

CHEYNEY
UNIVERSITY



Cheyney University of Pennsylvania
Financial Aid Policy & Procedures Manual

Initiated 10/2009 – Updates Dated by Topic

Contents

- I. The CU Financial Aid Office Mission
- II. CUP&P Guiding Principles and Writing
- III. The FAFSA & The Summer Financial Aid Application
- IV. Cost of Attendance Budgets
- V. Return to Title IV & Refund Calculations
- VI. Satisfactory Academic Progress & Notification
- VII. Appealing Satisfactory Academic Progress
- VIII. Verification: Defining the 30% Option at Cheyney
- IX. Required Verification Items & Forms
- X. The Role of the CU In-Office Aid Interview
- XI. Cheyney Professional Judgment Guidelines & Forms
- XII. Cheyney Dependency Override Guidelines & Forms
- XIII. The Cheyney Consumer Information Audit
- XIV. Cheyney Financial Aid & Bursar Clearance Process
- XV. Cheyney University Default Management

The CU Financial Aid Office Mission

The Cheyney University Office of Financial Aid is a service-orientated operation concerned with supporting and caring for our students. Through quick and accurate processing of aid applications and directive, one-on-one aid counseling services, we seek to be a consistent support for the recruiting and retention operations on the Cheyney University campus. We embrace the fact that we serve a high need, first-generation population and interpret all aid policy in such a way where the greatest number of students find support in the aid programs. It is our belief that all Federal, State, and University aid programs look to secure access to higher education for all; the Cheyney University Office of Financial Aid is here to support this core principle.

CUP&P Guiding Principles and Writing

CUP&P Guiding Principles

>Federal financial aid programs are in place to secure access to education for all students, regardless of ability to pay.

>The CUP&P manual is the key document used to cite all financial aid policy and procedure.

>The CUP&P manual is a living document: debate of its contents is expected and encouraged.

>Interpretation of Federal and State laws concerning financial aid programs and management in the CUP&P manual is managed solely by the Director of Financial Aid, Cheyney University of Pennsylvania.

CUP&P Writing

>The CUP&P manual is updated on a yearly basis during the Summer months.

>As a living document, policy and procedures can and will change during a given academic year. In these cases, the CUP&P manual will be noted with an “updated” identifier with the reason for the change noted.

FAFSA & The Summer Financial Aid Application

The Cheyney University of Pennsylvania utilizes the FAFSA to award all need-based Federal, State, and University funds. The University manages corrections to FAFSA either through a campus-based application with CPS (currently FINANCIER), or through a direct connection with CPS from the Director's desk via FAACCESS. Completion of the FAFSA with students and parents is supported by the Office through workshops, in-office interviews, and postal mail promotions.

To support awarding of year-round Pell, FFELP (or DL), and University dollars, the Office maintains and publishes a CU Summer Financial Aid Application as shown here (for consideration as needed):

Summer Financial Aid Information Sheet & Application

To apply for an Alternative Student Loan, PLUS Loan, Pell Grant, or Stafford Loan to cover Summer Term cost, please complete this application and return to: Cheyney University Office of Financial Aid, 1837 University Circle, PO Box 200, Cheyney, PA 19319-0200, Attn. Summer School Application.

Please print:

1. Name: _____ 2. CU ID Number: _____

3. Cell # (required) : _____ 4. Anticipated Graduation Date: ____/____

5. How many credits are you taking during Summer 2010? _____

6. Where will you live during summer school?: on-campus off campus with parents

7. Indicate any amount(s) you will receive from sources outside of the University (e.g. employer tuition assistance, VA, private scholarships, etc.): \$ _____

8. List the classes for which you intend to register. Note: Your financial aid request will not be processed without this information. You must be enrolled for at least six credit hours to receive financial aid.

I certify that the information above is true and correct and that I will notify the Financial Aid Office of any changes to my intended class schedule, housing status and/or of my receipt of any funding from outside sources. I understand that these changes will require

a review, and possible revision, of my financial aid award.

Signed: _____ *Date:* _____

Official Use Only:

2009-2010 Scheduled Pell Award: \$ _____ *Eligible for Second SA?* _____

Remaining 2009-2010 FFELP/DL: \$ _____

Notes:

Cost of Attendance Budgets

(2/1/2011 effective date)

Cheyney University of Pennsylvania updates COA budgets yearly, usually in late February or early March. The following components are used:

Tuition and Fees: The University utilizes either the estimated future cost for the academic year, or the actual approved cost for the upcoming academic year. Estimates are usually available from the Pennsylvania State System of Higher Education (PASSHE) in February of any given year.

