student withdrew from the school during a payment period or period of enrollment, the school will make any post-withdrawal disbursement required
- if the student successfully completed the payment period or period of enrollment, the school will provide the student or parent the opportunity to receive the amount of Title IV funds that the student or parent was eligible to receive while the student was enrolled at the school. The Business Office will credit the student's account to pay for current and allowable charges and will pay or offer any remaining amount to the student or parent; or
- if the student did not withdraw but ceased to be enrolled as at least a half-time student, the school will make the late disbursement of a Direct Loan to pay for educational costs that are determined to have been incurred by the student for the period in which the student was eligible

Limitations:

- The Business Office will not make a late disbursement later than 180 days after the date of determination that a student withdrew or for a student who did not withdraw, 180 days after the date the student otherwise becomes ineligible
- The Business Office will not make a second or subsequent late disbursement if a Direct Loan unless the student successfully completed the period of enrollment for which the loan was intended
- The Business Office will not make a late disbursement of a Direct Loan if the student was a first-year, first-time borrower unless the student completed the first 30 days of their program of study (unless institutional default rates for most recent 3 years are under 15%)
- The Business Office will not make a late disbursement of any Title IV aid unless a valid SAR or ISIR has been received by deadline

Returning funds

The Business Office will return to the Secretary any Title IV program funds that it attempts to disburse directly to a student or parent when the student or parent does not receive or negotiate those funds. If the Business Office attempts to disburse the funds by check and the check is not cashed, it will return the funds no later than 240 days after the date it issued that check. If a check is returned to the Business Office, the Business Office may make additional attempts to disburse the funds, provided that those attempts are made no later than 45 days after the funds were returned. In cases where the Business Office does not make another attempt, the funds will be immediately returned and additional disbursement attempts will cease.

Provisions for books and supplies

At the start of a term, the Business Office provides a Blue Card to any student with an anticipated credit balance on their student account for that term. Those students are able to use the Blue Card in the campus bookstore to obtain necessary books and supplies for the term. Eligible students are not required to use the Blue Card. The amount of funds available for use on the Blue Card is the lesser of the amount of credit balance or the amount required for necessary books and supplies.

Notices and authorizations

The Financial Aid Office provides all students eligible for Title IV aid an Award Letter. The Award Letter details for the student the amounts and types of aid they are eligible for from all known sources for each scheduled payment period of the academic year. Loans are individually identified on the Award Letter so that students are aware of the amount of each loan type they are eligible to receive (i.e.; Direct Subsidized, Direct Unsubsidized, Perkins, PLUS). The Award Letter directs individuals to our College website for cost of attendance details and other consumer information.

The Business Office provides to all students a Statement of Account that itemizes the student's charges and financial aid. It provides the anticipated disbursements dates and amounts for all aid including federal loans. Loans are individually identified on the Statement of Account so that students are aware of the amount of each loan type they are eligible to receive (i.e.; Direct Subsidized, Direct Unsubsidized,

Perkins, PLUS). It provides the student with directions and contact information for reducing or eliminating any student loans that are part of their aid package.

Excess cash

The Business Office routinely draws down the net eligible funds available for a Title IV program through G5. Since only the net eligible funds (funds available for drawdown minus the funds being returned) are drawn, the Business Office ensures that it never is in possession of excess cash.

1.6 Financial Aid Counseling

Students borrowing federal loans are required to complete entrance and exit counseling regarding their loans, as well as a promissory note(s) for the loans. Counseling and promissory note(s) for Direct Loans are completed on StudentLoans.gov. Confirmation of completed counseling sessions and promissory note(s) is provided from StudentLoans.gov to the Financial Aid Office through NSLDS and COD. Counseling for Perkins Loans is conducted on MappingYourFuture.org. Confirmation of completed counseling sessions is available for the Financial Aid Office on MappingYourFuture.org. Students borrowing Perkins Loans are required to complete a paper promissory note for the loan program. This completed paper promissory note is provided to our Perkins Loan Administrator in the Business Office.

Students are notified of the amounts of various loan programs they are eligible to receive through their Award Letter. The Award Letters provides an itemized listing of each loan program and corresponding amount awarded (i.e.; Direct Subsidized, Direct Unsubsidized, Perkins).

Through our Consumer Information, loan counseling, and promissory notes students are provided information on:

- the method by which aid is determined and disbursed, delivered or applied to the student's account
- the rights and responsibilities of the student with the respect to enrollment at the College and receipt of financial aid
- the College's refund policy, the requirements for the treatment of Title IV funds when a student withdraws, and the College's standards of SAP and other conditions that may alter the student's aid package

Section 2: Institutional Eligibility

2.1 General Requirements

Eligibility and Certification Approval Report (ECAR) is completed and timely submitted by the Director of Financial Aid. The Director keeps a copy of the submitted ECAR, any supporting documentation, and the date that it was submitted. These documents are kept either electronically or in hard-copy in the Financial Aid Office.

The ECAR contains the following information:

- regarding the College and its eligibility
- accreditation
- state authorization
- College officials
- educational programs
- servicers

The Program Participation Agreement (PPA) is stored by the Director of Financial Aid in the Financial Aid Office in either an electronic or hard-copy.

2.2 Updating Application Information

Changes on the ECAR are reported by the Director of Financial Aid by submitting an updated ECAR.

The following changes are reported and approval is required before disbursing funds:

- change in accrediting agency or state authorizing agency
- change in institutional structure
- increase in the level of educational programs beyond the scope of current approval
- addition of non-degree programs or short-term programs beyond the scope of current approval
- changes to the FSA programs for which the school is approved
- change in ownership or the type of ownership
- adding a location

The following changes are reported, but do not require the Department's written approval:

- change to name of school, CEO, president, chancellor, chief fiscal officer, or chief financial officer
- change in the individual designated as the lead program administrator for the FSA programs
- change in governance of a public institution
- a decrease in the level of program offering

- change from or to clock hours or credit hours
- address change for a principal location
- name or address change for other locations
- the closure of a branch campus or additional location that the institution was required to report
- adding a location
- change to the school's third-party servicers that deal with the FSA program funds

The Director of Financial Aid is responsible for providing any additional information and responses as requested as part of any ECAR updates.

2.3 Admission Policy for Public or Private Nonprofit educational institution, Proprietary Institution of higher education, and Postsecondary Vocational Institution

Davis & Elkins College seeks to enroll students with academic and personal qualities that indicate potential for intellectual, social, and spiritual growth without regard to the applicant's race, color, sex, religion, ancestry, national origin, age, sexual orientation, disability, veteran status, gender identification, or genetic information or any oath characteristic protected by federal, state, or local law. A basic premise of the College's admission policies is that all applicants will be reviewed individually to determine if they are capable of successfully meeting their responsibilities as a Davis & Elkins student and benefiting from the personalized educational experience the College provides. The Admission and Academic Standing Committee of the Faculty Assembly makes recommendations concerning guidelines for admission that reflect the College's desire to identify academically capable students who demonstrate potential for further achievement, who are active at school, who demonstrate a record of service in the community, and who represent diverse cultures and backgrounds.

The Office of Admission operates on a rolling admission basis. Applications for admission are reviewed as they become complete and students are notified of the College's decision as soon as it is made. Although there are no specific deadlines for applications (with the exception of International Students) students are encouraged to apply as early as possible to ensure maximum financial aid consideration and course selection.

Admission of Freshman Students

Students interested in first-year admission are required to:

- 1) Complete the application and return it to
Office of Admission
Davis & Elkins College
100 Campus Drive Elkins, WV 26241-3996
or apply on line at www.dewv.edu

2) Request that an official transcript of the current high school record or the official General Education Development (GED) test results or certificate be forwarded to the College.

3) Submit either SAT or ACT results. Nursing program applicants may also be required to submit the results of the ATI TEAS exam results.

4) Complete a minimum of 14 academic or college preparatory units, including the following courses at the high school level:

- Four units of English;
- Three units of Mathematics;
- Three units of Science. One course must have a laboratory;
- Four units of Social Studies and Academic Electives.

(An interview with a member of the Admission staff is strongly encouraged prior to the admission decision.)

Exceptions may be made to high school unit requirements, with the provision that the student complete specific college-level course work.

High school students must achieve a minimum 2.5 cumulative GPA (ninth through twelfth grade) to be admitted to Davis & Elkins College. Students who submit a transcript with a cumulative GPA below a 2.5 must schedule an interview with the Office of Admission, after which an acceptance decision will be made.

For some students, the Test of English as a Foreign Language (TOEFL) or International English Testing System (IELTS) may be required. Students must earn a minimum score of 500 on the paper version of the TOEFL; a minimum score of 190 on the computer version; or a minimum score of 63 on the internet version of the test. Students must earn a minimum score of 5.0 on the IELTS.

In addition to the above, applicants must meet any applicable academic program admission requirements (see Program Specific Admissions Requirements section), as well as submit evidence of immunizations, including Hepatitis B, Meningococcal, and T-DAP.

Favorable consideration will be given to applicants who exhibit qualities of leadership; who have athletic, artistic, musical, or other talents; and who have a record of participation in extra-curricular activities.

Davis & Elkins College reserves the right to deny any applicant consistent with law. It also reserves the right to consider applicants who may not meet the usual criteria for admission when those applicants show promise of benefiting from an education at Davis & Elkins College. The Office of Academic Affairs

may set conditions, which such applicants must meet in order to be considered in good academic standing.

Admission of Homeschooled Students

Homeschooled students are expected to adhere to the entrance requirements for freshman student admission.

The College recognizes that the transcripts of homeschooled students may differ from those of traditional high school students. Regardless of format, the applicant's transcript should include:

- 1) All courses taken, including those in progress, and the academic year and semester in which each was taken
- 2) Assessment of performance (letter grades, percentages, portfolio commentary, etc.) and an explanation of any applicable grading scales

In some cases, homeschooled applicants may be asked to submit additional information describing their curriculum, such as detailed course descriptions and texts used, as well as a writing sample. An interview with a member of the Admission staff may also be required. Homeschooled applicants may also be asked to take the GED (General Education Diploma) and provide the official certification of a passing score. If the homeschooled applicant has completed coursework concurrently at a high school or college, an official transcript(s) from the institution(s) must be sent to Davis & Elkins to complete the applicant's file.

Admission of International Students

Davis & Elkins College is interested in receiving applications from qualified international students. Davis & Elkins College offers a limited number of scholarships and grants to international students. All international applicants, especially those who would like maximum consideration for financial assistance, should consider submitting the results of the Scholastic Assessment Test (SAT I).

All international students whose native language is not English are required to submit the results of TOEFL exams (Test of English as Foreign Language) score in addition to all other requirements for acceptance to Davis & Elkins College. Davis & Elkins College must receive the official score report of a TOEFL examination. Information regarding the Test of English as a Foreign Language can be secured from the TOEFL/TSE, Registration Office, P.O. Box 6152, Princeton, NJ 08541-6152, USA. International students must earn a minimum score of 500 on the paper version of the TOEFL; a minimum score of 190 on the computer version; or a minimum score of 63 on the internet version of the test, or a minimum score of 5.0 on the IELTS.

Although Davis & Elkins College has "rolling admission," the priority date for a fall applicant is May 30th, and September 30th for spring.

International Students seeking admission to Davis & Elkins College must submit:

- 1) A completed application
- 2) Official transcripts of all high school and college work (sent by and attested to by an authorized school official and translated into English) Transcripts received from institutions outside of the United States must be evaluated (course-by-course) by the (WES) World Education Service;
- 3) Official ACT, SAT, TOEFL, or IELTS scores (unless the student is transferring from an English speaking institution); and
- 4) A completed Certification of Finances form

In addition to the above, international student applicants must meet any applicable academic program admission requirements (see Program Specific Admissions Requirements section), as well as submit evidence of immunizations, including Hepatitis B and Meningococcal, and T-DAP. Moreover, international students will be required to provide evidence of health insurance.

An I-20 can only be issued once the student has been granted acceptance, official documentation of financial support has been received, and a \$2,200 non-refundable deposit has been made. The deposit will reserve the student's place in the incoming class.

Admission of Transfer Students

Students applying for transfer admission should have a minimum Grade Point Average (GPA) of 2.5 on a 4.0 scale from a regionally accredited institution. Students who submit a transcript with a cumulative GPA below a 2.5 must schedule an interview with the Office of Admission, after which an acceptance decision will be made.

