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POLICIES
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TOOLS

GREAT BASIN COLLEGE

POLICIES & PROCEDURES MANUAL

2025-2026

NASFAA
RESOURCES

NASFAA
NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

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Resources

1.1 Introduction to the Financial Aid Office

The student financial services office (hereafter referred to generally as the “financial aid office”) is part of the student services department at GBC. The mission of the financial aid office supports those of the college and the department.

This manual serves to document the institutional and office policies and procedures related to functions within the office. Throughout the manual, references are made to the GBC website which is located at http://gbcnv.edu

The financial aid office is located in Berg Hall at the Elko campus. The location, hours and contact information is as follows:

Student Financial Services
Great Basin College
1500 College Parkway,
Elko, NV 89801

Telephone: 775-327-2095 Fax: 775-327-5105
Email: financial-aid@gbcnv.edu

Office hours (except for holidays):
Monday – Friday 8 a.m. – 5 p.m.

Last updated: 03/10/2025

1.2 Purpose & Philosophy of the Financial Aid Office

Resources

The primary purpose of the financial aid office is to supplement financial assistance to those eligible students who could not otherwise attend or continue to attend Great Basin College. Financial assistance shall be provided without regard to race, religion, gender, physical disability or national origin. Financial aid funds shall be awarded to help meet the costs of education for the greatest number of students, as available funds will permit.

The financial aid office supports the GBC mission statement which is as follows:

Transforming lives through education.

Access: Increase the number of students pursuing their education at Great Basin College.

Student Success: Increase the number of students completing their education goals.

Workforce Development: Expand and/or introduce high demand workforce programs.

Culture & Community: Position GBC as a trusted community partner.

GBC's financial aid office mission statement is as follows:

The Office of Student Financial Services provides financial resources to students who would otherwise be unable to pursue their educational and professional goals.

Last updated: June 2025

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1.3 Policies & Procedures Development Responsibilities

Resources

GBC's financial aid policies and procedures are developed in order to remain compliant with federal, state and Board of Regents regulations and policies, and to support GBC's institutional polices. The primary responsibility for the policy development resides with the Director, however policies are developed through a consensus process with financial aid permanent staff and, where applicable, through consultation with the following entities:

- Student Services Directors and VP
- Academic Affairs
- Faculty Senate
- President's Council
- President's Advisory Council

Academic policies and procedures are determined through various committees of the Faculty Senate. Information about the Faculty Senate and the responsibilities of the committees can be found on the GBC website under the Faculty & Staff section. A few members of the financial aid office will serve on faculty senate committees to try to keep abreast of changes to policies and procedures.

Various administrative policies are determined by the Board of Regents of the Nevada System for Higher Education (NSHE) and are interpreted and enforced by various departments under the Vice Presidents' supervision. Information about these departments and their responsibilities can be found on the GBC website under the respective sections.

Last updated: June 2012

1.3.1 Responsible Personnel

While the Director of Financial Aid is the primary conduit to communicate changes to the rest of the campus community, the financial aid staff collectively share this responsibility based on the individuals and committees with which they interact. The process to communicate changes occurs in several venues, including addition to committee agendas and e-mails, etc.

This policy and procedure manual is a "living document" and will be updated as needed. The GBC Financial Aid Office randomly reviews policies and procedures and updates the manual accordingly. In addition, as regulations change, policies and procedures are reviewed and updated as needed. The director is

responsible for ensuring that staff are aware of any revisions or additions to existing policies and procedures.

Last updated: June 2012

1.3.2 Documents & Methods

In the development of its policies and procedures, the GBC financial aid office refers to and utilizes many resources including the following: The FSA Handbook; https://fsapartners.ed.gov/home/(for access to Dear Colleague/Partner letters, policy bulletins, and electronic announcements, among others); NAFAA and WASFAA conferences, training, web resources; and FSA conferences and training.

Last updated: June 2025

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Resources

2.1 Institutional & Divisional Structure

The GBC organizational chart is available on the GBC website and can be view by clicking on the following hyperlink:
10062025_org_chart_governance.pdf

Responsibility for administering FSA funds is shared between the student services department and the department of finance and administrative services (see Separation of Duties in Section 3).

Separation of Duties
The financial aid office falls under the Vice President of student services.
The director of financial aid serves as the coordinating official for FSA programs. The financial aid office determines student eligibility for aid in cooperation with the admissions and records office (also under student services).

Designated contacts:
Vice President of Student Services
Director of Admissions and Records

Financial aid office employees are not able to change data elements entered by the admissions and records office. Admissions and records staff do not have access to change student financial aid data.

Once student eligibility for FSA funds is determined, the financial aid office authorizes payment and the controller's office (under the finance and administrative services division) delivers funds.

Designated contacts:
Student Account Specialist in the Controller's office

Scholarship accounts are maintained by the GBC Foundation Office. Scholarships are awarded in accordance with donor criteria by the student relations committee.

Designated contacts:
Student Relations Committee chair person

Academic procedures related to financial aid are developed in cooperation with the vice president for academic affairs.

Designated contacts:

Vice President for Academic Affairs

Last updated: June 2012

2.2 Financial Aid Office Structure & Position Responsibilities

Resources

The financial aid office periodically assesses its office structure against current NASFAA staffing survey results to monitor and ensure adequate staffing. The department is comprised of the following positions:

- Director
- Assistant Director
- Loan Coordinator (Program Officer)
- Administrative Assistant II
- Administrative Assistant III (.5 position)

Director –Scott Nielsen

- Direct the total operations, activities and services of the financial aid office. Oversees the coordination and administration of all federal, state, and campus financial aid programs, scholarship programs, veteran education benefits and student employment programs.
- Oversees the financial aid reporting requirements for federal, state, NSHE, and GBC programs.
- Conduct workshops, parent meetings and training sessions to provide financial aid and scholarship information to students, faculty, staff, parents and other interested groups.
- Performs professional judgement determinations when requested by students.
- Performs the R2T4 calculation for the institution.
- Councils with students regarding financial aid.

Assistant Director – Tawny Crum

- Assists the director with the above duties as well as serves as GBC's veteran resource coordinator. This position also helps in verification and the use of professional judgement and awarding financial aid to students as needed.
- Serves as the Chair to the Student relationship faculty senate committee and oversees the scholarship processes.
- Councils with students regarding financial aid.

Student Loan Coordinator – Mindy Caskey

- Manages and supports the process for federal student loan

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borrowing under the federal student loan programs and GBC Emergency loan program.
- Monitors, packages, processes and disburses student loan monies to students.
- Loan Disbursement and Reconciliation- ensure approved loan amounts are disbursed to students and reconcile loan balances between the institution's record and Common Origination and Disbursement (COD) system.
- Loan Entrance and Exit Counseling- provide counseling to students.
- Recordkeeping and Reporting -maintain record, generated reports, and manage documentation as required by federal guidelines
- Default Management/Delinquency Prevention- monitor for delinquent loans, contact students that are risk for default, provide repayments options.

Administrative Assistant II – Jessica Powell
- Answers the phone and greets students that come into the financial aid office.
- Downloads and uploads files to the Dept. of Ed CPS computer systems.
- Helps with verification duties.
- Receives documents from students and updates the information into People Soft.

Administrative Assistant III – Erendira Monroy
- Nevada Promise Scholarship Coordinator.
- Process appeals and submits to the appeals committee
- College work study coordinator
- Answers the phone and assists students

Last updated: October 2025

2.2.1 Personnel Policies

Policies

The Financial Aid Office follows the Nevada System of Higher Education (NSHE) Board of Regents policies and the State of Nevada personnel regulations. The GBC Faculty and Staff handbook outlines key personnel policies and is accessible on the human resources pages of the GBC website.

Last updated: June 2012

2.3 Frequent Contact Information

Frequent Contact Information
Administration of financial aid involves coordination with many areas of the institution. The following contacts are the most crucial to day-to-day operations:

Admissions and Records, Department of Admissions and Records

(775) 327-2059
Student Accounts Specialist, Controller's Office (775) 327-2085
Help Desk, Office of Information Technology
(775) 327-2170

Last updated: October 2025

2.3.1 Third-Party Servicers

Policies

At this time GBC Financial aid office is not using any 3rd party servicers

Last updated: October 2025

Procedures
N/A

Last updated: October 20, 2025

2.4 General Financial Aid Office Administration

The financial aid office delivers information and advising services to prospective and current students and parents in a variety of ways. The office operates a front counter to provide in-person information delivery and telephone reception. In addition, outside the office of admissions and records are a bank of computers to make online services accessible to the public. Electronic services are available via e-mail or fax. General financial aid information is available from peer advisors /employees during regular office hours and advisement is

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available from professional staff for students with special or sensitive issues. Students requiring special assistance may make an appointment with professional staff. The financial aid office also participates in community outreach activities to support the college's enrollment management objectives and increase awareness about financial aid.

Office Hours
Standard operating hours during the academic year when classes are in session are as follows. Hours during summers and holidays may be adjusted according to student demand.

Monday - 8:00am – 5:00pm
Tuesday - 8:00am – 5:00pm
Wednesday - 8:00am – 5:00pm
Thursday - 8:00am – 5:00pm
Friday - 8:00am – 5:00pm

Last updated: June 2015

2.4.1 Accommodations for Disabilities

Policies

Great Basin College is committed to compliance with the Americans with Disabilities Act and Section 504 of the Rehabilitation Act which state:

No otherwise qualified, handicapped individual in the United States shall solely, by reason of his handicap, be excluded from the participation in, be denied the benefit of, or be subjected to discrimination under any program or activity receiving federal financial assistance.

The ADA requires that persons with qualifying disabilities receive equal access to education in curricular and co-curricular activities. Disabilities covered by this legislation include, but are not limited to: learning disabilities, health impairments, psychiatric disorders, hearing impairments, head injuries, mobility impairments, spinal cord injuries, bodily operations, and visual impairments: http://www.gbcnv.edu/disabilities/ For determination of qualifications, students must provide the GBC Director, Disability Support and Related Services, Julie Byrnes with documentation to establish that the student has a qualifying

disability and to describe the functional impact created by the disability and need for accommodation. Accommodations for qualified students include testing accommodations, note taking assistance, tutoring referrals, interpreters/captioning, alternative print formats, auxiliary aids/adaptive equipment, and additional accommodations on a case-by-case basis.

Procedures

Financial Aid supports students with disabilities in many ways. Most buildings on GBC campus have doors with wheelchair access.

On a case-by-case basis, Professional Judgment may be used to allow exceptions on the FAFSA/expected family contribution for medical expenses. The State of Nevada Governor Guinn Millennium Scholarship program allows students with documented disabilities the opportunity to request an extension of the scholarship or funding with a reduced credit load.

The Financial Aid staff presents financial aid workshops to high school students in their special classrooms if needed. Qualified, self-identified students with documented disabilities have the right to free accommodations to ensure equal access to educational opportunities at GBC. The financial aid office collaborates closely with GBC's Disability Resource Center (DRC) to assist students with special needs. Services available
through the DRC are described on the GBC website.

Last updated: October 20, 2025

2.4.2 Appointments with Staff

Policies

GBC has an open-door policy for students wanting to discuss their financial aid. Students can either walk-in, call in, and set up an appointment. Walk- in and see if one of the staff in the financial aid office is available to meet with them.

Last updated: June 2014

Procedures

Students arriving at the front desk that have situations that are sensitive in nature are asked to meet with a staff member in

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their office.

Sensitive and/or special situations include, but are not limited to: (divorce, loss of a job, information about welfare / social security benefits, defaulted loans, death of a family member, abuse, abandonment, dependency issues, incarcerations, addiction issues, etc.) The staff member working the front counter will make the determination as to when a student should talk to the director or other member of the financial aid office for individual counseling.

If an advisor or staff member is unavailable at the time, or if the issue concerns a particular facet of financial aid that falls under the realm of a particular staff member (i.e. Loans), and that particular staff member is unavailable, appointments can be made at a time that is convenient for both parties.

In additions, regular appointments can be made with staff members to discuss the student's financial aid record. Appointments are made by the staff member that is associated with the particular subject area, i.e. (Work Study, Loans). General appointments that are not confidential as described above can be directed to any staff member working in the Financial Aid office.

Last updated: June 2014

2.4.3 Treatment of Correspondence/Forms

Policies

Describe all categories of correspondence and forms (paper and electronic) received and used by the financial aid office. You might want to cross-reference the forms and document collection and tracking sections of the manual.

Incoming Mail
Mail is delivered to the financial aid office's mailbox by the GBC mailroom staff and is processed each day before closing. The Administrative Assistant will log the information as received in PeopleSoft and will then route the mail to the designated staff members or scan the document into OnBase. Documents received via E-mail and faxes are treated the same way. Responses of verbal, written or electronic correspondence will be assigned to the appropriate staff person, depending upon program responsibilities. The mail is handled through our

Controller's office.

Outgoing Mail
Financial Aid correspondence is sent to students by e-mail through the communications module in PeopleSoft, posted to the Student Services Center that students access through MyGBC, and are found by clicking on the Communications Center link. Students may request to receive hard copies of correspondence and forms by U.S. mail. We also mail students important letters such as loan exit counseling and R2T4 letters when there is an amount due to GBC.

Distribution of Forms
Distribution of forms to students will be provided by the financial aid front desk or via the financial aid forms document page on the Web. Forms are also available at our off-site locations and centers.
Forms are reviewed annually and updated as needed by staff person in the financial aid office. A list of forms can be found in http://www.gbcnv.edu/financial/forms.html.

Last updated: June 2012

Procedures

Usually, the person in our administrative II position will distribute the mail to the appropriate person and answer or forward emails to the appropriate person received through our generic financial aid email address according as outlined above.

Last updated: June 2012

2.4.4 Telephone

Policies

Each employee in the Financial aid office has a separate line and answers their own phone line when they receive calls. We also have a general financial aid number which will be answered by generally by the administrative II position. If that person is not here, the line will be forwarded to another member of the financial aid office.

Last updated: August 2015

Procedures

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The person answering the phone will transfer the call to the person being sought or to the appropriate person in the office based on the nature of the question. When there are calls that are dealing with angry students or parents, those calls will be transferred to the Director or Assistant Director.

Last updated: August 2014

2.4.5 Confidentiality of Student Records

Policies

Describe the school's Family Educational Rights and Privacy Act (FERPA) and Gramm-Leach-Bliley (GLB) Act policies as they relate to routine financial aid office operations. You might want to cross-reference section 2.6 (Information Sharing & the Family Educational Rights and Privacy Act). For GLB, you may wish to cross-reference bursar or accounting office policies and procedures.

All staff members working within the financial aid office receive and sign a FERPA policy statement when they begin their employment at GBC. Training on the Family Educational Rights and Privacy Act (FERPA) is offered every semester. All employees, including student employees, are required to complete an institutional form that addresses confidentiality. Financial aid award documents are confidential and privileged. The financial aid staff and other personnel privy to this information shall refrain from either private or public discussion of this information with any unauthorized persons. At the conclusion of office business hours each day, all confidential information is locked either within a staff member's office or locked away in the file room and the financial aid office is locked so that no access is available to anybody entering the Financial Aid area.

Student Authorization to Release Information

Students may release personal information to their parents or other entities by completing the "Student Authorization to Release Information" form on our website at http://www.gbcnv.edu/financial/forms.html.
Or they can give permission through their MYGBC account under Manage Third Party Release.

Release of information to on-campus entities is done on a "need to know" basis, with prior approval of the director. Subpoena requests are forwarded to the director of Admissions

and Records.

Last updated: October 2025

2.5 Records Management & Retention

Policies

The financial aid office retains records according to the guidelines established in the FSA Handbook. Student records are housed electronically in PeopleSoft Campus Solutions information system (PS). In addition to PS, GBC uses OnBase from Hyland Software to store and maintain electronically document images.

Student employment paperwork is maintained according to the guidelines established by the federal government.

Records pertaining to the administration of FSA programs are also housed in other areas of the institution. The Admissions and Records office maintains records pertinent to student eligibility, such as high school graduation status, major declaration, and transcripts of previous high school and college grades (if applicable). The controller's office maintains records of fund disbursement. The NSHE payroll office maintains records of student employee payroll data.

Last updated: August 2014

2.5.1 Safeguarding Electronic Records

Policies

Records in OnBase are stored "in the cloud" at Hyland's Datacenter. Hyland employs some of the most stringent security policies to protect client data. Additionally, their disaster recovery plans are top notch. User access to OnBase is reviewed quarterly to ensure staff no longer working have had their access removed/revoked. Security audits in PS are also conducted on a regular basis to review user access

Last updated: August 2014

2.6.0 Information Sharing & the Family Educational Rights and Privacy Act

FERPA, the Family Educational Rights and Privacy Act of 1974, is a federal law that pertains to the release of and access to educational

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records. The law, also known as the Buckley Amendment, applies to all schools that receive funds under an applicable program of the US Department of Education. FERPA applies to personally identifiable information in educational records. This includes items such as the student's name, names of family members, addresses, personal identifiers such as social security numbers, and personal characteristics or other information that make the student's identity easily traceable. Educational records are all records that contain information directly related to a student and are maintained by an educational agency or institution, or by a party acting on its behalf. A record means any information recorded in any way, including handwriting, print, tape, film, microfilm, microfiche, and digital images. Educational records do not include the following:

- sole possession records -- Records kept in the sole possession of the maker which are used only as a personal memory aid and are not accessible or reviewed by any other person except a temporary substitute for the maker of the record.
- medical or psychological treatment records that include those maintained by physicians, psychiatrists, and psychologists.
- employment records, provided that employment is not contingent upon being a student.
- law enforcement records; and records collected about an individual after that person is no longer a student at GBC.

FERPA rights apply to all students. A student is a person who is or has been in attendance at the institution, regardless of the person's age.

Under FERPA, a student has a right to

- inspect and review his or her educational records.
- request to amend his or her educational records.
- have some control over the disclosure of information from his or her educational records

Upon written request, GBC shall provide a student access to his or her educational records except for financial records of the student's parents or guardian; and confidential letters of recommendation where the student has signed a waiver of right of access. If the records contain information on more than one student, the requesting student may inspect, review, or be informed on only the specific information about his or her own records. Educational records covered by FERPA normally will be made available within fourteen days of the request. The contents of a student's educational records may be challenged by the student on the grounds that they are inaccurate, misleading, or otherwise in violation of the privacy rights of the student by submitting a written statement to the custodian of records. A currently enrolled student may restrict access to their directory information or may

remove their information from public directories.

FERPA identifies certain information, called directory information that may be disclosed without the student's permission. The College has designated the following information as directory information:

- Student's name
- Local, permanent, and email addresses
- Telephone listing
- Place of birth
- Major fields of study
- Dates of attendance
- Enrollment status
- Degrees, awards, and honors received, including selection criteria
- Most recently attended previous educational institution
- Classification
- Expected graduation date
- Participation in officially recognized activities and sports
- Job title and dates of employment when employed by GBC in a position that requires student status

According to FERPA, non-directory information may not be released without prior written consent from the student. Exceptions include access by appropriate GBC administrators, faculty members, or staff members who require access to educational records in order to perform their legitimate educational duties; officials of other schools in which the student seeks or intends to enroll; and in connection with a student's application for, or receipt of, financial aid.

Legitimate educational interest is access to educational records by appropriate GBC administrators, faculty members, staff members, or contractors acting on behalf of GBC, who require such access in order to perform their legitimate educational and business duties, when such records are needed in furtherance of the educational or business purposes of the student or GBC.

Last updated: **June 2014**

2.6.1 Internal Disclosure

Any information that needs to be disclosed to internal offices within GBC concerning a student’s Financial Aid records are done so on an “as needed” basis, as long as the information provided is used solely for the purpose of assisting the student or amending a student’s record. Information will not be provided internally for the sake of personal use i.e. (wanting to find out how much a student (friend) is receiving in financial

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aid, if their student (friend) is on a SAP appeal, etc.) The Director of Financial Aid and/or the Project Lead are the only individuals authorized to approve security access for the financial aid module in PeopleSoft. Non-financial aid staff are provided view only access to only the screens in People Soft that are necessary to perform their duties.

Last updated: **October 2014**

2.6.2 External Disclosure

Policies

Any information that needs to be disclosed to persons or agencies outside of GBC, concerning a student's Financial Aid records will require that a student complete the "Authorization to Release Information" form located on GBC's website. The Financial Aid office will not release any documentation to any third party or person without having the appropriate documentation completed unless the student is present in the financial aid office at the time and provides verbal consent to release information.

Last updated: **June 2013**

2.6.3 Authorization Consent Form

Policies

Authorization to release a student's records to family members, third party agencies, or any outside entity requires that a student complete the "Authorization to Release Information" form located on GBC's website: http://www.gbcnv.edu/financial/forms.html
Or they can fill out the Manage Third Party release in their MYGBC center

The Financial Aid office will not release any documentation to any third party or person without having the appropriate documentation completed unless the student is present in the financial aid office at the time and provides verbal consent to release information.

