Policies and Procedures

Mission of Xavier University of Louisiana's Financial Aid Office

The Office of Student Financial Aid at Xavier University of Louisiana (XULA) is comprised of a team of dedicated professionals who are committed to serving students by providing information to secure the necessary financial resources to meet their educational goals and financial obligations to the University. We provide quality customer service in delivering information on federal, state, institutional and private sources of financial aid.

In pursuing our mission, we strive to uphold the highest degree of professionalism, confidentiality, honesty and integrity. We do this by embracing emerging technologies, working collaboratively with all areas of the University and recognizing that only together can we achieve our common goal to enhance enrollment, retention and the academic success of our students.

The general policies and procedures pertaining to the administration of Financial Aid are indicated below.

Awarding Financial Aid

The Office of Student Financial Aid (OSFA) staff begin awarding on/or before March 15th of each award year. The need-based aid is awarded to those students with the greatest need until the funds are exhausted.

The following information explains important philosophies and procedures which guide the process of awarding financial aid to students at Xavier University of Louisiana:

Institutional Packaging Philosophy

The packaging philosophy in the OSFA is to ensure consistent, equitable, and fair distribution of financial aid funds as described by the Federal, State and Institutional policies and regulations.

Institutional Packaging Procedures

When packaging financial aid for eligible students, the OSFA considers Federal Pell Grant and Scholarships first, other Grants and campus-based aid (FSEOG, FWS) second, Federal Direct Stafford Subsidized and Unsubsidized Loans, additional Federal Unsubsidized Loans, and the Federal Direct PLUS third. The various types of financial assistance are considered in a manner that the student's cost of attendance (COA) is met up to the student's maximum eligibility. The COA generally includes: tuition & fees, room & board, books & supplies, transportation, and personal.

Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to students who demonstrate exceptional need (Federal Pell Grant recipients with the lowest expected family contribution).
When awarding federal financial aid, students are automatically awarded after completing the FAFSA based on criteria setup using the Financial Aid packaging Module in Banner and in accordance with federal guidelines. If student has any other aid other than Title IV (federal aid), it will be applied to the student’s award.

**Determination of Allocations of Funds to be Awarded**

The Department of Education sends the OSFA information detailing annual fund allocations through the Federal Authorization Letter with the Official Notice of Funding. Determining the allocation of funds available includes an evaluation and projection of available funds, required matching (where applicable), and administrative expenses. Careful projections are made to ensure that fair and equitable packages are offered to students. The Director, in conjunction with the staff, determines the total aid funds to be awarded during an award year.

**Outside Resources**

To assist in meeting their educational expenses, students are encouraged to seek financial assistance such as scholarships from external sources. Financial aid, including outside resources, may not exceed the student’s cost of attendance and or FEDERAL FINANCIAL need. If the combination of all aid from all sources exceed the cost of attendance, an adjustment to the original award notification may be necessary. If the adjustment is necessary, the OSFA will reduce loans first, then any campus based funds until the over award does not exist.

**Award Notification and Acceptance of Awards**

Notification that federal financial aid has been awarded is sent to the student’s University assigned email through Banner Web. The students are required to accept or decline the financial aid offer via Banner Web.

**Consortium Agreements**

A student may receive Title IV aid if he/she is taking coursework at two or more schools, if the participating institutions enter into a consortium agreement. A consortium agreement specifies which institution will process and disburse student aid. The agreement also should stipulate which institution will consider the student enrolled; and who is responsible for monitoring of attendance. Whichever institution disbursed aid funds is responsible for keeping records and returning Title IV funds in the case of an overaward.

**International Students**

Most foreign citizens are not eligible for federal student aid from the U. S. Department of Education. There are, however, some instances in which non-citizens may be eligible for financial aid from the U. S. federal government.
Visit StudentAid.gov/eligibility/non-us-citizens to learn more. You also should check with your country’s government and with the college you plan to attend to see what aid they might be able to offer you.