Transfer credits will be evaluated to determine their equivalency to Davis & Elkins College courses in accordance with established Academic Credit Evaluation guidelines (see below). All transfer credit, if accepted, is awarded as credit. The College reserves the right to reexamine students over any transfer work. The College will not evaluate transfer work until a final, official copy of the transcript has been submitted. A maximum of 62 semester hours credit from regionally accredited community college programs may be transferred. Transfer students need to work carefully with their advisors to become fully familiar with academic policies and practices. Special conditions for Graduation Honors and other programs are carefully outlined in the Catalog and need to be read in order to avoid misunderstandings. Students are responsible for knowing requirements for their majors, minors, assessment, core courses, and other essential information.

Subject to approval by the academic Department or Division Chair, courses completed at another institution may be used to satisfy requirements in a major; however, at least 15 semester hours in the major must be completed at Davis & Elkins College. (Note: the specific number of residency credits in

the major varies within each degree program). Moreover, pursuant to the College's residency requirement, bachelor degree students must earn at least 36 semester hours of credit in residence at D&E; including the final 26 taken immediately prior to graduation. Associate degree students must earn at least 28 semester hours of credit earned in residence at D&E; including the final 20 hours taken immediately prior to graduation.

A student who has completed fewer than 24 semester hours of college credit in transfer will be considered for placement in or exemption from the Foundation Courses.

A transfer student must be in good social standing at his or her previous institution. Transfer students are required to submit the following items:

1. A completed online or hard copy application form;
2. Official copies of all college transcripts; and
3. An official high school transcript or equivalent; and
4. Official ACT, SAT, TOEFL, or IELTS scores (unless the student is transferring from an English speaking institution). Students must earn a minimum score of 500 on the paper version of the TOEFL; a minimum score of 190 on the computer version; or a minimum score of 63 on the internet version of the test. Students must earn a minimum score of 5.0 on the IELTS.

Nursing program applicants may submit the results of the ATI TEAS exam.

In addition, transfer applicants must meet any applicable academic program admission requirements (see Program Specific Admissions Requirements section), as well as submit evidence of immunizations, including Hepatitis B, Meningococcal, T-DAP.

Transfer Credit Evaluation Criteria and Guidelines

Every transfer student admitted to the College is given individual attention. Evaluation of transcripts from other colleges and universities is overseen by the Office of the Registrar, which adheres to guidelines established by the College's academic departments and divisions to determine Davis & Elkins College's course equivalencies and related learning outcomes for appropriate transfer credits. Davis & Elkins refrains from the transcription of credit from other institutions that it will not apply to its own programs.

When questions arise regarding a course equivalency or learning outcomes, Registrar Office staff consult with the appropriate Department or Division Chair.

The following criteria will be used in the evaluation of transcripts submitted to Davis & Elkins College:

1. A minimum grade of C or better from a regionally accredited college or university. Grades of C- are not acceptable unless such a grade carries quality points of 2.0. Certain programs require higher than a "C" grade in major courses;
2. Credit for developmental courses does not apply towards graduation;
3. Grades of P (Pass) or S (Satisfactory) are generally not accepted for transfer. Some programs do allow for exceptions to this policy; in such instances, each course is evaluated on an individual basis;
4. Challenge examinations, if identified as such on the student's transcript, carrying a grade of P or S completed at another regionally accredited institution may be accepted in transfer within the general education or major component of a degree program; each exam is evaluated on an individual basis;
5. Course work completed through a branch of the military will be awarded based on the recommendations contained in the American Council on Education's Guide to the Evaluation of Educational Experiences in the Armed Services;
6. Davis & Elkins College participates in the Advanced Placement Examination Program (AP) and the College Level Examination Program (CLEP). If accepted, these credits are considered Davis & Elkins College credits and are processed through the Office of the Registrar;
7. Although course titles and credits earned appear on the Davis & Elkins College's transcript, courses accepted in transfer are not included in the computation of cumulative grade point averages;
8. Online laboratory courses are generally not accepted in transfer within the general education or major component of a degree program, although each is evaluated on an individual basis;
9. Transcripts received from institutions outside of the United States must be evaluated (course-by-course) by the (WES) World Education Services. Davis & Elkins College will generally follow the recommendations of this service. Individual programs within the College reserve the right to refuse any credit recommendations made by World Educational Services;
10. Only official transcripts will be evaluated. Any non-accredited school credits will be assessed by the Department or Division Chair in which the course resides. This official evaluation is done after the student has submitted the enrollment deposit. The Office of the Registrar is responsible for the official transfer of credit. Official transcripts from all colleges or universities attended must be on file at the time of admission. "Issued to Student", unofficial transcripts are not used for transfer evaluation.
11. All courses from Davis & Elkins College and all transfer credits that will be applied toward graduation must have been completed within seven years of the student's date of matriculation. Requests for exceptions to this policy may be submitted to the Registrar, who will consult with the Vice President for Academic Affairs and the appropriate department/division chairperson or faculty member

Note: The above criteria does not replace existing provisions of an academic program that are more restrictive in nature.

Transfer Credit Appeal Process

Upon completion of the credit review processes, students will be notified of the decision by the Office of the Registrar. A student wishing to challenge course credits deemed ineligible for credit must file a written appeal with the appropriate department or division chair. Within ten business days of receipt of the appeal, the chair will notify the student of the results of the review. Any changes will be communicated to the Office of the Registrar for official processing.

A student dissatisfied with the results of the appeal may submit a written appeal to the Vice President for Academic Affairs for a final review. The Vice President for Academic Affairs provides dated acknowledgement of receipt of the appeal to the student. Within ten business days of receipt of the appeal, the Vice President for Academic Affairs will notify the student of the results of the review. Any changes will be communicated to the Office of the Registrar for official processing. The Vice President for Academic Affairs' decision is final and not subject to further appeal.

Articulation Agreements

Eastern West Virginia Community and Technical College

Davis & Elkins College (D&E) agrees to articulate Eastern West Virginia Community and Technical College's (EWVC&TC) Associate Degree programs leading to D&E Bachelor Degrees listed herewith:

- Associate in Applied Science-Accounting > Bachelor of Science – Accounting
- Associate in Applied Science-Business Management > Bachelor of Science – Management
- Associate of Arts Degree-English > Bachelor of Arts Degree – English
- Associate of Arts Degree-History > Bachelor of Arts Degree – History

Under this articulation agreement, admission to D&E's BS and BA programs is restricted to those who have successfully completed the EWVC&TC associate degree program in the respective bachelor degree program being pursued at D&E. Under this articulation agreement:

- A maximum of 62 credits will transfer
- Only grades of C or better will transfer as credits
- In order to graduate from D&E, students must successfully complete 124 credits not including foundation, fundamental and developmental courses
- In order to graduate from D&E, students must successfully complete all D&E requirements pertaining to transfer students.

Dabney S. Lancaster Community College

Davis & Elkins College (D&E) agrees to articulate Dabney S. Lancaster Community College (DSLCC) Associate Degree programs leading to D&E Bachelor Degrees listed herewith as approved 2+2 programs:

- Associate in Applied Science-Business Management>Bachelor of Science-Management
- Associate in Applied Science in Administration of Justice>Bachelor of Arts in Criminology
- Associate in Arts and Science Degree-General Education>Bachelor of Arts Degree in English

Under this articulation agreement, admission to D&E's BS and BA programs is restricted to those who have successfully completed the DSLCC associate degree program in the respective bachelor degree program being pursued at D&E. Under this articulation agreement:

- DSLCC students will adhere to the D&E admission process (No Application Charge)
- DSLCC students will be eligible for D&E financial aid programs
- A maximum of 62 credits will transfer
- Only grades of C or better will transfer as credits
- In order to graduate from D&E, students must successfully complete 124 credits not including foundation, fundamental and developmental courses
- In order to graduate from D&E, students must successfully complete all D&E requirements pertaining to transfer students
- D&E has provided four year plans for the three programs covered in this Agreement
 - o Adherence to these recommendations better assures DSLCC students can expedite meeting all D&E graduation requirements
 - o Additional D&E academic programs, not meeting the 2+2 threshold, are available to DSLCC students
 - o DSLCC students can explore all D&E programs at: www.dewv.edu

Admission of Non-Degree Seeking Students

A student not wishing to pursue a course of study leading to a degree and who qualifies for admittance with a minimum of a high school diploma or a GED may enroll as a non-degree seeking student. The student must maintain a C average in order to be enrolled at the College for the subsequent semester.

Visiting students who seek temporary admission to Davis & Elkins College in order to accumulate credits for transfer toward completion of degree requirements at another institution are welcome. Written permission to register for specific courses must be obtained from the degree granting institution and submitted along with application materials to the Office of Admission.

Conditional Admission

Davis & Elkins reserves the right to admit applicants who do not meet the standard criteria for admission, but who show promise of benefitting from a Davis & Elkins education. Such applicants may be admitted conditionally. The decision to admit applicants conditionally is made on a case-by-case basis

by the Office of Academic Affairs. Applicants admitted conditionally may be required to meet any number of specific conditions, including, but not limited to:

- Enrollment in one or more Foundations courses.
- Enrollment in courses in which they have the greatest opportunity for academic success.
- Enrollment for a specified (usually limited) number of credit hours.
- The achievement of a minimum semester GPA.

Program Specific Admission Requirements

Admission to the Teacher Education Program

Generally, students apply for Admission to Teacher Education in the students' third or fourth semester (40-55 hours), immediately after having met the requirements listed below. Transfer and returning students apply as soon as they are eligible.

The filing of an application by prospective educators declaring themselves as candidates to complete an approved educator preparation program and the Education Department's formal acceptance of students as candidates for teaching licensure relies on satisfying admission criteria. The criteria for admission includes the following requirements:

1. Minimum of 2.5 cumulative individual grade point average (GPA) and a member of a cohort with a minimum 3.0 GPA average. The 3.0 GPA cohort grade point average is calculated using a 4-point scale that includes all core subject coursework in the calculation (electives not required for general education or the major or minor are not included). Cohort ACT or SAT scores must be in the top 50 percent of the distribution from 2016-2017; the top 40 percent from 2018-2019; and top 33 percent by 2020.
2. Successful disposition screening assessment ratings.
3. Required performance as per the WV Licensure Testing Directory on the WVDE website on the Praxis® Core Academic Skills for Educators (CASE) in Reading, Writing, and Mathematics (or meet the WV Department of Education exemption waiver requirements for composite scores from a single administration of the ACT or the SAT).
4. Grade of C or better in ENGL 101A, EDUC 120, and COMM 107A (or approved equivalent) to meet pre-professional WVDE competency requirements for grammar, usage, and mechanics skills; speaking, listening; technology and communication.
5. Grade of C or better in all required Professional Education and Content Specialization courses taken to that point;

6. Recommendations for admission from the (1) EDUC 100/100L and EDUC 120 instructor(s), (2) ENGL 101A instructor, (3) COMM 107A instructor, and (4) academic advisor;
7. Pre-admission paperwork, including biographical information, declaration of major and minor, audit report; and other documents as specified, completed and submitted to the certification analyst by the due date;
8. Evidence of successful field experience placements (LiveText entries and course grades);
9. Clear background check via fingerprints and proof of negative TB screening; and
10. Recommendation of Education Department Review Panel (EDRP).

If a student is deficient in any of the above 1-8 requirements, the student may apply to the EDRP for a one semester, nonrenewable, Provisional Admission. Generally, Provisional Admission is appropriate if the student has a reasonable chance to remediate the deficiency within the one semester period. The EDRP can make specific recommendations for remediation as a condition of Provisional Admission. Provisional Admission is also appropriate for transfer students who may not have taken one of the required classes. It may also provide additional time and support for individuals from under-represented groups in teaching (i.e. minorities, international students, English language learners, students with disabilities, and so forth) to meet the standards for entry into the program.

Admission to the Associate Degree Nursing Program

Admission to the associate degree nursing program is competitive. Applicants must be academically and psychologically prepared for admission or readmission. The number of students enrolled in a clinical nursing course is limited by clinical facilities and number of faculty available.

Associate Degree Nursing Admission Requirements

The Catalog reflects the admission requirements at the time the Catalog was printed. Please visit the Nursing Program website at <http://www.dewv.edu/nursing/nursing.cfm> for any modifications to admission requirements.

