



2021-2022 Financial Aid and Scholarships
Policies and Procedures Manual

College of the Muscogee Nation
2170 Raven Circle
Okmulgee, OK 74447
(918) 549-2800
www.cmn.edu



DISCLAIMER

The Toknawa Vnickv (Financial Aid and Scholarships) office Policy and Procedures manual as well as all financial aid forms are living breathing documents. As Federal, State, and Tribal laws/regulations change so do policies, procedures, and forms. They are updated accordingly and reviewed no less than once per year.

POLICIES AND PROCEDURES MANUAL: SECTION BY SECTION

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Section 1: Manual Introduction

1.1 Introduction to the Financial Aid Office

Financial Aid consists of scholarships, grants, loans, and part-time employment. The purpose of these programs is to assist students who, without such aid would be unable to attend college.

College of the Muscogee Nation Financial Aid and Scholarships office is located in the Student Services Center room 110G of the Education/Administration building on the college campus.

Office mailing address is:

College of the Muscogee Nation
P.O. Box 917
Okmulgee, OK 74447

Physical address is:

College of the Muscogee Nation
2170 Raven Circle
Okmulgee, OK 74447

Phone Number: 918-549-2811

Fax Number: 918-759-6942

E-Mail Address: financialaid@cmn.edu

Website: <https://cmn.edu/financial-aid/>

Office Hours:

Monday-Friday 8:00 a.m. – 5:00 p.m.

Advising Hours for Walk-In and Scheduled

Monday-Friday 9:00 a.m. – 12:00 p.m. and 2:00 p.m. – 4:00 p.m.

Staff Contact Information:

Lacey Azbell, Financial Aid Coordinator: 918-549-2811
Alexander McCosar, Bursar: 918-549-2827

Last Updated: April 2021

1.2 Purpose and Philosophy of the Financial Aid Office

The College of the Muscogee Nation is the institution of higher education for the Muscogee Creek Nation emphasizing native culture, values, language, and self-determination. The College will provide a positive learning environment for tribal and non-tribal students as citizens of a

tribal and global society supported by teaching excellence and will offer exemplary academic programs that meet student, tribal, and societal needs. Through instructional quality and visionary leadership, the College of the Muscogee Nation will encourage lifelong learners, for personal growth, professional development, and intellectual advancement.

CMN Student Affairs supports the overall mission of the College of the Muscogee Nation by identifying and responding to students' needs with personalized student services. We are committed to cultivating positive relationships among students, faculty, staff, and the broader community. Through our programs, policies, and practices we will promote a dynamic environment that will link academic and co-curricular learning experiences.

The College of the Muscogee Nation Financial Aid and Scholarships mission is to assist degree seeking and certificate students obtain financial assistance from a variety of sources to meet their CMN education expenses and achieve their educational goals. All staff is dedicated to maintaining fiscal and regulatory integrity, providing timely and accurate information, educating students on financial literacy, and delivering quality service campus wide.

Last Updated: April 2021 **Policies and Procedures Development Responsibilities**

Policies and Procedures are reviewed no less than once a year. Before implementing new policy the Financial Aid Coordinator will concur with the Dean of Student Affairs, staff, and other college officials that might be affected by the new policy.

Last Updated: April 2021

1.3.1 Responsible Personnel

The Financial Aid Coordinator is responsible for the development and implementation of financial aid policies. The Financial Aid Coordinator will insure compliance with Federal and State regulations, college policies, American Indian College Fund, tribes, and other scholarships.

Last Updated: April 2021

1.3.2 Documents and Methods

The Financial Aid Coordinator will utilize several documents and electronic methods to keep abreast of new regulations, laws, and ED policy guidance that might affect the financial aid office's policies and procedures. The Financial Aid Coordinator must disseminate information to staff and other offices as necessary.

The Financial Aid Coordinator receives and/or refers to the following publications in electronic or paper form:

FSA Partner Connect website

National Association of Student Financial Aid Administrators (NASFAA)

Federal Student Aid Handbook
Federal Registers
Dear Colleague Letters
Electronic Announcements
IRS Bulletins

The Financial Aid Coordinator disseminates the above information to the Dean of Student Affairs and staff.

Last Updated: April 2021

Section 2: Administrative Organization and Office Management

2.1 Institutional and Divisional Structure

There are four departments on campus that assist in administering and ensuring compliance for Title IV, HEA programs.