Last updated: **October 2025**

2.6.4 Information Release via Telephone

Policies

Student's calling to receive information about their Financial Aid accounts MUST provide their NSHE ID#. In addition, to assist in authenticating the student's identification, Financial Aid staff members and student employees are to ask for two additional pieces of demographic information related to the student such as the student's date of birth, address, zip code, etc. If a third party, such as a parent is requesting information about their son/daughter's Financial Aid account, the staff member needs to first verify that an "Authorization to Release Information " or a 3rd party release in Peoplesoft been completed for the student. Additional probing questions should also be asked pertaining to the student's identification if it is believed that someone other than the student is asking for the information. If no authorization is on hand, no information about the student or their account should be provided to the person requesting information.

Last updated: **June 2025**

2.6.5 FERPA Related Recordkeeping Requirements

Students that complete an "Authorization to Release Information" form will have that form on file for the remainder of that fiscal school year until such time that the student decides to make a change to that authorization. Students are required to fill out an authorization form each year for us to release information.

Last updated: **June 2013**

SECTION 3: FINANCIAL AID PROGRAMS

3.1 Institutional Eligibility Requirements

GBC is classified as an institution of higher education. GBC is regionally accredited by the Northwest commission on Colleges and Universities (NWCCU) which is a postsecondary accrediting agency recognized by the US Department of Education and the Council for Higher Education Accreditation (CHEA). GBC's accreditation information can be found on our website at:
http://www.gbcnv.edu/administration/accreditation.html
The Vice President for Academic Affairs is responsible for state authorization requirements.

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Great Basin College (GBC) is part of the Nevada System of Higher Education (NSHE) and governed by the NSHE Board of Regents. Information about NSHE can be found at the following website: http://www.leg.state.nv.us/Division/Legal/LawLibrary/NRS/NRS-396.html

Program Participation Agreement

The Program Participation Agreement (PPA) is renewed electronically every five years as requested by the Department of Education, or when there are any additional gainful employment programs being offered or any other substantive changes occur as defined in the FSA Handbook. The purpose of this agreement is to keep the Department of Education informed on several areas of the college which allows the Department to examine institutional eligibility, administrative capability, and financial responsibility. The approved PPA allows GBC to continue to participate in the FSA programs and GBC thereby agrees to comply with the laws, regulations and policies governing the FSA programs.

The Director of Financial Aid is responsible for tracking the expiration of the PPA, coordinating the recertification process, as well as updating the information contained in the eligibility application.

Program Eligibility

All academic degree and most certificate programs are defined as eligible programs at GBC. Those that are not eligible are noted in the college catalog and coded appropriately within PeopleSoft. Classes and programs offered through the Workforce Development and Continuing Education are not considered valid for financial aid eligibility.

The Curriculum and Articulation Committee and the Faculty Senate are responsible for evaluating and approving new degree and certificate programs that would be defined as eligible programs for receipt of FSA funds.

Last updated: March 2014

Procedures

1) The director of financial aid and the assistant director server on various faculty senate committees to become aware of any new degrees being offered by GBC and to see if the

PPA needs to be updated accordingly. The Vice President of Academic Affairs is responsible for getting the new degrees approved by the Board of Regents and the accrediting agency, before the PPA is sent for approval by the Director of financial aid to the Department of Education. The FA Director works with Academic departments to gather Gainful Employment information for certificate programs

Last updated: July 2015

3.1.1 Program Eligibility

Policies

See 3.1

Last updated: July 2015

Procedures

Programs that are ineligible for financial aid are coded as such in PeopleSoft. FA Term will not build for students enrolled in ineligible programs; thus aid will not be awarded. If a student changes their program of study to an eligible program, FA Term will build automatically and the student will be awarded, if eligible.

Academic/Award Year Definition
GBC's academic year definition is thirty weeks in length and twenty-four credit hours, which includes the fall and spring semesters. Summer session has been designated as a trailer for the award year. Non-standard or alternative scheduled courses must be defined within the academic semester in order to be considered for aid.

Definitions of Enrollment Status
Enrollment status is set to full-time to encourage full-time attendance and is adjusted as needed. Students enrolling in 12 credits or more will be considered full-time, those enrolling in 9-11 credits are 3/4 time, those enrolling in 6-8 credits are half-time, those enrolling in 5 credits or less are considered less than half-time status. These enrollment definitions apply to all semester terms including summer sessions. Community Services classes are not considered eligible classes for financial aid eligibility.

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International Exchange Students
International exchange students are not eligible for FSA programs. Foreign exchange students attending college in this country with the appropriate visa status are eligible to apply for scholarships, and for regular or Regent's Service Program student employment.

GBC does not currently offer a comprehensive transition and postsecondary program for students with intellectual disabilities.

Last updated: March 2014

3.1.1.1 Ineligible Programs

Policies

Programs not approved by the most recent PPA are deemed ineligible for federal student aid.

Last updated: October 2013

Procedures

Programs that are ineligible for financial aid are coded as such in PeopleSoft. FA Term will not build for students enrolled in ineligible programs, thus aid will not be awarded. If a student changes their program of study to an eligible program, FA Term will build automatically and the student will be awarded, if eligible. GBC currently has no programs that are ineligible for Title IV aid except for our continuing education programs and classes ie: CDL program.

Last updated: July 2015

3.1.1.2 Evaluation of New Programs

Policies

New programs must be approved by the GBC Curriculum and Articulation committee, the Academic Vice President
and the President. The NSHE Academic Affairs Council is informed of the new program. The program must be approved by the Board of Regents as well as the Accreditation agency. The new certificate programs must be approved by the Department of Education

before being coded in PeopleSoft as FA eligible. The Gainful Employment information is gathered from the responsible parties. The director reviews and will request further information, if needed. Once all information has been provided the director will submit the certificate for approval via the PPA process.

3.1.2 Administrative Capability

To maintain participation in the Title IV programs, an institution must demonstrate it has the capability to administer the programs adequately by meeting certain criteria.

3.1.2.1 Provisions

Policies

GBC administers Title IV programs in accordance with all applicable statutory and regulatory provisions.

Last updated: September 2014

3.1.2.2 Administration

Policies

The Director of financial aid is the individual responsible for administering and coordinating the institution's financial aid programs.

GBC strives to ensure adequate staffing to maintain administrative capability for administering Title IV programs. GBC's leadership recognizes this requirement and budget permitting, provides additional staff when available.

GBC departments communicate to the director of financial aid all information received that impact's a student's Title IV eligibility. Through regular participation in College committees, councils and meetings, the director ensures that departments are kept informed as to these requirements.

Last updated: October 2014

3.1.2.3 Responsibilities of Institutional Offices

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Policies

The GBC organizational chart is available on the GBC Website at: 10062025_org_chart_governance.pdf. Responsibility for administering FSA funds is shared between the student services division and the division of finance and administrative services. Reports are submitted by the appropriate department in accordance with the separation of duties established.

Last updated: March 2014

3.1.2.4 Separation of Duties

Policies

Separation of Duties
The financial aid office falls under the student services Vice President. The director of financial aid serves as the coordinating official for FSA programs. The financial aid office determines student eligibility for aid in cooperation with the admissions and records office (also under student services). The financial aid office employees are not able to change data elements entered by the admissions and records office. Admissions and
records staff do not have access to student financial aid data. Once student eligibility for FSA funds is determined, the financial aid office authorizes payment and the
Controller's office (under the administrative services division) delivers funds. No student services staff member is able to run processes to deliver funds to students.

Last updated: July 2015

3.1.2.5 Records

The financial aid office maintains records according to the
requirements outlined in the FSA Handbook (see Records Management and Retention section of this handbook).

Last updated: July 2015

3.1.2.6 Electronic Processes

GBC participates in all electronic processes as directed by FSA. GBC strives to maintain computer equipment that meets the standards set forth by FSA. PeopleSoft data is maintained and backed up by NSHE System Computing Services. All GBC specific data is maintained and backed up by GBC Information Technology department.

Last updated: July 2015

3.1.2.7 Checking Validity of High School Completion

Policies

GBC's Admissions and Records department selects a random number of students each year to verify their high school completion status. If it comes to the attention of the financial aid office that a student might not have a standard high school diploma or its equivalency we will request a copy of that student's diploma. If GBC has reason to believe that the diploma is not valid or came from a "diploma mill", a member of the financial aid office will call the state department of education for the state the school is from and verify through them if it is valid or not. For foreign high schools we will request transcripts of the classes taken and try to determine for ourselves if the diploma is valid. At times we will need interpreters of the transcripts or diploma and we have usually found them on campus for the languages that have come up in the past.
GBC will also request copies of the test results if the Student has passed a high school completion equivalency exam.

Last updated: June 2014

Procedures

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The financial aid office in conjunction with the admissions and records office are responsible for evaluating the validity of a student's high school completion status.

Last updated: June 2014

3.1.2.8 Information Discrepancies

Policies

If GBC becomes aware of conflicting information, we will select that information for verification and request that the documents supporting that information be sent to GBC. For fraud determination, see our fraud section in this policy. Any fraud that we suspect or become aware of in our gathering documents and information will be turned over to the office of the Inspector General Office (OIG).

Procedures

The staff members in the financial aid office have been instructed to look for possible conflicting or fraud information. When ISIRs are being uploaded, we look for many ISIRs coming from the same area or being faxed from the same fax number or having the same handwriting on all the required documents. Once suspicion has arisen, we will look further into the information and request other documents to support or deny our suspicions.

Last updated: June 2014

3.1.2.9 Reviews & Proceedings

Policies

GBC has no evidence of significant problems that affect the institution's ability to administer a Title IV program, as identified in the following:

- Program reviews conducted by ED, an accrediting agency, or a state agency
- Audits conducted by ED, an accrediting agency, or a state agency
- Internal audits
- Findings made in any criminal, civil, or administrative proceeding

GBC has not been debarred, suspended, or engaged in any activity that is a cause for debarment or suspension, and has no principal or affiliate of GBC that is debarred, suspended, or engaged in any activity that is a cause for debarment or suspension.

Last updated: June 2014

Procedures

System and external audit reports are accessed on the System Office website at system.nevada.edu. Accreditation reports are accessed on the GBC website at: http://www.gbcnv.edu/administration/accreditation.html

Last updated: June 2014

3.1.2.10 Cohort Default Rates

Policies

GBC's Federal Direct Student Loan (Direct Loan), and/or Federal Perkins Loan cohort default rates does not exceed the thresholds defined by ED. Part of our default reduction plan is to send out electronic communication and letters to the students that are delinquent, we follow the FSA guidelines for entrance and exit counseling, etc. We currently do not participate in the Federal Perkins loans.

Last updated: March 2016

- 2020 3 YR Draft rate

(Due to COVID default rates were not calculated for 2020 thru 2022)

- 2019 3 YR Official rate 3.7%%
- 2018 3 YR Official rate 8.7%
- 2017 3 YR Official rate 14.2%

Last updated: October 2025

3.1.3 Financial Responsibility

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The controller's office is responsible for maintaining all required financial standards. Policies and procedures may be found on the controller's website at: http://www.gbcnv.edu/controller/

Last updated: June 2013

3.14 Reporting & Reconciliation

The financial aid office reconciles its accounts with the controller's office throughout the year and at fiscal year-end. The financial aid office reports on federal fund usage through the Fiscal Operations Report and Application to Participate (FISAP) in September of each year. The financial aid office reports on all annual federal and state fund usage in the fall through the NSHE financial aid report. The office reports on specific program funds throughout the year as required.

3.1.4.1 Fiscal Operations Report and Application to Participate

Policies

Institutions that participate in any of the campus-based programs must accurately prepare the **Fiscal Operations Report and Application to Participate** (FISAP). The FISAP must be submitted in a timely manner on an annual basis.

GBC files the FISAP using PeopleSoft (PS) Campus Solutions software. It is prepared and submitted timely in September of each year.

Last updated: June 2014

Procedures

The Director of financial aid is responsible for completing and filing the FISAP each year. Information from other departments will be requested in early September to give time for the reconciliation and filing of that report.

Additional information regarding the FISAP may be found at Home | FSA Partner Connect

Last updated: June 2014

3.1.4.2 National Student Loan Data System

Policies

The institution must accurately report student information to the National Student Loan Data System (NSLDS), such as Federal Pell Grant, the Iraq and Afghanistan Service Grant, and Federal Supplemental Education Opportunity Grant (FSEOG) overpayments and Federal Perkins Loan information.

Generally, data that updates NSLDS is reported to other entities first and then they upload the data to NSLDS. For example, GBC's enrollment data is submitted to the National Student Clearinghouse; who then reports it to NSLDS. Pell and Direct Loan data is reported to COD, who in turn reports that data to NSLDS

Last updated: June 2014

3.1.4.3 Program-Specific Reporting

Policies

Enrollment reporting is completed by the Admission & Records office and the Student Information Systems office. Reporting is done monthly to the National Student Clearinghouse via a process in PeopleSoft Campus Solutions.

Pell and Direct Loan data is reported, generally weekly, via the SAIG Mailbox. PeopleSoft Campus Solutions processes are run to create data files that are sent to COD.

Error reports are run on COD Response files to correct any errors in the data. Data is then reprocessed and retransmitted to COD.

Last updated: July 2015

Additional information regarding NSLDS may be found on ED's NSLDS Professionals Access website at NSLDS: About NSLDS® Professional Access Web Site

Additional information regarding COD may be found on ED's COD website at https://cod.ed.gov/cod/LoginPage.

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3.2 General Title IV Student Eligibility Requirements

Policies

A. Basic Eligibility Requirements

1. **U.S. Citizenship or Eligible Noncitizen**
   - Must be a **U.S. citizen** or an **eligible noncitizen** (e.g., a permanent resident with a Green Card, refugee, or someone granted asylum).
2. **Valid Social Security Number**
   - Required for most types of federal aid (except for students from certain U.S. territories).
3. **High School Completion**
   - Must have a **high school diploma**, **GED**, or have completed a **state-approved homeschool program**.
4. **Enrollment in an Eligible Program**
   - Must be enrolled (or accepted for enrollment) in an **eligible degree or certificate program** at a school that participates in the federal aid program.
5. **Satisfactory Academic Progress (SAP)**
   - Must maintain **satisfactory academic progress** as defined by your school (usually GPA and completion rate requirements).
6. **No Default or Overpayment**
   - Must **not be in default** on a federal student loan and **not owe a refund** on a federal grant.
7. **Selective Service Registration (if applicable)**
   - Males **who were born before January 1, 1960**, used to be required to register. As of **2021**, **this is no longer required** for aid eligibility, but older forms may still ask.
8. **No Drug Convictions (in limited cases)**
   - A prior **drug conviction no longer automatically disqualifies** you, but schools may still ask about drug offenses for context.

Last updated: October 2025

Procedures

GBC uses data from the FAFSA to verify student eligibility. Data discrepancies are reviewed, and appropriate documentation is collected as needed.

Last updated: October 2025

3.1 Federal Aid Programs in Which Institution Participates

Students attending Great Basin College are eligible to receive financial assistance from the following federal programs:

- Federal Work Study Program
- Federal Pell Grant Program
- Supplemental Educational Opportunity Grant (SEOG)
- Federal Direct Loan
- Federal Plus Loan

3.3.1 Federal Work-Study Program

The Federal Work-Study (FWS) Program provides part-time employment to students attending institutions of higher education who need the earnings to help meet their costs of postsecondary education.

Policies

Work-study is awarded on a first-come, first-served basis. Priority is given to continuing students currently employed under the Work-Study program who have completed the FAFSA on time and remain eligible. Students must reapply for financial aid each academic year.

GBC's Career Center assists with the job placement.

Procedures

To be considered eligible for a federal work study position the student must have an official ISIR on file in the Student Financial Services Office. They must have unmet need, be enrolled in at least 6 credits and maintain a 2.0 GPA.

Departments that are interested in hiring a student worker will complete a request form to have their position posted. They will also interview the students for their position.

Students can view the job opportunities available on campus by visiting the HR Website.
They would apply on-line.

Once eligibility has been established the SFSO will submit an

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authorization to work form to HR. Timesheets entered in Workday with the supervisor approving the time through workday

Last updated: October 2025

3.3.1.1 General Employment Conditions & Limitations

Policies

The duties and responsibilities are determined by the departments for work-study positions. No employee shall receive less than minimum wage. Positions are all on campus at this time. Work study employees must be enrolled in six credits during the fall and spring. Students are allowed to work during periods of non-enrollment (i.e winter break) Summer work awards are included in the following year's package. Students who work in the summer must show intent to enroll in the fall.

Last updated: September 2015

Procedures

Last updated: September 2015

3.3.1.2 Federal Share Limitations

Policies

At this time GBC has been granted a waiver of the institutional-share requirement.

Last updated: April 2016

3.3.1.3 Fiscal Procedures & Recordkeeping

Policies

The financial aid office awards students and authorizes Payments. Students submit their hours worked in workday. The Federal Work Study account is monitored throughout the semester through Workday Reporting occurs annually via the FISAP.

Last updated: October 2025

Procedures

All approval of FWS funds are handled through FA Office. Payroll is disbursed on a bi-monthly basis through Business Center North.

Reports are prepared and submitted to ED through the FA office via the FISAP.

Last updated: September 2015

3.3.1.4 Job Location and Development Program

Policies

At this time GBC does not employee any off campus students.

Last updated: September 2015

3.3.2 Federal Pell Grant Program

Students must apply using the Free Application for Federal Student Aid (FAFSA) in order to qualify for the Federal Pell Grant. The resulting Student Aid Index (SAI) which is determined by the Department of Education, is used to determine a student's eligibility for the Pell Grant. Pell grant. In addition, the Pell Grant award amount is also determined by the student's enrollment level per semester at GBC.

Only undergraduate students that have not earned a Baccalaureate degree either nationally or internationally can qualify for the Pell grant.

If the student has been selected for the Verification process either by the Department of Education or a financial aid staff member, they must complete that process before an award can be made on their behalf.

Student eligibility based on the above criteria is programmed into the PeopleSoft software system to read the embedded matrix for the Pell Grant awards as well as read any comments or codes associated with the student's FAFSA record which would require the Financial Aid Office to perform follow-up actions prior to awarding the grant. The system is programmed

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to prevent awarding and or disbursement at various levels within the system according to issues that arise i.e. incomplete checklists, unofficial SAI, no origination record, Satisfactory Academic Progress, etc.

Once a student has been awarded the Pell Grant, a transmission of files occurs in which the Financial Aid Office transmits the Pell information through the Common Origination and Disbursement (COD) system so that the Pell Grant can be originated and subsequently disbursed. The Financial Aid Office also monitors to ensure that the student does not receive the Pell Grant at two separate institutions during the same payment period. At the end of the academic year, the Financial Aid Office is also responsible for reconciling these funds with COD to ensure all funds have accurately been reported and disbursed

Last updated: September 2015

3.3.3 SEOG Grant

To qualify for the SEOG grant the student must complete the FAFSA and receive an official SAI.

When awarding SEOG funds for the award year students will be selected with the lowest SAI who has also received a Pell Grant in the same award year.

GBC receives an allocation for SEOG from the Department of Education

Only undergraduate student's that have not earned a Baccalaureate degree either nationally or internationally can qualify for the SEOG grant.

If the student has been selected for the Verification process either by the Department of Education or a financial aid staff member, they must complete that process before an award can be made on their behalf.

Disbursements occur on a regular basis beginning 10 days prior to a semester start date.

At the end of the academic year, the Financial Aid Office is also responsible for reconciling these funds to ensure all funds have accurately been reported and disbursed.

Last updated: October 2025

3.3.4 Federal Direct Lending Program

Federal Direct Stafford Loan - These are low-interest, need-based and non-need based loans provided by the federal government to help eligible students with school related expenses. Origination fees may be charged. **The student must be enrolled in six eligible credits to qualify for a student loan.** Repayment begins six months after the student graduates, leaves school or drops below half-time status (six credits).

Students must complete the FAFSA to determine the type of student loan(s) they are eligible for. They must have a completed financial aid file before awarding a federal student loan.

The **subsidized** portion is need based. The federal government pays the interest on this portion while the student is enrolled in at least six credits and during any authorized deferment periods.

The **unsubsidized** portion is non-need based. Interest begins to accrue from the date the loan is disbursed. The student is responsible for this amount and may pay this interest as it accrues. If not paid, the accumulated interest will capitalize when the loan goes into repayment. This increases the balance of the loan.

Student loans are manually packaged at GBC. The student is awarded according to federal guidelines and loan limits for dependent and independent students. Funds are disbursed to the student's school account when all requirements are met.

Last updated: September 2015

Federal Student Loan Procedures:

Student Loans at GBC are manually packaged every year. A

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student will receive an award letter with instructions of how to apply for a Federal Student Loan. If a student desires to take out a student loan, a link is provided on the Award Notification

Apply for student loans: www.gbcnv.edu/financial

There are 4 mandatory requirements:

1) Entrance Counseling at https://studentaid.gov/entrance-counseling/ This will provide students valuable about their rights and responsibilities as federal student loan borrower.