Applicants who are recent High School graduates must meet the following requirements in addition to the College entrance requirements:

1. High school GPA of 3.0 on a 4.0 scale;
2. College math placement testing into FND 112A or greater;
3. An ACT composite score of 20 or SAT score of 460 - Math, 500 - Verbal (must have been taken within the last two years);

4. Completion of Assessment Technologies Institute, Inc. ® (ATI) Test of Essential Academic Skills (TEAS) with a minimum Composite score of 64 percent. Students may only take the exam two times per year. Both attempts must be completed prior to August 1st.

5. Completion of 8 hours of college level anatomy and physiology with a grade of C or better; and

6. Students who initially do not meet the requirements for admission to the nursing program may elect to be “pre-nursing” for one year while they are attempting to meet requirements. If requirements are not fully met after 2 academic years at D&E with completion of all requirements prior to August 1st, the student will not be considered for admission to the nursing program

Applicants who have a GED equivalency diploma must meet the following requirements:

1. College math placement testing into FND 112A or greater;

2. Completion of 8 hours of college level anatomy and physiology with a grade of C or better;

3. Completion of the Assessment Technologies Institute, Inc. ® (ATI) Test of Essential Academic Skills (TEAS) with a minimum Composite score of 64 percent. Students may only take the exam two times per year. Both attempts must be completed prior to August 1st; and

4. Students who initially do not meet the requirements for admission to the nursing program may elect to be “pre-nursing” for one year while they are attempting to meet requirements. If requirements are not fully met after 2 academic years at D&E with completion of all requirements prior to August 1st, the student will not be considered for admission to the nursing program

Applicants who are Transfer/In-house candidates must meet the following requirements:

1. Completion of at least 12 credit hours of college level courses with a cumulative GPA of 3.0 or better;

2. College math placement testing into FND 112A or greater;

3. Completion of 8 hours of college level anatomy and physiology with a grade of C or better;

4. Submission of copies of all academic transcripts;

5. Completion of the Assessment Technologies Institute, Inc. ® (ATI) Test of Essential Academic Skills (TEAS) with a minimum Composite score of 64 percent. Students may only take the exam two times per year. Both attempts must be completed prior to August 1st; and

6. Transfer students who have failed a nursing course at another institution will be allowed only one failure in the program.

7. Students who initially do not meet the requirements for admission to the nursing program may elect to be “pre-nursing” for one year while they are attempting to meet requirements. If requirements are not fully met after 2 academic years at D&E with completion of all requirements prior to August 1st, the student will not be considered for admission to the nursing program

Provisional Admission to the Associate Degree Nursing Program

Students who have a cumulative GPA of 2.95-2.99 and meet all other admission requirements may appeal for provisional admission into the nursing program. Students must request provisional admission into the nursing program in writing to the Chair of the Division of Nursing before August 1st and provide a justification for the request.

If admitted provisionally the student must:

- maintain a cumulative GPA of at least 2.5;
- a grade of B or better in all required nursing courses;
- a grade of “C” or better in all other required courses as a Prerequisite for progression; and
- meet with an advisor regularly to discuss progress

The student’s status will be reviewed at the conclusion of the following semester. If the student has met these requirements, he or she will be fully admitted to the program. If the student has not met these requirements, he or she will be dismissed from the program.

All students who have not met the requirements for admission into the Nursing program or who decide to leave the Nursing program will be required to meet with an advisor or Chair of the Division of Nursing.

Applicants who are Licensed Practical Nurses must meet the following requirements:

1. Proof of licensure as a LPN;
2. Submission of copies of all academic transcripts;
3. Submission of two (2) letters of recommendation, one of which must be from the most current health care supervisor or instructor;
4. College math placement testing into FND 112A or greater; and
5. Achieve a score of 120 or 70 percent or better on the National League of Nursing (NLN) Comprehensive Exam for Licensed Practical Nurses. Based on successful completion of this exam the student is awarded the following credit:

- o NURS 100A; Introduction to Nursing; 6 semester hours
- o NURS 107; Nutrition; 3 semester hours
- o NURS 108; Introduction to Pharmacology; 1 semester hour
- o BIOL 107; Anatomy; 4 semester hours
- o BIOL 108; Physiology; 4 semester hours
- o PSYC 200; Life Span Development; 3 semester hours
- o Electives; 3 semester hours
- o Total: 24 semester hours

Readmission after Experiencing an Interruption from Regular Progression

Students who withdraw or take a Leave of Absence from the program at any point must apply for readmission in writing to the Division of Nursing. Students applying for readmission to the program will be evaluated according to the guidelines in the current catalog. Past performance in both clinical and theory portions of the program will be used to evaluate an applicant for readmission and the following documentation will be required:

- Transcripts of all previous academic work;
- A medical form completed by a licensed physician;
- Evidence of current professional liability and personal health insurance; and
- Enrollment in FND 160; Nursing School Success Strategies; 2 semester hours

Students who are admitted to the nursing program must complete the degree within four (4) academic years from the time of initial admission to the program.

Admission to the RN-BSN Completion Program

Prospective students will be identified, and qualified applicants will be solicited. Qualified registered nurses who are associate degree and diploma graduates will be accepted to D&E's RN-BSN program contingent upon review of their academic record and space availability. Each applicant must possess an unrestricted license to practice as a registered nurse and a minimum cumulative GPA of 2.5 on a 4-point scale from a regionally accredited institution with a nationally accredited nursing program.

Applicants with Criminal Backgrounds

Davis & Elkins College is committed to ensuring that students have the ability to benefit from the education received at the College. Certain affiliates associated with the College require that students placed in their facility for clinical/internship/field placement experiences clear a criminal background check prior to placement. Students whose background check reveals a criminal history may be prevented access to the clinical site, and as a result, the student may not have sufficient clinical experience to successfully complete the program. Additionally, licensing boards for nursing and teaching professions may deny the individual the opportunity to sit for an examination if an applicant has a criminal history.

Acceptance of the Admission Decision

Davis & Elkins College subscribes to the Candidate's Common Reply Date. Students accepted for the fall term should indicate their intention to enroll by submitting the \$100 advance payment, preferably by May 1st. This advance payment is not refundable, but it will be applied to the total charges in effect for the semester a student enrolls.

Readmission

Students who withdraw on their own initiative or who have been suspended for academic deficiencies or disciplinary action from Davis & Elkins College must apply for readmission. Applicants for readmission must apply to the Office of Admission:

1) Must not be academically deficient and/or must agree to meet the conditions provided by the Office of Academic Affairs and/or the Office of Student Life. These conditions may include, but are not necessarily limited to:

- Enrollment in one or more Foundations courses.
- Enrollment in courses in which they have the greatest opportunity for academic success.
- Enrollment for a specified (usually limited) number of credit hours.
- Retaking courses in which they have performed poorly.
- The achievement of a minimum semester GPA.
- Adherence to conditions established by the Office of Student Life.

2) Must have approval of the Vice President for Academic Affairs and/or Vice President of Student Affairs.

3) Must be under no prior financial obligation to the College.

The following items are required for re-admission:

- 1) A completed application; and
- 2) Official transcript(s) from any college attended other than Davis & Elkins.

In addition, if the student applying for readmission was suspended for academic deficiencies or disciplinary action, a written letter must also be submitted to the appropriate Vice President presenting evidence that all conditions for readmission have been fulfilled, including satisfaction of any financial obligations to the College. In some cases, a personal interview may be required by the office that initiated the suspension. Moreover, a student may be required to submit paperwork completed by a treatment provider addressing his or her readiness to re-enroll; to be reviewed by the Behavioral Intervention Team, which will provide a recommendation to the appropriate Vice President.

Finally, requests for financial aid must be resubmitted and are not governed by the student's initial awards.

Readmission to the Associate Degree Nursing Program

Students who withdraw from the college or take a Leave of Absence from the program at any point must apply, in writing, for readmission to the Nursing Program. Students applying for readmission to the program will be evaluated according to current admission guidelines. Past performance in both clinical and theory portions of the program will be used to evaluate an applicant for readmission and the following documentation will be required:

1. Transcripts of all previous academic work;
2. A medical form completed by a licensed physician;
3. Evidence of current professional liability and personal health insurance; and
4. Completion of the required remediation.

Readmission to the RN-BSN Degree Completion Program

Students who withdraw from the program at any point must apply online, for readmission to the Nursing Program. Students applying for readmission to the program will be evaluated according to current admission guidelines. Past performance in both clinical and theory portions of the program will be used to evaluate an applicant for readmission and the following documentation will be required:

1. Transcripts of all previous academic work;
2. Evidence of current unrestricted license to practice nursing; and
3. Employment verification form.
4. Approval of the Coordinator of the RN-BSN Degree Completion Program

2.4 State Authorization

Davis & Elkins College is authorized to provide postsecondary educational programs by the following state authorizing agencies:

- WV Department of Education
Capitol Complex Building 6
1900 Kanawha Boulevard, East
Charleston, WV 25305-0330
(304) 558-2681

(304) 558-0048

<http://wvde.state.wv.us>

- WV Higher Education Policy Commission
1018 Kanawha Blvd., East - Ste. 700
Charleston, WV 25301

(304) 558-0265

- WV West Virginia Board of Examiners for Registered Professional Nurses
101 Dee Drive, Suite 102
Charleston, WV 25311-1620

(304) 558-3596

(304) 558-3666

rnboard@state.wv.us

Section 3: General Provisions

3.1 Certification

Renewal Certification

At least 90 days prior to the expiration of current period participation, the Director of Financial Aid will complete the Federal E-App online in order to apply for recertification.

Change in Ownership

In the case of a change in ownership, the Director of Financial Aid will notify the DoE via E-app update. In addition, required personnel will attend required Fundamentals Training with the DoE. Required personnel will be the individual in charge of financial aid programs at the College and the President/CEO/or appointed designee.

Provisional Certification

In the case of a provisional certification, the Director of Financial Aid will oversee the coordination of the outlined provisions as a result of the Provisional Certification.

3.2 Title IV Refunds

The Financial Aid Office is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The federal Title IV financial aid programs must be recalculated in these situations.

Students should contact our Registrar's Office in order to officially withdraw. The Registrar's Office will determine the student's withdrawal date based on their last date of attendance.

If a student leaves the institution prior to completing 60% of a payment period or term, the Financial Aid Office recalculates eligibility for Title IV funds. Recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula:

Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula: Aid to be returned = (100% of the aid that could be disbursed minus the

percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

The institution must return the amount of Title IV funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Unsubsidized Direct Stafford Loans (other than PLUS loans)
- Subsidized Direct Stafford Loans
- Federal Perkins Loans (*program end 17-18*)
- Federal Parent (PLUS) Loans and Graduate Plus
- Direct PLUS Loans
- Federal Pell Grants for which a Return of funds is required
- ACG Grant (*program end 10-11*)
- SMART Grant (*program end 10-11*)
- Federal Supplemental Opportunity Grants for which a Return of funds is required
- Federal Teach Grants for which a Return is required

A student who begins attendance and does not officially withdraw during a term but fails to earn a passing grade in at least one course offered over that term will have his/her financial aid reviewed and may be required to return a portion of any financial aid received. Unless documentation can be provided by the student that verifies the academic term was completed, the institution must assume, for Title IV and state aid purposes, that the student has unofficially withdrawn and must recalculate the student's Title IV and state-aid eligibility based on the assumption that the student completed only 50% of the term. This review and return of financial aid is completed in accordance with federal guidelines.

Students are notified of this policy through the annual distribution of our Consumer Information.

3.3 Compliance Audits and Audited Financial Statements

Federal regulations require a compliance audit every fiscal year. Each audit must cover the time period since the last audit. Davis & Elkins College's fiscal year ends June 30, and is audited annually by a private auditor. Auditors review a sample of student files to ensure the Financial Aid Office is in compliance with federal, state and institutional policies. Any exceptions found during the audit will be addressed. The auditor then submits an Independent Auditor's Report including any findings to the President and the Board of Trustees. The Business Office then uploads the report to the government using the online submission site of eZ-Audit. Federal reviews are conducted by the United States Department of Education on a basis determined by the department.

Preparation for the audit is done in cooperation with the auditor's requests. Typically, the auditors will randomly select a specific number of students from each of the Title IV programs. The files are pulled and given to the auditors. Any additional assistance requested is responded to promptly.