Room – On Campus: The University uses actual room cost (double occupancy) within the COA budget.

Housing – Off-Campus: The University uses a survey of regional rental costs prorated to a standard, nine month academic year. The University considers the result of the survey to be an average of going rates for the region.

Board – On-Campus Plan: The University uses actual board cost (19 plan) in the COA budget.

Board – Office Campus: The University uses a survey of local grocery costs which are calculated out to a standard, nine month academic year. The University considers the result of the survey to be an average of going cost for the region.

Books & Supplies: The University uses a survey of students to define going book costs, reviewing a variety of majors and disciplines. Information from the Cheyney University Book Store is used when available.

Miscellaneous Expenses & Travel: The University defines reasonable costs for miscellaneous expenses and travel on a year basis.

Loan Fees: The University uses 3% of the average total undergraduate CU four year federal loan debt to define the fee area in the COA. Graduate students are encouraged to appeal if/when the credit does not support graduate fee rates.

Return to Title IV & Refund Calculations

In Development

Satisfactory Academic Progress (SAP) & Notification

(effective 6/1/2010)

Cheyney University of Pennsylvania tests SAP once a year in the Summer. The University uses the following for the qualitative and quantitative test:

Qualitative Standard:

Cheyney University of Pennsylvania operates on a 4.0 grading policy and allows students to progress towards a 2.0 (a "C") by the end of the second full year of study. Exceptions to this rule are managed by the Office of the Provost, Cheyney University. A student is understood to be making Federal Satisfactory Academic Progress if the following qualitative test is met:

>Students who have completed two academic years, or its equivalent, must have at least a 2.0 Cheyney cumulative quality point average at the end of each academic year.

>Students who have not completed 2 academic years, or its equivalent, must have at least a 1.5 Cheyney cumulative quality point average at the end of each academic year.

Quantitative Standard:

Cheyney University of Pennsylvania subscribes to the 150% maximum timeframe guidelines allowable in the law. Using a standard 120 credit hours for a CU degree, the maximum timeframes allow for 180 attempted hours, translating to a rate of credit hour earning each year of 67%. Each year Cheyney students are expected to earn 67% of all credits attempted.

Appealing Satisfactory Academic Progress

(effective 11/1/2009)

Students experiencing one-time extenuating circumstances that negatively impact the qualitative and/or quantitative standards of SAP are encouraged to appeal. Appeals, when approved, are granted for the next full academic year of study. It is exceptionally rare that more than one SAP appeal will be approved; however, students are given a second appeal opportunity based on new circumstance unknown at the time of the first appeal. It will often be the case that the Office will require that the student document a graduation plan certified by faculty before any appeal is granted. The SAP appeal form is included below.

Appealing the Cheyney University of Pennsylvania Satisfactory Academic Progress (SAP) Standard

Introduction During any given Summer Cheyney University of Pennsylvania completes a yearly required check of academic progress. As a participant in the federal government's financial aid programs the University tests both qualitative indicators (your grades) and quantitative indicators (the relationship between the classes you've attempted and the academic credits you've earned). Within SAP policy students have the opportunity to appeal the policy based on documented special circumstances. The steps in this form help you appeal the SAP standard; all items requested below are required, not optional. Approval or denial of appeals of SAP are the sole responsibility of The Cheyney University of Pennsylvania, Office of Financial Aid and cannot be appealed.

Step 1: Your Information

Name: _____

Student ID Number: _____

Student Cell Number: _____

Step 2: Your Circumstances

Attach a letter to this form that describes, in detail, the circumstances surrounding your academic progress. This letter must use specifics whenever possible. For example, if a sickness played a role in your academic progress, you must provide the dates of the sickness and type of sickness. The circumstances that usually find success are those linked to family health situations, student health situations, and situations that many students face when trying to orientate themselves to college life (study skills, time management skills, and inadequate high school preparation). Appeals that hinge on "college life" difficulties must be accompanied by an explanation of the on-campus tools that the student is using to correct the issue (academic support services, tutoring, counseling services, documented additional time with professors, etc.).