2) Complete the Master Promissory Note (MPN) at www.studentloans.gov A legal and binding document that students promise to repay their loans and any accrued interest and fees to the U.S. Department of Education.

3) Complete Annual Student Loan Acknowledgement
   Help student understand their loans and how it affects their financial future. Acknowledge that students understand their responsibility to repay and how much they owe and repayment options
4) Submit a Student Loan Request Form

Loan Processing:

- Must be enrolled in six (6) eligible credits.

  Ineligible credits are courses that are below 095 level, Community Services courses, CDL, Driver's Education, and in some cases the CNA program.

  - The Loan Request Form asks for their name, address, city, state, zip code, phone number for work, landline, or cell phone, valid email address, and anticipated graduation date. Students are to read over the loan period date. They are informed of the amount may not exceed the yearly amount cost of attendance minus SAI/grants/scholarships, and other resources received. Reiterated is the difference between subsidized and unsubsidized student loans, a copy of the student loan limit table, and the

student loan interest rates. Students' signature and date required to authorize the GBC Financial Aid Office to add/offer to their award letters.

- Student Loan References must be immediate family member that must be complete with addresses and phone numbers. Family references: Mother/Father/Guardian, Sibling (over the age of 21), must have a different address than parent and student, Aunt/Uncle/Grandparent etc can be used as a references. Friends or significant others are unacceptable. One out of three references will be called for verification by the GBC Loan Officer.
- Under the discretion of the GBC Financial Aid Office, official academic transcripts may be required by GBC from each school listed on the National Student Loans Database System (NSLDS) school history, if they are a transfer student with loan debt over $15,000, and no degree. Also, official academic transcripts may be required at GBC's discretion for students selected for Unusual Enrollment History either by the Department of Education or by GBC.

- View and Accept their student loan at Student Center http://www.gbcnv.edu/mygbc.html

  Students will receive an email from the loan officer within 4-5 business days after submitting all necessary loan paperwork to the GBC Financial Aid Office.

  - **Example: Email Communication sent to student**:

Your student loan award amount has been posted to your **2015-16 Award/Offer Letter** at your Student Center for you to accept now.

➢ Refer to the GBC Handbook for steps of how to ***View and Accept***

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your Student Loan. Remember to borrow responsibly. You may borrow a lesser amount if you so desire.

- **Subsidized – government pays the interest on this loan while you are enrolled at least half-time.**

- **Unsubsidized** student loan starts accruing interest as soon as we disburse it to you.

You may voluntarily start making interest payments or making payments by going to www.myfedloan.org Create an Account. Wait 45 days after your loans are disbursed, to create an account if you are a new student loan borrower.

- Read the Federal Satisfactory Academic Progress (SAP) requirements as a recipient of federal financial aid. If you have any questions, please do not hesitate to call our office at (775) 327-2095.

- Set up Direct Deposit in your Student Center for funds to be electronically sent to your personal banking account. ***Faster and Easier*** way to get your funds after tuition and fees, housing, or other institutional charges have been deducted from your federal aid. Any problems setting up Direct Deposit, contact the GBC Controller's Office at (775)327-2085

Returning Students:

If you have Direct Deposit, make sure you have the correct bank account number that you want your funds to be deposited into.

Any questions or concerns, please call me at (775) 327-2101.
Have a great semester!

- Progress Reports will be required before funds can be disbursed if a student is:
    - A first-time student, first-time loan borrower. 30-day wait is required.
    - 100% online classes and does not reside in the GBC Service area:

      http://www.gbcnv.edu/campus/images/gbc_service_area_map_large.jpg
    - Spring semester student loans. Spring loans are disbursed in two (2) installments. 30-day

wait applies for first-time student, first-time borrower. Spring loans are disbursed in two (2) installments and progress reports are required for the first and second disbursements.

- Required for students requesting loan funds **AFTER October 1st/Fall term** and/or **March 1st/ Spring term** prior to the disbursal of **any** loan funding
- Required for students requesting additional loan funds **AFTER October 1st/Fall term** and/or **March 1st/Spring term** prior to the disbursal of **any** loan funding.
- Students whose financial aid applications are not complete prior to mid-term of any semester during an academic year will be **required** to submit a Progress Report with evidence of ***satisfactory** performance prior to the disbursal of **any** funding.

A reminder email is sent to each student that turned in a student loan request form from the Student Loan Officer ten (10) days before the scheduled disbursements. The email gives detailed instructions of how to request progress reports from each instructor with the GBC's financial aid email address. Students must email each one of their instructor's requesting a progress report to be sent directly to the financial aid office. The email progress reports must come directly from each instructor's email account to the GBC Financial Aid Office email account at: financial-aid@gbcnv.edu. No exceptions. As long as the student is participating in each class and making satisfactory academic progress, the student loan(s) will be disbursed to the student's account.

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A Federal Student Loan notification letter is sent to each student when their loan funds have been deposited into their GBC student account. If a student wants to decline or reduce, or decided not to borrow, they must complete the Student Loan Cancellation request form. Students must submit the cancellation form to the financial aid office. If the cancellation request is received after the 14 days, of the date letter mailed, a student request may not be honored.

No student loans will not be processed after May 1st of every academic year for fall/spring loans. The loan request form is not available for the upcoming academic year, until after July 1st or approval from financial aid director.

3.3.5 Federal Direct Plus Loans

The PLUS is a non-need loan for the parent of a dependent student. Approval is based upon creditworthiness. Repayment on a PLUS loan generally begins 60 days after the second disbursement of the loan but the borrower may qualify to defer payments.

Parents must complete the PLUS (Parent) Loan Request and submit this to the GBC Financial Aid Office. Additionally, they must apply online at https://studentloans.gov. Proof of denial of a parent loan will allow a dependent student to apply for additional unsubsidized Stafford Loan funding.

1) If student/parent is requesting a Parent Student Loan, they must download Federal Parent Loan request form. Parent Loan is available after July 1st of every academic year or director's approval at: http://www.gbcnv.edu/financial/forms.html

2) The first page is the instructions.
    - Student must complete the FAFSA
    - Parents are asked to complete the GBC Admission Application for a smooth process in originating the PLUS to the federal processor. Originating a parent loan to federal processor requires a relationship between student and parent in PeopleSoft. In order to originate the Parent Loan, the parent information must have a social security number, date of birth, citizenship status, and degree objective for the parent loan to originate to the federal processor. The only way is to get accurate parent information is to complete the Admission Application.
    - Parent will need to complete the PLUS Master Promissory Note at www.studentloans.gov website.
    - Student must be enrolled in a minimum six (6) eligible credits.
    - Financial aid file must be complete before offering PLUS Loan.
3) Loan Request Form has student and parent borrower information which includes demographic information.
    - Loan Period date
    - Loan limits vary depending on student's year in school. The amount borrowed may not exceed the year cost of attendance minus EFC/grants/scholarships, and other resources received.
    - Federal Loan Limit Table
    - Interest rates for the Parent Loan is 6.31% currently.

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- I wish to borrow for fall and spring amounts that equals a total amount of $.
- Does parent want GBC Financial Aid Office to release to student residual after institutional charges are paid? Parent must circle yes or no.
- Certification that funds received from Title IV Student Financial Aid Programs will used toward child's educational expenses related to attendance at GBC. Parent must sign and date.
- Certification that child has read the Federal Satisfactory Academic Progress requirements as a recipient of parent loan.

4) The PLUS loan will be processed when the Loan Request Form, complete financial aid package, PLUS MPN has been completed, and credit check approval by the federal processor.
    - The Loan Officer will send an email to student letting them know that the PLUS has been offered to student's Award Offer Letter. The student/parent can accept or decline. They also have the option to reduce the amount they want to borrow. Parent must access to their child's GBC Self-Service Center.
5) A Loan notification letter is mailed to student and parent when funds have been credited into student's account.

Last updated: April 2016

3.4 State Aid Programs in Which Institution Participates

GBC awards State Aid to students through an automated process Primarily to students within a specific SAI range. However, the Student Financial Services Office may manually award a student who contacts our office in desperate need of financial assistance. If the student qualifies, we will award the student outside of the EFC guidelines set for automated awarding.

3.4.1 GBC Need GRANT

Amounts to be awarded for the GBC Need Grant is reviewed on a annual basis with the Vice President for Business Affairs based on the state portion of student fees. Funds are packaged as part of the packaging plan. Changes may be made to support institutional goals.

GBC Need Grant is automatically packaged to students who Have an SAI range from $2,299 thru $10,001. The funds are Awarded based on full-time enrollment but are disbursed According to enrollment. They are also disbursed according To academic level.

Last updated: October 2025

3.4.2 Nevada Access Grant

Amounts to be awarded for the Nevada Access Grant is Reviewed on a annual basis with the Vice President for Business Affairs. Funds are packaged as part of the packaging plan. Changes may be made to support institutional goals.

Nevada Access Grant is automatically packaged to students Who have an SAI range from $5,299 thru $10,001. The funds Are awarded based on full-time enrollment but are disbursed according to enrollment. They are also disbursed according to academic level.

Last updated: October 2025

3.4.3 Scholarships

SCHOLARSHIPS are awards of funds granted on the basis of student achievement and Need. Scholarship selection is based on academic excellence (GPA), a student's degree emphasis, leadership, community service, experience, financial need and written communication. Criteria is set by individual donors.

Each year Great Basin College has several scholarships available in almost all program areas. Scholarship award amounts vary but range from $150 up to $5000.00 annually. Awards are made predominately on academic performance, and/or need. Each applicant must submit their most current transcript with their application along with a brief personal statement.

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Some scholarship awarding is based on demonstrated financial need. To be considered for any need-based awards, the student must complete the Free Application for Federal Student Aid (FAFSA).

The Faculty Senate Student Relations Committee will select the scholarship recipients. The committee will review all applications along with their transcripts and written statements.

In the event that the donor would like to select the final applicants, the committee will narrow it down and send the final selections to the donor following the anonymous format. The donor will then let us know who their final choice is by giving us the number of the recipient(s).

The Foundation handles all communication and the request of funds with the donors. For the most part, scholarship awards are disbursed in two equal payments upon fall and spring semester enrollment. It is the student's responsibility to meet the required scholarship standards in order to maintain receipt of the award.

Last updated: October 2025

Agency/Off-campus Scholarships

There are many students who have been awarded a scholarship from an outside agency and want to apply their award to their costs of attending GBC. It is the student's responsibility to coordinate the disbursement process between the donor and the college.

If there are no disbursement directions from the donor the SFSO will package the award as a full year award and disburse the funds in two equal payments one in fall and one in spring unless the amount of the scholarship is $1000 or less. If the funds are $1000 or less then the scholarship will be packaged as a one semester award.

Last updated: October 2025

Tribal Scholarships

Scholarships for eligible Native Americans and offered through the individual tribes. Students initiate the application process by contacting their respective tribal office.

Last updated: September 15, 2015

3.5 Institutional Aid Programs

3.5.1 Emergency Loans

Any GBC student who is enrolled at least half-time (six credits) whose fees have been paid or deferred, and has a bona fide emergency during the school term related to educational expenses, may apply for a loan of a maximum of $300.(*In an unusual circumstance this amount could be higher but is based on a case by case basis*) This loan must be repaid within 30 days and requires a $7.00 processing fee.. An Emergency Loan may be denied if the student has recently received a financial aid refund, depending on the time frame, the amount of the loan and the student's circumstances. A late repayment on an emergency loan will make the student ineligible for subsequent e-loans. Should the student fail to repay the loan they may not be able to register for a subsequent semester.

Last updated: September 15, 2015

3.6 Other Aid Programs

- Millennium Scholarship
- Gear UP (no longer available)

Last updated: September 15, 2015

3.6.1 Governor Guinn Millennium Scholarship

The Millennium Scholarship is a State sponsored scholarship in which eligibility is determined through the Nevada State Treasurer's Office.

Eligibility requirements can be found at:
http://www.nevadatreasurer.gov/GGMS/GGMS_Home/

Last updated: September 15, 2015

3.6.2 GEAR UP (NO LONGER AVAILABLE)

The Nevada State GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) program is administered by the Nevada Department of Education. The mission of Nevada GEAR UP is to significantly increase the number of low-income students who are prepared to enter and

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succeed in postsecondary education.
GEAR UP is part of a cohort of graduating high school students (i.e. June 2012) and is not open to the public for application. The State of Nevada notifies the Nevada System of Higher Education (NSHE) of qualified GEAR UP students and a file of eligible students is imported into PeopleSoft.

To maintain eligibility while in college, the GEAR UP student must be enrolled in and successfully complete a minimum of 12 credits at the same institution per term and receive a GPA of 2.0 or higher. NSHE sends a file with academic and disbursement data to the State after each term. The Nevada GEAR UP office then determines eligibility status and sends a return file back to be imported into PeopleSoft. If the student does not meet the minimum standard, the student is not eligible until the minimum standard is met without receiving any GEAR UP grant
award. Students will be automatically reinstated once eligibility is regained. The award eligibility expires in six years from high school graduation and the total GEAR UP award, combined from all attended qualifying Nevada higher education institutions, cannot exceed $10,000.

At the community college level, the award is $750 per semester for fulltime enrollment and $375 for summer term halftime (6 credits) enrollment. Eligible GEAR UP students who have completed a FAFSA and the corresponding financial aid file, and demonstrate financial need, may be awarded the GEAR UP Matching grant for an additional $750 per semester from GBC.

Last updated: September 2015

SECTION 4: INSTITUTIONAL REQUIREMENTS RELATING TO EDUCATION LOANS

4.1 Private Education Loan Disclosures

Policies

GBC Financial Aid Office does not provide lender specific information for private education loans to students interested in procuring said loans and does not maintain a private loan lender list.

Last updated: September 2015

Procedures

Upon receipt of a request for certification of a private loan, the Student Loan Coordinator reviews the student's financial aid file to assess eligibility for a federal loan.

Last updated: September 2015

4.2 Preferred Lender Arrangements

Policies

GBC Financial Aid Office does not provide preferred lender arrangements.

Last updated: September 2015

4.2.1 Preferred Lender Lists

Policies

GBC Financial Aid Office does not provide preferred Lender Lists.

Last updated: September 2015

4.2.2 Preferred Lender Arrangement Disclosures

Policies

GBC Financial Aid Office does not provide lender specific information for education loans to students interested in procuring said loans and does not maintain a loan lender list.

Last updated: September 2015

4.2.3 Preferred Lender Arrangement Annual Report

Policies

GBC Financial Aid Office does not provide lender specific information for education loans to students interested in procuring said loans and does not maintain a loan lender list.

Last updated: September 2015

4.2.4 Marketing of Private Education Loans

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Policies

GBC Financial Aid Office does not provide lender specific information for education loans to students interested in procuring said loans and does not maintain a loan lender list.

Last updated: September 2015

4.2.5 Preferred Lender Arrangement Code of Conduct

Policies

GBC Financial Aid Office does not provide lender specific information for education loans to students interested in procuring said loans and does not maintain a loan lender list.

Last updated: September 2015

4.3 Private Education Loan Applicant Self-Certification Form

Policies

GBC does not keep a Private Education Loan Applicant Self-Certification form on hand. The student must contact the lending institution where they want to take out a loan to obtain this form.

Last updated: September 2015

Procedures

Generally, students who have applied to a bank for a private loan and been approved by the lender have already completed a Private Education Loan Applicant Self-Certification Form and submitted it to the lender. When the Loan Coordinator certifies the loan, budget information is again submitted to the lender and loan eligibility is confirmed via this certification.

Last updated: September 2015

4.4 Direct Loan Disclosures

Policies

GBC loan policy requires the student to be proactive and self-motivated to acquire a Federal Direct Loan. We do not package loans in awarding aid. Rather, the student or parent must request the loan. We also do not package loans until the student's financial aid file is complete. Loan requests for the academic year are accepted up to May 1st. Parent loans are also available to

eligible, credit worthy parents.

Last updated: September 2015

Procedures:

The steps involved to apply for a student or parent loan are readily available on our webpage: http://www.gbcnv.edu/financial/grants.html Links are embedded in the webpage to take the student or parent to our Documents and Forms page to complete a Student or Parent Loan Request Form and to access the federal website for loans, www.studentloans.gov. Here the student must complete a one-time Master Promissory Note and Entrance Counseling. The parent must complete a PLUS Promissory Note. The parent must also undergo a credit check, performed by the Dept. of Ed. We ask the student to complete an Entrance Counseling sequence each academic year, though this is not a requirement. A financial aid officer will waive steps at the student's request. In addition, if the student has prior loans, we request a printed copy of his or her loan record from the National Student Loan Data System (NSLDS). This is submitted to the Financial Aid Office for processing.

Loans are processed throughout the academic year according to federal regulations, and when packaged, generate an award letter that is sent to the student via email and also posted to their communication center. Loan originations are transmitted in a batch process to the federal loan processor. Batches of MPN and Entrance Counseling files are received from CPS through EdConnect and loaded into PeopleSoft along with loan data. If a loan has been processed in PeopleSoft but the student has not completed the MPN or Entrance Counseling, an email is sent to the student and to the student's communication center notifying them that they have not completed one or the other requirement.

Loans are disbursed in two equal payments during the academic year, one disbursement in each semester. Late loan and loan increase disbursements occur on a weekly basis or more often depending on the time of year. A disbursement notification is generated after funds are deposited to the GBC student account and emailed to the student and posted to their communication center.

Loan adjustments are performed on student accounts in cases of Return to Title IV processing, corrections and over awards. Students are notified via email or letter when a reduction in funding has occurred and the notification is also posted to the student's communication center.

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E-mail notifications and exit packets containing the required documents and forms are sent out periodically notifying loan students of the requirement to complete exit counseling. Students are encouraged to complete the online process on www.studentloans.gov, but a paper form is included in the mailing. The emails and packets are sent to R2T4 (withdrawn) students as they occur, students who have applied for graduation and students who fail to return a subsequent semester. If a student does not complete exit counseling, a hold is placed on his or her transcripts. They must show proof of exit counseling completion to have the hold lifted from their account. Loans are reconciled monthly with the federally generated SAS report. Ongoing corrections are made using Peoplesoft query information.

GBC has not participated in the Perkins loan program.

Last updated: September 2015

SECTION 5: STUDENT CONSUMER INFORMATION REQUIREMENTS

5.1 Federal Student Consumer Information Requirements

GBC provides student consumer information under a number of categories. Federal regulations, including the Higher Education Opportunity Act, require institutions annually to notify enrolled students of the types of consumer information it must make available.

Last updated: September 2015

5.1.1 Notice to Enrolled Students

Policies

An annual notice is sent out to all enrolled students at GBC with links to following types of consumer information which also can be found on out website:

- Financial assistance available to students enrolled at the institution
- Institutional information
- The institution's graduation or completion rate and, if required, its transfer-out rate
- The institution's annual campus security report
- The institution's annual fire safety report, if the institution

maintains any on-campus student housing facility

- The student's rights under the Family Educational Rights and Privacy Act (FERPA)
- The institution's retention rate as reported to the Integrated Postsecondary Education Data System (IPEDS)
- The institution's placement of, and types of employment obtained by, graduates of the institution's degree or certificate programs
- The types of graduate and professional school education in which graduates of the institution's four-year degree programs enroll, if the institution offers a four-year degree program

Last updated: June 2016

Procedures

Last updated: June 2016

5.1.2 Financial Aid Information

Policies

Via the College Catalog, GBC provides information to enrolled and prospective students about applying, receiving and maintaining financial aid eligibility including the following:

- A description of all available financial aid programs (including both need-based and non-need-based programs), and for each of those programs.
- The terms and conditions of loans students receive under the Direct Loan and program.
- Rights and responsibilities of student aid recipients, including:
  - Criteria for continued eligibility under each program
  - Standards of satisfactory academic progress
  - Criteria by which the student who has failed to maintain satisfactory academic progress may re-establish eligibility for financial assistance

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Last updated: June 2016

Procedures

Information and links to the desired information can be found on the GBC website at www.gbcnv.edu, the GBC Student Financial Services website at http://www.gbcnv.edu/financial/ and the Student Consumer Information page on the GBC website at http://www.gbcnv.edu/admissions/consumerinfo.html

Last updated: June 2016

5.1.3 Institutional Information

GBC makes certain information about itself readily available upon request to enrolled and prospective students. The information is often maintained by offices other than financial aid.

Last updated: June 2015

5.1.4 Completion or Graduation Rate

Graduation rates are available through the registrar's office. These statistics are published in the annual IPED's report and are disclosed to all students after submitting a FAFSA.

Last updated: June 2015

5.1.5 Annual Security Report

An annual campus security report is made available by GBC's Campus Safety Department. These statistics are published in a report and made available on the GBC website at http://www.gbcnv.edu/security/

Last updated: June 2015

5.1.5.1 Timely Warnings and Emergency Notifications

Policies

GBC's Campus Security has partnered with E2 Campus to send out rapid email and text messages in the event of an emergency.