3.4 Consumer Information

Consumer Information is distributed prior to October 1st to all enrolled students annually via email to students' campus email accounts. Each student receives an individual email notifying them of the federal requirement to distribute consumer information. In that email, a link is provided to our Consumer Information page on our College website (<http://www.dewv.edu/consumer-information>). Students are notified that they have the option to request a paper copy of our Consumer Information. Information on the Consumer Information page is updated in a timely manner as applicable.

3.5 Verification

Verification is the process of confirming the accuracy of student reported data on financial aid applications. To meet federally mandated responsibilities for financial assistance programs, the Office of Financial Aid verifies the accuracy of the applications of new and continuing financial aid recipients that are selected by the Central Processing System (CPS). The College's Verification Process meets all federal guidelines for verification as outlined in the Federal Application Verification Guide (AVG). All items listed on the year's Federal Register are verified for CPS-selected students.

A CPS-selected student will be asked to submit copies of his/ her own and, if appropriate, his/her parents' transcript, together with all schedules and forms mailed to the IRS. Information about other factors including household size, assets, and the number of family members in college may also be requested. CPS-selected students will be notified in a timely manner through a postal mail letter utilizing the federally-suggested text:

- that they have been selected by CPS to have their FAFSA data verified

- the documents requested for verification
- the steps necessary for completing verification
- the contact information for our office for assistance and/or questions
- that it is recommended to complete verification and submit all documentation prior to the start of the term in which they wish to receive assistance
- that they must complete verification and submit all documentation three weeks prior to the end of the academic term in which they wish to receive assistance
- that failure to complete verification prior to the start of the term in which they wish to receive assistance will result in the student being barred access to grade records and registering for subsequent terms of enrollment until verification has been completed
- that failure to complete verification three weeks prior to the end of the academic term in which they wish to receive assistance will result in the student forfeiting federal financial assistance for that term unless they complete verification by the deadline posted in the year's Federal Register and are eligible for a late disbursement
- that any corrections that need to be made will be made by the Financial Aid Office
- that any changes in EFC and/or aid eligibility due to corrections made will be communicated to the student in writing via an updated Award Letter sent in a timely manner via postal mail

CPS-selected students must submit all requested documents to the Financial Aid Office and complete verification before financial assistance will be paid to the student's charges; therefore there will be no resulting overpayments from interim disbursements.

The verification process is intended to establish an accurate baseline award package for each student and reduce the amount of paperwork a student will be asked to submit in subsequent years. However, tax transcripts or other documents may be required for renewal applicants if their application information appears to be inconsistent with that of the previous year(s). If verification documents are request, the student must submit all requested documentation three weeks prior to the end of the academic term in which the student is planning to receive aid.

Verification for CPS-selected students must be completed prior to any professional judgement adjustments.

3.6 Professional Judgment & Dependency Overrides

The Office of Financial Aid will exercise professional judgement on a case-by-case basis using data collected that best represents current student and family circumstances. PJ will not be exercised routinely on particular classes of students, to circumvent the regulations or law, to make an otherwise independent student dependent, without documentation, based on a generally prevailing condition, or

prior to a CPS-selected student completing verification. PJ is award year specific and is not projected beyond the award year for which it is done.

If a PJ decision relates to need analysis, the Office of Financial Aid will only change the data elements reported on the FAFSA. These changes will be submitted to CPS for processing and identified as a PJ adjustment.

PJ is not used to offer dependent students unsubsidized Direct loans without requiring the parents to file a FAFSA. PJ is also not used to refuse certification/origination for an eligible loan for a student.

Students wishing to make a PJ appeal can complete a Special Circumstance Form with the Office of Financial Aid. The form provides students with guidance for making their request and the appropriate documentation that is required.

Dependency Overrides are evaluated on a case-by-case basis and documented. Students may complete a Request for Dependency Review form with the Office of Financial Aid to request a review of their current dependency status. PJ is only used to make a dependent student independent, and not used to make an independent student dependent. The Request for Dependency Review form provides students with guidance for making their request and the appropriate documentation that is required. The form also provides students with examples of cases where dependency override is appropriate and also examples of cases where dependency override is not appropriate.

DO is never made using the following examples:

- parents refuse to contribute to the student's education
- parents are unwilling to provide information on the FAFSA or for verification
- parents do not claim the student as a dependent for income tax purposes
- student demonstrates total self-sufficiency

There must be some documented unusual circumstance that establishes a student as one where an expectation of parental tie is not appropriate.

If a student is verified as an unaccompanied youth who is homeless, documentation is provided by either a director, or designee, of an emergency shelter or a transitional housing program funded by HUD, a director, or designee, of a homeless youth basic center or transitional living program; or a high school or school district homeless liaison; or a financial aid administrator. If a financial aid administrator determines homelessness, it is done on a case-by-case basis and documented.

If a student is verified as an unaccompanied youth who is at risk of homelessness and is self-reporting, documentation is provided by either a director or designee of a homeless youth basic center or transitional living program, or a financial aid administrator. If a financial aid administrator determines homelessness, it is done on a case-by-case basis and documented.

In order to be considered a homeless youth the student must be under the age of 22 or still in high school.

3.7 Misrepresentation

The College assures that it does not provide false, erroneous, or misleading statements considering:

- The particular type(s), specific source(s), nature and extent of its accreditation
- Whether a student may transfer course credits earned at the school to any other school
- Whether successful completion of a course of instruction qualifies a student for:
 - Acceptance into a labor union or similar organization; or
 - To receive, to apply to take or to take the examination required to receive, a local, State, or Federal license, or a nongovernmental certification required as a precondition for employment, or to perform certain functions in the States in which the educational program is offered, or to meet additional conditions that the institution knows or reasonably should know are generally needed to secure employment in a recognized occupation for which the program is represented to prepare students
- The requirements for successfully completing the course of study or program and the circumstances that would constitute grounds for terminating the student's enrollment;
- Whether its courses are recommended or have been the subject of unsolicited testimonials or endorsements by—
 - Vocational counselors, high schools, colleges, educational organizations, employment agencies, members of a particular industry, students, former students, or others; or
 - Governmental officials for governmental employment;
- Its size, location, facilities, or equipment;
- The availability, frequency, and appropriateness of its courses and programs to the employment objectives that it states its programs are designed to meet;
- The nature, age, and availability of its training devices or equipment and their appropriateness to the employment objectives that it states its programs and courses are designed to meet;
- The number, availability, and qualifications, including the training and experience, of its faculty and other personnel;
- The availability of part-time employment or other forms of financial assistance;
- The nature and availability of any tutorial or specialized instruction, guidance and counseling, or other supplementary assistance it will provide its students before, during or after the completion of a course;
- The nature or extent of any prerequisites established for enrollment in any course;
- The subject matter, content of the course of study, or any other fact related to the degree, diploma, certificate of completion, or any similar document that the student is to be, or is, awarded upon completion of the course of study;

- Whether the academic, professional, or occupational degree that the institution will confer upon completion of the course of study has been authorized by the appropriate State educational agency. This type of misrepresentation includes, in the case of a degree that has not been authorized by the appropriate State educational agency or that requires specialized accreditation, any failure by an eligible institution to disclose these facts in any advertising or promotional materials that reference such degree; or
- Any matters required to be disclosed to prospective students under 668.42 and 668.43.
- Offers of scholarships to pay all or part of a course charge
- Whether a particular charge is the customary charge at the school for a course
- The cost of the program and the institution's refund policy if the student does not complete the program;
- The availability or nature of any financial assistance offered to students, including a student's responsibility to repay any loans, regardless of whether the student is successful in completing the program and obtaining employment; or
- The student's right to reject any particular type of financial aid or other assistance, or whether the student must apply for a particular type of financial aid, such as financing offered by the institution.
- That the school is connected with any organization or is an employment agency or other agency providing authorized training leading directly to employment
- The institution's plans to maintain a placement service for graduates or otherwise assist its graduates to obtain employment;
- The institution's knowledge about the current or likely future conditions, compensation, or employment opportunities in the industry or occupation for which the students are being prepared;
- Whether employment is being offered by the institution or that a talent hunt or contest is being conducted, including, but not limited to, through the use of phrases such as "Men/women wanted to train for * * *," "Help Wanted," "Employment," or "Business Opportunities";
- Government job market statistics in relation to the potential placement of its graduates; or
- Other requirements that are generally needed to be employed in the fields for which the training is provided, such as requirements related to commercial driving licenses or permits to carry firearms, and failing to disclose factors that would prevent an applicant from qualifying for such requirements, such as prior criminal records or preexisting medical conditions.

3.8 Documentation

All applications for federal student aid are matched with Social Security records to verify name, date of birth, U.S. Citizenship status, the Social Security number, and possible date of death. If a citizenship status is unable to be confirmed during the processing of a student's federal aid application, the student will be notified in a timely manner by the Office of Financial Aid. This notification lets the student know:

- that they must confirm their citizenship status prior to be eligible for federal financial assistance
- the documents that are applicable forms of proof of citizenship
- that they must submit proper documentation prior to 3 weeks before the end of the term in which they wish to receive federal financial assistance
- that failure to provide sufficient documentation to confirm their citizenship status will result in ineligibility for federal financial assistance

If a student must prove their status as a citizen or national, the following forms of documentation are accepted as proof:

- A copy of the student's birth certificate showing that the student was born in the United States, including Puerto Rico (on or after January 13, 1941), Guam, the U.S. Virgin Islands (on or after January 17, 1917), American Samoa, Swains Island, or the Northern Mariana Islands, unless the person was born to foreign diplomats residing in the U.S.
- A U.S. passport, current or expired, except limited passports (which are typically issued for short periods such as a year). Also acceptable are State Department issued wallet-sized passport cards that can only be used for land and sea travel between the United States and Canada, Mexico, the Caribbean, and Bermuda.
- A copy of Form FS-240 (Consular Report of Birth Abroad), FS-545 (Certificate of birth issued by a foreign service post), or DS-1350 (Certification of Report of Birth).
- A Certificate of Citizenship (N-560 or N-561) issued by USCIS to individuals who derive U.S. citizenship through a parent.
- A Certificate of Naturalization (N-550 or N-570) issued by USCIS (or, prior to 1991, a federal or state court), or through administrative naturalization after December 1990 to those who are individually naturalized.

3.9 Secondary Confirmation

Students required to undergo secondary confirmation, due to either receipt of conflicting information or failure to pass automated secondary confirmation, will be provided documentation in writing providing:

- a clear explanation of the documentation the student must submit as evidence that he or she satisfies the requirements
- the student's responsibilities
- any applicable deadline for completing any action required

Within 10 business days of receiving the documentary evidence of immigration status, the Office of Financial Aid will complete the request portion of the Immigration and Naturalization Service (INS) Document Verification Request Form G-845, copy front and back sides of all immigration-status documents received from the student and attach copies to the Form G-845, and submit Form G-845 and attachments to the INS District Office.

Federal financial assistance will not be disbursed to a student's account until they have completed secondary confirmation. If, at a later date, due to new information being obtained that is conflicting, the student is determined to not be an eligible noncitizen; the student will be notified and provided the opportunity to contest the determination by submitting to the Office of Financial Aid any additional documents that support their claim to be an eligible noncitizen. Documents that appear to support the student's claim are submitted to the U.S. Citizenship and Immigration Services using paper secondary confirmation. The student is notified of the office's final decision, based on the secondary confirmation results.

3.10 Ability to Benefit

Davis & Elkins College's Office of Admission does not accept ability-to-benefit students.

Section 4: Federal Perkins Loan Program (program end 17-18)

4.1 Selection and Awarding of Students

The Office of Financial Planning awards Federal Perkins Loans to eligible students with exceptional need. Exceptional need is defined by the institution as need of at least \$500 after EFC, grants, and scholarships have been subtracted from cost of attendance.

Additional Criteria for 2016-2017 and 2017-2018 awards under the Extension Act:

A loan award may be made through September 30, 2017 to an eligible current undergraduate student who, on the date of disbursement, has an outstanding balance on a Perkins Loan made by the College and who has been awarded all Direct Subsidized Stafford Loan aid for which the student is eligible.

A loan award may be made through September 30, 2017 to an eligible new undergraduate student who, on the date of disbursement, does not have an outstanding balance on a Perkins Loan made by the College and who has been awarded all Direct Subsidized and Unsubsidized Stafford Loan aid for which the student is eligible.