Submission:

Attach your signed & dated letter to this form (with all documentation) and return to:

Chris Hanlon, Director

The Office of Financial Aid, Cheyney University of PA, 1837 University Circle, Cheyney, PA 19319

Verification: Defining the 30% Option

(effective: academic year 2010-2011)

Cheyney University utilized the 30% option when verifying federally selected students. The University arrives at 30% by reviewing the three year running four-cohort population at the University. As Cheyney University experiences year-in-year federal selections in excess of 90%, using 30% of the three year running all-cohort population will always result in verified applications exceeding the 30% threshold. For our purposes in verification “applicant” is defined as an active upper-class student or an admitted new student who we expect to enroll at the University . Choosing the 30% (approximately 450 students yearly) will occur after reviewing the immediate past year’s FAFSA scores, arranged by student ID number. A score will be selected that allows for mailing to approximately 650 students. When the University reaches 450 verified applicants, the yearly verification calendar will close and the 200 remaining students will have open verification documents waived. In all cases the end of business will close the calendar. For example, if 450 is reached but files with completed verification documents exist in-house, those files will be verified to eliminate any chance of inconsistent information existing in-office.

Required Verification Items & Forms

(effective: academic year 2010-2011)

The Cheyney University Office of Financial Aid reviews only required items during the verification process. Required items are interpreted as follows with the document used to verify noted:

*Family Size:	Verification Worksheet
*Number of family members in College:	Verification Worksheet
*Federal Adjusted Gross Income:	Applicable Tax Form
*Federal Tax Paid:	Applicable Tax Form
*Child Support Received:	Verification Worksheet
*Tax Exempt Interest Income:	Applicable Tax Form
*Untaxed Portion of IRA Distributions:	Applicable Tax Form
*Untaxed Portion of Pension:	Applicable Tax Form
*Housing, Food, Other Living Allowances:	Verification Worksheet
*Veterans Non-Educational Benefits:	Verification Worksheet
*Other Untaxed Income:	Verification Worksheet

The University utilizes the Federal Verification Worksheet (for dependent and independent student) to stabilize the entire verification process. The worksheet and tax forms are the primary tools used to correct the FAFSA. The goal and purpose of the verification process is to be sure that the FAFSA is a mirror of the verification process. In exceptionally rare cases verification worksheets may cause the CU aid professional to question whether a family completed the form correctly, or whether an otherwise complete form is indeed accurate. In these cases, it is common for the administrator to contact the family to seek clarification. If the verification form is found to be incorrect, the administrator will either send the entire form back to the family for correction

(system will be marked as “verification incomplete”), or will seek written, signed and dated documentation from the family to be used for in-office corrections to the verification form. In nearly all cases, however, the verification form, as presented to the aid office and minus obvious issues or mistakes, is considered accurate and actionable.

The verification process will be managed in-office using an award wrap drafted annually in February in preparation for upcoming aid packaging. The award wrap, as an item within the verification process, will be the tool used to collect all new data with regard to 1040 line numbers and other applicable required verification items.

The 2010-2011 award wrap is included below for consideration as necessary:

2010-2011 Verification Check

Student Name: _____

Student ID Number: _____

Verification Screen

Verification WS

Household Size:

(Verification Worksheet)

Number In College:

(Verification Worksheet)

Adjusted Gross Income:

_____P

_____P

(1040 – L37)

(1040a – L21)

_____S

_____S

(1040ez – L4)

Tax Paid: _____P _____P

(1040 - L56)

(1040a - L37) _____S _____S

(1040ez - L11)

Payments to Tax Deferred 401k, 403b

use verification worksheet value, if any, to correct question 47a; if verification worksheet = \$0, correct FAFSA to \$0

Deductible IRA/SEP: _____P _____P

(1040 - L28 <plus> L32)

(1040a - L17) _____S _____S

Child Support Received: _____P _____P

(Verification Worksheet

For Parents and Student) _____S _____S

Tax Exempt Interest Income: _____P _____P

(1040a - L8b) _____S _____S

Untaxed Portions of IRA Distributions: _____P _____P

(1040 - 15a <minus> 15b) _____S _____S

Untaxed Portions of Pensions: _____P _____P

(exclude rollovers)

(1040 - 16a <minus> 16b) _____S _____S

Housing, Food, other Allowances:

verify using verification worksheet value, if any, to correct question 47g; if verification worksheet = \$0, correct FAFSA to \$0; usually paid to members of clergy or military

Veterans Non-Educational Benefits :

verify using verification worksheet value, if any, to correct question 47h; if verification worksheet = \$0, correct FAFSA to \$0.

