

The University of New Orleans
Office of Student Financial Aid and Scholarships

Policies and Procedures

VERIFICATION

Once students complete and submit the Free Application for Federal Student Aid (FAFSA) to the Central Processing System (CPS), there is a possibility that the application will be selected for a process called “Verification”. This is an audit/review process in which the student’s school of choice will be required to conduct the review in order to determine the student’s aid eligibility. Generally, CPS will select the application for verification based on conflicting data, a change from the prior year or due to a random selection process. If the application is selected, an asterisk will appear on the Student Aid Report (SAR), next to the Expected Family Contribution (EFC). However, the school’s Financial Aid Office also is authorized to “Institutionally” select applications for this review process in cases of conflicting information.

Although the school has the option of processing one Pell payment without verifying the application, this school does not take that option due to the risk of financial liability. The University of New Orleans verifies those applicants who are selected by the federal processor for Verification and those who have conflicting information and comments. Students who are selected for verification by the processor or Institutionally Selected by the Financial Aid Office must submit the signed and completed verification forms and documents, along with the supporting documentation such as IRS Tax Return Transcripts, W-2 forms, etc. The school also has the option to only verify 30 percent of the applicants chosen for verification; however, it is the policy of this school to verify all selected applicants (Institutionally selected and/or those selected by CPS).

Students are notified, in a timely manner, of all required documents to submit to the school. The verification process cannot begin and/or be completed until all required documents are submitted. The list below includes the verification items used when reviewing a student’s verification process:

Verification Items:

Adjusted Gross Income (AGI)
U.S. Income Tax Paid
Education Credits
Untaxed IRA distributions
Untaxed Pensions
IRA Deductions and Payments
Tax-Exempt Interest
Income Earned from Work
Household Size
Number in College
Supplemental Nutrition Assistance Program
(SNAP, formerly food stamps)
Child Support Paid
High School Completion Status
Identity/Statement of Educational Purpose

Verification Tracking Groups:

V1, V2, V3, V4 & V5

V1: Standard Verification Group ~ Tracking Flag V1:

~Students in this group must verify the following if they are tax filers: AGI, U.S. Income Tax Paid, Untaxed portions of IRA distributions, Untaxed portions of pensions, IRA deductions and payments, tax-exempt interest income, education credits, household size, number in college, SNAP, child support paid.

~Students who are non-tax filers must verify the following: Income earned from work, household size, number in college, SNAP benefits, child support paid.

V2: SNAP Verification Group ~ Tracking Flag V2:

~ Students in this group must verify the receipt of SNAP benefits.

V3: Child Support Paid Verification Group ~ Tracking Flag V3:

~Students must verify child support paid by them or their spouse, their parents, or both.

V4: Custom Verification Group ~ Tracking Flag V4:

~Students must verify high school completion status and identify/statement of educational purpose in addition to receipt of SNAP benefits and payment of child support.

- Identify Verification – Students are asked to appear in person to present their valid governmental issued photo ID (ex. Driver's License, State ID or Passport).
- If student was determined to be a **victim of Identity Theft** by the Internal Revenue Service (IRS), then he/she will need to submit a copy of their Police Report (if applicable), a signed copy of their Tax Return or IRS Form 14039, and a statement acknowledging his/her situation.
- In the event the student is unable to appear in person, then he/she must appear before a notary with all required IDs and documents to have his/her identity or educational purpose confirmed.

V5: Aggregate Verification Group ~ Tracking Flag V5:

~Students must verify high school completion status and identity/statement of educational purpose in addition to the items in the Standard Verification Group.

Time period to submit verification documents:

Students are notified, in a timely manner, of all required documents to submit to the school. The verification process cannot begin and/or be completed until all required documents are submitted. Generally, from the time we send the student the initial notice – Missing Information Letter (MIL), students are given **two weeks** (14 calendar days) to submit required documents. However, a subsequent notice will be sent along with a revised deadline dates.