At the beginning of each semester a test message is sent out to all students.

Last updated: September 2015

5.1.5.2 Campus Crime Log

The campus security department maintains and makes available a campus crime log.

Last updated: September 2015

5.1.6 Student-Athlete Completion or Graduation Rate

GBC does not participate in student Athletics.

Last updated: September 2013

5.1.7 Athletic Program Participation and Financial Support Report

GBC does not participate in student Athletics.

Last updated: September 2013

5.1.8 Annual Fire Safety Report

GBC Campus Security is responsible for the annual fire safety report. This report is combined with the annual security report.

Last updated: September 2015

5.1.8.1 Fire Log

Policies

GBC Campus Security maintains a fire log in conjunction with the campus crime log.

Last updated: September 2015

5.1.9 Other General Disclosures

Policies

Other general disclosures can be found on our website at: http://www.gbcnv.edu/admissions/consumerinfo.html

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Last updated: June 2016

5.1.10 Gainful Employment Program Disclosures

Policies

Gainful employment information can be found on our website at http://www.gbcnv.edu/financial/gainfulemploy.html

Last updated: September 2015

5.1.11 Drug and Alcohol Abuse Prevention Information

GBC has brochures available on drug and alcohol abuse information located in the student life department. Free online counseling is made available through a partnership with UNLV. Local referrals are available.

Last updated: September 2015

5.1.12 Voter Registration Information

GBC encourages eligible students to register to vote. Students may access the Nevada Voter Registration website by going to the student life page at http://www.gbcnv.edu/student_life/index.html#voter_reg

Last updated: June 2016

5.2 State-Required Consumer Information

Not applicable.

5.3 Accrediting Agency Consumer Information

GBC is regionally accredited by the Northwest Commission on Colleges and Universities (NWCCU) which is a postsecondary accrediting agency recognized by the US Department of Education and the Council for Higher Education Accreditation (CHEA). Accreditation information can be found at: http://www.gbcnv.edu/administration/accreditation.html

Last updated: June 2016

5.4 Title IV Loan Counseling

5.4.1 Entrance Counseling

Policies

In an effort to better educate and provided financial information about students' rights and responsibilities as student loan borrower, GBC requires all students to complete the Entrance Counseling Session every academic year. A Master Promissory Note (MPN) must be completed for every new student loan borrower. Returning students are not required to complete a MPN. Unless, the federal processor rejects loan certification for inactive or expired MPN. The MPN is good for ten (10) years.

Prior to receiving the first disbursement of a Direct Subsidized Loan or Direct Unsubsidized Loan, the student must annually undergo entrance counseling.

Upon completion of the Entrance Counseling (EC) and the Master Promissory Note (MPN), GBC will receive an electronic files from the federal processor that the student has completed and met the requirements. The electronic files for Entrance Counseling and the MPN will be electronically be sent to Great Basin College's SAIG mailbox via EdConnect. Federal student loan disbursements will not be disbursed to students if these two essential requirements are not completed.

Last updated: September 2015

Procedures

Entrance counseling is required of all students wishing to obtain a Federal Direct Loan while attending GBC. Students are referred to the Federal website, www.studentloans.gov to complete this online. This requirement and a link to the website are outlined on the Loans webpage. If the student submits a loan request without having done the Entrance Counseling, he/she will receive an email from the Financial Aid Office. This email advises the student that they are missing the Entrance Counseling requirement and gives them instructions on how and where to complete it. Entrance counseling data from the Dept. of Education is loaded into PeopleSoft so that once the student has completed entrance counseling, a confirmation of this is loaded into his/her file. Without this confirmation, the loan will not disburse. If the student has questions in this matter, financial aid representatives are available by phone, in person in the Financial Aid Office or by email 8-5pm Monday through Friday.

Procedure for importing Entrance Counseling and MPN by the loan officer:

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1) Download electronic files from EdConnect. The Entrance Counseling (CRECMYop) and MPN (CRDLop) into GBC's financial aid designated server drive.
2) Concatenate electronic files separately for EC and MPN from the federal processor into PeopleSoft by utilizing WordPad to concatenate all files into a batch. Save WordPad file into designated year file folder:
   - g:/STD_FIN_SERV/25-26Loans/Upload Ent Counseling
     g:/STD_FIN_SERV/25-26Loans/MPNsUploaded
3) Upload WordPad file from the g: drive and import electronic EC and MPN files into Peoplesoft. Typically, after July 1st (upon approval) to start uploading into Peoplesoft. Thereafter, every other day until electronic files subside.

/images/gbc_service_area_map_large.jpg

Last updated: September 2015

5.4.2 Exit Counseling

Policies

Once a student has graduated, dropped below a half-time enrollment status, or has withdrawn from school, the Student Financial Service Office will send out the student notification to complete exit counseling.

The letter informs the student that they must visit www.studentloans.gov and complete exit counseling. The exit counseling informs students of their various loan repayment responsibilities, including repayment options, interest accrual. and aggregate loan limits

Last updated: September 2015

Procedures

Student Loan Officer send emails exit counseling letters with links of how and where to complete the exit counseling online at www.studentloans.gov
All students who have borrowed loans while attending GBC are required to complete Exit Counseling in their final semester or shortly thereafter. Exit Letter are sent by electronic communications from the Financial Aid Office to all graduating students, to students who have withdrawn from all classes or dropped to less than half time status, and to students who do

not enroll for a subsequent semester.
Links provided for the following:

- Student Loan Servicer and Servicer Contact Info
- FSA Exit Counseling
- Student Loan Repayment Options
- Student Loan Repayment Options with Loan Simulator
- Avoid Defaulting on Student Loans
- Consequences of Not Repaying Student Loans.

If the student completes this electronically, the data will be loaded into PeopleSoft.

A list of graduates are obtained through GBC Admission and Records for fall graduates at the beginning of December. Another graduate list is requested for spring graduates at the beginning of May every year. With assistance of College Work-study student or co-workers', he/she will log into Peoplesoft and click on the tab for "Financial Aid" award history. CWS or co-worker's will go through every academic award year to check to see if a student loan was awarded a student loan(s) in prior year's. If a student loan(s) was obtained in prior years, an exit letter is sent to the student is on the graduate list.

After each term, the Federal Satisfactory Academic Progress (SAP) is reviewed after each semester (fall, spring, and summer semesters). Students who did not meet the Federal SAP standards are sent an exit letter packet as well.

Last updated: September 2015

SECTION 6: APPLICATIONS & FORMS

6.1 Application Process

Policies

Students are notified of the application processes via outreach publications and activities by financial aid and recruitment staff; from information contained on the GBC website; and through printed institutional materials such as the GBC class schedule.

Last updated: September 2014

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6.2 Forms

FINANCIAL AID APPLICATION

Students must file a FAFSA (Free Application for Federal Student Aid) each year to be considered for federal, state, and institutional grants, loans, and work-study. FAFSA applications are available beginning October 1st of each year and are available on-line via FAFSA on the Web at Home | Federal Student Aid . Students who require a paper FAFSA must meet with a financial aid staff member to receive an application form. Priority funding (primarily State and Institutional limited funding) will be given to those students who apply early and meet eligibility requirements.

ISIR's (Institutional Student Information Records) which result from a student completing a FAFSA and listing GBC, are uploaded into PeopleSoft on a weekly basis. The ISIR's are run through a series of processes which determine whether GBC will be required to collect additional information from the student (i.e. Verification documents, IRS tax transcripts, Citizenship documentation, etc.) If additional information is requested from the student, it is requested via the PeopleSoft communications module. Students can then log into their MyGBC account and view their "To Do" list on the Student Services Center where they can view their individual requested documents. If no documents are being requested and the student meets all of the other conditions for eligibility (i.e. maintaining Satisfactory Academic Progress, be enrolled in an eligible certificate or degree program, etc.) the student will be awarded Financial Aid in accordance with federal, state, and institutional aid policies.

SCHOLARSHIP APPLICATIONS

GBC Scholarships – To apply for a GBC scholarship, students must complete the online application by the application deadline each year. The application is available on the GBC website at http://www.gbcnv.edu/financial/scholarships.html It is recommended that students submit an unofficial or official college or high school transcript(s) that include(s) all credits earned to date. If students have no college credits and are graduating from high school, a transcript will be required showing completed high school work.

Governor Guinn Millennium Scholarship - Initial and continuing eligibility for the Millennium Scholarship is determined by the Nevada State Treasurer's office. Eligible students are notified of their status directly from the Treasurer's Office. Administration of the Millennium Scholarship program is guided by the Nevada Revised Statutes (NRS) and the Millennium Scholarship Policies of the Nevada System of Higher Education (NSHE). Detailed information about this

scholarship program can be found at the following website.

State of Nevada Treasurer's Office -
https://nevadatreasurer.gov/MillenniumScholarship.htm

Outside Scholarships - Agency scholarships are awards made by private groups, high schools, corporations, service clubs or other groups. These awards are made independent of GBC. The donor normally establishes the procedures/criteria for these awards and the financial aid office simply acts as the custodian of these funds.

Last updated: 01/25/2016

6.3 Deadlines

Policies

The Student Financial Services Offices must have a completed FAFSA on file before any federal aid can be awarded to a student. If applying for institutional scholarships, the application must be complete and submitted to the SFSO by the published deadline.

As some funds are limited GBC does set a priority deadline in March of each year.

To ensure funding by the time school begins students must have all applications and paperwork in by July 1st for the fall semester and December 1st for the spring semester.

Late applications are processed throughout the semester as time and volume permit.

Last updated: June 2014

6.4 Document Assignment, Collection, & Tracking

Policies

GBC is required to collect and retain certain documents for each student file.

Students are notified of what types of documents they need to submit by a missing document email that is sent through PeopleSoft. The student can also review the documents they are required to submit through their MYGBC account under their to do list.

Once the documents have been received the SFSO will mark the

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checklist item as received in PeopleSoft.

If the documents are incomplete the SFSO will phone or email the student in regards to what is missing the item remains initiated on the students to do list.

Should any additional information be needed in order to complete the students file it will be added on their checklist which will show up in their to-do list on MYGBC and email will also generate with the new missing item.

Documents are scanned and stored into Onbase when received. Hardcopies are also kept on file.

Last updated: September 2014

6.5 Pre-Award Appeals

Last updated:

Resources

Resources

7.1 Verification

7.1.1 Selection of Applicants to be Verified

Policies

Great Basin College's FAO verifies those applicants who have been identified for verification by the Department of Education (DOE). Additional students may be selected for verification if there is a discrepancy which is unusual and warrants investigation. The FAO reserves the right to verify any student it may see fit.

Exclusions

Listed below are certain circumstances where students do not have to complete verification. Counselors must identify and document in the aid folder why the student is not required to complete verification.

1. An applicant who died during the award year.

2. Applicants who are only eligible to receive unsubsidized loans

3. A student who is incarcerated

4. Applicants whose parents do not live in the United States and cannot be contacted.

5 Applicant spousal information when the spouse is deceased, mentally incapacitated, residing in a country other than the United States and cannot be contacted by normal means, or the spouse's contact information is unknown

6. A dependent student whose parents cannot comply because of specified reasons (i.e., parents are deceased, are physically or mentally incapacitated, or the student does not know where the parents reside).

7. A student who does not receive need-based Title IV funds.

Last updated: June 2012

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7.1.2 Acceptable Documentation & Forms

Policies

Dependent Students

- **V1 Group – Standard Verification**

  - Verification 1 worksheet signed by both student and one parent
  - Tax transcripts unless the IRS DRT was used
  - W2's from both the student and the parent
  - Income and expense form if income is below $10,000

- **V2 Group – Currently not used**

- **V3 Group – Currently not used**

- Documentation of any child support payments made by a parent(s) if Applicable. Must include:
  - Verification worksheet 3
  - Total amount of child support paid for all children
  - Name of child/children for who parent(s) pay child support
  - Name of person who is receiving the child support payments.
  - Signature of person who is paying the child support

- **V4 Group - Custom**

  - Verification worksheet 4

  ❖ SNAP – Student and or parent completes and signs worksheet if SNAP benefits were received. Additional documentation may be required

  ❖ High School Completion Status –
    - Along with the completed worksheet provide one of the following documents
    - A copy of the student's high school diploma
    - A copy of the student's high school transcript that shows the graduation date
    - A copy of the students GED or state approved equivalent

❖ Child Support Paid
  - Verification worksheet must include
  - Total Amount of child support paid for all children
  - Name(s) of child/children for who child support is being paid

- Name of person who is receiving the child support payments
- Signature of the person who is paying the child support

♦ Identity and Statement of Educational Purpose
- Verification worksheet 4
- Copy of valid government issued identification
- Student can appear in person at Great Basin College and submit this documentation
- Student may also provide the original notarized form and copy of valid government issued ID if unable to appear in person

➢ **V5 – Aggregate Group**

- Verification worksheet 5
- Student and parent tax transcripts unless IRS DRT was used
- W2's for student and parent
- Proof of high school completion status
- Identity and Statement of Educational Purpose (in person or notarized)
- SNAP benefits received
- Child support paid

➢ **V6 – Household Resources Group**

- Verification Worksheet 6
- Student or parent tax transcript unless the IRS DRT was used
- Student and parent W2's
- Other untaxed income
- Income and Expense Statement

Independent Students

➢ **V1 Group – Standard Verification**

- Verification 1 worksheet signed by student
- Student and spouse (if applicable) tax transcripts unless the IRS DRT was used
- W2's from both the student and spouse
- Income and Expense form if income is below a certain amount.

➢ **V2 Group – Currently not used**

➢ **V3 Group – Currently not used**

- Documentation of any child support payments made by a parent(s) if

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Applicable. Must include:

- Verification worksheet 3
- Total amount of child support paid for all children
- Name of child/children for who parent(s) pay child support
- Name of person who is receiving the child support payments.
- Signature of person who is paying the child support

➢ **V4 Group - Custom**

- Verification worksheet 4

❖ SNAP – Student completes and signs worksheet if SNAP benefits were received. Additional documentation may be required

❖ High School Completion Status –
  - Along with the completed worksheet provide one of the following documents
  - A copy of the student's high school diploma
  - A copy of the student's high school transcript that shows the graduation date
  - A copy of the students GED or state approved equivalent

❖ Child Support Paid
  - Verification worksheet must include
  - Total Amount of child support paid for all children
  - Name(s) of child/children for who child support is being paid
  - Name of person who is receiving the child support payments
  - Signature of the person who is paying the child support

♦ Identity and Statement of Educational Purpose
  - Verification worksheet 4
  - Copy of valid government issued identification
  - Student can appear in person at Great Basin College and submit this documentation
  - Student may also provide the original notarized form and copy of valid government issued ID if unable to appear in person

➢ **V5 – Aggregate Group**

- Verification worksheet 5
- Student and spouse (if applicable) tax transcripts unless IRS DRT was used
- W2's for student and spouse
- Proof of high school completion status
- Identity and Statement of Educational Purpose (in person or notarized)
- SNAP benefits received

- Child support paid

➢ **V6 – Household Resources Group (not in use at this time)**

- Verification Worksheet 6
- Student or spouse (if applicable) tax transcript unless the IRS DRT was used
- Student and spouse W2's
- Other untaxed income
- Income and Expense Statement

7.1.3 Data Elements to be verified

- **Adjusted Gross Income (AGI)**
- **Income Earned from Work**
- **U.S. Income Tax Paid**
- **Untaxed portions of IRA distributions**
- **Untaxed portions of Pensions**
- **IRA Deductions and Payments**
- **TaxExempt Interest Income**
- **Education Credits**
- **Foreign Income Exempt from Federal Taxation**
- **Family Size**
- **Identity Verification (for certain groups)**
- **Statement of Educational Purpose (for certain groups)**

Policies

The following items must be verified:

Items to verify for non-tax filers

- Income **earned from work**: You must verify any wages or earnings for the 2023 tax year. FSA Partner Resource Center+1
- **Certification of nonfiling status**: A signed and dated statement that the individual was not required to file a 2023 tax return. FSA Partner Resource Center+1
- **Family size (if applicable)**: If the household size (and number in college) was changed manually and not verified via IRS data, a signed statement listing the household members may be required. FSA Partner Resource Center+1
- **W2 forms or equivalent documentation**: For each source of employment income in 2023, you'll typically need a copy of the W2 (or equivalent for nonU.S. employer) for verification. FSA Partner Resource Center+1
- **Verification of nonfiling from tax authority (for some)**: For independent students (or their spouses), or parents of a dependent student, who are nontax filers and would have

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had to file but didn't, you may need a "Verification of NonFiling" letter or equivalent documentation from the IRS (or other tax authority) dated on or after October 1 2024. FSA Partner Resource Center+1

Last updated: October 2025

Procedures

As the students submit their documents the FAO will record their appropriate items as received on the student's checklist in PeopleSoft and scan them into Onbase. Should any document be submitted incomplete the student will be notified. The file will not be marked ready for review until all documents have been correctly submitted.

Once all documents have been received they will be placed into the verification que. The FAO office will verify files using the verification tool in PeopleSoft. If a data element is incorrect the FAO will make the correction through CPS. The student will be notified by email or by phone about the correction

Last updated: September 2015

7.1.4 Conflicting & Inaccurate Information

Policies

GBC is required to resolve any discrepancies discovered in a student's file.

Last updated: June 2012

Procedures

The FAO will use all information noted in the student's file and from other departments to determine if conflicts exist. Students are responsible for complying with any information FAO requests to clear conflicting information. Students will be informed of what documents are required to resolve the conflict. Staff must make corrections to the data regardless of the size of the data discrepancy.

Last updated: June 2012

7.1.5 Student Notification of Verification Changes

Policies

After reviewing verification documentation submitted to the financial aid office, should the student be required to make changes on his/her ISIR, the student will be informed by email or by phone of the necessary changes.

Last updated: June 2012

Procedures

After the student has been notified that changes will be necessary the FAO office will then make the appropriate changes to the students ISIR.

A student's application might also be selected for verification after corrections are submitted and the student has been paid based on the previous unselected CPS transaction. The FAO s must verify the applicant before making any subsequent or further disbursements. If verification does not justify aid already disbursed, GBC will make the necessary adjustments to the aid package and the student will be responsible for repaying all aid for which he or she was not eligible. The student will be notified by email or phone

Once the verification process is complete and all other statuses (Admissions, Satisfactory Academic Progress, etc.) are satisfactory then the student will be awarded. An award notification will be sent.

Last updated: June 2012

7.1.6 Interim Disbursements

Policies

Because the FAO is liable for disbursements made prior to verification, the FAO policy does not allow interim disbursements.

Last updated: June 2012

Procedures

Students must complete the verification process before aid is awarded and disbursed. Exceptions must include extenuating circumstances, be

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documented in the student's folder, and be approved by the Director of the FAO.

Last updated: June 2012

7.2 Database Matches, Reject Codes, & C-Codes Clearance

Policies

A "C" printed next to the SAI means the student has an eligibility problem that must be resolved before Title IV aid can be disbursed to the student. Below is a list of common reasons an ISIR will come in with "C" codes:

Selective Service Match
DHS Match
Social Security Administration Citizenship Status
Student's Social Security Number Match
Veterans Affairs Status Match
NSLDS
Responses to Drug Conviction Question on FAFSA
Unusual Enrollment History
Pell LEU
Aggregate Loan Limits / Subsidized loan lifetime limits

Last updated: Sept 2015

Resources

Procedures

In the event a student has an eligibility problem associated with a "C" code, a missing document letter is sent out letting the student know which documentation is required to resolve the issue and notification can be viewed on their MYGBC. The student is responsible to respond to the letter in order to resolve the "C" code. In some cases, a "C" code requires a correction to the ISIR and reprocessing by the CPS. The FAO staff representative investigating the "C" code is responsible to ensure that proper documentation is maintained in the student's file when provided.

Before packaging is completed all database matches or rejects must be resolved. Students are notified by placing an item on their To Do list which the student can view in their MYGBC. Depending on the specific comment code or reject item resolution is gained by the student submitting to us the indicated item based on the resolution from the SAR Comment Codes. Financial aid advisors will clear any Checklist item and make any necessary corrections to resolve discrepancies and submit the corrections through CPS. After corrections are returned with a valid EFC, packaging may resume.

Comment Codes or Reject codes that occur after packaging has been completed and funds disbursed result in the same process as above Checklist items are added and an electronic notification is sent notifying them of the

needed documents. If no action from the student funds are pulled back and the student is notified of any amount now due.

Last updated: Sept 2015

7.2.1 Social Security Administration (SSA)

Policies

If the ISIR indicates there are issues with the student or parent social security number.