Other Untaxed Income:

use verification worksheet value, if any, to correct question 47i ; use this area to collect any untaxed income noted on the verification worksheet but not on the fafsa; use question 47i to report untaxed income on the fafsa that is not captured in the other questions on The Cheyney University Verification Check form

Verified By: _____ Date: _____

Corrections Entered: _____(√)

Signatures: Tax Forms: _____(√) Verification Worksheet: _____(√)

The Role of the CU In-Office Aid Interview

It is the case that many of our Cheyney University students hail from low income, first-generation families. The Cheyney community at-large understands that the difference between a completed application (from FAFSA through verification) and an incomplete application is often in-person, in-office contact. This contact will often lead to the creation of applicable, written documentation on site. For this reason, Cheyney University formalized the on-campus aid interview within the University's financial aid policy and procedures manual (2/2010).

The office interview and document creation process:

1. Student and/or parents set time to speak with an aid professional. *Note: It is usually the case that appointments are linked to pending issues on the FAFSA, or a FAFSA reject, or a new questions concerning status.*
2. The aid professional reviews the case file before the meeting, defines the problem(s), and notes in the aid system (or in the hard file) the corrective action required (or thought to be required at the time).
3. The in-office interview occurs. *Note: the interview is intended to uncover facts from the family that will be used to verify FAFSA data and/or correct FAFSA data.*
4. In cases where detail is found to be incorrect, the aid professional drafts a document that clarifies the information reported on the FAFSA.
5. Family acknowledges the FAFSA error by their signature on the document.
6. With the family in-office, the aid professional uses the now signed document to correct the FAFSA. *Note: If correcting via FAACCESS the administrator prints the FAFSA signature sheet and obtains required signatures on-site.*

Cheyney University deals with large numbers of FAFSA issues linked to the dependency questions (2010-2011 FAFSA Q: 48 – 58). On-campus research advises us that these errors are linked to the exceptionally high number of extended family circumstances managed by the Office of Financial Aid. It is the case that many of our students do not live with their parents and do not know if they hold any other legal status (ward of the court, unaccompanied youth, orphan, etc.). This misunderstanding commonly creates situations where the FAFSA rejected but through no bad faith on the part of the child, the child's advocates, or the child's extended family members. The University finds, in fact, that in many cases a

rejected FAFSA is the indicator of homelessness, incarcerated parent(s), parental abandonment, or a student's escape from abuse. The child may indeed be independent, but through dependency override (*see CUP&P, Section XII*) not via Q 48-58 on the FAFSA.

To capture issues on Q 48-58 the Office of Financial Aid adds one document onto normal aid processing that allows us to test whether responses to Q 48-58 are accurate. This request, driven by a student "yes" response to any Q 48-58, allows the aid office the opportunity to review the student's actual legal status.

When it becomes clear that the student does not plan on responding to the request for dependency documentation the incomplete document request triggers the CU in-office interview process. As noted previously, the in-office interview seeks a correction to the FAFSA if necessary. In the case of dependency, the in-office interview will often lead to the correction of the FAFSA and the immediate in-office completion of the *Dependency Override Process and Procedures* document.

Cheyney Professional Judgment Guidelines & Forms

(effective 10/2009)

Cheyney University of Pennsylvania utilizes a traditional professional judgment process that seeks new information from families. The Office seeks information in a standard, universal format that describes circumstances occurring within a family that were unknown at the time of initial FAFSA filing. In most cases, these circumstances revolve around losses of income, large out-of-pocket medical and dental expenses, death of a parent, or costs associated with a natural disaster. The Office reserves the right to review any circumstances that a given family considers important to our understanding of their financial circumstances. The Office considers appeals on a year-round basis. The following form is used to collect information in the CU PJ process:

2009 – 2010 Financial Aid Appeal & Projected Income Worksheet

Student's Name: _____

Student's ID Number: _____

Parent's Daytime Phone (required): _____

Parent's Email (required): _____

Regulations require that need-based aid eligibility for the 2009-2010 academic year will be based on 2008 income and family information. If you, your spouse (if married), or your parents expect your income for 2009 to be considerably lower than it was in 2008 you may be able to use projected income figures to apply for aid. Additionally, other circumstances occurring in your family may qualify you for additional need-based aid.

Please note these circumstances below and follow the associated instructions.