Awarding Direct Subsidized and Unsubsidized Stafford Loans - An undergraduate student who was awarded a Direct Subsidized Loan and/or a Direct Unsubsidized Loan can decline one or both of the loans (or request a lesser amount). However, the student's Direct Loan eligibility amounts must be included in the calculation of the undergraduate student's Perkins Loan amount, regardless of whether they actually borrow that full amount.

Perkins Loans That Have Been Consolidated - When a Perkins Loan is consolidated it is paid in full by the Consolidation Loan. An undergraduate student who has consolidated his or her Perkins Loans does not have an outstanding balance on a Perkins Loan, and is therefore treated as a new undergraduate student.

Subsequent Disbursements for Undergraduate Students - If an eligible undergraduate student borrower receives a disbursement of a Perkins Loan after June 30, 2017, and before October 1, 2017 for the 2017-2018 award year the student may receive any subsequent disbursements of that Perkins Loan.

4.2 Master Promissory Note (MPN)

Eligible students wishing to receive a Federal Perkins Loan, must complete a Master Promissory Note. The promissory note is the legally binding document that is evidence of a borrower's indebtedness to a school. The note includes information about the loan's interest rate, repayment terms, and minimum

rates of repayment; deferment, forbearance, and cancellation provisions; credit bureau reporting; and late charges, attorney fees, collections costs, and consequences of default.

Students will be provided an ED-approved paper Master Promissory Note by the Office of Financial Planning. Students are also required to complete online entrance and exit counseling through Mapping Your Future (third party servicer). The online counseling session contains all required elements for Perkins entrance and exit counseling. Additionally, students must complete a Perkins Interview sheet, prior to first disbursement of their loan, which collects information important for contacting them at a later date.

Perkins Master Promissory Notes will not be altered after student endorsement. A new MPN is not required annually, but may be requested by the student.

Davis & Elkins College does not require a minimum monthly payment amount for Perkins Loan repayment.

4.3 Loan Disclosure

As part of the Master Promissory Note, borrowers will be notified:

- of their rights and responsibilities under the Federal Perkins Loan Program
- that the loan can only be used for educational expenses
- that the loan must be repaid

In addition, borrowers will be annually provided the following information:

- the name and address of the school to which the debt is owed and the name and address of the official or servicing agent to whom communications should be sent
- the maximum annual and aggregate amounts the student may borrow
- the effect that accepting the loan will have on the borrower's eligibility for other types of student aid
- a statement of the total cumulative balance owed by the student to that school and an estimate of the monthly payment amount needed to repay that balance
- options the borrower may have for consolidation or refinancing or cancellation
- a brief notice about the Department of Defense program for repaying loans based on certain military service
- a complete list of charges connected with making the loan, including whether those charges are deducted from the loan or whether the student must pay them separately
- a notice that the school will report the outstanding balance of the loan to a national credit bureau at least annually

When a Perkins Loan disbursement is credited to a borrower's account, they will be notified, through their monthly Statement of Account, of the amount and date of the disbursement and of their right to cancel all or part of the disbursement or loan by contacting the Office of Financial Planning.

A borrower will be notified of any adjustments made to their Perkins Loan by means of an Amended Award Letter being postal mailed.

Additional Disclosures for 2016-2017 and 2017-2018 awards under the Extension Act:

- *A notice and explanation regarding the end to future availability of Perkins Loan Program loans;*
- *A notice and explanation that repayment and forgiveness benefits available to Direct Loan borrowers are not available to Perkins Loan borrowers;*
- *A notice and explanation regarding the borrower's option to consolidate a Perkins Loan into a Direct Consolidation Loan, including any benefit of consolidation;*
- *For current undergraduate borrowers, a notice and explanation providing a comparison of the interest rates of Perkins Loans and Direct Loans, and informing the borrower that the borrower has reached the maximum annual borrowing limit for Direct Subsidized Stafford Loans for which the borrower is eligible; and*
- *For new undergraduate borrowers, a notice and explanation providing a comparison of the interest rates of Perkins Loans and Direct Loans, and informing the borrower that the borrower has reached the maximum annual borrowing limit for Direct Subsidized and Unsubsidized Stafford Loans for which the borrower is eligible.*

4.4 Fiscal Procedures and Records

See Section 1.5

4.5 Forbearance and Deferment

The College contracts with Campus Partners as a third-party servicer for the processing of all forbearance and deferment requests involved with the Federal Perkins Loan program.

4.6 Contact with Borrowers

When a student ceases at least half-time enrollment at the College or withdraws from the College, they are provided information for exit counseling. Students are provided the Exit Counseling Guide for Federal Student Loan Borrowers, instructions for completing online exit counseling through Mapping Your Future (third-party servicer), and a detailed listing of their federal loan history.

4.7 Billing

The College contracts with Campus Partners as a third-party servicer for the processing of all billing of the Federal Perkins Loan program.

4.8 Collection

The College contracts with Campus Partners as a third-party servicer for collection of the Federal Perkins Loan program.

4.9 Litigation

The College contracts with Campus Partners as a third-party servicer for any litigation involving the Federal Perkins Loan program.

4.10 Cancellation

The College contracts with Campus Partners as a third-party servicer for the handling of all cancellations regarding the Federal Perkins Loan program.

Section 5: Federal Work-Study Program and Job Location and Development Program

5.1 Selection and Awarding of Students

Eligible students with an unmet need of at least \$1000 after subtracting EFC and available scholarship/grant aid from COA will be awarded a Federal Work-Study award of \$1000 annually. Students attending for less than a full academic year will have their award prorated based on the amount of the year they are enrolled. Part-time and independent students are eligible for Federal Work-Study as long as they have at least \$1000 in unmet need after subtracting the EFC and grants/scholarships from their COA. Students enrolled in an online program will not be awarded FWS. If funds are available after awarding all eligible students, FWS award recipients may have their award increased to fill in additional remaining unmet need.

5.2 Assigning FWS Jobs

Work-study jobs are available on-campus. Additionally, some jobs are offered off-campus by federal, state, or local public agencies or certain private nonprofit or for-profit organizations. Off-campus jobs with federal, state, or local public agencies or private nonprofit organizations are in the public interest. Off-campus jobs with private, for-profit organizations are academically relevant to the maximum extent possible. At least 7% of the FWS allocation is used to employ students in community service jobs with at least one FWS student employed as a reading tutor for children in a reading tutoring project or performing family literacy activities in a family literacy project.

Off-campus positions will complete an off-campus agreement with our Office of Student Employment outlining the terms and conditions of participating in FWS employment with the College.

All students employed by FWS will be notified of the terms and conditions of their employment prior to beginning employment. This notification will include the student's rate of pay that is determined to be appropriate and reasonable according to the type of work performed, the geographic region, the employee's proficiency, and any applicable federal, state, or local law, including state or locally established minimum wage rates. Students are also provided a job descriptions that contains all federally-required elements.

FWS employment will not:

- displace employees
- involve constructing, operating, or maintaining any part of a building used for religious worship or sectarian instruction

Neither the College nor an outside employer that has an agreement with the College to hire FWS students may solicit, accept, or permit the soliciting of any fee, commission, contribution, or gift as a condition for a student's FWS employment.

Any student employed under FWS will be paid for all hours worked. Off-campus employers are notified that garnishment of FWS wages for any debt other than a cost of attendance is not permissible.

5.3 FWS Fiscal Procedures and Records

See Section 1.5

Students are paid monthly based on their submitted monthly timesheet that is certified by the student's supervisor. Timesheets will verify the student's hours worked per day of the month. Off-campus job timesheets are maintained by the Office of Student Employment. Students are paid by either a check that the student can cash on his or her own endorsement or by crediting the student's account at the College after obtaining written authorization.

5.4 Job Location and Development (JLD) Procedures and Records

The College does not participate in a JDL program.

5.5 Work Colleges Program Procedures and Records

The College does not participate in a Work College program.

Section 6: Federal Supplemental Educational Opportunity Grant (FSEOG) Program

6.1 Selection and Awarding of Students

FSEOG awards will be made to students with exceptional need. For this program, exceptional need is defined by the institution as being Pell-eligible and having unmet need after subtracting EFC and eligible grants/scholarships from COA. Students with an EFC of \$0 that are Pell-eligible will receive first priority in awarding. Students with an EFC greater than \$0 that are Pell-eligible will represent the secondary selection group and will be awarded after all first-priority students have been awarded. All Pell-eligible students with sufficient unmet need are awarded FSEOG. Students attending less than a full academic year will have their FSEOG award prorated based on the amount of the year they are enrolled. Part-time and independent students are eligible for an FSEOG award as long as they meet all other requirements. The minimum annual award amount is \$100 and the maximum annual award amount is \$4000.

6.2 FSEOG Fiscal Procedures and Records

See Section 1.5

Section 7: Federal Pell Grant Program

7.1 Calculating Federal Pell Grant Awards

Scheduled Award, Award Year, and Annual Award

The Scheduled Award is the maximum amount a student can receive during an award year, if the student attends full-time for the full academic year. The student's Scheduled Award is established by the Pell Grant payment schedule issued annually by the Department of Education. The Scheduled Award is based on the full-time payment schedule and the student's EFC and COA.

The Annual Award is the maximum amount a student would receive during a full academic year for a particular enrollment status, EFC, and COA. If a student attends part-time, their annual award is based on the 3/4-time, 1/2-time, or less-than-1/2-time disbursements schedules.

The Award Year begins on July 1st one year and ends on June 30th of the following year.

Year-Round Pell (beginning 17-18)

A provision effective 2017-2018 allows a student to receive Federal Pell Grant funds for up to 150% of the student's Pell Grant Scheduled Award for an award year. To be eligible for the additional Pell Grant funds, the student must be otherwise eligible to receive Pell Grant funds for the payment period and must be enrolled at least half-time in the payment period(s) for which the student receives the additional Pell Grant funds in excess of 100 percent of the student's Pell Grant Scheduled Award. The new law also applies to the Iraq and Afghanistan Service Grant Program.

Year-Round Pell for Online Trimester Program:

The online program is setup as a trimester program with 3 trimesters all included in the standard academic year. The weeks of all three trimesters are included in the definition of the academic year since all terms are standard for the program. Since the standard academic year includes all 3 trimesters, Pell Grant awards are disbursed evenly among the 3 terms, and students attending the full academic year are not eligible for additional Pell Grant beyond their 100% scheduled award. However, a student that transfers into the program during the academic year may be eligible for Pell Grant beyond 100% depending upon the academic year and payment schedule of the previously attended institution (within the same award year).

Terms and payment methods

All programs at the College operate under a standard term schedule providing at least 12 weeks of instructional time per term. Full-time is defined as at least 12 credit hours per term, 3/4-time is defined as at least 9 credit hours per term, 1/2-time is defined as at least 6 credit hours per term. Summer terms

are treated as a trailer for all programs and awarded as the final term of that award year. The payment period for the Pell program is the term.

Formula

All Federal Pell Grant awards are calculated used Formula 1. A student is not awarded more than their Scheduled Award for a particular award year, nor are they awarded beyond the maximum Lifetime Eligibility Used (LEU).

Summer terms

The College offers several minisessions throughout the summer. These minisessions are combined into a single Summer Term. The Summer Term is treated as a trailer for all programs and is awarded as the final term of the award year. Student enrollment status for the summer term is determined by their cumulative credit hours taken during all minisessions of summer. The summer term is a single payment period.

Transfer students

A transfer student's remaining Pell eligibility at our institution is reduced if they received Pell funds at another institution in a prior term of the same award. The student's eligibility is determined by dividing the amount of Pell disbursed at prior school by the Scheduled Award at prior school, and then subtracting this percentage from 100%. The result is the maximum percentage of the Scheduled Award that the student may receive at our institution. The full amount is awarded for each payment period until the student has been awarded 100% of their remaining Pell eligibility (or that have reached maximum Lifetime Eligibility Used).