7.2.3 Selective Service System

Policies

Federal regulations require men aged 18 through 25 to register with Selective Service system. This requirement covers men residing in the United States who are U.S. citizens or noncitizens, except a man who is in the U.S. as a lawful nonimmigrant isn't required to register as along as he maintains that status. Other exemptions are:

- Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty);
- Males who are not yet 18 at the time that they complete their applications (an update is not required during the year, even if a student turns 18 after completing the application);
- males born before 1960
- citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia
- noncitizens who first entered the U.S. after they turned 26;
- Noncitizens who entered the U.S. as lawful nonimmigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.
- Transgender males who were assigned the sex of female at birth
- They are unable to register due to being hospitalized, incarcerated, or institutionalized.

Last updated: August 2015

Procedures

A student who has not registered with selective service and does not meet one of the above exceptions must request a Status Information

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Letter from the selective service and fill out an appeal form. The status letter must be submitted with the appeal form.

If the student feels they meet one the exceptions they must complete the appeal form and submit supporting documentation.

Last updated: August 2015

7.2.4 National Student Loan Data System (NSLDS)

Policies

If a C-Code appears on the student's ISIR with a comment indicating a data mismatch in the student's name, DOB or SSN in the National Student Loans Data System, the student must provide the school with documentation such as a copy of a birth certificate or a valid driver's license and a copy of a Social Security Card. If a name change is involved the student must submit copies of legal documentation such as court documents of name change or a marriage certificate. The Student Loan Coordinator is responsible for resolving these data conflicts.

The checklist item on the student's file will be removed upon receipt of required documentation. The Student Loan Coordinator will work with NSLDS for resolution of the data mismatch

If a C-Code appears on the student's ISIR with a comment indicating that the student has defaulted on a prior loan or has an outstanding Pell overpayment, the student must resolve the default/over payment issue with the Dept. of Education and request documentation from the Dept. of Ed be faxed to the school stating that the default or overpayment has been resolved. The Student Loan Coordinator is responsible for addressing these default/overpayment issues.

The checklist item on the student's file will be removed upon receipt of required documentation. The Student Loan Coordinator will be responsible for this procedure.

If a C-Code appears on the student's ISIR with a comment indicating the student is nearing the aggregate limit for loans, actual amounts must be verified on NSLDS.

The checklist item can be removed if the student has remaining eligibility. A note will be added to the student's file indicating his/her loan balances

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7.3 Review of Subsequent ISIR Transactions – Postscreening

Resources

Policies

Subsequent ISIR transactions are reviewed for any changes that may affect a student's EFC or eligibility for financial aid. ISIR transactions are reviewed each week before the next packaging process is begun. The financial aid advisor in charge of compliance is responsible for reviewing subsequent ISIR's.

Last updated: Sept 2015

Procedures

Subsequent ISIR transactions are checked for comment codes and rejects when importing them into the PeopleSoft operating system. Those transactions with negative comment codes or rejects are reviewed by the FAO and appropriate action is used to resolve the rejects.
Transactions are identified through edits set up within the PS operating system and the corresponding ISIR comment code or reject requiring resolution. After reviewing a transaction a checklist item may be Placed on a student's To-do list and the student notified.
After documents resolving the issue are reviewed corrections may be made to the ISIR information. Any changes to the student's eligibility or ineligibility are made when the corrected information is processed and sent to CPS. If the changes made include additional aid or reducing aid already received. Changes are made to the students award offer and the student is notified electronically of the changes which the student can also view on their MyGBC page.

Last updated: Sept 2015

7.4 Additional Institution-Specific Data Elements

Resources

Policies

GBC does not use additional data in the need analysis calculations for institutional funds beyond the required elements in the SAR Comment Codes and Text.

Last updated: Sept 2015

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8.1 Various Student Populations

Resources

Policies

The Cost of Attendance Budget establishes the annual limit on financial aid available to each student under ordinary circumstances. All students who have completed a FAFSA are assigned a cost of attendance budget. The budget is based on whether the student lives with parents, off campus, or on campus. Enrollment status also determines the cost of attendance.

Last updated: June 2012

Procedures

Every three years student budgets will be thoroughly reviewed:

- Room/Board – We will contact local rental agencies and apartment complexes and GBC housing coordinator
- Tuition/Fees – We will refer to the Board of Regents handbook
- Book/Supplies – We will contact the GBC bookstore
- Transportation – Price of gas and mileage will be reviewed
- Miscellaneous Personal expenses – Review cost of living

The Cost of Attendance budget will be listed on the student's award letter and can also be found on the GBC website.

Last updated: June 2012

8.2 How Budgets are Derived & Updated

Resources

Policies

The required basic components used to derive a student budget are:

- Tuition and fees
- Books and Supplies
- Room/Board
- Transportation
- Miscellaneous personal expenses

Additional budget allowances are added based on specific program requirements for the nursing students and the students in the CTE programs.

Last updated: June 2012

Procedures

Cost of Attendance Budgets will be assigned each year that a student completes a FAFSA. The budget will be determined by their living situation listed on the FAFSA. Whether they are enrolled full, part, half, or less than half time. Upper division or lower division courses. In state or out of state.

Last updated: June 2012

8.3 Additional Costs

Resources

Policies

The components that may be added to the basic budget for additional documented costs are:

- Dependent care expenses
- Loan fee
- Additional costs for student with disabilities
- Computer purchases
- Room and board for less-than-half-time students for not more than three semesters, of which no more than two may be consecutive, at the institution's option
- Unusual medical expenses not covered by insurance

Additional allowances are added based on specific programs

Last updated: June 2012

Procedures

Students may request an increase in their budget for the above additional costs. Each request is reviewed on an individual basis and must include supporting documentation.

Last updated: June 2012

8.4 Budget Restrictions

Resources

Policies

GBC does not restrict budget increases for any eligible students beyond what the regulations allow.

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Last updated: June 2012

8.5 Budget Waivers

Resources

Policies

GBC does not have budget waivers

Last updated: June 2014

8.6 Budget Appeals

Resources

Policies

Budget appeals are allowed if new information or documents are introduced that would provide new information on a previous budget increase denial. A personal statement from the student along with the new documentation should be submitted in person to the financial aid office and the student should request a meeting with the advisor who reviewed the original budget increase.

Last updated: June 2014

Procedures

Upon receipt of proper documentation the FAO who denied the original request will review the new information and make a determination

Last updated: June 2014

Resources

9.1 Packaging Philosophies

The GBC FA offices supports the GBC mission of providing financial resources to help students fund their educational goals through a strategic packaging philosophy. Priority funding is awarded to students who have applied early.

Loans are not automatically packaged and students must complete and submit a loan request form. GBC's philosophy is to try and help as many students as possible, especially those who have a financial need. Individual award amounts are set at a level to provide meaningful assistance to the students and aid the neediest students to the maximum extent possible.

Packaging parameters are reviewed annually.

Last updated: Sept 2015

9.2 Available Funds & Number of Eligible Students

Policies

FA fund amounts are set in part by the federal award process and in part through the strategic planning done by the FA staff annually. State funded grants and work study are funded each year as a part of the College's state budget and maintained at a flat amount each year. Any unspent dollars at the end of the year reverts back to the State. The GBC Need grants and work study are revenue based funds from a portion of student fees. The SEOG match (when required) is charged from this fund. Approximately 15% each year is held in reserve in case revenues are less than projected.

Summer grant amounts are typically set at zero and in May of each year the fund amounts in the main grant programs are assessed, with unspent amounts moved to summer grants. In addition, in mid-June an assessment is made of unspent work study funds, which are then converted to grants. The same holds true for non-need grants.

Board of Regents policy restricts non-need expenditure of state/institutional Access funds to no more than 20% of total funds expended.

Last updated: October 2015

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Resources

Pell Grant

Pell eligibility is determined by information received from the ISIR and cost of attendance budgets no adjustment of the amount of a Pell award can be made except as required by regulation due to changes in data.

Supplemental Education Opportunity Grant (SEOG)

SEOG grant funds are awarded to students who are Pell eligible. Priority is given to students with the lowest EFC.

Federal College Work-study (CWS)

CWS is offered to students who are interested in working on campus and have financial need remaining in their formula. The hours they are eligible to work is determined on the budget we have received from the Department of Education and how many positions are open, but no more than 19 hours per week.

GBC Need Grant and Access Grant

Both the GBC Need and Access Grants are state grants that are awarded to students with an EFC range of 2999-10,001. If there are any remaining funds they may be awarded to students outside of this EFC range as long as there is remaining need.

Federal Student Loans

Subsidized student loans are awarded to meet a remaining need not met by grant assistance. Must have a remaining need in order to qualify. Federal rules regarding class level and cumulative maximum amounts are followed.

Unsubsidized student loans are also awarded based on need and the federal Guidelines.

GBC does not auto package loans.

Last updated: June 2015

Procedures

The Department of Education provides GBC with an annual award letter which determines the amount of SEOG and CWS funds we have to award. GBC's VP of business affairs informs the FAO annually of the budgeted amounts GBC will receive in state grants and state work study funds.

The state allows GBC to award 20% of state funds to students who do not exhibit a financial need. A portion of these funds are awarded as scholarships. The remainder is awarded on a case by case basis. GBC typically does not award the full 20% to non-need students.

The SEOG and CWS match would come out of state funds however we have had a waiver to the match for the last 10 years.

State grants for summer are typically set to zero and only awarded if there are any funds remaining at the end of the year.

The Foundation informs the Assistant Director of the fund amounts to award for scholarships. All institutional grants to students must be submitted to the FA office where a fund is established in PeopleSoft and funds are awarded and disbursed to students. Any awards called "stipends" or those that involve a work or volunteer component must go through HR and be disbursed as employment.

Last updated: June 2015

9.2.1 Campus-Based Program Amounts

Schools are entitled to deduct an administrative cost allowance (ACA) for each campus-based program's allocation from which it spends funds. The ACA can be used for institutional expenses incurred to administer these programs, but the school is not required to claim it; instead, schools may use their full allocations for student awards. The ACA for all three programs may be deducted from any or all of the individual programs. Whether and how the school claims the ACA determines the amount of available campus-based dollars to be awarded.

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Policies

The ACA is estimated at the beginning of every year and the available funds for students are reduced accordingly. At the end of the year, funds may be charged to each individual campus based account, or all may be charged to one account, depending upon usage. ACA may only be used for expenditures related to financial aid services for students.

Last updated: June 2015

9.3 Packaging Groups

Resources

Policies

GBC does not utilize packaging groups

GBC does not package student loans as part of the initial awarding. Students
must request loans by submitting a loan request form.

Institutional awards are made based on EFC and other criteria (established annually by the Director & Staff) on a first come, first served basis.

Last updated: June 2014

9.4 Determining Award Amounts

Resources

Packaging strategies are developed in an effort to distribute funds equitably, provide the greatest assistance to students with financial need and to assist with the Colleges enrollment goals. To this end, staff meet to discuss packaging parameters in the spring and make adjustments mid-year as needed.

PeopleSoft Campus Solutions has parameters in place to prevent awarding more dollars than what exists. Additionally it prevents disbursement in cases where students are inadvertently over awarded.

Last updated: June 2015

9.4.1 Program-Specific Award Amount Determinations

Policies

The annual Pell amount that is paid to students for full, ¾ time, part-time and less than half time are determined by ED annually based on the students' EFC.

At GBC the allocation of FSEOG will likely never be large enough to have sufficient funds to award all of GBC's student with zero EFC. Thus, FSEOG is awarded on a 1st come 1st served basis. Additionally, a large portion of the student's at GBC attend at less than full-time, thus ensuring a reasonable portion of our campus-based funds are awarded to less than full-time students.

Last updated: June 2015

9.5 Package Construction

Resources

Policies

Packaging is done after verification is completed and all checklist items have been resolved. The absence of checklist items indicates a file has been reviewed. Students are batched packaged in order of the FAFSA competition date. Pell is always packaged first, then FSEOG, institutional awards and finally Federal Work Study Eligibility is awarded to interested students.

Need is defined as follows: cost of attendance (COA) minus EFC equals need. Need minus the estimated financial assistance (EFA) equals the remaining need.

HEA 480(j)
GEN-06-05
2012–13 *FSA Handbook*, p. 3-37

Last updated: June 2015

9.6 Packaging Other Educational Resources

Resources

Policies

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GBC awards and packages other educational resources to the Students' accounts as the institution becomes aware of such assistance.

HEA 480(j)

Last updated: June 2015

9.6.2 Gaining Early Awareness and Readiness for Undergraduate Programs Funds

Policies

To maintain eligibility while in college, the GEAR UP student must be enrolled in and successfully complete a minimum of 12 credits at the same institution per term and receive a GPA of 2.0 or higher. NSHE sends a file with academic and disbursement data to the State after each term. The Nevada GEAR UP office then determines eligibility status and sends a return file back to be imported into PeopleSoft. If the student does not meet the minimum standard, the student is not eligible until the minimum standard is met without receiving any GEAR UP grant award. Students will be automatically reinstated once eligibility is regained. The award eligibility expires in six years after high school graduation and the total GEAR UP award, combined from all attended qualifying Nevada higher education institutions, cannot exceed $10,000.

At the community college level, the award is $750 per semester for fulltime enrollment and $375 for summer term halftime (6 credits) enrollment. Eligible GEAR UP students who have completed a FAFSA and the corresponding financial aid file, and demonstrate financial need, may be awarded the GEAR UP Matching grant for an additional $750 per semester from GBC for the Fall and/or Spring terms.

GEAR UP students may also be eligible for reduced credit load for students with documented disabilities and extension of the aid due to active duty in a branch of the U.S. Military Services.

The GEAR UP grant and GEAR UP Matching grant are included on the student's Financial Aid Award Letter, which is posted on the student's Communication Center on MyGBC student portal and sent to the student's preferred email. The Financial Aid Award Letter is also on the student's MyGBC student portal under View Financial Aid. Each time the student's award is adjusted, the Financial Aid Award Letter is revised. Financial Aid

disbursements are posted against the student's account. The Controller's Office refund disbursements are processed at various times throughout the week.

NSHE participates in the Nevada State GEAR UP program via a letter of agreement from the Chancellor included in each GEAR UP grant application to ED. The Nevada Department of Education issues a sub-grant to NSHE Sponsored Projects Office, who in turn issues sub-awards to each NSHE institution. The sub-awards authorize a spending authority for GEAR UP grants, as well as GEAR UP administrative funds to be used for mentoring and other administrative activities to support staff efforts in working with GEAR UP students.

The Financial Aid office contacts the Nevada State GEAR UP Program office at the Nevada Department of Education multiple times within the award year. The College submits an initial funding list of GEAR UP-eligible students after the start of each semester to the NSHE Director of Student Affairs, who in turn compiles all NSHE funding reports and submits to the GEAR UP office. The College completes a reconciliation report the last month of each term and submits as well to the NSHE Director of Student Affairs who again submits to the GEAR UP office. In addition, a mentor report is prepared and submitted approximately twice yearly.

Based on Financial Aid awarding activity, the Controller's Office is the responsible department for receiving and returning funds, to and from the student and to and from the State.

Last updated: September 2015

Procedures

694.13
694.14

GEAR UP is part of a cohort of graduating high school students (i.e. June 2012) and is not open to the public for application. The State of Nevada notifies the Nevada System of Higher Education (NSHE) of qualified GEAR UP students and a file of eligible students is imported into PeopleSoft.

It is each GEAR UP student's responsibility to notify the GBC Financial Aid office about other financial aid awards. The student may not receive GEAR UP funding in excess of the standard Cost of Attendance.

Prior to each term, the Nevada State GEAR UP Program office at the Nevada Department of Education provides student data to the NSHE System Computing Services (SCS) office, which in

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turn loads the data into PeopleSoft. Based on this data, the College determines a student's eligibility to receive the GEAR UP funds. Automated awarding processes are run at the beginning of each term and when the department becomes aware of changes to student eligibility. The GEAR UP Matching awards are processed manually after checking to see if the student still has need remaining.

At the end of each term, the Financial Aid Director completes the reconciliation and verifies each student's eligibility for the following term. After the award(s) is posted to the student's record, the Financial Aid Award Letter is updated and provided to the student.
The Financial Aid Director will complete the end-of-term reconciliation report and submit the report to the NSHE Director of Student Affairs.

GEAR UP administrative funds are used to support the GEAR UP program at GBC. Uses include, but are not limited to: travel to GEAR UP and related conferences and wages to fund a GEAR UP peer mentor who reaches out to the GEAR UP students enrolled at the College. The peer mentor logs all contacts and refers students to institutional resources as needed.

Last updated: September 2015

9.6.3 AmeriCorps Benefits

Policies

The Segal AmeriCorps Education Award can be used to pay the portion of a member's cost of attendance that is not covered by other sources of financial aid, such as scholarships, loans, grants, and tuition or fee waivers.

673.5(c)(3)
685.102(b)

Last updated: September 2015

Procedures

Applicant submit request through AmeriCorps website.
An email notification is sent to Mindy Caskey that applicant is awaiting AmeriCorp certification.

45 CFR 2528.10

Student eligibility guideline:
The student must be enrolled and have remaining need. This is certified online with AmeriCorps prior to any funds are sent to the school.

Award Amounts:
Vary depending on the request from the student through AmeriCorps but is not to exceed the cost of attendance or remaining need.

Student Notification:
Students are notified via an award letter in their MYGBC.

Processing an AmeriCorps Education Award payment request through the online system by following the steps below:

1. Open and review the pending request.
2. Depending on how the AmeriCorps alum has chosen to use his/her Award, complete the required fields with the following information:
   - For *Current Education Expenses:* Amount eligible, the school enrollment start date and the school enrollment midpoint date
3. Check Certification Boxes
4. AmeriCorp disbursements are split in two (2) installment, one at the time of certification and one a mid-term (Oct 15th).

Last updated: September 2015

9.6.4 Vocational Rehabilitation Benefits

Policies

See 3.4.3

2012–13 *FSA Handbook*, p. 3-140

Last updated: September 2015

Procedures

9.7 Employer-Provided Educational Assistance

Resources

Policies

9.8 Summer Awards

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Policies

Summer funds are awarded based on availability of funds and priorities
of the institution.

Last updated: July 2015

9.9 Award Package Notification

Policies

Award Letters are delivered via email to students. Additionally the award letter is available in the student's communication center inside of PeopleSoft Campus Solutions.

Changes to awards, other than Pell & Millennium, trigger a revised award letter to students as needed.

Students can also retrieve live award data via the Student Portal inside of PeopleSoft Campus Solutions.

The award letter contains detailed information on Estimated Costs of Attendance; and other important information / instructions for awards the student is offered.

Last updated: May 2016

9.9.1 Packaging Appeals

Students from time to time request special consideration, these requests are reviewed and revisions to awards are made if the reviewer approves. This is on a case by case basis and if the funds exist.

Last updated: July 2014

9.9.2 Award Package Revisions

Policies

As needed and/or required by law, award package revisions are
processed. In PeopleSoft Campus Solutions, Pell is recalculated

in batch prior to disbursing; this helps to ensure the right award amount based on changes in enrollment status.

Loans are packaged manually, with all awarding criteria being reviewed at the time of awarding. This reduces the number of revisions required at a later date.

When awards are adjusted down and funds are pulled back, a negative disbursement notice is automatically sent to students via
email and in their communication center.

Last updated: July 2014

9.10 Overawards & Overpayments

Policies

Overawards and overpayments can occur for a variety of reasons including receipt of internal or external forms of EFA and institutional error. PeopleSoft will not disburse aid when an overaward exists. In most cases the PeopleSoft system will not allow the overaward to be created during the awarding process. It is generally a change in enrollment and/or a change in the student's COA that creates the overaward. Staff review the overawards report and correct as needed any overawards.

Last updated: July 2014

9.10.1 Resolving an Overaward or Overpayment When Student is Liable

Policies

There are various situations when an overpayment exists and the student is liable. For example is the student withdraws or never participates in a class academically, GBC would have to pull back those Pell dollars for that class.

There are allowable options for GBC to correct the overaward or overpayment such as:

- Reducing or canceling award(s)
- Terminating the student's FWS employment
- Returning undelivered loan proceeds

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- Increasing the student's budget (if warranted)
- Adjusting the value of the data elements used to calculate the student's EFC (if warranted)
- Invoking the $300 tolerance for campus-based aid

Any of the above options could be used depending on the situation and the options available based on the student's account.

Last updated: June 2014

9.10.2 Resolving an Overaward or Overpayment When School is Liable

Policies

Students are not liable for Federal Pell Grant, IASG, TEACH Grant, FSEOG, or Federal Perkins Loan overawards or overpayments caused by school error. Such overawards or overpayments cannot be corrected by reducing subsequent disbursements. An overaward or overpayment for which the school is liable cannot be considered a student overpayment or reported to NSLDS, nor is the overpayment amount considered EFA or financial aid when packaging. GBC's resolution of an overaward or overpayment that is the school's liability could be that the institution awards additional state or institutional grants to cover the overaward or overpayment if the funds are available.

If a student never begins attendance in the classes for which the aid was awarded, GBC must pull back all the Pell and FSEOG grant money and return them through COD to ED. If the Direct loan was awarded before the beginning of the semester, then the Direct loan dollars do not need to be returned the ED. GBC would then send a letter or email to the student notifying the student of his or her institutional debt.

