Verification

Policies and Procedures Manual

**Revised
5/3/2018**

Overview of policies and procedures as it relates to the Financial Aid Verification process

Table of Contents

Verification

During the 1986-1987 award year, the US Department of Education began the verification selection process to resolve information that is reported incorrectly on the Free Application for Federal Student Aid (FAFSA). Reducing errors in applicant-reported data assists financial aid administrators in ensuring students receive the correct types and amounts of financial assistance.

If a student receives need-based aid, Delgado Community College must verify all FAFSAs selected by the Central Processing System (CPS).

Verification Information for students

The Department of Education randomly selects student FAFSA applications to review; if your application is selected for review, the process is called verification. Delgado Community College contracts with a 3rd party verification team, **Inceptia**, to insure the information students put on the FAFSA is accurate. **Inceptia** must compare information from your application with electronic tax transcripts for the student, and/or parents/step-parents/spouses as well as other income information. The law states we have the right and responsibility to require this information before awarding federal aid.

If there are differences between your FAFSA application and verification documents, corrections may be required. **Inceptia** will submit the corrections to the Department of Education Central Processor, electronically. You will be notified of a change in your EFC by a corrected SAR sent from the processor to your email address listed.

You must submit all documentation requested via the verification portal online at **www.verificationgateway.org**.

If you are selected for Verification, you should receive an email from **Inceptia** with instructions to begin the process. Click on the verification gateway link within that email to access the student portal and create your login and password.

Follow the instructions in the portal to submit the required documents. You must complete all documentation before you can continue in the financial aid process. The student portal will allow us to process your financial aid in a quicker manner.

Verification for Pell-eligible students must be completed no later than 90 days after student's last date of attendance at DCC or August 31, of the applicable award year, whichever is earlier. Verification documents for Direct and PLUS loan students must be completed 10-15 days prior to student's last day of attendance for a semester.
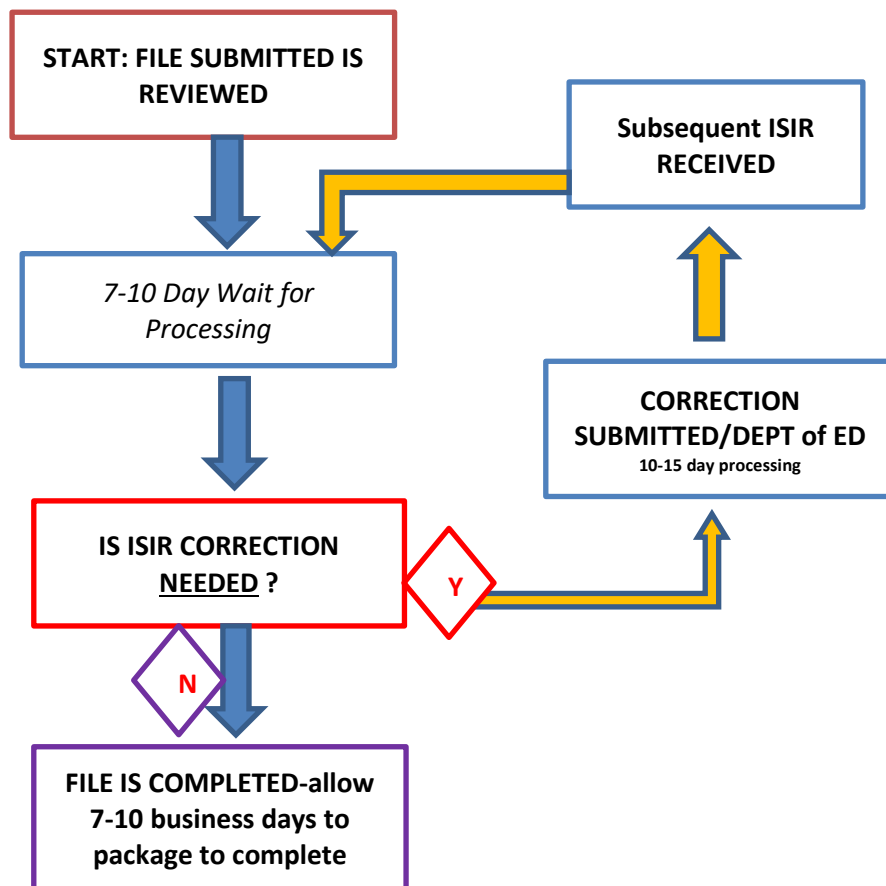
Your aid will not be processed if verification is not completed. Timeline processing may take 10-15 business days for completion, per transaction