Awards & Disbursements

A confirmation of the financial aid awarded to each student is provided in an Award Notification emailed by the Office of Student Financial Aid. Award notifications are emailed for the upcoming award year during the spring and summer proceeding the fall enrollment term.

The award notification will inform students of their awards and direct them to their Banner Student Self Service. The notification contains data on student budgets, expected family contribution, award categories, Student Rights and Responsibilities, information on Entrance Counseling (where applicable), and instructions on completing the student loan information. Students are required to accept or decline the terms and conditions of the awards.

The financial aid awards are usually made on an annual basis. The annual award is divided into two equal installments which are posted to the students’ account by the Fiscal Office during the Fall and Spring Terms. The awards are posted to the students’ account after the verification process is completed by the Office of Student Financial Aid and attendance has been verified.

The student's account, provided by the Fiscal Office, consists of postings from at least three (3) sources:

1. Institutional Charges
   a. Tuition
   b. Room and Board
   c. Fees, etc...

2. Financial Aid Awards
   a. Federal Pell Grant
   b. FSEOG
   c. Federal Direct Loans
   d. Scholarships from College and/or other sources
   e. Federal Work-Study

3. Payments by cash or check from students and parents

When the financial aid award and/or cash payments exceed college charges, the student is eligible to receive a refund. Refunds of the excess credit balances are processed by the Fiscal Office and will be available to students at least thirty (30) days after the first day of enrollment to ensure that attendance and enrollment verification have been completed.

Note: Entrance counseling must be completed by the student before the loan proceeds are disbursed to the student.
**Award Revision**

There may be instances which warrant a change to the original award notification. A Financial Aid Administrator may review a student's circumstances, make an adjustment to an award, and release a revised award notification. This revised award invalidates the original award notice.

1. **Revision Initiated by the Office of Student Financial Aid**

   The Office of Student Financial Aid (OSFA) will automatically consider a revision in a student's aid package when the following occurs:

   a. There is presence of conflicting information within the file.

   b. There are changes resulting from verification.

   c. There is a change in availability of funds.

   d. There is an OSFA staff member error.

   e. There is a change in eligibility.

   The award notification and the terms and conditions of the award acknowledge the rights of the OSFA to make a change to any award. Students are sent a revised award notification as soon as possible.

2. **Revisions Initiated by Request from Student**

   Students may decline any portion of their award. If a student wants to add an award, the request will be referred to a Counselor. Student wishing to adjust their aid package are asked to submit a letter to their Counselor.

   It is the student's responsibility to notify the OSFA of changes in a student's resources. If the student visits with a Counselor and reveals a change in circumstances which may affect the student's family contribution, the student should write a letter reiterating the conversation and include supportive documentation. If a change to the award is allowable, the aid Counselor will release a revised award notification.

3. **Overawards**

   An overaward occurs any time a student's total financial aid awarded or disbursed exceeds the cost of attendance and/or federal financial need for the award period by more than an allowable tolerance. This includes all financial aid from all sources (federal, institutional, and outside aid).

   a. Eliminating an Overaward
Before reducing a student's aid package because of an overaward, the FAA should always attempt to alleviate the situation by reducing or eliminating the overaward. The method used is to adjust undisbursed funds (part or all undisbursed financial aid funds must be cancelled/reduced in the case of an overaward).

b. Causes of an Overaward and/ or Overpayment

There are several causes of an overaward:

1. Student Wages – The student earns more than the awarded FWS allocation.
2. Change in the enrollment status - the student withdraws or drops below the projected enrollment status.
3. Reduction in cost of attendance - the student changes budget categories.
4. Additional resources - the student has resources greater than those used to calculate the award.
5. Administrative error - the aid administrator inadvertently makes an error.
6. Fraud - the student intentionally deceives or misrepresents information to obtain funds.

Treatment of an Overaward

If eliminating the overaward is not possible, the Financial Aid Administrator must reduce the overaward using the following sequence:

1. An overaward from an administrative error can be resolved by reducing any aid or by canceling next semester's aid. The Counselor will notify the student via an award notification email or individualized letter.
2. If an overaward occurs due to fraud, follow the procedure outlined in the Fraud section of Policies and Procedures.