Step 1: *Identify the person experiencing a reduction in income (check one):* student spouse parents

Step 2: Loss of income is due to: (check all that apply)

Recent Layoff. Provide a letter of explanation noting effective date and proceed to **Step 3.**

Recent Termination. Provide a letter of explanation noting effective date and proceed to **Step 3.**

New Disability. Date of disability_____. Provide a letter of explanation noting effective date and proceed to **Step 3.**

Terminating or reducing employment in order to attend Stevenson. Provide a letter of explanation

noting effective date and proceed to **Step 3.**

A natural disaster that impacted my (or my parents') ability to earn a living wage. Provide a letter of explanation noting effective date and financial cost. Proceed to **Step 3.**

The death of a/the custodial parent. Provide a letter of explanation and proceed to **Step 3.**

The repayment of Federal Parent Loans for Undergraduate Students (PLUS). Please enter monthly payment (\$ _____), and attach a copy of your upcoming PLUS payment coupon.

One-time expenses incurred in 2008 (funerals, uninsured losses, etc.). Provide a letter of explanation and documentation where appropriate.

Supporting a family member outside our primary home. Provide a letter of explanation from the family member receiving the benefit noting the value and date(s) of support.

Extensive out-of-pocket medical or dental expenses. Provide a letter of explanation noting amount of out-of-pocket expenses (those expenses not covered by insurance). Please provide documentation where appropriate.

Step 3: Please complete only if directed to do so above.

To be completed by the individual experiencing a reduction in income. Report all income earned/received from January 1, 2009 through today; then estimate all income you expect to receive for the remainder of the calendar year (through December 31, 2009).

A. Expected 2009 income earned from work (wages, salaries, tips, net business/farm income):

B. Other 2009 taxable income (dividends, interest, pensions, annuities, alimony, unemployment compensation, capital gains, etc.):

Note source of income here:

C. Other 2009 Untaxed Income (earned income credit, workers comp, payments to IRA/Keogh, etc.):

Total Expected Income for 2009 (A. + B. + C.):

Step 4: Certification and Signatures

I certify that all the information provided on this form and in the attached documents is true and complete to the best of my knowledge. If requested to do so by the Stevenson Office of Financial Aid, I agree to provide additional documentation in support of my hardship claim.

Cheyney Dependency Override Guidelines & Forms

(effective 10/2009)

It is the case that Cheyney University of Pennsylvania supports large numbers of young people from home situations that are not conducive to either their personal growth, or to their continued education. Given this, the Office utilizes a proactive Dependency Override process that seeks consistent documentation from all students whom believe they have valid cause to secure an exception to the law. In almost all cases, the Office seeks secondary documentation from a mentor, State agency, or extended family member. It is the case, however, that the Office will seek to protect students from dangerous situations (child abuse, drug dependent parents supported by the student, homelessness that does not meet the FAFSA definition) by accepting signed documentation directly from the student after a detailed in-office interview. Our hope is in these circumstances is, of course, to protect the student from a potentially dangerous situation rather than baiting a dangerous situation. The Dependency Override process is guided by the following form:

Dependency Override Guidance, Policy, and Procedure

Last Updated: 10/2/2009

Student's Name: _____

Student's Cheyney ID Number: _____

Student's Cell Number (required): _____

The Free Application for Federal Student Aid (FAFSA) requires all applicants to respond to a series of questions intended to determine a student's dependency status. With regard to financial aid awarding, dependency is defined in one of two ways: dependent (dependent on parents (birth or step)) or independent (not dependent on parents (birth or step)). Under certain specific circumstances the Cheyney University of Pennsylvania Office of Financial Aid will override a student's status, changing dependency from dependent to independent. Decisions regarding dependency overrides are the sole responsibility of the Cheyney University of Pennsylvania Department of Financial Aid and cannot be appealed.

In order to be considered for a dependency override you must complete steps A, B, and C below:

Step A:

Submit a letter stating the reason for your appeal, noting specific dates and circumstances were appropriate. It is important that the specific reason for the break from your parents is noted. Please note as well how you have organized living arrangements since the break.

Step B:

Submit a letter from an adult advocate (family friend, school counselor, social services employee, member of clergy, etc.) supporting your claim of independent status. Please be sure the advocate notes how long he/she has been associated with your situation.

Step C:

Mail your letters and this form (completed) to:

Chris Hanlon, Director of Financial Aid

1837 University Circle
P.O. Box 200
Cheyney, PA 19319-0200

The Cheyney Consumer Information Audit
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Under Development