

UNIVERSITY OF NORTH ALABAMA

Verification Policy

In compliance with CFR 668, Subpart E, the University of North Alabama will verify all federal student aid applicants whose applications have been selected for verification by the U. S. Department of Education. At the University of North Alabama, an applicant is defined as a recipient of, or an applicant for Federal Title IV aid who enrolled during the award year. If a student's application is selected for verification, the student must complete the verification process or forfeit federal student aid, and the student will be responsible for any charges incurred. The school may also select those applications for verification if there is conflicting information. Verification is done by collecting the documents the student used to complete the FAFSA and comparing them with the information the student provided on the FAFSA. A student may not receive financial aid until the verification process is complete. Verification of required documents is generally completed within two weeks after submission of all documents. During peak periods (July, August and September) more time should be allowed.

The primary items that are verified are:

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

Certain types of untaxed income:

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

Other untaxed incomes not found on tax return:

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

Disbursements

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

Exclusions

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

Incarceration

A selected application does not have to be verified if the student is in jail or prison at the time of verification. When the university is notified of a student's incarceration, all federal aid processing would cease and no federal aid would be disbursed to the student.

Recent Immigrant

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

Spouse unavailable

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

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

Parents Unavailable

Student Financial Services does not verify a dependent student's application if any of the following conditions applies:

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

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

Death of the student

If the university makes an interim disbursement during the verification process and the student dies before verification is completed, Student Financial Services will not continue to verify. In such a case, the university cannot make any additional disbursements to any of the student's beneficiaries except for

FWS funds already earned. Also, the university cannot originate or certify a Direct Stafford Loan or deliver proceeds from either Federal Work Study or Direct Stafford Loans to the student's beneficiaries.

Number enrolled in college

If the student completes the verification worksheet, no further documentation for this item is required. Instead of the worksheet, UNA may accept a statement signed by the student (and at least one of the student's parents, for dependent students). The statement can be combined with the statement verifying household size and should include the names and ages of those enrolled and the names of the schools they plan to attend. If UNA has reason to doubt the enrollment information reported, UNA should require the student to obtain documentation from the other students and schools listed. (If other students in the family haven't enrolled yet, documentation from the other schools may not be available.)

The university does not have to verify the student's reported number enrolled in college if any of the following conditions apply:

- the reported number enrolled is one (the student only).
- the university receives the student's ISIR or SAR within 90 days after the date the application was signed.
- the family members the student lists are enrolled at least half time at UNA, and UNA has confirmed their enrollment through the school's own records.

Direct Stafford Unsubsidized Loan/PLUS

Student Financial Services will not require verification documents if the student is eligible for Direct Stafford Unsubsidized or PLUS Loans only. A student cannot avoid the verification requirements by choosing to borrow a Direct Stafford Unsubsidized Loan instead of a Direct Stafford Subsidized Loan.

Applicant verified by another school

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

Pacific Island resident

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

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

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

Withdrawn Students

Students who withdraw before completing the verification process have 14 calendar days after withdrawing to complete the verification process to be eligible for a post-withdrawal disbursement.

Not a Title IV aid recipient

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

Required Documents

<u>Verification Item</u>	<u>Verification Worksheet & Tax Return(s)</u>	<u>Other Documentation in lieu of worksheet or Tax Return</u>
Household Size	Required	Signed Statement
Number Enrolled	Required	Signed Statement and/or Institutional Certificate
AGI & Taxes Paid	Required	IRS tax transcript
Untaxed income	Required	Official Agency Documentation & Benefits Statement

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

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

Consequences of Failure to Submit Verification Documents

The timeframe for submitting verification documents for Pell recipients is established yearly by the federal government. Generally, students may submit these documents by August 31 of the last year during a two-year award year, or no later than 120 days after the last day of the student’s enrollment, whichever is earlier.

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

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

- Disburse any Pell Grant or FSEOG funds
- Allow the student to continue employment in an FWS (Federal Work-Study) job.
- Certify a Direct Stafford Loan application for the student.

- Disburse Direct Stafford Loan funds to the student.
- Future registration of classes may be delayed.
- The student is responsible for any charges incurred.

Notification Methods

If a student is selected for Verification, he/she will find out in several ways:

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

During peak periods, it may take a minimum of 5 business days for documents to be reviewed and logged into the system as received. Students may track the documents by logging onto their UNA Portal Self-Service account to see the updated status after the 5 days have passed. Please see the instructions below. E-mail notifications will be sent within 2 weeks if additional information is required. Students may also view outstanding requirements on their UNA Portal Self-Service account.

To check your missing/incomplete documents:

- Log onto UNA Portal Self-Service
- Select Financial Aid
- Select Eligibility
- Select appropriate aid year
- Select Student Requirements
- The satisfied requirements will display as completed requirements. The unsatisfied documents will display as outstanding requirements. These requirements will delay the processing of financial aid.

Referrals

If it is determined that a student has received funds which he or she was not eligible to receive, the student must repay the amount. If a repayment is not made, the overpayment must be referred to the U.S. Department of Education or the UNA Office of Student Financial Services.