Verification (student portal) frequently asked questions

1) I did not get my registration email. What now?
   a) Please check your spam folder
   b) Please verify the date you completed the FAFSA- if 15 business days have surpassed, contact your financial aid counselor
   c) Verify email is valid

2) My parents didn't get a registration email. Why?
   a) If you have not provided parent information, then the notification has not been created yet.
   b) If the parent has no required documents, then the parent does not need to register, so a registration email will not be sent
   c) Parent should check spam folder
   d) Verify email is valid

3) I have a parent that needs their registration email sent. How is that done:
   a) Students should log in and go to My Profile. If the parent email address under parent information is correct, click on the Send Email button

The Timeline to Process Verification

The following chart pertains to the timeline to process student records that have been selected for verification by the Department of Education
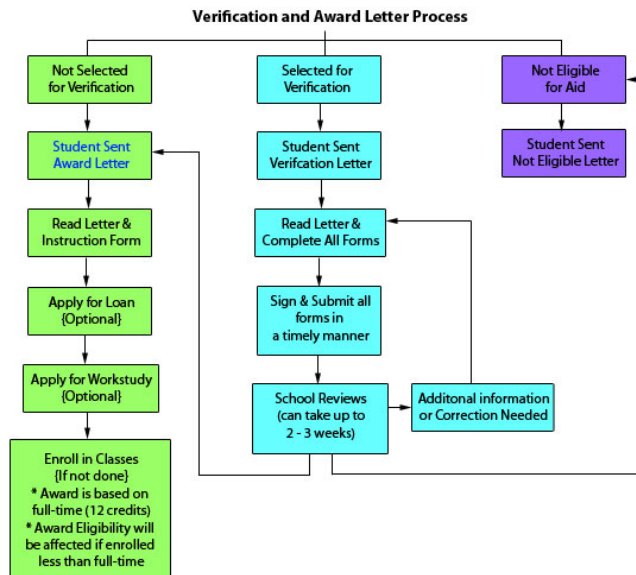
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┌─────────────────────────┐              ┌──────────────────────┐
│ START: FILE SUBMITTED IS│              │   Subsequent ISIR    │
│        REVIEWED         │              │      RECEIVED        │
└─────────────────────────┘              └──────────────────────┘
             │                                       ▲
             ▼                                       │
┌─────────────────────────┐              ┌──────────────────────┐
│    7-10 Day Wait for    │              │ CORRECTION           │
│       Processing        │              │ SUBMITTED/DEPT of ED │
└─────────────────────────┘              │ 10-15 day processing │
             │                           └──────────────────────┘
             ▼                                       ▲
┌─────────────────────────┐    Y                    │
│    IS ISIR CORRECTION   │─────────────────────────┘
│        NEEDED ?         │
└─────────────────────────┘
             │ N
             ▼
┌─────────────────────────┐
│  FILE IS COMPLETED-allow│
│  7-10 business days to  │
│   package to complete   │
└─────────────────────────┘
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Selection Process

34 CFR 668.54.
FAFSAs are selected for verification by the Central Processing System.

- Students may be chosen randomly or by choosing applications that do not meet a series of federal edits
- Delgado Community College has the authority to verify applicant information even if not selected by CPS, as long as the student has applied for federal aid
- School selection criteria is applied fairly and consistently to all applicants