**Fraud**

There are difficult situations where students and/or parents purposefully misrepresent information in hopes of obtaining additional assistance. The Office of Student Financial Aid (OSFA) is required to have a policy of referral when confronted with actual or suspected cases of fraud and abuse [668.53(a)(5), 668.14(g)].

1. **Policy for Fraud**

Students and parents who willfully submit fraudulent information will be investigated to the fullest extent possible. All cases of fraud and abuse will be reported to the proper authorities.
2. Procedures for Fraud

If, in a Financial Aid Administrator’s judgment, there has been intentional misrepresentation, false or conflicting statements, or alteration of documents which have resulted or could result in the awarding or disbursement of funds for which the student is not eligible, the case shall be referred to the Director for possible disciplinary action. After investigating the situation, if the Director believes there is a fraudulent situation, all information must be forwarded to the Office of Inspector General of the Department of Education or the local law enforcement agency.

The Director of Financial Aid reviews the student's aid file with the appropriate Counselor and if the decision is made by the Director to pursue the possibility of denying or cancelling financial aid, the student is notified to contact the OSFA. If the student does not contact the OSFA, the Director may:

a. Not process a financial aid application until the situation is resolved satisfactorily

b. Not award financial aid

c. Cancel financial aid

d. Determine that financial aid will not be processed for future years

All processing of the application or disbursement of funds shall be suspended until the Director has made a determination as to whether the student shall be required to make an appointment.

Fraudulent situations should be reported to the hotline of the Department of Education Inspector General at (202) 755-2270 or 1-800-MIS-USED.

Professional Judgment

Professional Judgment is the ability of a Financial Aid Administrator to change a student's financial aid based on extenuating circumstances. Circumstances may include death, a decrease in income, change in family size, loss of assets, unusual expenses, etc.

Professional Judgment request

A Professional judgment request can be initiated by completing the Professional Judgment form which is available on our website and submitting it to our office at the address or fax number listed. Once your request is received and your situation has been documented, the professional judgment team will review it and notify you of the result.

The changes made by the professional judgment committee may or may not change your financial aid. Since funding is limited, it is important to submit your appeal as early as possible. The review process may take as long as two weeks.
If approved, you will be reconsidered for federal funds. Depending upon fund availability, this may include the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, William D. Ford Federal Direct Loan Programs, etc.

**Required Documentation**

In order to make changes to your financial aid, documentation of your extenuating circumstances must be submitted. Typical documentation may include the following:

- **Death Certificate**

- **Medical expenses:** Copies of Medical bills that have been paid.

- **Maintenance of two households:** Letter outlining why two households must be maintained, copies of lease agreements, mortgage notes, and utility bills for each of the two residences.

- **Divorce or separation:** Copy of court documents showing separation/divorce, documentation of living in two separate residences (utility bills, leases, etc.)

- **Decrease in income:** Copies of year-to-date pay stubs, federal tax transcripts, termination notice from employer, and notice from Social Security regarding termination of benefits.

Return the request form to: Office of Student Financial Aid

**Withdrawing and Return of Title IV Aid**

Federal Law requires an institution to return all unearned Title IV funds to the appropriate Title IV programs when a recipient of Title IV aid withdraws on or before completing 60% of the period of enrollment. If a recipient of Title IV funds withdraws during a period of enrollment, the University must calculate the amount of Title IV Aid the recipient did not earn, must return it to the Title IV Programs. This action may require the recipient to repay funds issued directly to them prior to the calculation. The non-payment of Title IV aid will also be reported to U.S. Department of Education for collections and the overpayment of grants reported to the National Student Loan Data System as required by Federal Law.