Last updated: June 2014

SECTION 10: PROFESSIONAL JUDGMENT (PJ)

Resources

10.1 PJ Authority and Individuals Who May Exercise It

The Higher Education Act of 1965, as amended (HEA) provides the authority for the financial aid administrator to exercise discretion in a number of areas when a student has special or unusual circumstances. This authority is known as professional judgment (PJ). It allows the financial aid administrator to treat a student individually when conditions exist that differentiate that student from a class of students. PJ decisions

must be made on a case-by-case basis as the result of examining an individual student's unique circumstances.

Policies

GBC offers students many opportunities to request special consideration based on certain circumstances. The Director and Assistant Director of financial aid may utilize Professional Judgment either individually or jointly. Decisions are made on a case-by-case basis, based upon the submitted documentation.

For students attending multiple institutions within the Nevada System of Higher Education or Sierra Nevada College, credits may be combined for aid purposes by submitting the Consortium Agreement form. The student must be enrolled in a minimum of six (6) credits at GBC.

Dependent students who believe they have unusual circumstances that make them independent may submit a request for a dependency override. Generally, the request should include letters confirming the student's claim of parental abuse or abandonment. Letters from third party sources are given more weight. The student should also show they are self-supporting.

Students are eligible to request Professional Judgment in areas where income is impacted, including but not limited to death of spouse, marital status, separation from work, reduction of work hours, or loss of benefits. Income-related Professional Judgment requests are generally accompanied by supporting documentation, including but not limited to tax return(s), final pay stubs, proof of termination, and legal documents. If a student is selected for verification, the verification must be completed before any change may be made to the ISIR based upon Professional Judgment.

Students are allowed to appeal non-registration for Selective Service. The appeal should include a copy of the Selective Service Status Information Letter and/or other supporting documents substantiating why the student is not required to register or why the student did not register. The student must demonstrate that they did not knowingly or willfully fail to register. The excuses of "not knowing" or that they "forgot" are not acceptable reasons for failure to register.

Dependent students who are unable to provide parental income information, but do not qualify for a Dependency Override may be eligible to receive an Unsubsidized Direct Loan.

Last updated: June 2014

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10.2 Circumstances for Which PJ Adjustments are Allowed and Resulting Actions Taken

The financial aid administrator can exercise discretion in certain areas when a student's family has special or unusual circumstances that are not adequately addressed by need analysis, regulations, or legislation. ED does not regulate PJ. The HEA explicitly authorizes the financial aid administrator to exercise PJ in the following areas:

- Dependency status (dependent to independent only)
- Certain data elements used to calculate the expected family contribution (EFC)
- Cost of attendance (COA)
- Satisfactory academic progress (SAP)
- Direct Unsubsidized Loan eligibility for dependent students whose parents have ceased supporting the student financially, will not support the student in the future, and refuse to complete the Free Application for Federal Student Aid (FAFSA)
- Denial or reduction of Federal Direct Student Loan (Direct Loan) eligibility

Policies

Special circumstances under which Professional Judgment is taken into consideration include, but are not limited to, the death of a spouse; marital separation, pending divorce, or divorce; separation from work due to layoff or termination; change in job status such as reductions in work hours, retirement, permanent disability, Roth IRA conversion; loss of benefit or non-recurring income; fellowships; or medical or dental expenses not accounted for in the Income Protection Allowance calculation. Income-related circumstances result in an adjusted EFC. Unusually high child care expenses result in an adjusted COA. Documented parental abuse, abandonment, or unaccompanied youth status results in an adjusted dependency status. Unsubsidized loan eligibility for students whose parents refuse to fill out the FAFSA. Special circumstances regarding student's academic progress may result in reinstatement of aid.

Special circumstances are not considered in the following cases: dependent students are not permitted for income review based on the student's income; an independent student cannot be made dependent; or aid retroactively awarded to a student not currently enrolled.

Last updated: October 2015

Procedures

Usually the student will come in or call and talk to the Director or Assistant Director about their specific situation for which they would like GBC to use professional judgement. Before any adjustments are made, the financial aid office will request documents supporting their claim. After the documents are received, if the Director of Assistant Director believe that there is merit to make an adjustment, the adjustment will be approved and made.

For Dependency Override requests, a member of the financial aid office corrects the ISIR by selecting the "Dependent to Independent" flag. The ISIR record is automatically uploaded to the Central Processing System CPS) during regularly scheduled processing. The new ISIR transaction is automatically downloaded during regularly scheduled processing. If the student is eligible for aid based on the new ISIR, the system should automatically award. The Financial Aid Coordinator monitors if the system reprocessed the award, if not, it is done manually.

The projected income is used to fill out the corresponding federal tax return to determine estimated AGI and tax paid. If applicable, medical expenses above the allowance are subtracted from the AGI. Numbers from the tax return and other appropriate changes such as number in household are then used to enter into the database to simulate a correction to determine the new EFC. If the new EFC changes the student's eligibility, it is saved as a correction to the ISIR. The ISIR is flagged "Adjusted EFC Calculation Requested." The ISIR record is automatically uploaded to the Central Processing System (CPS) during regularly scheduled processing. The new ISIR transaction is automatically downloaded during regularly scheduled processing. If the student is eligible for aid based on the new ISIR, the system should automatically award. The person making the PJ will monitor if the system reprocessed the award, if not, it is done manually.
For Unsubsidized loans only for dependent students without parental information on the FAFSA, the ISIR will be updated as appropriate.

Last updated: October 2015

10.3 Requests for PJ Consideration

Policies

Students and/or parents may submit request for Professional Judgment in person, by mail, by email or by fax. Forms that involve parental information must also be signed by the parent. For Professional Judgments on consecutive award years, the student/parent would need

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to resubmit the request for the new award year unless the situation has not changed and we will request a notice of that from the student or parent.

Consortium Agreements must be submitted during the fall or spring term in which the student is requesting consideration or once enrolled in courses at the host institution. The Consortium Agreement must be submitted to the home institution prior to the 60% portion of the fall or spring term. This form would need to be resubmitted each term for consideration. The form requires the signature of an Academic Advisor/Counselor which must be included at the time of submission. All enrolled courses, at both the home and host institutions, must be required for the student's declared program of study. After grades are posted, the student must also provide proof of grades from the host institution.

Dependency Override request must be submitted during the academic year in which the student is requesting consideration. Based on continuous enrollment, the student's aid may be retroactive for earlier in the award year. The request must be submitted two weeks prior to the end of the award year. This form would need to be resubmitted each academic year for consideration unless the situation is the same and nothing has changed.

For income recalculation, the student's aid may be retroactive for earlier in the award year. As this document is based on a change of circumstances, the student/parent would need to submit document again in the future if an additional applicable special circumstance occurred. If the student was selected for verification, the verification documents must be submitted and processed prior to processing of the income Review.

Last updated: September 2015

Procedures

Satisfactory Academic Progress Appeal form must be submitted during or just prior to the term in which the student is requesting consideration and once enrolled in course(s) for that term. The appeal must be submitted to the home institution prior to October 1st for Fall, March 1st for Spring. This form would need to be resubmitted each term for consideration as applicable. A financial aid appeal committee serves to determine whether the SAP appeal will be approved. Selective Service appeal must be submitted during the academic year in which the student is requesting consideration. Based on continuous enrollment, the student's aid may be retroactive for earlier in the award year. If the appeal is approved, the student should not need to file the appeal in future years at GBC.

Students are notified by the Financial Aid office via email and posting to the MyGBC Portal Communications Center if a Satisfactory Academic Progress or Selective Service appeal is needed for aid consideration. Students can submit Professional Judgment documents including Consortium Agreement, Student and Parent Income Review, Academic Progress Appeal, and Selective Service Appeal to the financial aid office. The student must come to or call the financial aid office for Dependency Override to discussion the student's circumstances. Documents submitted to the front counter are placed into the student's account in OnBase. The person making PJ will collect the documents to be used in making PJ. Documents received by mail, fax, or email are delivered to the assigned individual.

Students are contacted by email or letter as to the appeal status. If aid is awarded or adjusted, a revised Financial Aid Award Letter is provided to the student via email and the Communications Center.

Last updated: December 2015

10.4 PJ Documentation

The law gives the financial aid administrator the authority to request supplemental information beyond that which is reported on the Free Application for Federal Student Aid (FAFSA) and to collect other documentation which supports a well-informed, well-reasoned PJ decision. This is important because the special circumstances upon which a PJ decision is based, as well as any actions taken as a result of that decision, must be thoroughly documented in the student's file. If the institution decides that a student's situation does not warrant special consideration, this decision must also be noted and maintained in the student's file.

Policies

Students' Professional Judgment request will not be considered without documents and or statements supporting the request. Appeals must include a statement from the student explaining the extenuating circumstances and supporting documentation as detailed on each individual form. If the student submits incomplete requests, the request will be denied unless the student submits the missing information in a timely manner.

Last updated: December 2015

Procedures

Student and/or parents are informed about the applicable appeal process through one-on-one conversations with a financial aid staff

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member. All forms for the student and parent are located on the Financial Aid Office documents and forms web page. Detailed instructions on each form lists the multiple documents needed to attach to the form. If a submitted form is incomplete, the student is contacted for the required information, with the exception of the Academic Progress Appeal. Incomplete Academic Progress Appeals are automatically denied. Students receive an email or letter as to the status of the request. If it is noticed at the time of submission that the appeal is incomplete, or it if is after the deadline date, the appeal will be not be accepted.

Last updated: December 2015

SECTION 11: DISBURSEMENTS

11.1 Definition of Disbursements and Disbursement Methods

Policies

The financial aid office awards aid and authorizes payment to students and the controller's office delivers the funds.

Financial aid begins running disbursements 10 days prior to the first day of each semester. Refunds are processed by the Controller's Office.

After tuition and fees or any expenses owed to the college are deducted residual funds are released to the student by check or by direct deposit. Students must complete the paperwork for direct deposit (EFT) with the controller's office or online under their MyGBC account.

Last updated: June 2014

11.2 Disbursement Dates and Schedules

Policies

Financial aid disburses into the student's account no sooner than 10 days prior to the start of classes in one single payment. Financial aid will pay for any outstanding tuition and fees that have been applied to a student's account. If students have outstanding charges after financial aid has been disbursed it is the student's responsibility to pay these outstanding charges.

Financial aid in excess of tuition and fees will result in a refund to the student on the Friday before classes start.

Loan funds will be disbursed on the same day as all other aid as long as the student has completed entrance counseling, MPN and turned in all

other paperwork. First time borrowers will be required to wait 30 days before their first disbursement. Loan funds will be disbursed in two payments for those who are attending one semester only.

Last updated: June 2014

Procedures

No sooner than 10 days prior to the start of classes the SFSO will run disbursements through PeopleSoft. Any refund balance will be released to the student on the Friday before the semester begins. Summer is the exception due to large amount of class cancelations in the summer funds will be released the first day of the term.

Outside scholarships will be disbursed per directions from the donor. If no directions are included with the funds then the SFSO will consider any funds in the amount of $500 or less as a fall only disbursement. Anything over $500 will be considered a full year award and will disburse half in the fall and half in the spring. Any funds received in the spring will be considered a full spring award and will be fully disbursed.

A student must be considered for a late disbursement if the Department processed a SAR/ISIR with an official EFC before the student became ineligible.

Students can choose to have their refund disbursed by check or by Electronic funds transfer to their bank. It is the student's responsibility to ensure his/her address or bank information is kept current with GBC Admissions and Records Office or via MYGBC.

Last updated: June 2014

11.3 Student and Parent Authorizations

Policies

FWS funds are issued in the form of a paycheck or EFT and not disbursed to a student's account. Title IV aid is disbursed to a student's account to pay current semester charges. Upon request and in agreement with Accounting Services, financial aid may pay a prior term's charges provided it is within the same award year. Per FA Handbook (chapter 2 page4-35) FA is authorized to pay prior award year charges for tuition and fees, room, or board for a total of not more than $200. Excess credit balances are not held for later disbursement.

Last updated: September 2015

1.3.1 Disbursing FWS Funds to Pay Current Award Year

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Institutional Charges for Tuition, Fees, Contracted Room and Board, and Other Educationally-Related Goods and Services

Policies

FWS is disbursed as a paycheck and not charged to a student's account, therefore FWS does not pay for current year institutional charges.

Last updated: June 2014

Procedures

FWS pay is processed through HR and BCN (Business Center North) They can choose to receive their pay by check or EFT.

Last updated: June 2014

1.3.2 Disbursing FWS Funds to Pay Prior Award Year Institutional Charges

Policies

FWS is disbursed as a paycheck and not charged to a student's account, therefore FWS does not pay for prior award year institutional charges.

Last updated: June 2014

1.3.3 Disbursing Title IV Funds (Other than FWS) to Pay Current Year Educationally-Related Institutional Charges Other than Tuition, Fees, and Contracted Room and Board

Policies

Parents are given the opportunity to have any funds left over from the receipt of a PLUS loan as a credit balance, after tuition and fees have been paid, be sent to either the parent or student. This option is open to all Title IV dependent recipients whose parent has applied for a PLUS loan.

Last updated: June 2014

Procedures

To apply for a parent PLUS loan a parent would need to

complete the PLUS (Parent) Loan Request form which is available on the GBC Financial Aid web page in the Documents and Forms section.

On the Plus Loan Request form the parent is given the choice of requesting that any funds left over from the receipt of the loan as a credit balance, after tuition and fees have been paid, be sent to either the student or parent.
The information is sent to COD for approval or denial.
If approved the Plus loan funds are credited to the students account and any credit balance is sent to either the student or parent depending on whom the parent chose on the form.
All other Title IV credit balances are sent to the student either by check or electronic deposit.

Last updated: June 2014

1.3.4 Disbursing Title IV Funds (Other than FWS) to Pay Prior Award Year Educationally-Related Institutional Charges Other than Tuition, Fees, and Contracted Room and Board

Policies

A school may use current-year funds to satisfy prior award year charges for tuition and fees, room, or board (and with permission, educationally related charges) for a total of not more than $200.00. (See FA handbook Chapter 2, page 4-35.

Last updated: June 2014

1.3.5 Holding Excess Title IV Funds (Credit Balances)

Policies

Credit balances are not held on a student's account.

Last updated: June 2014

1.3.6 Opening a Bank Account for a Student or Parent

Policies

GBC does not open bank accounts for a student or parent.

Last updated: June 2014

11.4 Student and Parent Notifications

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Policies

The GBC Student Financial Services Office notifies students electronically of the amount of funds the student and/or the parent can expect to receive under each Title IV program, including FWS authorized to be earned, Pell Grant amounts and Direct Student and Parent Loans. An electronic award letter, containing this information is issued each time an update is made to the student's award package. Funding amounts in the student's MYGBC Student Center. Notification of a borrower's right to cancel all or a portion of the loan and the procedures and time frame for requesting cancellation of a loan are mailed to the student when loan funds are disbursed.

Last updated: June 2014

11.4.1 Amounts of Expected Title IV Funds and Disbursement Information

Policies

The GBC Student Financial Services Office notifies students electronically of the amount of funds the student and/or the parent can expect to receive under each Title IV program, including FWS authorized to be earned, Pell Grant amounts and Direct Student and Parent Loans. An electronic award letter, containing this information is issued each time an update is made to the student's award package. Funding amounts and anticipated disbursement dates are also accessible in the student's MYGBC Student Center.

Last updated: June 2014

Procedures

The Financial Aid Office emails notifications of funding amounts to the student and also posts this information to the student's MYGBC Communication Center in the form of an award letter. Each time a new award is added to the student's financial aid record, a new award letter is generated. The student's electronic record is also updated and this information is then available in the student's MYGBC Student Center. The MYGBC Student Center is a password protected environment that only the student can access, so his information is secure.

Last updated: June 2014

11.4.2 Crediting Title IV Loan Proceeds and the Borrower's Cancellation Right

Policies

The policy for notifying a borrower about the crediting of Title IV loan proceeds to his institutional account is to issue an electronic award letter to the student's email address and to also post it to his MYGBC Communication Center

Last updated: June 2014

Procedures

When loan funds are electronically disbursed to a student's account, the Financial Aid Office generates a notification by mail the notification includes information about the borrower's right to cancel or reduce the loan amount. The student's financial aid record is also updated with the actual disbursement date and amounts disbursed for each fund. The student can review this information in their MYGBC Student Center
If a borrower requests the cancellation or reduction of a loan, the Student Loan Coordinator asks for the request in writing and then reduces or cancels the loan in the student's electronic record. The student must then pay the resulting amount due to the Controller's Office within 14 days of issue of those funds. If the amount is that of a check issued by the school, the student can return the original check to the Controller's Office.

Last updated: June 2014

11.4.3 Crediting TEACH Grant Funds and the Student's Cancellation Right

Policies

GBC does not administer Teach Grant Funds

Last updated: June 2014

11.5 Undeliverable Title IV Funds

Policies

GBC makes a reasonable effort to locate students who have a refund check returned, or when the check goes stale. EFT transactions that returned by the bank are automatically reissued as a paper check and mailed to the student.

Last updated: June 2014

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Procedures

When a check is returned or goes stale, we attempt to contact the student via phone first. If we can reach the student we inform them of the returned / stale check and ask them to confirm their mailing address If the address in the system is wrong, the student is instructed to update the address we will then have the controller's office re-issue a new check

If the student cannot be reached via the phone, an email is sent to the student at every email address on file, requesting them to contact the Financial Aid Office about the returned / stale check.

If after these attempts the student cannot be reached, the check is voided and funds are returned to the appropriate agency.

Last updated: June 2014

11.6 Recovery of Title IV Disbursements When Student Does Not Begin Attendance

Policies

GBC is not required to take attendance however Instructors are required to enter a Last Date of Attendance for students who are receiving an F, I or U grades. The Pell grant is reviewed and adjusted as needed based on the students actual attendance.

Last updated: September 2014

Resources

12.1 Process Overview & Responsibilities

All schools participating in federal and state financial aid programs must have a Financial Aid Academic Progress (FAAP) Policy. GBC's FAAP policy is referred to as our SAP policy. The policy must be applied to all applicants and recipients of financial aid as a determination of financial aid eligibility.

GBC also has an academic standard to attend and continue to attend GBC which is not as restrictive as GBC's SAP policy. This policy assesses academic progress for classes taken at Great Basin College (GBC). Academic progress will be assessed when the student first applies for financial aid at GBC and after each semester.

Three Measures of the Policy
There are three components of the Financial Aid Academic Progress Policy that all students seeking financial aid must meet. If these three requirements are not met, the student may lose eligibility for financial aid.

1. Qualitative Component (GPA)
   In order to meet the qualitative standard for FAAP, the student must maintain a cumulative GPA of 2.0.
2. Quantitative Component (Completion Ratio/Pace)
   In order to meet the quantitative requirement, the student must receive passing grades in a minimum of 67% of all cumulative attempted courses.
3. Time Frame Component (Maximum Number of Credit Hours Attempted) The student must complete their degree in 150% of the required time for that degree.

If one is enrolled in a CERTIFICATE or DEGREE program at GBC he may attempt no more than 150% of credits required for the program. Normally, this is 90 credits for Associate Degree Programs and 45 credits for Certificate Programs. Academic Progress is evaluated at the end of each semester.

- If the student has not met the cumulative minimum 2.0 GPA he is suspended from receiving financial aid until this criteria is met or an appeal is approved by the Financial Aid Appeals committee.
- If the student's GPA meets the standard but completion ratio falls below 67% he is placed on suspension.
- If the student fails to meet FAAP requirements after a warning period he is placed on suspension.

Last updated: June 2014

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12.2 Same As or Stricter Than

Resources

Policies

GBC's satisfactory academic policy (SAP) is the same as or stricter than GBC's standard policy for students enrolled in an educational program who are not receiving Title IV aid. See the copy of GBC's SAP policy as follows:

2015-16
Financial Aid Recipients
Federal Satisfactory Academic Progress (SAP) Requirements

Federal **'Satisfactory Academic Progress'** (SAP) is the term used to signify a student's successful completion of coursework toward a degree or certificate program. To be eligible for financial aid, you must meet (SAP) standards. These academic standards apply for all periods of enrollment at GBC, ***regardless of whether or not aid was received***.

The GBC Financial Aid Office has established guidelines (based on federal regulations) for evaluating your progress. There are 5 evaluation areas taken into consideration: 1) ***cumulative GPA*** 2) ***term GPA***, 3***) term credit completion***, 4) ***maximum time frame limitation***, 4) ***cumulative number of credits attempted*** and ***completed*** at the GBC (this includes credits that have successfully transferred from any other post-secondary institution.