Verification and Award Letter Process

Not Selected for Verification	Selected for Verification	Not Eligible for Aid
Student Sent Award Letter	Student Sent Verifcation Letter	Student Sent Not Eligible Letter
Read Letter & Instruction Form	Read Letter & Complete All Forms	
Apply for Loan {Optional}	Sign & Submit all forms in a timely manner	
Apply for Workstudy {Optional}	School Reviews (can take up to 2 - 3 weeks) → Additonal information or Correction Needed	
Enroll in Classes {If not done} * Award is based on full-time (12 credits) * Award Eligibility will be affected if enrolled less than full-time		

Exclusions

**Federal Student Aid Handbook, Application and
Verification Guide**

Schools are not required to complete student verification if the applicant:

- Is not using Title IV aid
- Is eligible only for unsubsidized aid programs
- Post enrollment. The student was selected for verification after ceasing to be enrolled (at DCC) and all (including late) disbursements were made
- Dies during the award year (even if a disbursement was made prior to student's death)
- Is verified by another school for the same award year (must receive statement from previous school that includes application transaction number verified)
- Incarcerated students at the time of verification

Verification Items

Please use the data retrieval tool to prevent possible conflict- Students will be notified in a timely manner to submit the necessary documents. The verification process cannot begin and/or be completed until all required documents have been submitted. These items include but are not limited to:

- Default
- Selective Service
- Citizenship
- Adjusted Gross Income (AGI)
- U.S. Income Tax Paid
- Education Credits
- Untaxed IRA distributions
- Household Size
- Number in College
- Child Support Paid
- High School Completion
- Identity/educational purpose
- Supplemental Nutrition Assistance Program
- Untaxed Pensions
- IRA Deductions and Payments
- Tax-Exempt Interest
- Income Earned from work
- Untaxed income from work

Verification Tracking Groups

Verification Tracking Flag Groups: 29 **Verification Tracking Flag**	**Verification Tracking Group**	**Verification Description**
V1	Standard Verification	Record selected because conditions based on statistical analysis error-prone risk model were met
V4	Custom Verification Group	Record selected for Identity criteria and SNAP/Child Support Paid
V5	Aggregate Verification Group	Record selected for Identity criteria, "Standard Verification" criteria and SNAP/Child Support Paid

Verification Deadlines

Applicants selected for verification are required to submit documentation to the Financial Aid Portal in support of data supplied on the FAFSA. The Financial Aid Office will notify student's that are selected for verification (*to complete the verification process*) via the student's primary email as well as through LOLA.

- Students are notified in 3-5 days when selected for verification, which is based on date of received FAFSA
- The students are required to initially submit all required documents within 7 days of first notification
- A subsequent notification may be sent after initial review of documents if additional information is needed
- Last day of attendance is the final day to resolve any conflicting verification data
- Students are currently notified every 5-7 business days via email from the verification team
- If verification is not completed timely, the student may be responsible for securing courses with a payment plan
  - Documents not submitted timely could result in:
    - Student paying for fees out of pocket
    - Financial aid award cannot be processed
    - Student incurs an outstanding balance at the end of the semester
    - Outstanding balance will prohibit enrollment in a future semester
    - Inability to receive transcript

Best Practices in FAFSA Completion/Verification

To assist in decreasing inaccurate reporting data, Delgado Community College encourages applicants to do the following:

- Apply Early
- Do not leave any boxes blank
- Fill out FAFSA worksheet before filling completing application online
- Use the IRS Data Retrieval Tool (located within the FAFSA)

Overpayments, Abuse, and Fraud

If an applicant's award is decreased resulting from verification process corrections, the disbursed funds will be returned to the appropriate aid program. The student will be billed for any balance now owed on his/her student account. Notification will be sent via their Delgado Community College email address and LOLA of any changes.

The Financial Aid Office at Delgado Community College will report all instances to the U.S. Department of Education's Office of Inspector General of suspected fraud where an applicant, employee, or other individual has altered documentation and/or misreported for the purpose of fraudulently obtaining federal funds or increasing aid eligibility.