Federal Law requires that refunds on behalf of student financial assistance recipients must be returned in the following order:

1. **Federal Direct Unsubsidized Stafford Loan**

2. **Federal Direct Subsidized Stafford Loan**
3. Federal Perkins Loan

4. Federal Direct PLUS (Graduate Student)

5. Federal Direct PLUS (Parent)

6. Federal Pell Grant

7. Federal Supplemental Educational Opportunity Grant (FSEOG)

8. TEACH Grant

Withdrawal from the University
To officially withdraw from the University during the course of a term, a student must:
1. Obtain a withdrawal form from the Office of the Registrar.
2. Obtain signatures of designated officials on the withdrawal form.
3. Return the completed form to the Office of the Registrar no later than one week after the student has stopped attending class.

Withdrawal is not complete or official until all signatures have been obtained and the form is returned to the Office of the Registrar. The student’s withdrawal date is the date the student officially turns in the form with signatures to the Registrar. The last day to officially withdraw from Xavier is posted on the Academic Calendar.

The student who withdraws without submitting the appropriate paperwork will incur a failure in all courses for which he/she is registered, and no refund of any kind can be claimed. In the case of serious illness, the student or his or her parent(s), guardian or legal representative should request official withdrawal in writing through the college Dean’s Office with appropriate documentation and a Family Educational Rights and Privacy (FERPA) form on file in the Registrar’s Office.

The Dean will then contact the Office of the Registrar for processing of the withdrawal form. In this case, the student’s withdrawal date is the date the student or an approved representative officially notifies the Dean’s Office of the withdrawal. A student that withdraws will be required to fill out a readmission application using the procedures found at: http://www.xula.edu/admissions/appinformation.php#readmission.

Administrative Withdrawal
In rare circumstances, students may be administratively withdrawn from the University upon the recommendation of the Provost and Senior Vice President for Academic Affairs of the University. In all cases of Withdrawal from the University, students are responsible for the remaining tuition and fee balance. Please check with a Student Accounts’ Representative in the Office of Fiscal Services for more
Verification Process

March 1st is the financial aid priority date for submission of documents to be considered for early awards. Students are encouraged to complete the FAFSA early.

Verification is a process where the Office of Financial Aid Office reviews for the accuracy of information provided on the Free Application for Federal Student Aid (FAFSA) with the information provided on the verification worksheet and the previous year’s federal income tax transcript for the parent(s) and/or student/spouse. Only a portion of the student population is selected for verification.

Selection of Applications to be Verified

A student may be selected for verification if there is a discrepancy, conflicting information or an unusual condition. In accordance with federal guidelines, Xavier will verify all students that have been selected for verification by the Central Processing System. The following exceptions are made, in accordance with federal guidelines:

Verification Exceptions

Student:

1. Death of the student
2. Student is not a financial aid recipient
3. Student was selected for verification after ceasing to be enrolled
4. Student is only eligible to receive unsubsidized financial aid

Spouse (Independent students):

1. Spouse has died
2. Mentally incapacitated
3. Residing in another country and cannot be contacted due to unusual circumstances.
4. Cannot be located (the student does not have and cannot get his contact information) Due to unusual
   Circumstances.

Parent(s):

1. Both parent(s) are mentally incapacitated

2. Residing in another country and cannot be contacted

3. Cannot be located (the student does not have and cannot get his contact information)

**Notification of Verification to Applicants**

The Central Processor notifies students’ through the Student Aid Report (SAR) when they are selected for verification. The SAR is generated from the FAFSA and sent to the student.

An email is sent to the student’s email via Banner Self Service, notifying the student he/she has been selected for the verification process. The email will also list documents as well as the timeframe to submit the requested documents, if applicable.

**Verification / Processing Time Frame**

Students selected for verification are sent requests for the appropriate verification documents. Upon receipt of all requested documentation, the verification process is completed within 5-10 working days (exceptions may occur during peak processing and registration periods). Documentation should be submitted as early as possible. Until all requested documentation is submitted to the Office of Financial Aid (OSFA), further processing of their file is not possible.

**Documentation**

All documentation submitted to the OSFA must be legible, appropriate, and have the student’s ID number. Documents which are not legible (i.e., a copy of a tax transcript in which the income numbers are not identifiable), not appropriate or not identifiable (example: student submits a copy of the step-parents tax transcript and the last name does not match the student's and there is no student's campus ID number) a request for additional documentation will be requested.