SAP standards apply to all grants, loans, and scholarships. Some scholarships may have additional SAP requirements, so please contact our office if you have questions on the requirements of a particular scholarship. SAP is reviewed at the end of each academic term (fall, spring and summer semesters). Students who fall behind in their coursework, or do not achieve minimum standards for grade point average and completed credits, may lose their eligibility for all types of federal, state and institutional aid administered by our office. ***(Please be aware of the refund deadline period for each semester, as all classes registered after the refund deadline period will be calculated into the below requirements)***

(SAP) Requirements- There are two components to the SAP standards - quantitative and qualitative. We have to measure the quantity (number of credits and time frame taken) and quality (grades) of your progress towards your degree.

Quantitative:

Completion Ratio (measured in two parts)

- Overall completion is based on all college credits earned from this and all other post-secondary institutions, regardless of whether or not aid was received. A student must earn (complete with a passing grade) 67% of all attempted (enrolled) credits in order to meet the completion requirement. Completion is calculated as: (number of credits earned ÷ number of credits attempted) × 100.
- Term completion is calculated the same as overall completion, except that the calculation is based on each semester, rather than all semesters combined. A student must earn (complete with a passing grade) **100%** of all attempted (enrolled) credits in order to meet the term completion requirement. *Courses that are assigned a grade of "A" through "D", "P" and "S" are included as both credits earned and credits attempted. Course assigned grades of "I", "W", "F", "AD", "NR", and "U" are not included as credits earned, but are included as credits attempted.*

Maximum Time frame

A student must complete their degree within a reasonable time frame. Federal regulations limit funding to no more than 150% of the average length of the program. All attempted (total enrolled) and transfer credits are considered ***regardless of whether or not aid was received.*** The credit limit includes dual

majors, changes in majors and second degrees.
Eligibility for financial aid terminates at the end of the semester in which the credit limit is reached. Time frames can vary among degrees, so the 150% time frame will be calculate on the students declared degree. The general guideline is as follows:

- Maximum time frame for a Certificate Program= 56 credits
- Maximum time frame for an Associate Degree= 90 credits
- Maximum time frame for a Bachelor Degree= 180 credits

Qualitative:

Minimum Grade Point Average (GPA)

The GPA is a cumulative measurement of all credits attempted.

- Students are required to maintain a cumulative G.P.A. of 2.0

Be aware that a grade of "I" or "W" will have no effect on GPA, but will affect the Quantitative aspect of SAP.

Enrollment Information:

In addition to the above requirements, should you reduce your course load prior to the refund deadline period you may be required to pay back any unearned funds. Should you reduce your course-load after the refund deadline period, you may affect your financial aid eligibility. After the refund deadline period, should you increase the number of credits on your already funded course load, you will be responsible to pay for the added credits. Even though financial aid will not cover the added credits, those credits will still be considered credits attempted and will be calculated into SAP.

Repeated Coursework

You may receive financial aid once for a repeated course that you have previously passed but wish to receive a better grade. You may receive aid for failed courses until a passing grade is achieved. Repeated courses are included in the total credits completed. You are cautioned that any repeated course is also counted in the maximum number of credits attempted to complete a degree.

Dual Enrollment

You may only receive financial aid from one institution at a time, even if you are concurrently enrolled at more than one. You are required to receive your aid at your 'Parent Institution' (The school that will issue your degree). Your enrollment status at GBC only includes coursework that is listed in our semester class schedule. Exceptions may be approved in advance for students whose program requires courses that are never offered at GBC or are offered on a limited basis. If approved for dual enrollment, coursework taken at another institution will be calculated into your SAP.

100% Withdrawal from the University or Zero Credits Earned

If you completely withdraw or earn zero credits during a semester, you will be subject to the Return of Title IV aid calculation and may be required to repay funds to GBC or the Department of Education. The calculation is determined by the last date of academic participation and/or withdrawal date. ***Two distinct consequences*** happen - **1**) you may be required to pay back all or part of the financial aid disbursed and **2)** you will be ineligible to receive aid for the next semester in which you enroll. If you are subject to Return to Title IV, you will have **45 calendar days** from the time you receive notification to pay back the funds.

Do I Get a Warning? If you fail to complete the SAP requirements, you will be placed on a 'Warning',

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'Suspension', or 'Probation'. At the end of each semester, you will receive an email notification as to the current standing of your SAP. If you do not receive the notification, it is your responsibility to contact our office for your current standing.

●**Warning-** During a warning semester, a student will still receive financial aid. They will have that semester only to remedy the SAP requirements. The following will result in a warning:

* Term completion of 50-99%
* Approaching the Maximum Time Frame allowance
* Approaching the 67% completion ratio
* Cumulative G.P.A. below 2.0 (for student with fewer than 30 credit hours only)

If a student meets all SAP requirements at the end of the 'warning semester', the student will be placed back in good standing.

●**Suspension:** During a semester on Suspension, a student will not receive financial aid funding. The following will result in suspension:

* Term completion of less than 50%
* Maximum Time Frame allowance has been met
* Completion ratio of less than 67%
* G.P.A. below 2.0 (students who have more than 30 credits)
* Two consecutive warning semesters

Students will remain on suspension until they have an approved appeal (see below) or are meeting all SAP requirements.

●**Probation:** A student who has an approved appeal will be placed on probation. During the semester of probation the student must meet all SAP requirements, or they will be placed back on suspension.

Are There Any Second Chances?

If you are placed on suspension, either immediately, or after two consecutive 'warning terms', you have two options. You may 1) continue attending without the benefit of financial aid until such time as the SAP requirements are met or 2) submit either a Satisfactory Academic Progress Appeal or a Maximum Credit Appeal (only use if suspension was due to maximum time frame being reached.)

Appeals will be considered for:

- Death or serious illness of an immediate family member. Supporting documentation must include the medical documentation, death certificate, obituary, and/or memorial notification.
- Prolonged hospitalization or confinement at home for reasons that resulted in required extended absences from classes. Supporting documentation must include medical documentation, legible doctor's note, court documents, and/or other relevant material.
- A one-time emergency situation that impacted your ability to continue your education or affected your academic success for a short, specified period. Supporting documentation must include relevant material that specifies the date(s) and/or duration of the occurrence.
- Situations for which you had no valid choice other than to interrupt your education. Supporting documentation must include relevant material that specifies the date(s) and/or duration of the occurrence.

Appeals will not be considered for:

- Lack of knowledge or understanding of the Satisfactory Academic Progress standards
- Medical appeals based on long-term or chronic conditions that were known and existed before financial aid was accepted and received.
- Medical appeals for illness or hospitalization for dates that do not correspond to the semester(s) of sub-standard progress.
- Any reason for which you have previously filed an appeal.
- Discretionary decision to withdraw from the GBC.

Financial Aid Appeal Process

You may obtain an appeal packet along with the requirements on-line or in our office. The Suspension Appeal is available for download at the www.gbcnv.edu/financial under the "**Forms Directory**".

- Appeals are due by the last Friday of the refund deadline period. Appeals received after this date will not be reviewed until the following semester.
- If your appeal is approved you will be considered on "Probation" and must meet all requirements of SAP and any other requirements place on your particular appeal.
- Filing an appeal will create a delay in processing your financial aid. Therefore, you will be required to set up, and make payments towards a payment plan. You will also need to purchase your books for your classes. If your appeal is denied, you will be required to make the remaining payments.
- The SAP Appeals Committee decisions are final and are not subject to further review.

THESE STANDARDS MAY BE SUBJECT TO MODIFICATION BASED UPON CHANGES IN FEDERAL, STATE, OR INSTITUTIONAL POLICY

Student Financial Services ● 1500 College Parkway ● Elko, NV 89801
Phone: (775) 753-2399 ● Fax: (775) 753-2390 ● E-mail: financial-aid@gbcnv.edu

Last updated: August 21, 2015

Procedures

The GBC Financial Aid department calculates SAP at the end of each semester to determine the status of the students. The SAP policy will also be reviewed on an annual basis to determine if any changes are necessary to keep the policy consistent with Dept. of Education requirements and make adjustments as needed.

Last updated: June 2015

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12.3 Categories of Students

Resources

Policies

GBC applies the same SAP policy to all students who receive or apply for aid. There is no difference whether the student is full-time, part-time, graduate students or in certain educational programs. Everyone is measured by the same SAP policy.

Last updated: June 2012

Procedures

The above policy is applied to students at the end of each payment period by the financial aid office.

Last updated: June 2012

12.4 Qualitative Measure

Resources

Policies

Qualitative Component (GPA)
In order to meet the qualitative standard for SAP, the student must maintain a cumulative GPA of 2.0.

- This measure is fixed at a cumulative 2.0 minimum GPA
- This component is evaluated at the end of each semester
- The consequence of not meeting this requirement is financial aid suspension (denial of Title IV aid) unless a student is in their 1st year of college and or have accumulated less than 30 credits (in which case they will be placed on warning)
- This requirement is measured by a calculation performed by a computer process

Last updated: June 2012

Procedures

At the end of each semester, at approximately three to five days after the end of the semester, grades are posted to the student's electronic record by the students' professors for each class in which they were enrolled. The Director or Assistant Director for Financial Aid then runs a program to evaluate academic progress. This program posts the resulting GPA and completion rate to a screen in the student's electronic file. The results will indicate if the student is meeting or not meeting the standards. An email is then generated to inform the student of their

academic status. It is sent to their email address and is also posted to the communication center of their MYGBC Student Center. The email also informs the student of the steps they need to take to remedy the situation, whether it be to improve their GPA or completion or to file an academic progress appeal.

Last updated: June 2012

12.5 Quantitative Measure

Resources

Policies

Quantitative Component (Completion Ratio/Pace)
In order to meet the quantitative requirement, the student must receive passing grades in a minimum of 67% of all cumulative attempted courses. If a student has completed less than 70% of all classes attempted they are placed on a warning status. If the student is less than 67% completion percentage they are placed on suspension. Courses receiving grades of W, F, U or I are not considered completed but are included in the calculation as attempted units. Part time attendance counts in the maximum time frame calculation.

If the student achieves a less than 50% completion rate in any semester, he will be placed on financial aid suspension and will be denied Title IV funding

Last updated: June 2013

Procedures

SAP is run at the end of each semester after grades have been posted. This measure is calculated in computer software program at the end of each semester to determine is the student is meeting this requirement.

Last updated: June 2013

12.5.1 Maximum Time Frame

Policies

Time Frame Component (Maximum Number of Credit Hours Attempted)
The student must not exceed 150 percent of the published length of time for the program to be completed. All eligible credits, including transfer credits, are considered in the calculation, whether or not you received financial aid at the time you earned them. . If the student has attempted more credits than is allowed by the Maximum Time Frame component (usually 180 credits for bachelor degrees, 90 credits for

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Associate Degrees, or 45 credits for Certificate Programs), the student must file a maximum credit Academic Progress Appeal form . The Appeals Committee will determine if the student should be granted continued funding to complete his program. Quantitative progress is monitored by the system's academic progress evaluation.

Last updated: June 2014

Procedures

SAP is calculated at the end of each semester in through our computer software program. Each program has a published length of time in credits to complete and we compare total attempted to 150% of published time. If the student does not meet this requirement, a noticed will be sent to them by email.

Last updated: June 2014

12.5.2 Pace

Policies

The student must complete classes at a pace that would allow them to graduate before reaching the 150% of the published time for that degree. Pace is calculated and evaluated at the end of each semester when the SAP calculation is calculated by dividing the total completed credits by the total attempted credits. If GBC ever determines that a student will not complete their degree in the maximum allowed time, then the student is placed on financial aid suspension. Remedial credits are not required to be included in the credits attempted by we do included them in our calculation at GBC. Any transfer credits are also included in that maximum attempted unit's calculation.

Last updated: June 2014

Procedures

GBC calculates the students pace by running the SAP calculation in our computer software program. The program will calculation the total completed by the total attempted credits.

Last updated: June 2014

12.6 Evaluation Periods

Resources

Policies

SAP is calculated at the end of each semester after grades have been posted to the students' accounts.

Last updated: June 2014

Procedures

A member of the financial services office will run the SAP calculation which is calculated through our computer software program.

Last updated: June 2014

12.6.1 Financial Aid Warning

Policies

See our SAP policy above given out to students. Warning are issued to students who are approaching financial aid suspension areas.

Last updated: June 2014

12.6.2 Financial Aid Probation

Resources

Policies

Students are placed on financial aid probation when they were on suspension and filed a SAP appeal and the appeal's committee granted their appeal.

Last updated: June 2014

12.7 Appeals

Policies

Appeals will be considered for:

- Death or serious illness of an immediate family member. Supporting documentation must include the medical documentation, death certificate, obituary, and/or memorial notification.
- Prolonged hospitalization or confinement at home for reasons that resulted in required extended absences from classes.

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Supporting documentation must include medical documentation, legible doctor's note, court documents, and/or other relevant material.
- A one-time emergency situation that impacted your ability to continue your education or affected your academic success for a short, specified period. Supporting documentation must include relevant material that specifies the date(s) and/or duration of the occurrence.
- Situations for which you had no valid choice other than to interrupt your education. Supporting documentation must include relevant material that specifies the date(s) and/or duration of the occurrence.

Appeals will not be considered for:
- Lack of knowledge or understanding of the Satisfactory Academic Progress standards
- Medical appeals based on long-term or chronic conditions that were known and existed before financial aid was accepted and received.
- Medical appeals for illness or hospitalization for dates that do not correspond to the semester(s) of sub-standard progress.
- Any reason for which you have previously filed an appeal.
- Discretionary decision to withdraw from the GBC.

Last updated: September 2015

Procedures

Financial Aid Appeal Process

You may obtain an appeal packet along with the requirements on-line or in our office. The Suspension Appeal is available for download at the www.gbcnv.edu/financial under the "**Forms Directory**".

- Appeals are due by the last Friday of the withdrawal deadline period. Appeals received after this date will not be reviewed until the following semester.
- If your appeal is approved you will be considered on "Probation" and must meet all requirements of SAP and any other requirements place on your particular appeal.
- Filing an appeal will create a delay in processing your financial aid. Therefore, you will be required to set up, and make payments towards a payment plan. You will also need to purchase your books for your classes. If your appeal is denied, you will be required to make the remaining payments.
- The SAP Appeals Committee decisions are final and are not subject to further review.

THESE STANDARDS MAY BE SUBJECT TO MODIFICATION BASED UPON CHANGES IN FEDERAL, STATE, OR INSTITUTIONAL POLICY

The Appeals are reviewed by an Appeals Committee made up of administrative and teaching faculty. Students may only appeal 3 times. Students will be notified by mail in regards to the status of their appeal.

Last updated: October 2015

12.7.1 Documentation

Satisfactory Progress Appeal:

- Appeal form
- Letter explaining the circumstances that caused them to be on suspension
- Letter must also include what has changed in their circumstances
- Documentation to support their appeal (I.e. Medical documents)
- Transcripts

Maximum Credit Appeal

- Appeal Form
- Letter explaining why they have gone over the maximum allowed credits
- Must meet with an advisor and advisor must sign appeal form
- What if Report
- Transcripts

Last updated: October 2015

12.7.2 Academic Plans

Policies

Students whose Financial Aid Appeal has been approved may be required to submit an academic plan before their financial aid is reinstated.

Last updated: June 2014

Procedures

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Depending on the individual student situation, an Academic Plan may be as simple as a mathematical calculation by the SFSO that specifies the percentage of coursework the student must now successfully complete and/or the minimum grade point average the student must earn each semester, or it may be as complicated as a course by course degree plan and/or limiting the credits a student may enroll.

Last updated: June 2014

12.8 Regaining Eligibility

Students who are not meeting the 67% rate of completion can regain eligibility once they have completed enough classes to meet the required 67% completion rate.

Students who are not meeting SAP due to GPA can regain eligibility once they have reached a cumulative GPA of 2.0

Last updated: September 2015

12.9 Treatment of Nonpunitive Grades, Repeated Courses, Audited Courses, Pass/Fail Courses, Withdrawals, & Incompletes

Policies

Courses dropped during the 100% refund period are not considered attempted courses. Remedial and ESL courses are included in the qualitative and quantitative calculation. Courses receiving grades of W, F, or I., AD are not considered completed but are included in the calculation as attempted units. All repeat coursework is counted toward attempted units and one may repeat a class previously completed with a D or better grade no more than one time, after which he may not receive funding for that class. Non punitive grades are calculated into the quantitative calculation but not the qualitative. Workforce Development and Continuing Education (WDCE) non-credit courses are not counted. All eligible credits, including transfer credits, are considered whether or not the student received financial aid at the time he earned them. Withdrawals and incomplete coursework are allowed until the student fails to meet the established quantitative and/or qualitative requirements.
Reasons and conditions for course repetitions, withdrawals and incompletes are not monitored unless the student is required to file an appeal.
Students have 180 days in which to make up assignments or examinations for a course in which they receive an incomplete. Failure

to do so will result in the incomplete grade being changed to an 'F' grade. Summer session is not defined as a semester for this purpose. Students wishing to complete the work for a course in which they received an incomplete must make arrangements with the instructor who originally issued that incomplete.

All remedial and ESL classes are included in the SAP calculation.

Last updated: September 2015

Procedures

All grades are tracked and monitored by the computer system used to record grades and evaluate academic progress.

Last updated: September 2015

12.10 Treatment of Remedial, Enrichment, & English as a Second Language Courses

All remedial courses must be completed by the time the student reaches
30 attempted credits.

Remedial, enrichment or ESL courses are calculated the same as all other coursework.

Last updated: June 2014

Procedures

Remedial, enrichment and ESL courses are tracked and monitored in the same manner as all other courses. Grades for these courses are posted into the system in the same manner as all other courses and in
the same time frame.

Last updated: June 2014

12.11 Treatment of Consortium, Change of Major, Second Degree, & Second Major Courses

Policies

GBC policy requires that transfer students have all transcripts sent to Admissions and Records for evaluation. All credits transferred in are considered in evaluating financial aid academic progress.

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Consortium agreements can be established with other NSHE institutions
but the student must attend at least six credits at GBC to be eligible. A Consortium Agreement Form must be completed and signed by the student agreeing to the following:

- Take a minimum of six credits at GBC
- Accept responsibility for any fees or expenses not covered by Financial Aid.
- Notify the TMCC Financial Aid Office of any change in enrollment
  or if the student withdrawals from the HOST institution and understands that enrollment changes may affect Satisfactory Academic Progress
- Consent to release Financial Aid and enrollment information from
  the HOST institution to GBC.
- Provide grades to the Financial Aid Office for Satisfactory Academic Progress (SAP) calculation.
- Request a transcript be sent to GBC from the HOST institution at
  the end of the term. The student understands that Admissions and Records cannot guarantee how many credits will be accepted until an evaluation has been completed.

The student must also meet with a GBC Academic Advisor, who must recommend this action and also sign and date the form. The courses taken at the host institution must be applicable towards the student's degree objective.

Last updated: June 2014

12.12 Completion of Degree Requirements

Policies

A student who has completed a degree or certificate cannot receive further financial aid for that program. If they wish to continue in another
degree, they must change their degree emphasis in order to receive additional financial aid.

Last updated: June 2014

Procedures

Degree completion is monitored electronically by the Admissions and
Records which prevents the creation of a financial aid term for the

student. This makes it impossible to award or disburse aid for that semester.

Last updated: June 2014

12.13 Notices

Policies

The GBC Financial Aid Academic Progress Policy is posted online in the financial aid section of the GBC website: http://www.gbcnv.edu/financial/standards.html It is reiterated on the SAP letters emailed to every financial aid recipient at the end of each semester. The SAP criteria are developed by staff of the Financial Aid
Office and posted to the website. The policy guidelines are updated annually and periodically as needed.

Last updated: June 2014

Procedures

The Financial Aid Office makes the SAP policy readily available to currently enrolled and prospective students by posting it online on the Financial Aid website. It is also in the emails sent out to financial aid applicants. A paper form is also available on demand or as needed for
reference at the reception desk in the Financial Aid Office.

Last updated: June 2014

Resources

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Resources

13.1 Process Overview & Applicability

Students who receive Title IV funds and enroll and then subsequently either withdraw from all of their courses or earn all failing and/or W or I grades are reviewed per the R2T4 guidelines. Review and processing of R2T4 is performed by financial aid staff on a regular basis throughout the semester and again after grades are posted for that semester. Electronic queries are used in each instance to identify R2T4 candidates. Withdrawal and grade posting activities are done electronically and will create an electronic record that can be searched or queried to generate a list of students subject to the R2T4 processing. This ensures accurate information when calculating R2T4. The R2T4 calculation itself is done in a worksheet within the electronic system. Funds are withdrawn from the student's account electronically and credited to the Dept. of Education in an electronic batch process. A letter or email notifying the student of this action is sent to the student. If necessary, a letter, email or fax is sent to the loan servicer requesting a 30 day demand be sent to the student who received loans and was found to be ineligible. This student would repay the outstanding loan balance to the federal government via the servicer. Students who have had partial Pell or loan funds returned must pay the GBC Controller's Office for their outstanding debt. An enrollment hold will be placed on a student's record if his account has an outstanding balance. The Controller's Office will release the hold once the balance is paid. GBC post overpayments to NSLDS. If a student is entitled to a post-withdrawal disbursement, the Loan Coordinator calls and then emails the student requesting a response. If none is received after 30 days, the disbursement is cancelled. If the student responds, funds are disbursed or cancelled as indicated by the student. Federal timelines are followed in processing R2T4's as outlined in the Federal Student Handbook, Volume 5, Chapter 2. The school has 30 days from determination of the student's withdrawal date to return funds to the Dept of Ed.