Frequently Asked Questions

Am I eligible?

To be eligible for Federal Student Financial Aid at USA, you must:
- Be a U.S. citizen or an eligible non-citizen.
- Be accepted for admission and admitted to an eligible degree-seeking or certificate-seeking program at USA.
- Be enrolled for at least the minimum course load required for the requested aid program. All loan programs (including alternative loans) require an enrollment of at least halftime. Audit classes do not count.
- Meet and maintain all requirements under the Delgado Community College Satisfactory Academic Progression SAP policy and not be in default on a prior student loan or owe a repayment on any Title IV aid.
- Be registered for Selective Service if you are a male between the ages of 18 and 25 years old.

When should I apply for Financial Aid?

You must apply for Financial Aid every year. The best time to apply is as soon as possible after January 1 and before the end of March for the following school year (Fall, Spring & Summer semesters).

The school is asking for a copy of my tax transcript. How do I obtain a copy?

You can obtain a copy of your tax transcript at www.irs.gov. From that site, in the Tools section of the homepage click 'Get Transcript of your Tax Records'. Next, choose 'Get Transcript Online' or 'Get Transcript by Mail' and follow the instructions through the process. If you select 'Get Transcript Online' you can print a copy of your tax transcript immediately. If you select 'Get Transcript by Mail', you should receive your request within 5-10 days.

The school is asking for verification of my Selective Service System registration. I don't have anything.

What should I do?

You must contact Selective Service System at www.sss.gov or 1-847-688-6888 to verify your registration. If it is determined you haven't yet registered and you are between the ages of 18 and 25, you must do so. If you are not registered and you are over 26 years of age, you need to request a status letter from the Selective Service System and provide a copy to our office.

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The school is asking for verification of my Selective Service System registration and I'm female. What should I do?

You can provide a written statement, with a picture ID, to our office indicating that you are female and not required to register with the Selective Service System. Be sure to include your full name and LoLA number on the statement before you sign, date, and submit it.

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I've already submitted my FAFSA, but I need to make some changes. How should I make them?

If you have your PIN number from the Department of Education, you can make your changes online at www.fafsa.ed.gov. Click on "Make Corrections to a Processed FAFSA". If you have a Student Aid Report, you can make the corrections on that and mail it to the Department of Education.

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I've already submitted my FAFSA, but I need to add a school. How do I do that?

If you are NOT planning to attend your (current) attending school, please remove the school ID# from the FAFSA. If you have your PIN number from the Department of Education, you add a school online at www.fafsa.ed.gov. If you have your Student Aid Report (SAR), you may call the Department of Education at 1-800-433-3243. ; Give them your name, Social Security number, the DRN number and the transaction number from your SAR (in the upper right corner of the front page), and the name of the school you want to have added to your FAFSA. If you no longer have your SAR, you may also call to request a duplicate.

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How long will it take before I get my Award Notice?

It may take up to 15 business days after you complete your file before you'll find out what aid you're eligible to receive. Ensure the fastest processing time by turning in all requested information in a timely manner.

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Is it too late to apply for Financial Aid?

 You can apply for Financial Aid anytime during the current school year as long as the school receives a valid FAFSA from the Federal Processor before the last day of the current school year. However, some funding is limited and/or may not be available when your award is finalized.

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 If it is asking for parent signature, how do they sign?

 Your parent should create a FSA ID prior to electronically signing. Once you parent completes and receives notification, they will be allowed to electronically sign with their FSA ID.

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When I fill out the FAFSA, how will I know if I am I Dependent or Independent?

It will depend on how you answer the questions to the worksheet below- If you answer Yes to any of the questions, then for federal student aid purposes, you're considered to be an independent student and do not have to provide information about your parents on the FAFSA. However, if you answer No to every question, then for federal student aid purposes, you're considered to be a dependent student, and you must provide information about your parents on the FAFSA. Use the worksheet below to review if you will be considered independent or dependent status

https://studentaid.ed.gov/sa/sites/default/files/fafsa-dependency.pdf