7.2 Federal Pell Grant required and optional recalculations

Federal Pell Grants are recalculated in the following situations:

- Change in EFC: If a student's EFC changes due to corrections, updating, or an adjustment, and the EFC change would change the amount of the Pell award, the Pell award for the entire year will be recalculated. All incoming ISIRs are reviewed to identify changes in EFC.
- Student doesn't begin attendance in all classes within a term: If a student doesn't begin attendance in all of their classes, resulting in a change in the student's enrollment status, the student's Pell award will be recalculated based on the lower enrollment status. The Office of Financial Aid is provided an enrollment listing each term from the Registrar's Office to notify them of any changes in enrollment due to student failing to begin attendance in their classes.

- Change in enrollment status between terms: If a student changes enrollment status between terms, their Pell award will be recalculated based on their new enrollment status for the term. The Office of Financial Aid is provided an enrollment listing each term from the Registrar's Office to notify them of any changes in enrollment status between terms.
- Change in enrollment status within a term: Students are allowed to adjust their schedule up to the add/drop date reported on each year's Academic Calendar. A student's Pell award will be recalculated based on their final enrollment status at the time of add/drop each term. The Office of Financial Aid is provided an enrollment listing each term from the Registrar's Office to notify them of the final enrollment statuses of students at the time of the add/drop date for the term. Pell awards are not recalculated based on changes in enrollment status after the add/drop date for a term assuming the student began all classes.
- Change in Cost of Attendance: If the components of a student's COA change during the term, their Pell award will be recalculated based on their updated COA figures. The Office of Financial Aid is notified of changes in billing charges by the Business Office and Student Life Office. All incoming ISIRs are reviewed for changes in dependency status that would impact COA.
- Cost of Attendance changes between payment periods: If a student's COA changes within the academic year between payments periods, their Pell award will be recalculated based on their updated COA figures. The Office of Financial Aid is notified of changes in billing charges by the Business Office and Student Life Office. All incoming ISIRs are reviewed for changes in dependency status that would impact COA.
- Cost of Attendance changes within a payment period: If a student's COA changes within a payment period, their Pell award will be recalculated based on their updated COA figures for the payment period. The Office of Financial Aid is notified of changes in billing charges by the Business Office and Student Life Office. All incoming ISIRs are reviewed for changes in dependency status that would impact COA.

If the Office of Financial Aid receives a valid ISIR during a term (and no disbursements for the term have been made for the student), the Office of Financial Aid will use the effective enrollment status for that term based on the recalculations policies above. If a valid ISIR is received in a subsequent term, disbursement for the prior term is based on the enrollment for the work completed in the prior term.

7.3 Fiscal records and disbursement requirements for Pell Grants

See Section 1.5

7.4 Disbursement for Books & Supplies

See Section 1.5

7.5 Iraq and Afghanistan Service Grant Program

Only students with a CPS-generated ISIR containing the appropriate DoD Match Flag and associated comment code of 298 will be awarded under the Iraq and Afghanistan Service Grant program. All incoming ISIRs are reviewed for these items.

An eligible student with a Pell-eligible EFC will have their federal student aid packaged based on an EFC of \$0.

An eligible student with an EFC that is not Pell-eligible will be awarded an Iraq and Afghanistan Service Grant. The amount of the grant will be the same as the maximum Pell Grant for the award year, adjusted for the student's enrollment status and cost of attendance (and sequester adjustments). All other Title IV aid is awarded based on the student's calculated EFC.

Section 8: Federal Direct Loan Program

8.1 Packaging policies for Federal Direct Loan/PLUS

Pell Grants are considered the first source of aid to a student and are applied to a student's aid package before any other aid. Aid from other FSA programs is awarded to ensure that the student's need is not exceeded, unless the aid is being used to replace EFC as permitted. If a student receives non-federal aid in combination with a Pell Grant that totals to exceed their need, the student will still be awarded the Pell Grant, but will not be awarded any other need-based federal student aid.

Except for Pell Grants, federal student aid amounts are constrained by the student's Estimated Financial Assistance (EFA). EFA is other aid the student receives. A student will not be awarded need-based federal student aid in excess of their need. The student's need is determined by subtracting their EFC from their COA. EFA does not include non-FSA aid if the aid offsets all or a portion of a component of the student's COA and that amount is excluded from COA as well. If aid is excluded from either EFA or COA, that amount is excluded from both EFA and COA. If an award is considered wages for employment and is not based on need, then it is not EFA.

Additional non-EFA awards include:

- Iraq and Afghanistan Service Grant
- Veterans education benefits
- funds up to the amount of any subsidized DL that is awarded to student that is also receiving AmeriCorps or Chapter 30 benefits

When determining eligibility for subsidized DL, the entire amount of AmeriCorps benefits is excluded.

All students are reviewed to determine their eligibility for federal student aid funds that would reduce their need for borrowing. A student's Pell Grant eligibility is included as EFA when making Campus-Based awards. A student's Pell Grant eligibility is determined before originating a Direct Subsidized or Unsubsidized Loan for the student. Additionally, a student will not be awarded Direct Unsubsidized Loan unless the student has been awarded the maximum eligible amount of Direct Subsidized Loan. For a dependent student, a Parent PLUS Loan may be originated and disbursed without determining the student's Pell Grant and Direct Subsidized Loan eligibility.

The following aid may be substituted for the student's EFC:

- Title IV aid funds from programs for which eligibility is not based on the EFC
- Direct Unsubsidized Loans
- TEACH Grants
- PLUS Loans
- state loans not based on need
- private educational loans not based on need

- any other non-need-based loans

All annual loan limits still apply. If any aid is used to substitute EFC, amounts that exceed EFC are counted as EFA.

The institution uses a passive confirmation process for federal aid. Students are notified in writing of the following:

- anticipated date and amount of disbursement
- borrower's right to cancel all or part of the loan or disbursement
- procedures for cancelling a Direct Loan or Perkins Loan and the time by which the borrower must notify the school that they wish to cancel the loan, grant, or loan or grant disbursement

This notification is sent to students each month as part of their Statement of Account from the Business Office. Students are provided a 30-day timeframe from the date of disbursement to request cancellation. If a cancellation request is received after that timeframe, but before 120 days after disbursement, the cancellation will be processed and the student will be notified in writing by means of an Amended Award Letter. No loan funds will be returned beyond 120 days after disbursement. If a cancellation request is received beyond 120 days after disbursement, the borrower will be directed to the appropriate servicer for guidance on how they can return the money.

Students awarded a Direct Loan are required to complete a Master Promissory Note online at www.StudentLoans.gov prior to first disbursement of the loan (unless an MPN has previously been completed and is valid and unexpired).

Parent PLUS Loan requests are received through www.StudentLoans.gov. Parents borrowers are required to complete a Master Promissory Note online at www.StudentLoans.gov prior to first disbursement of the loan (unless and MPN has previously been completed and is valid and unexpired). Dependent students whose parents are unable to borrow Direct PLUS Loans due to adverse credit or other exceptional circumstances may receive additional Direct Unsubsidized Loan funds up to the same amount that is available to independent undergraduate students. This basis is documented for each student prior to originating a loan for increased loan amounts. Additionally, a dependent student may be determined to be eligible for increased loan eligibility in the following situations:

- the parent is incarcerated
- the parent's whereabouts are unknown
- the parent has filed for bankruptcy and has provided a letter from the bankruptcy court stating that as a condition of the bankruptcy filing, the parent may not incur any additional debt
- the parent's income is limited to public assistance or disability benefits, and it has been documented that the parent would not be able to repay the Direct PLUS Loan
- the family financial information has been examined and that the parent's likely inability to repay the Direct PLUS Loan due to an existing debt burden or the parent's expected income-to-debt ratio has been documented

- the parent of a dependent student is not a U.S. citizen or permanent resident or is not able to provide evidence from the U.S. Citizenship and Immigration Service that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident

If this additional loan eligibility does not meet the amount requested by the parent borrower, they may add a creditworthy endorser to the loan to seek review for approval. Before originating a loan for the increased Direct Unsubsidized Loan amounts based on a parent's ineligibility for a Direct PLUS Loan due to adverse credit or other exceptional circumstances, the basis of the dependent student's eligibility is documented. A determination that a parent is ineligible for a Direct PLUS Loan in one academic year based on adverse credit or other exceptional circumstances does not automatically support the dependent student's additional unsubsidized loan eligibility in subsequent years

MPNs provided by the Secretary for use in the Direct Loan Program are not modified without the Secretary's prior written approval. All loans are supported by a completed MPN as proof of the borrower's indebtedness. Before disbursing a loan, it must first be determined that all information required for the MPN has been provided by the borrower and/or student.

Loan originations are complete and accurate and are made before the student leaves school or drops below half-time for the loan period. All borrower information includes the borrower's eligibility for a loan, the loan amount, and the anticipated and actual disbursement amounts of the loan proceeds. A Direct Subsidized Loan, Direct Unsubsidized Loan, or Direct PLUS Loan, or a combination of loans will not be originated for an amount that would result in the borrower exceeding the annual or maximum loan amounts or exceeds the student's COA less the student's EFA for that period. Additionally, in the case of a Direct Subsidized Loan, the amount cannot exceed the student's COA less their EFA and EFC for that period. A loan will not be originated for more than the borrower requests.

Direct Subsidized or Direct Unsubsidized Loan amounts are determined in accordance with 34 CFR 685.203. The date of origination is the date the electronic loan record is created with COD. Loan certification is part of the origination record sent electronically to COD. Certification is provided each time a loan is made under an MPN. Origination includes the borrower's grade level, loan period, anticipated disbursement dates, and the amounts of the disbursements.

The minimum period of enrollment for which a Direct Loan is originated is a single academic term. The maximum period of enrollment for which a Direct Loan is originated is the academic year.

For transfer students or students beginning enrollment in the middle of an academic year, a loan may be originated for the remaining portion of the academic year. The amount of that loan cannot exceed the student's annual or maximum loan limits, including any amount borrowed at another institution. For transfer students, the percentage of the annual loan limit used at another institution will determine the remaining percentage available for this institution since grade levels may vary between

schools/programs. Students needing less than a full academic year to complete their program will have their annual loan limit prorated based on the terms enrolled divided by the terms of the academic year.

The Financial Aid Office may refuse to originate a Direct Subsidized, Direct Unsubsidized, or Direct PLUS Loan or may reduce the borrower's determination of need for the loan if the reason for that action is documented and provided to the borrower in writing, and if:

- the determination is made on a case-by-case basis
- the documentation supporting the determination is retained in the student's file; and
- the institution does not engage in any pattern or practice that results in a denial of a borrower's access to Direct Loans because of the borrower's, race, gender, color, religion, national origin, age, disability status, or income

Payment Data is submitted in accordance with procedures established through publication in the Federal Register, and the Payment Data contains information the Secretary considers to be accurate in light of other available information including that previously provided by the student and the school. Disbursement records, including adjustment and cancellation records, are submitted according to the deadline dates annually announced by the Secretary in the Federal Register Notice.

The additional program-identifying information and borrower enrollment information to allow the Department to calculate a borrower's maximum eligibility period to comply with the 150% Direct Subsidized Loan Limit is correctly reported to the COD system.

Procedures for disbursing funds as outlined in 34 CFR 668.164 are followed by the institution. Loan proceeds are disbursed on a payment period basis in accordance with 34 CFR 668.164(b). Unless 34 CFR 685.303(d)(4) or (d)(6) applies:

- if a loan period is more than one payment period, the loan is disbursed at least once in each payment period
- if a loan period is one payment period, the loan is made in at least two disbursements during that payment period (unless institutional default rates for most recent 3 years are under 15%)

A second disbursement for a loan is not made until the calendar midpoint between the first and last scheduled days of class of the loan period. Loan disbursements are in substantially equal installments, and no installment may exceed one-half of the loan. First disbursement is delayed to the 30th day of the payment period for any first-year, first-time Subsidized/Unsubsidized borrowers (unless institutional default rates for most recent 3 years are under 15%). Late disbursements of a Direct Loan are only made according to the provisions found under 34 CFR 668.164(g).

8.2 Counseling Borrowers

First-time borrowers are required to complete online Entrance Counseling at www.StudentLoans.gov prior to first disbursement. A borrower who is graduating, withdrawing, or dropping below half-time enrollment is required to complete online Exit Counseling at www.StudentLoans.gov. Exiting borrowers are also provided a detailed loan history and the Exit Counseling Guide for Federal Student Loan borrowers. Special loan counseling is required for any Parent PLUS Loan applicant who has an adverse credit history but who qualifies for a PLUS Loan either by getting a loan endorser or being reconsidered due to extenuating circumstances. This counseling is completed online at www.StudentLoans.gov prior to loan disbursement.