- **Deferment (Referral):** A Financial Aid Deferment/Referral is a form used to grant students extra time to pay tuition and fees. Financial Aid Deferments/Referrals are only granted as long as the student meets **all** required Financial Aid Deferment Guidelines. Deferments are generally considered...
 - In the event all required verification documents have been submitted prior to the start of a Fall and/or Spring semester, and the verification process is not completed, students will be considered for a Financial Aid Deferment.

- The Financial Aid Office must be able to estimate a financial aid award based on the EFC provided by the Federal Government.
- Estimated award must be able to cover full outstanding balance with the university.
- Balances from a prior semester cannot be included in the current semester charges to be considered.
- Students are allowed to submit required documents during the Centralized Enrollment/Registration/Fee Payment period. At which time, if all documents are signed, received and the student meets eligibility criteria – a Financial Aid Deferment may be granted to defer the tuition payment, and will also allow the class schedule to be retained.

Note: Please contact your Financial Aid Counselor to confirm your eligibility for a deferment and/or to review deferment guidelines.

- **Enrollment:** In order to process a Financial Aid Award, all required documents must be submitted, all information must be accurate and a valid SAR must be on file prior to the student ceasing enrollment (*i.e., resigning, dropping below half-time and/or prior to the end of the semester, in which the student do not return for the next semester within the same academic year*).

Consequences for failing to submit documents in time:

- Documents not submitted timely could result in:
 - 1) The student being responsible for paying his/her fees out of pocket.
 - 2) The student cannot be processed for a Financial Aid award.
 - 3) The student not being considered for a Financial Aid Deferment.
 - 4) The semester and/or academic year ending with the student having an outstanding balance with the University. This could result in late fees and the student's account being turned over to a collection agency.
 - 5) The student's outstanding balance will prohibit him/her from registering for a future semester.
 - 6) The student's file will reflect a "Closed File" status. Please Note: Prior to this occurring a FINAL Notice will be e-mailed to the student's UNO email address.

Making corrections to the FAFSA data:

Once the student receives their SAR, they should review it for accuracy. If changes are needed, the student (and/or parents) should submit changes/corrections to the FAFSA online by using their PIN.

Once all verification documents are received by the Office of Student Financial Aid, the file will be reviewed for accuracy and completeness. Often times, corrections are required if the information indicated on the submitted documents does not match the FAFSA data. The Office of Student Financial Aid will submit corrections on the student's behalf. The corrections will be sent to the CPS via the Department of Education System. Generally, the corrected data is processed and received back in our office within 72 hours after corrected data is submitted.

An email is sent to the student informing him/her once the corrections have been returned. If no additional corrections are needed (pending the student have not also submitted corrections), and the student meets all necessary eligibility requirements, then an award will be processed. An email notice will be sent to the student's UNO email address informing him/her of the next step.

If the student's EFC and Title IV aid amounts change:

- In the event your EFC changes on an initial SAR, prior to the student being awarded, the award will be based on the last valid SAR transaction.
- If the EFC changes after the student have been awarded - the award must be cancelled. The file will be re-evaluated, and additional documentation may be requested from the student. Once that process is completed and pending the student meets all eligibility criteria, the student will be re-awarded based on the last valid SAR transaction and EFC.
- If the EFC changes occurred which caused a change to the Financial Aid award, the student will receive a revised Award Notification via their UNO e-mail address.
- If the EFC change reduces the student's aid eligibility, he/she will be responsible for the outstanding balance owed to the University. A revised Award Notification will be sent to their UNO e-mail address.
- If the EFC change causes an increase in the aid eligibility, the student will be awarded accordingly (i.e., Increase in Pell – the excess will be credited to their student account). A revised Award Notification will be sent to their UNO e-mail address

Office of Inspector General (OIG): Students and parents who willfully submit fraudulent information will be investigated to the furthest extent possible. All cases of fraud and abuse will be reported to the proper authorities (Central Processing Servicer (CPS), Judicial Services, IRS <if applicable>, including the Office of Inspector General <https://oig.hhs.gov/>.