**Document Collection Procedures**

When all required documents are received, the student's file is reviewed/verified by a member of the OSFA staff. Once the verification process is complete and any necessary correction is returned from the Central Processor, the file is considered "complete".

**Required Verification Items**
Xavier manually verifies the items required by the federal government (AGI, Taxes Paid, Household Size, Number in College, Certain Untaxed Income and Benefits), as well as the other items that Xavier may have selected to verify. However, if further investigation is needed to resolve a discrepancy or conflicting information is present/provided, additional information may be requested.

**Adjusted Gross Income (AGI)**

Adjusted Gross Income is verified using the student/spouse, and/or parent's federal income tax transcript or an acceptable signed IRS form (in accordance with the established FSA and IRS "Exceptions to Submitting a Tax Transcript").

**U.S. Income Tax Paid**

U.S. Income Tax paid is verified using the student/spouse and/or parent's federal income tax transcript or an acceptable signed IRS form to the information on the SAR/ISIR.

**Household Size**

The household size is verified using the family information (section B) on the Verification Worksheet.

**Number in Postsecondary Institutions**

The number of family members enrolled at least half-time (6 credit hours per term) in postsecondary institutions is verified using the family information (section B) on the Verification Worksheet.

**Certain untaxed income and benefits**

The term "untaxed income" means any income excluded from federal income taxation under the IRS code. For an application selected for verification, specific types of untaxed income benefits:

1. Child support
2. IRA/Keogh deductions
3. Interest on tax-free bonds.

**Institutional Discretionary Items**

A student may be selected for verification if there is a discrepancy or a condition which is unusual and warrants investigation. If a student submits verification documentation (i.e., federal tax transcript), verification of the information on the document against the information in the student's file is required.

**Correction Procedures**
The Financial Aid Office (OSFA) utilizes FAA Access to input correction data for submission and processing. Corrections are made electronically if needed on a daily basis and submitted to CPS online. The corrected data is processed by the CPS and an ISIR will be returned to the University within 24-72 hours. The new ISIR contains a new official expected family contribution (EFC) number, and confirmation of eligibility through computer matches. The student file is then ready to be awarded.

**Conflicting Information**

All conflicting information must be resolved before awarding and disbursing federal student aid. If any discrepancies are discovered after disbursing federal student aid, the conflicting information must be reconciled and the student is required to repay aid received in excess of his/her eligibility. Resolution of Conflicting Information is required, as applicable, regardless to whether the student has been selected for Verification by CPS (Central Processing System).

**Subsequent ISIRS**

All subsequent transactions are reviewed for students, even if the earlier transaction was already verified. Any time changes or data have been modified, conflicts must be resolved.

**Failure to Comply**

Students who fail to submit the required verification documents will not be awarded Title IV funds.

**Submission after Deadline**

The deadline for students to submit documentation is September 24th or 120 days after the last day of the student's enrollment, whichever is earlier. If the student does not complete verification by the deadline, he or she forfeits the Pell Grant (if eligible) for the award year.

**Notification to Award**

Students who complete the verification process are emailed an award notification. If there are changes to the ISIR/SAR, the student will receive a revised award notification by email. Campus based aid (Federal Work-Study) will be awarded to the neediest students.

**Overpayments**
The OSFA policies and procedures for verification are designed to eliminate the possibility of an overpayment from any fund. If however, an overpayment does occur, the aid is adjusted and the student is billed for the amount of the overpayment by the Fiscal Office. A letter is sent to the student from OSFA informing them of the overpayment.

**Updating Requirements and Procedures**

When students notify the OSFA of an allowable update, the Financial Aid Administrator may submit corrections for a new EFC and the new EFC may be used to award financial aid.

**Interim Disbursements**

The OSFA does not allow interim disbursements. Students must complete the verification process before aid is awarded or disbursed.

**Summer School**

Summer school is a trailer and a manual process at Xavier University. Summer funds are residual funds from the fall/spring academic year. Students must submit a separate Summer school application that is available online or before April 15th of each year.