8.3 Payment of a Refund or Return of Title IV

See Section 3.2

8.4 Administrative and Fiscal Control

See Section 1.5

Limit on use of funds

All Direct Loan funds received by the institution are used only to make Direct Loans to eligible borrowers and are not used or hypothecated for any other purpose.

Direct Loan Quality Assurance system

The Financial Aid Office reconciles all Direct Loan awards on a monthly basis. Utilizing the COD-generated School Account Statement (SAS) the Financial Aid Office reviews each individual loan record to ensure the following:

- all loan records, disbursements, and adjustments to disbursements are reported correctly to COD

- loan funds are being disbursed and returned in accordance with regulatory requirements
- correct loan amounts are being disbursed to the correct student
- loan data is fully reconciled between the Financial Aid Office, Business Office, and COD

Any discrepancies identified during reconciliation are noted on the SAS report, corrected, reviewed to ensure correction received, and noted to have been resolved. SAS reports are maintained in the Office of Financial Aid.

Section 9: TEACH Grant

9.1 Eligibility Determination

Student eligibility for Federal TEACH Grant awards is determined as follows:

- meet the general eligibility requirements for the federal student aid
- complete the FAFSA
- be enrolled in a TEACH-Grant-eligible program (high-need field as defined by ED's annual Teacher Shortage Area Nationwide Listing for the state that the recipient teaches either at the time they begin their qualifying teaching service or at the time they received the TEACH Grant)
- maintaining a cumulative grade point average of at least 3.25 on a 4.0 scale (incoming recipients must have a final cumulative secondary school GPA upon graduation of at least a 3.25 on a 4.0 scale as determined by secondary school transcripts provided by the student during the admission process)
- receive counseling on ED's TEACH Grant website that explains the terms and conditions of the TEACH Grant service obligation
- sign a TEACH Grant Agreement to Serve on ED's TEACH Grant website

Students that have already obtained a bachelor's degree are ineligible for a Federal TEACH Grant for use towards a second bachelor's degree. Students may only receive the equivalent of up to four Scheduled Awards during the period required for the completion of the first undergraduate baccalaureate program of study and first post-baccalaureate program of study combined.

9.2 Counseling

All recipients are required to complete TEACH Grant entrance counseling on ED's TEACH Grant website that explains the terms and conditions of the TEACH Grant service obligation prior to the first disbursement of their TEACH Grant award. A recipient that withdraws from the institution must complete exit counseling on the National Student Loan Data System site. All recipients that are withdrawing are also provided the FSA TEACH Grant Exit Counseling Guide.

9.3 Recalculation of TEACH Grant award amounts

TEACH Grant awards are recalculated in the same manner as Pell Grant awards. *See Section 7.2*

9.4 Fiscal Control and fund accounting

See Section 1.5

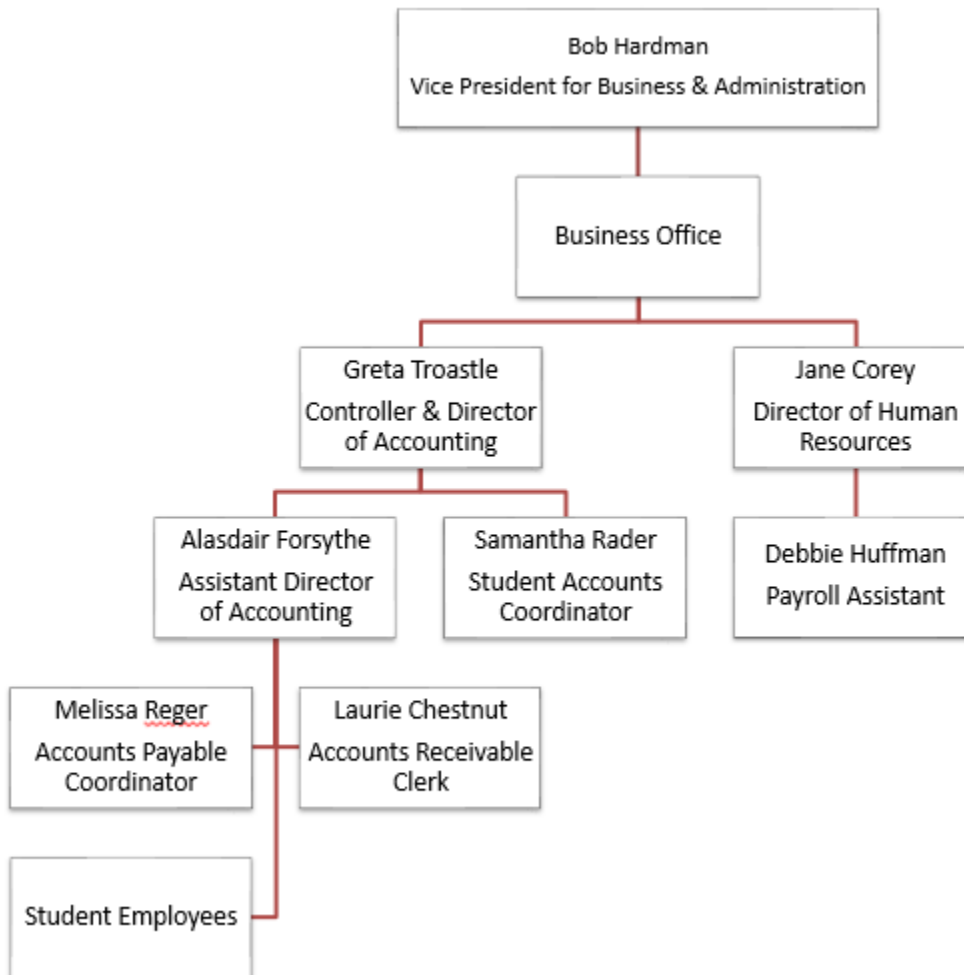
9.5 Institutional reporting requirements

The Financial Aid Office uses COD to provide to the Secretary information about each TEACH Grant recipient including:

- the student's eligibility for a TEACH Grant
- the student's TEACH Grant amounts
- the anticipated and actual disbursement date(s) and disbursement amount(s)

Attachments

Business Office Organizational Chart



The most current organizational charts can be obtained in Volume I, Section 1.5.2 of our College Policy Manual at

https://www.dewv.edu/sites/default/files/shared/davis_elkins_college_policy_manual_volume_i_governance_and_administration.pdf

DAVIS & ELKINS COLLEGE
JOB DESCRIPTION

JOB TITLE: Student Accounts Coordinator

IMMEDIATE SUPERVISOR: Controller & Director of Accounting

JOB SUMMARY: This position is responsible for billing and collection of all student accounts. Performing these duties includes daily communication with students, parents, Financial Planning, Registrar and Student Life offices of the College, and coordination with third party/outside billing/payment agencies. This position is responsible for accurate internal student account billing and payment records within computerized receivable software that is part of a comprehensive financial accounting package as well as oversight of third-party outsourcing billing/payment arrangements.

DUTIES:

- Has primary responsibility for internal billing and collecting student accounts receivable for the College.
- Has primary responsibility for administration of an approved communication plan to inform students, parents and/or financially responsible parties concerning all aspects of student account billing and payment requirements. Completes regular invoice processing on predetermined schedule, assesses late fees, makes adjustments to billings as appropriate and necessary according to policy, and processes miscellaneous charges from campus departments.
- Has primary responsibility for maintaining accounts receivable records within the computerized software system to facilitate accurate recording of charges and posting of payments to student balances. Coordinates closely with other College offices to facilitate billing functions. Creates reporting of balances as requested by supervisor, College management and/or auditors.
- Has primary responsibility for administration of the College's deferred payment plan and assistance to students for use of the AMS Tuition payment plan and recording of payments on student accounts.
- Has primary responsibility for processing of all third party invoicing, tuition exchange, tuition waiver, and study abroad programs.
- Has primary responsibility for representing the Business Office at student registration events and administrative check-in, with assistance of Business Office staff as needed.
- Has primary responsibility for processing all student credit balance refunds as appropriate and required.

- Processes all requests for payments to related vendors such as campus bookstore, health insurance provider, medical services provider, etc.
- Coordinates with student health insurance vendor to provide student health insurance coverage if required or processing of waivers for personal health insurance availability.
- Coordinates administration of Federal Perkins Loan program in cooperation with the College's third party billing and collection agencies. Serves as the College's point of contact for borrowers during attendance and upon entering repayment. Must be familiar with federal guidelines governing the College's responsibilities in administering funds under the Federal Perkins Loan program.
- Maintains all student financial files to provide audit supporting documentation as appropriate and assist with annual audit preparation.
- Serves as primary contact for students, parents, third parties, and others with questions about student accounts.
- Assists with identification and processing of student accounts for external collection placement at termination of unsuccessful internal collection efforts.
- Works additional hours at critical seasonal periods such as initial billing for terms, administrative check-in, first week of academic terms, graduation clearance and annual audit preparation.
- Other duties as assigned.

PREREQUISITES/EDUCATION: Bachelors Degree in Business or in related discipline preferred, or Associates Degree with minimum four years experience with accounts receivable or collection efforts. Expertise with basic computer software systems and ability to quickly become proficient with specialized accounts receivable system.

SKILLS: Must demonstrate ability to work in team environment. Must possess or quickly acquire working knowledge of financial aid resources and how they interface with student academic charges. Must demonstrate ability to construct effective, professional written communications and provide verbal explanation of student account policies and procedures and provide for their enforcement. Must demonstrate ability to handle difficult situations and work towards positive resolution of disagreements and disputes.3.

FLSA STATUS: Exempt

Date updated: June 2017

DAVIS & ELKINS COLLEGE

JOB DESCRIPTION

JOB TITLE: Assistant Director of Accounting

IMMEDIATE SUPERVISOR: CFO

JOB SUMMARY: This position is responsible for assisting the CFO in accounting functions as required at the institution. The position will have responsibility for maintaining certain general ledger areas and performing assigned functions and tasks in support of general ledger management and administration.

DUTIES:

May be assigned one or more of the following accounting/administrative responsibilities:

- Accounting for multiple revenues within the general ledger, including assistance with preparation and recording of annual operating revenue budget.
- Analyze and monitor budget status for assigned areas of responsibility and assist with preparation of annual operating expense budget.
- Assist with disbursement of student financial aid in coordination with the Office of Financial Planning, reconciling financial aid accounts, student accounts and general ledger records on a regular basis and preparing records for review during annual A-133 and financial statement audits.
- Accounting for federal and state grant revenues, verifying accurate classification and proper posting in general ledger accounts. Maintains audit supporting documentation for grant reporting in support of preparation of the Schedule of Expenditures of Federal Awards. Directly assists auditors with preparation of the Schedule on an annual basis.
- Maintains the College's fixed asset inventory, identifying and recording all additions, disposals and completing necessary entries to update both the subsidiary ledger and associated general ledger records. Completes quarterly processing of depreciation expense.
- Assist with monitoring cash receipting sessions and accurate recording of cash postings in general ledger accounts in support of bank account reconciliations, assisting with error resolution.
- Provides direct support for preparation of monthly internal financial reports, quarterly financial statements, and annual audited financial report.
- Performs other assigned general ledger management and administrative functions under direction of supervisor.
- Works additional hours at critical seasonal periods such as quarterly reporting deadlines, annual audit preparation, and annual operating budget preparation.
- Other duties as assigned.

PREREQUISITES/EDUCATION: Bachelors Degree in Accounting, with sufficient hours to qualify for CPA licensure. Minimum three years general ledger experience in higher education accounting or auditing and one year supervisory experience preferred.

SKILLS: Must demonstrate ability to work in team environment. Must be comfortable utilizing a comprehensive computerized financial software system, preferably with experience in fund accounting. Should be familiar with maintaining a non-profit chart of accounts and preparing financial statements in conformity with non-profit GAAP. Should be familiar with regulations that govern accounting for federal funds.

FLSA STATUS: Exempt

Date updated: June 2013

DAVIS & ELKINS COLLEGE

JOB DESCRIPTION

JOB TITLE: Payroll Assistant

IMMEDIATE SUPERVISOR: Director of Human Resources

Job Summary: Position is responsible for the payroll processing for all faculty, staff and students.