Financial Aid

- Financial Aid packaging
- FAFSA Verification
- Compiles reports for mandated State, Federal, BIC, and AIHEC reports
- Administers CMN Tuition Waiver and Scholarships
- Satisfactory Academic Progress
- Return of Title IV Funds
- Consumerism
- NSLDS Enrollment Reporting
- Reconciles with Business Affairs

Academic Affairs

- Assist with Administrative Withdrawals
- Advising adding/dropping courses
- Meets with students who are considering withdrawing from all their courses
- Assists in compiling reports
- See that grades are posted in a timely manner
- Attendance Policy
- Academic Satisfactory Academic Progress

Enrollment Management

- Enter and confirm the add/drop
- Enter and confirm degree seeking applications, special applications, concurrent enrollment, class audits, and all other applications/enrollment for course(s)
- Confirm high school graduation

- Confirm Valid ID (state and tribal)
- Completes the process for withdraws
- See that grades are posted in a timely manner
- Submits enrollment information
- Assists in compiling reports

Business Affairs

- Draws down funds for Title IV, HEA programs from the Department of Ed's G5 website
- Reconciles with the Financial Aid office
- Applies tuition and fees
- Disburse financial funds
- Print financial aid refunds
- Handles Title IV, HEA credit balances
- Assist in compiling reports
- Applies holds as necessary

Last Updated: April 2021

2.2 Financial Aid and Scholarships Office Structure and Position Responsibilities

The Financial Aid and Scholarships office at the College of the Muscogee Nation will provide trained and adequate staffing for the administration of Title IV, HEA aid. The areas of responsibility within the Financial Aid and Scholarships office:

Lacey Azbell

- Scholarship Coordinator (CMN Tuition Waiver and Scholarship, American Indian College Fund, all other scholarships)
- Campus Based Aid Coordinator (Federal Supplemental Education Opportunity Grant)
- Federal Pell Grant
- State Aid Coordinator (OTAG and OHLAP)
- Verification Specialist
- Satisfactory Academic Progress
- Return of Title IV Funds
- Veterans Coordinator
- Customer Service
- Phone Coverage
- E-mail Coverage

Last Updated: April 2021

2.2.1 Personnel Policies

Policies

The employment of professional employees at the College of the Muscogee Nation is consistent with Federal, State, local, and tribal laws and ordinances prohibiting discrimination. Applicants are evaluated on evidence of professional and personal qualifications including educational background and experience. Confidential information may be obtained from personal interviews, written recommendations, and placement office records. The College of the Muscogee Nation will hold this information in strict confidence. Appropriate College officials screen applicants. A series of interviews is scheduled for candidates and the President submits approval for employment.

Last Updated: April 2021

Procedures

The Personnel Requisition form will be completed by the Director of Business Affairs and approved by the President.

The positions will be advertised in accordance with the Muscogee Creek Nation policy and procedures manual (adopted by Board of Regents, 2005).

The MCN Office of Human Resources guidelines require all persons, including internal applicants, interested in vacant positions to submit written or electronic application.

The Muscogee Creek Nation Human Resources department compiles all of the applications and is sent to the College of Muscogee Nations Director of Business Affairs for distribution to different screening committees. The screening committees rate and review applicants and return those ratings to the Director of Business Affairs. The Director of Business Affairs, based on the committee ratings, schedule interviews for the committee.

During the interview, a salary offer may be made and upon acceptance, the Director of Business Affairs completes the staffing order form. The Director of Business Affairs sends the staffing order form to the Muscogee Creek Nation Human Resources department for final approval. The Muscogee Creek Nation offers the position to the applicant and verifies salary.

Last Updated: April 2021

2.3 Frequent Contact Information

Student Affairs

Krystal Wind 918-549-2817 kwind@cmn.edu

Financial Aid

Lacey Azbell 918-549-2811 lazbell@cmn.edu

Academic Affairs

Mekko Tyner 918-549-2806 mtyner@cmn.edu

Enrollment Management

Kathy McCormack 918-549-2808 kmccormack@cmn.edu

Mackie Moore 918-549-2820 mmoore@cmn.edu

Business Affairs

Jan Hart 918-549-2803 jhart@cmn.edu

Alexander McCosar 918-549-2827 amccosar@cmn.edu

Last Updated: April 2021

2.4 General Financial Aid and Scholarships Office Administration

Statement of Ethical Principles

The financial aid professional shall:

- Be committed to removing financial barriers for those who wish to pursue postsecondary learning.
- Make every effort to assist students with financial need.
- Without charge, assist students in applying for financial aid funds.
- Be aware of the issues affecting students and advocate their interests at the institutional, tribal, state, and federal levels.
- Support efforts to encourage students to aspire to and plan for education beyond high school.
- Educate students and families through quality consumer information.
- Respect the dignity and protect the privacy of student, and ensure the confidentiality of student records and personal circumstance in accordance with all state and federal statutes and regulations, including FERPA and the Higher Education Act, Section 483(a)(3)(e) (20 U.S.C. 1090).
- Ensure equity by applying all need analysis formulas consistently across the institution's full population of student financial aid applicants.
- Provide services and apply principles that do not discriminate on the basis of race, gender, ethnicity, sexual orientation, religion, disability, age, or economic status.
- Actively participate in ongoing professional development and continuing education opportunities to ensure ample understanding of statutes, and best practices governing the financial aid programs.
- Promote the free expression of ideas and opinions, and foster respect for diverse viewpoints within the profession.
- Commit to the highest level of ethical behavior and refrain from conflict of interest or the perception thereof.