Last updated: July 2020

Policies

How a withdrawal affects financial aid

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all courses for any reason, including medical

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withdrawals, he/she may no longer be eligible for the full amount of Title IV funds that he/she was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds he/she will have earned at the time of the withdrawal. Thus, a student who withdraws in the second week of classes has earned less of his/her financial aid than a student who withdraws in the seventh week. Once over 60% of the semester is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any funds.

Federal law requires schools to calculate how much federal financial aid a student has earned if that student:

- completely withdraws, or
- stops attending before completing the semester, or
- does not complete all modules (courses which are not scheduled for the entire semester or payment period for which he/she has registered at the time those modules began.)

Based on this calculation, Great Basin College (GBC) students who receive federal financial aid and do not complete their classes during a semester or term could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term.

The following policies will help you to understand that a withdrawal potentially affects students academically as well as financially. We encourage students to read all the information below prior to making a final decision.

How the earned financial aid is calculated

Students who receive federal financial aid must “earn” the aid they receive by staying enrolled and participating in classes. The amount of federal financial aid assistance the student earns is on a pro-rated basis. Students who withdraw or do not complete all registered classes during the semester may be required to return some of the financial aid they were awarded.

Institutions are required to determine the percentage of Title IV aid ‘’earned” by the student and to return the unearned portion to the

appropriate aid programs. Regulations require schools to perform calculations within 30 days from the date the school determines a student's complete withdrawal. The school must return the funds within 45 days of the calculation. The R2T4 calculation process and return of funds is completed by the Financial Aid Office.

For example, if a student completes 35 percent of the payment period, they earn 35 percent of the aid they were originally scheduled to receive. This means that 65 percent of the scheduled awards remain "unearned" and a portion of that amount must be returned to the federal government based on the Department of Education's calculation. Once over 60% of the semester is completed, a student is considered to have earned all of his/her financial aid and will not be required to return any federal funds.

The following formula is used to determine the percentage of unearned aid that has to be returned to the federal government:

- The **percent earned** is equal to the number of calendar days completed up to the withdrawal date, divided by the total calendar days in the payment period (less any scheduled breaks that are at least 5 days long).
- The **payment period** for most students is the entire semester. However, for students enrolled in modules (courses which are not scheduled for the entire semester or term), the payment period only includes those days for the module(s) in which the student is registered.
- The **percent unearned** is equal to 100 percent minus the percent earned.

For students enrolled in modules: A student is considered withdrawn if the student does not complete all of the days in the payment period that the student was scheduled to complete. Great Basin College (GBC) will track enrollment in each module (a group of courses in a program that do not span the entire length of the payment period combined to form a term, for example, summer sessions) to determine if a student began enrollment in all scheduled courses. If a student officially drops courses in a later module while still attending a current module, the student is not considered as withdrawn based on not attending the later module. However, a recalculation of aid based on a change in

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enrollment status may still be required.
Students who provide written confirmation to the financial aid office at the time of ceasing attendance that they plan to attend another course later in the same payment period are not considered to have withdrawn from the term. If the student does not provide written confirmation of plans to return to school later in the same payment period or term, GBC considers the student to have withdrawn and begins the R2T4 process immediately. However, if the student does return to GBC in the same term, even if they did not provide written confirmation of plans to do so, the student is not considered to have withdrawn after all and is eligible to receive the Title IV funds for which the student was eligible before ceasing attendance. The financial aid office will then reverse the R2T4 process and provide additional funds that the student is eligible to receive at the time of return.
Institutional funds are not recalculated based on the pro-rated policy as described for federal financial aid funds.

Steps in the return of Title IV funds policy

Step 1: Student's Title IV information

The financial aid office will determine:
A. The total amount of Title IV aid disbursed for the semester in which the student withdrew. *A student's Title IV aid is counted as aid disbursed in the calculation if it has been applied to the student's account on or before the date the student withdrew*.
B. The total amount of Title IV aid disbursed plus the Title IV aid that could have been disbursed for the semester in which the student withdrew.

Step 2: Percentage of Title IV aid earned

The financial aid office will calculate the percentage of Title IV aid earned as follows:
The number of calendar days completed by the student divided by the total number of calendar days in the semester in which the student withdrew. *The total number of calendar days in a semester shall exclude any scheduled breaks of more than five days.*
Days Attended ÷ Days in Enrollment Period = Percentage Completed
If the calculated percentage completed exceeds 60%, then the student has "earned" all the Title IV aid for the enrollment period.

Step 3: Amount of Title IV aid earned by the student

The financial aid office will calculate the amount of Title IV aid earned as follows:

The percentage of Title IV aid earned (Step 2) multiplied by the total amount of Title IV aid disbursed or that could have been disbursed for the term in which the student withdrew (Step 1-A).

Total Aid Disbursed ***x*** *Percentage Completed* ***=*** *Earned Aid*

Step 4: Amount of Title IV aid to be disbursed or returned

- If the aid already disbursed equals the earned aid, no further action is required.
- If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program.

Total Disbursed Aid – Earned Aid ***=*** *Unearned Aid to be Returned*

- If the aid already disbursed is less than the earned aid, then the financial aid office will calculate a post-withdrawal disbursement.

Types of Withdrawals

By regulations GBC is an institution that is not required to take attendance for Title IV purposes.

For financial aid purposes, there are two types of withdrawals for R2T4, namely official and unofficial. An official withdrawal is when the student actually withdraws from his/her classes at GBC through People Soft.

Federal financial aid regulations consider a student to be an unofficial withdrawal if the student receives all fail (F) grades or a combination of all fail (F), incompletes (I), (U) Unsatisfactory, and withdraw (W) grades for the term.

Determination of the withdrawal date

The withdrawal date used for an official withdrawal in the return calculation of a student's federal financial aid is the actual date of withdrawal which can be found in People Soft at the following location: Campus Community>Student Services Center> click on the finances tab>click on view student account>click on Academic Information>find the term you are looking for>click on the Enrollment tab. This screen will show you the date each class was added and the date each class was dropped.

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If a student stops attending classes without notifying GBC, and or fails to earn any passing grades (unofficial withdrawal) the withdrawal date will be the last date of academic activity entered into People Soft by each instructor or the midpoint of the semester. Additional documentation supporting the last date of academic activity may be provided by the student if they verify a later date of attendance than determined by GBC.

Withdrawing prior to completing more than 60 percent of a term

Unless a student completes more than 60 percent of the term in which federal aid was disbursed, the student will be required to return all or part of the financial aid disbursed in the term. This applies to students who have officially (including medical), or unofficially withdrawn.

When a student fails to begin attendance

If a student receives financial aid, but never attends classes, the Financial Aid Office will return all disbursed federal funds to the respective federal and institutional aid programs. However, if the student received a direct federal loan and the loan was disbursed before the classes started then no loan dollars need to be returned, but we will notify NSLDS that the student never began attendance. If the direct federal loans were issued after the semester started and the student failed to begin attendance, 100% of the direct federal loan dollars will be returned to the direct federal loan program from which the dollars were borrowed.

When a student fails to earn a passing grade in any class

If the student has not completely withdrawn but has failed to earn a passing grade in at least one class for the term or module, federal regulations require the school to determine whether the student established eligibility for financial aid. Eligibility is based on if the student attended at least one class or participated in any GBC academic-related activity (such as taking an exam, quiz, or turning in a homework assignment. Merely logging in to an online class is not considered academic activity). All disbursed funds must be returned to the respective federal and institutional aid programs if the student cannot prove that he/she began attendance. For more information regarding this topic see the section Students who receive all failing grades at the

end of the term.

Students who receive all failing grades at the end of the term

Financial aid is awarded under the assumption that the student will attend Great Basin College (GBC) for the entire term for which federal assistance was disbursed. When the student has failed to earn a passing grade in at least one class for the term, federal regulations require the school to determine whether the student established eligibility for funds disbursed by attending at least one class or participating in any GBC academic-related activity. If the school cannot verify that the student attended GBC, all financial aid must be repaid to the federal and institutional programs. The student's account will be charged and the student will be responsible for any balance due.
When the student has a combination of fail and withdraw grades for the term, approximately 50% of the financial aid must be repaid. The student's bursar account will be charged, and the student will be responsible for any balance due.
If the student can prove to have participated in a GBC class or academic-related activity past the 60% date, the student will not be required to return any disbursed financial aid. The student's account will be updated and the student will be responsible for any other charges that may have been applied to their account.
Students who are able to verify attendance beyond GBC's records may submit supporting documentation to Financial Aid Office. The student must submit supporting documentation within 30 days from the last date of the term. Recalculations for aid eligibility will not be performed for documentation received after that date.

Definition of an academic related activity

Examples of Great Basin College (GBC) academic-related activities include but are not limited to physically attending a class where there is an opportunity for direct interaction between the instructor and students.

Proof of participation:

- Exams or quizzes
- Tutorials
- Computer-assisted instruction
- Completion of an academic assignment, paper or project
- Participating in an online discussion about academic matters

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- Initiating contact with a faculty member to ask a question about the academic subject studied in the course
- GBC required study group where attendance is taken

Documentation not acceptable as proof of participation:

- Student's self-certification of attendance that is not supported by school documentation
- Verification of Enrollment form issued by the Registrar's Office
- Living in GBC housing
- Participating in academic counseling or advising

Return of Title IV funds for students enrolled in modules

Effective July 1, 2011

Overview

These new regulations aim to provide for consistent and equitable treatment of students who withdraw from a program measured in credit hours, regardless of whether courses in the program span the entire term or consist of shorter modules.

Program integrity principles

- Title IV funds are awarded to a student to attend an entire payment period or period of enrollment, and the funds are intended to cover the student's educational and living expenses for the entire period.
- Federal law specifies that a student earns Title IV funds on a pro-rated basis through 60 percent of a period based on the actual days completed. For the purposes of federal aid programs, GBC must be able to document a student's active participation in an academic activity.

Regulatory requirements

- A student is considered to have withdrawn from a payment period or period of enrollment in which the student began enrollment if the student ceased attendance in all scheduled courses without completing all of the days the student was scheduled to complete in the period.
- However, if a student provides written confirmation to GBC before ceasing attendance that the student plans to attend another course

later in the same period, the student is not considered to have withdrawn. For a nonstandard-term or non-term program, the next course the student plans to attend during the period must begin within 45 days after the end of the course the student ceased or failed to attend in order for the student not to be considered withdrawn. If a student does not resume attendance within the scheduled timeframe, the student is considered to have withdrawn as of the date on which attendance ceased.

- If a student does not provide written confirmation of plans to return to school later in the same period, a school considers the student to have withdrawn and performs a return of Title IV funds (R2T4) calculation to determine if any funds must be returned. However, if the student does return to school in the same period — even if the student did not provide written confirmation of plans to do so — the student is not considered to have withdrawn and is eligible to receive Title IV funds for which the student was eligible before ceasing attendance. GBC must reverse the R2T4 process and provide any additional funds the student is eligible to receive at the time of return.
- This new rule replaces prior guidance provided in Dear Colleague Letter GEN-00-24 regarding student withdrawals in term-based programs that include courses shorter than the length of an entire term.
- The rule impacts all programs offering courses shorter than an entire term, including semester-based programs with a summer term consisting of two consecutive six-week summer sessions.

Repayment calculation of unearned aid as a result of a withdrawal

As a result of a withdrawal, students who received federal funds will be required to repay “unearned” aid. The repayment calculation is performed utilizing the built in R2T4 calculation in People Soft or the Department of ED’s non-year-specific web-based application available via the Central Processing System (CPS), FAA Access to CPS Online at: http://www.fafsa.ed.gov/FOTWWebApp/faa/faa.jsp .

The amount of the assistance earned is determined on a pro-rated basis. For example, if a student completed 40% of the term, they have earned 40% of the assistance they were originally scheduled to receive.

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Once a student has completed more than 60% of the term, the student earns all the assistance they were scheduled to receive for the term.

Student notification of repayment

A notification letter outlining the amount returned to the federal and institutional program(s) will be mailed to the student's mailing address. GBC will return funds on the student's behalf to the appropriate federal and institutional aid program(s) and subsequently will bill the student's account. A statement reflecting these charges will be sent to the student. The student is responsible for all charges and overpayments resulting from a Return of Title IV calculation.

Repayment to federal and institutional aid programs

Federal regulations and Institutional policy require that the following aid programs be subject to the repayment calculation if the student did not attend 60% of the term:

- Federal Direct Loans: Unsubsidized and Subsidized
- Federal Direct Parent PLUS Loans
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Institutional Grants and Scholarships

Overpayment of federal grant funds

Federal regulations provide that 50% of the unearned amount of all federal grants is protected by the federal calculation (see steps 9 and 10 of the federal government's repayment worksheet). Any grant amount subject to repayment will be billed to the student's account as GBC will return the funds to the appropriate grant program(s).

Additional loan information to consider when withdrawing

The federal repayment calculation also has additional loan amounts that the student and parent may be responsible to return directly to the U.S. Department of Education (see step 8 of the federal government's repayment worksheet).

Important: Anytime a student is enrolled less than part-time the grace period begins. The student's grace period for loan repayments for Federal Direct Unsubsidized and Subsidized Loans will begin on the day

of the withdrawal from the school. If the student is not enrolled part-time for more than 6 months, the loans will go into repayment. The student must contact the U.S. Department of Education (ED) or his/ her lender(s) to make payment arrangements. Loans must be repaid by the loan borrower (student/parent) as outlined in the terms of the borrower's promissory note. The student should contact the lender if he/she has questions regarding their grace period or repayment status.

School and student responsibility for return of unearned federal funds

The student and the school are both responsible for returning unearned federal financial aid to the federal government. The student will be billed for any amount due as a result of the return of federal aid funds (R2T4) calculation.

Repayment of unearned funds

The Financial Aid Office will notify students if they owe federal funds back to the U.S. Department of Education (ED). Amounts that must be returned by the student will first be applied to federal loans. If GBC is required to return loan funds on behalf of the student based on the R2T4 calculation, the student will owe GBC the amount returned. The remaining balance of the student/parent loans will be permitted to repay loans based on the terms of the Master Promissory Note (MPN) which usually consists of scheduled payments to the holder of the loan over a period of time. Any grant overpayment the student has to return to the federal government must be repaid within 45 days after the student receives notification from Financial Aid Office. If the grant overpayment cannot be paid in full, a repayment plan may be arranged with Great Basin College or the U.S. Department of Education depending on to whom they owe the money.

Students will also receive notice from Financial Aid Office regarding repayment of institutional funds. If the student owes any money to the GBC resulting from the return of federal or institutional funds, the student will be billed by GBC's Controller's Office.

Consequences of non-repayment

If a student does not repay the grant funds that are owed to the government within 45 days, the account will be turned over to the U.S.

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Department of Education (ED) as an overpayment of federal funds. Students who owe an overpayment of Title IV funds are ineligible for further disbursements from federal financial aid programs at any institution until the overpayment is paid in full or payment arrangements are made with the U.S. Department of Education.

If a student does not pay funds due to GBC to cover their balance on their account, the student's records will be placed on financial hold. This means he/she will not be permitted to register for classes or receive transcripts until the balance is paid.

School and Student responsibilities in regard to the R2T4 policy & process

Great Basin College's responsibilities in regard to the Return of Title IV funds

1. Providing each student with the information given in this policy;
2. Identifying students affected by this policy and completing the Return of Title IV Funds (R2T4) calculation;
3. Informing the student of the result of the R2T4 calculation and any balance owed to GBC as a result of a required return of funds;
4. Returning any unearned Title IV aid that is due to the Title IV programs and, if applicable, notifying the borrower's holder of federal loan funds of the student's withdrawal date;
5. Notifying student and/or Plus borrower of eligibility for a Post-Withdraw Disbursement, if applicable.

Student's responsibilities in regard to the Return of Title IV funds

1. Becoming familiar with the Return of Title IV Funds (R2T4) policy and how withdrawing from all courses effects eligibility for Title IV aid;
2. Resolving any outstanding balance owed to GBC resulting from a required return of unearned Title IV aid;
3. Resolving any repayment to the U.S. Department of Education as a result of an overpayment of Title IV grant funds.

How institutional aid is affected by a withdrawal

All institutional aid provided by Great Basin College is based on need or non-need and academic achievement. Any change in enrollment status may cause the amount of the award to be recalculated. A drop in enrollment to 0 units requires the funds to be repaid up to 100% of the

disbursed amount.

How a withdrawal affects future financial aid eligibility
Refer to GBC's Financial Aid Office Satisfactory Academic Progress Policy to determine how a withdrawal will impact future financial aid eligibility.

Last updated: September 2014

SECTION 14: INSTITUTIONAL REFUNDS

Policies

14.2 Institutional Refund and Repayment Appeals

Policies

GBC does have an exception to the refund policy which can be found
at http://www.gbcnv.edu/admissions/refunds.html

Last updated: September 2015

Procedures

Students who would like to request an refund for classes must complete an exception to the refund form which can be found on the
Admissions and Records website at
http://www.gbcnv.edu/admissions/refunds.html

Last updated: September 2015

14.2.1 Documentation

Policies/Procedures

Students who would like to request a refund for classes must submit an exception to the refund form along with a written statement as to why they are requesting a refund and any documentation to support their request. These are processed
through Admissions and Records.

Last updated: September 2015

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SECTION 15: TITLE IV FRAUD

15.1 Student Fraud

It is the responsibility of the financial aid office to report any discovery of fraud or abuse to the Office of Inspector General (OIG). When a financial aid permanent staff member suspects that a student has intentionally provided false information on the FAFSA or in verification documents, or is otherwise participating in fraudulent activity, the situation is reviewed with the director, who decides when to refer the case to the OIG.

Policies

Financial aid staff are to be diligent in reviewing financial aid documents and when working with students. Where it appears that documents appear to be fraudulent or inconsistent, or when the student makes conflicting statements, the staff member will alert the director of a potential fraudulent situation.

Examples of fraud include but are not limited to:

- Falsified documents or forged signatures on an application, verification documents, or loan request forms
- False statements of income
- False statements of citizenship

- Use of false or fictitious names or aliases, addresses, or SSNs,
  including the deliberate use of multiple SSNs

- False claims of independent status

- Patterns of misreported information from one year to the next.

- Conflicting information regarding high school diploma question between FAFSA and TMCC application for admission

- Enrollment in distance education classes with no intention of attendance

Last updated: June 2015

Procedures

The SFSO staff reviews all documentation the student provides. If the staff member suspects fraudulent information (e.g. the signatures on the verification worksheet do not match those from prior years, applications are received from multiple students sharing the same address, or the handwriting appears to be different on all individual documents the student is submitting) then the staff member will discuss with the director and decide on the appropriate form of action.

If after a complete review the school suspects fraud the OIG will be contacted at 1-800-MIS-USED

All first time online students enrolled in distance education classes only and reside who reside outside of GBC's service area will have a hold on their financial aid disbursement until they can

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provide a progress report stating that they are actively participating in the online classes.

(See DCL ID: GEN 11-17)

Last updated: Oct 2019

15.2 Institutional and Third-Party Fraud

Policies

Committing an act of fraud or illegal conduct involving Title IV programs is strictly prohibited and will be dealt with severely.

Examples of fraud include but are not limited to the business office
knowingly authorizing the release of Title IV funds to an ineligible
student

Last updated: September 2015

15.3 Referrals

Policies

If GBC suspects that a student, employee, or other individual has
misreported information and/or altered documentation to increase
student aid eligibility or to fraudulently obtain federal funds, after
review with GBC legal counsel, those suspicions are reported and
evidence is provided to ED's Office of Inspector General (OIG).

Under the American Recovery and Reinvestment Act of 2009 (ARRA), GBC employees who report waste, fraud or abuse connected to the use of ARRA funds may not be discharged, demoted or otherwise discriminated against because of his or her
disclosure.

Last updated: September 2015

SECTION 17: RESERVED FOR INSTITUTION

Payment of Non-educational Fees

Policies

Federal title IV financial aid will not be used to cover or pay for the
following non-educational expenses:

- Admission Fees
- Late-Payment Fees
- Graduation Fees
- Excess Credit Fees

The student will have to pay for these fees out of pocket or use other
private scholarships or institutional grants and scholarships to cover
these fees.

Last updated: June 2016

Procedures

The Controller's office will code these fees in People Soft so that the
Federal title IV aid received will be prohibited from covering the cost
of the above mentioned fees. If the student has a refund after applying federal title IV financial aid, the non-educational fees listed
above will not be netted against the refund. Those fees will have to
be paid by non-Federal Title IV funds.

Last updated: June 2016

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