Duties:

- Has primary responsibility for payroll and all of its components.
- Maintains employee confidence and protects payroll operations by keeping information confidential.
- Prepares reports by compiling summaries of earnings, taxes, deductions, leave, and nontaxable wages.
- Responsible for filing Federal and State quarterly and annual reports and taxes.
- Resolves payroll discrepancies by collecting and analyzing information.
- Processes and issues annual W-2 forms to employees.
- Other duties as assigned.

Education and Experience

- High School Diploma or equivalent
- experience of payroll processing
- solid data entry skills
- working knowledge of relevant software
- understanding of basic accounting principles
- strong numerical skills
- understanding of internal controls
- knowledge of federal and state payroll regulations and requirements

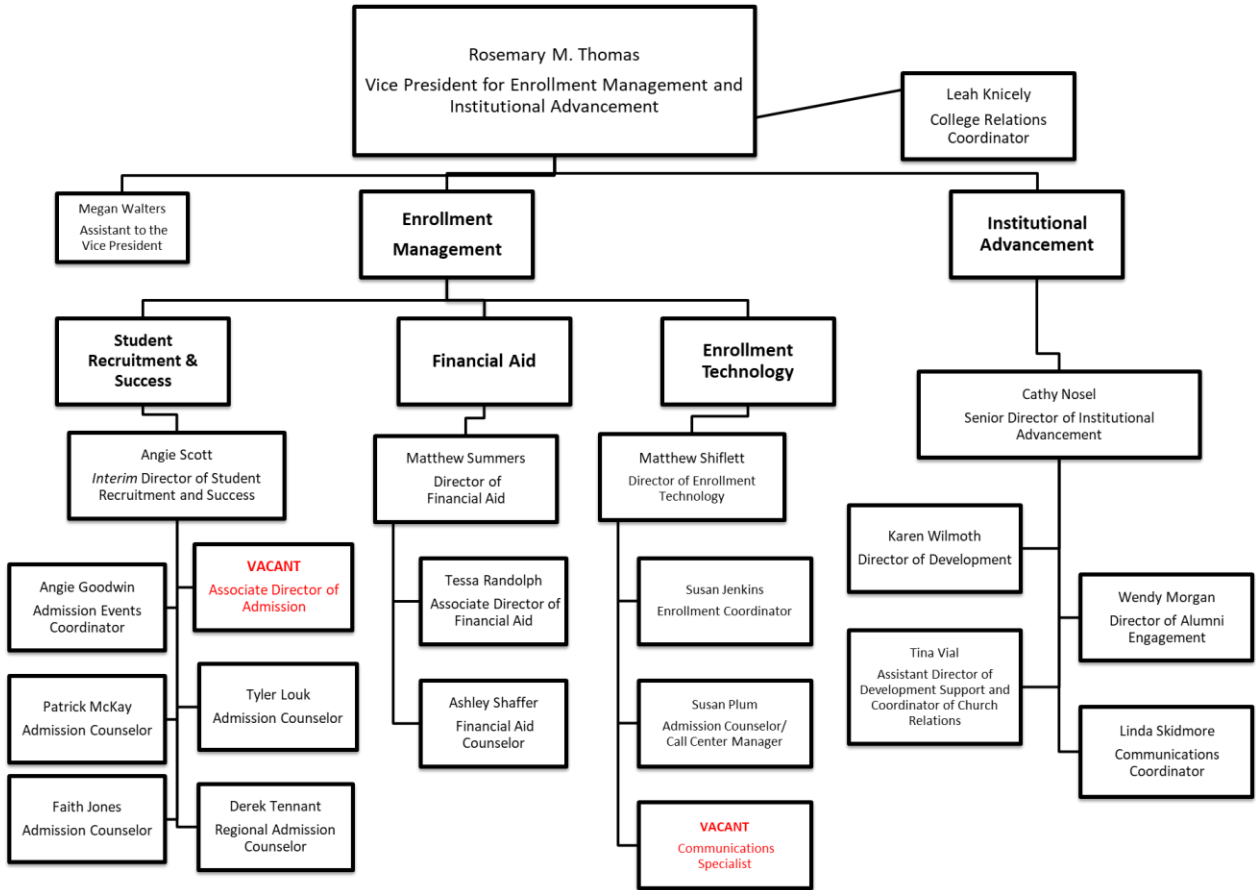
Key Competencies

- communication skills - verbal and written
- attention to detail
- planning and organizing
- problem solving
- confidentiality
- customer service orientation
- teamwork
- stress tolerance

FLSA STATUS: Non-Exempt

Date Updated: 2/1/14

Financial Aid Office Organizational Chart



The most current organizational charts can be obtained in Volume I, Section 1.5.2 of our College Policy Manual at

https://www.dewv.edu/sites/default/files/shared/davis_elkins_college_policy_manual_volume_i_governance_and_administration.pdf

Financial Aid Office Job Descriptions

DAVIS & ELKINS COLLEGE JOB DESCRIPTION

JOB TITLE: Director of Financial Aid

IMMEDIATE SUPERVISOR: Vice President for Enrollment Management

JOB SUMMARY: This position will be responsible for the management and administration of the College's student financial aid.

DUTIES:

- Administer, monitor, and update all awarding of student financial aid packages in accordance with institutional, federal, state, and private organization policies and guidelines.
- Review all incoming Institutional Student Information Reports and update accordingly
- Complete annual system setup for awarding of financial aid packages.
- Work with CFO and Office of Admission to review, create, and maintain institutional awarding policies
- Counsel prospective and returning students and their family members or financially responsible parties concerning all aspects of financial aid and cost of attendance.
- Partner with the Student Accounts Office to resolve outstanding balances and maximize financial aid options to assist students with covering their charges.
- Maintain progressive reports to assist CFO with monitoring budget allocation for scholarships & discounts during awarding period.
- Work with campus VA Certifying Official to administer veteran's benefits and calculate Yellow Ribbon program awards.
- Coordinate with Athletic Dept to determine financial need, monitor budget allocations and seek additional scholarship opportunities, certify financial aid and equivalencies of all athletes for NCAA reporting.
- Administer awarding of state aid including all WV state grant and scholarship programs, PA state grant program, state Vocational Rehabilitation assistance, Workforce WV assistance, and state Trade Adjustment Assistance
- Work with private loan lenders to create and maintain a campus recommended private lender listing; review annual disclosures
- Administer awarding of endowed and annual scholarships based on budget calculation from the Business Office and within the donor provided guidelines of the Development Offices.
- Administer awarding of scholarships and grants from outside agencies and complete annual reports with those agencies.
- Work with other institutions of higher education to complete consortium agreements and ensure availability of financial assistance for transient students
- Participate in various presentations and events throughout the academic year to provide financial aid information and assistance.

- Track academic progress of all scholarship and aid recipients and adjust award amounts as appropriate.
- Assist Student Accounts Office personnel with evaluation of credit balance refunds and counsel students regarding excessive borrowing.
- Oversee completion of various regulatory and agency reports such as the annual FISAP and Schedule of Expenditures of Federal Awards, as well as all state reporting requirements.
- Assist with all state and federal auditing requirements and work closely with the CFO in completing the annual OMB A-133 audit.
- Coordinate and complete Federal Program Reviews
- Complete necessary Title IV Certifications
- Ensure proper hiring, training and supervision of Financial Aid Office staff.
- Act as office Budget Manager by purchasing all department supplies and materials and ensure that all purchases are budgeted and tracked appropriately.
- Act as Primary Destination Point Administrator for staff access to federal systems
- Create, monitor, and update all policies and procedures to ensure compliance with federal and state regulations.
- Provide statistical data requests
- Maintain federal physical and online documents and forms
- Maintain memberships with professional associations
- Report institutional changes to the Department of Education as required
- Complete annual Department of Education training
- Works additional hours at critical seasonal periods to complete assigned projects.
- Other duties as assigned.

PREREQUISITES/EDUCATION: Bachelor's degree required (Masters degree preferred) with 3-5 years financial aid or related experience. Supervisory experience also preferred.

SKILLS: Must be organized and able to communicate with students and families to explain all aspects of financial aid awarding. Must have ability to manage aid according to all policies and regulatory requirements. Must be detail oriented and able to make effective public presentations and prepare complex reports as needed. Excellent computer skills essential.

FLSA STATUS: Exempt

Date Updated: January 2019

DAVIS & ELKINS COLLEGE JOB DESCRIPTION

JOB TITLE: Associate Director of Financial Aid

IMMEDIATE SUPERVISOR: Director of Financial Aid

JOB SUMMARY: This position will be responsible for assisting the Director of Financial Aid with administration of the College's student financial aid.

DUTIES:

- Assist students and families with completion of federal aid applications. Maintain routine communication through mail other methods to ensure timely completion of required forms and applications, consistent follow-up until finalized.
- Organize and maintain a communication plan for collecting documentation from students and families to verify accuracy of student federal financial aid forms. Process corrections for errors when appropriate.
- Routinely access and retrieve Institutional Student Information Reports
- Export system data to Common Origination and Disbursement system
- Independently determine quantity and makeup of prospective and enrolled student financial aid packages.
- Review and complete special circumstance requests regarding federal financial aid.
- Assist with counseling students and families on their eligibility for all types of financial assistance.
- Activate and monitor transmittal of all aid data to the Student Accounts Office to complete disbursement of student awards, as scheduled.
- Reconcile all federal grant awards with the Department of Education and assist Business Office with reconciling within the College's general ledger accounts.
- Monitor office policies and procedures for compliance with governmental and regulatory agency requirements.
- Manage and maintain all department current student files and archives being sure to meet Department of Education guidelines on file maintenance
- Work effectively with other campus offices to ensure student recruitment and retention support
- Present financial aid information at High School FAFSA events
- Review and monitor student academic progress; notify students of necessary action and assist in paperwork completion
- Reconcile state aid program awards
- Complete training annually
- Works additional hours at critical seasonal periods if necessary.
- Other duties as assigned.

PREREQUISITES/EDUCATION: Bachelor's degree preferred with 2-3 years financial aid or related experience.

SKILLS: Must be organized and able to effectively communicate with students and families. Must have ability to follow policies and regulatory requirements. Must be able to assist with effective public presentations. Excellent computer and analytical skills essential.

FLSA STATUS: Non-exempt
Date Updated: January 2019

**DAVIS & ELKINS COLLEGE
JOB DESCRIPTION**

JOB TITLE: Financial Aid Counselor

IMMEDIATE SUPERVISOR: Director of Financial Aid

JOB SUMMARY: This position will be responsible for assisting the Director of Financial Aid with administration of the College's student financial aid.

DUTIES:

- Assist students and families with completion of general aid applications and forms. Maintain routine communication through mail other methods to ensure timely completion of required forms and applications, consistent follow-up until finalized.
- Independently determine quantity and makeup of prospective and enrolled student financial aid packages.
- Counsel students and families on their eligibility for all types of financial assistance.
- Assist students in obtaining federal student loans by helping with Entrance Counseling and Promissory Note completion.
- Reconcile all federal loan awards with the Department of Education and assist Business Office with reconciling within the College's general ledger accounts.
- Monitor office policies and procedures for compliance with governmental and regulatory agency requirements.
- Work effectively with other campus offices to ensure student recruitment and retention support.
- Assist with presentation of financial aid information at Open House events and off-campus as needed.
- Schedule and manage student employees within Financial Aid Office.
- Distribute consumer information annually.
- Complete submission for transfer monitoring and reviews.
- Complete all return of funds forms for withdrawn students to ensure that funds are returned timely and accurately; counsel students on the implications of withdrawal
- Assist students with completion of federal loan exit counseling.
- Award and certify all federal and private student loans; reconcile private loans annually
- Complete required forms for state aid programs through the Division of Rehabilitation and Workforce WV offices.
- Provide office mail pick-up/delivery
- Review readmitted students for clearance
- Review incoming student eligibility for Bridge Program waivers
- Complete annual training
- Works additional hours at critical seasonal periods if necessary.
- Other duties as assigned.

PREREQUISITES/EDUCATION: Bachelor's degree preferred with 2-3 years financial aid or related experience.

SKILLS: Must be organized and able to effectively communicate with students and families. Must have ability to follow policies and regulatory requirements. Must be able to assist with effective public presentations. Excellent computer and analytical skills essential.

FLSA STATUS: Non-exempt
Date Updated: January 2019