- Maintain the highest level of professionalism, reflecting a commitment to deal with others honestly and fairly.
- Adhere to the core values and mission of the College of the Muscogee Nation.
- Adhere to all applicable laws and regulations governing federal, state, tribal, and institutional financial aid programs.

Code of Conduct

The College of the Muscogee Nation financial aid professional is expected to always maintain exemplary standards of professional conduct in all aspects of carrying out his/her responsibilities, specifically including all dealings with any entities involved in any manner in student financial aid, regardless of whether such entities are involved in a government sponsored, subsidized, or regulated activity. In doing so, a financial aid professional should:

- Refrain from taking any action for his/her personal benefit.
- Employees within the College of the Muscogee Nation Financial Aid and Scholarships office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
- Refrain from taking any action he/she believes is contrary to law, regulation, or the best interests of the students and parents he/she serves.
- Ensure that the information he/she provides is accurate, unbiased, and does not reflect any preference arising from actual or potential personal gain.
- Be objective in making decisions and advising his/her institution regarding relationships with any entity involved in any aspect of student financial aid.
- No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
- Disclose to his/her institution, in such manner as his/her institution may prescribe any involvement with or interest in any entity involved in any aspect of student financial aid.
- Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
- Respect the culture, language, and history of the Muscogee (Creek) People as well as other American Indian Tribes.

Last Updated: April 2021

2.4.1 Reasonable Accommodations for Disabilities

Policies

The College of the Muscogee Nation works to facilitate equal access for students with disabilities to the educational programs, services, and activities it provides in accordance with federal and tribal law.

Reasonable academic accommodations provided by the College of the Muscogee Nation include:

- Alternate testing arrangements
- Special classroom seating
- If other needs arise, arrangements may be procured.

View the CMN Consumer Information page located on our website at www.cmn.edu for more information and contact the Dean of Academic Affairs Mekko Tyner at 918-549-2806 or by e-mail at mtyner@cmn.edu

Last Updated: April 2021

Procedures

The Financial Aid and Scholarships office complies with the special needs of students with disabilities and ADA requirements.

The office is on one level and fully accessible for students with disabilities. If other needs arise then the Dean of Academic Affairs may make reasonable arrangements.

Last Updated: April 2021

2.4.2 Appointments with Staff

Policies

The Financial Aid Coordinator is available Monday-Friday 9:00 a.m. – 12:00 p.m. and 2:00 p.m. – 4:00 p.m. Appointments may be necessary. The Financial Aid Coordinator and the front desk make appointments.

Last Updated April 2021

Procedures

The student must contact the Financial Aid Coordinator, or the front desk to coordinate a date and time for the appointment. The student may call or use their student e-mail to set up the appointment. The following information is needed and will be posted on the calendar:

Student's name, ID #, and telephone #
Reason for appointment

A confirmation of their appointment will be sent to the student through their student e-mail or, if made by phone, will be confirmed over the phone. The e-mail will include above information, date, and cancellation instructions.

Last Updated: April 2021

2.4.3 Treatment of Correspondence/Forms

Policies and Procedures

The secretary of the College of the Muscogee Nation picks up all incoming mail. The secretary directs all Financial Aid and Scholarships mail to the Financial Aid Coordinators mailbox. The Financial Aid Coordinator is responsible for checking their mailbox throughout the day.

Last Updated: April 2021

2.4.4 Telephone

Policies

Incoming telephone calls to the Financial Aid and Scholarships office are directed through the main office number # 918-549-2800. Incoming e-mails are directed through the College of the Muscogee Nation Financial Aid and Scholarships e-mail account

financialaid@cmn.edu

The Financial Aid Coordinator will do their best to respond to phone and e-mail messages within three business days (Monday-Friday).

Last Updated: April 2021

Procedures

The Financial Aid Coordinator is responsible for answering incoming phone calls. Due to privacy policies (FERPA), only general information is given over the phone unless verbal permission is given. Students with specific in-depth questions are encouraged to meet with the Financial Aid Coordinator on campus.

The Financial Aid Coordinator replies to all incoming e-mails through their e-mail account or the College of the Muscogee Nations Financial Aid and Scholarships e-mail account. Specific information pertaining to a student can be sent to the e-mail address the student used to e-mail the Financial Aid Coordinator and/or to the students school e-mail address.

Last Updated: April 2021

2.4.5 Confidentiality of Student Records

Policies

The College of the Muscogee Nation strictly follows the guidelines set in the Family Educational Rights and Privacy Act (FERPA):

The Family Educational Rights and Privacy Act (PL 93-380) includes provisions that protect the privacy of students. These include: 1) The right to inspect and review their education records within 45 days of the day the college receives a request for access. 2) The right to request the amendment of their educational records that they believe are inaccurate. 3) The right to consent to disclosures of personally identifiable information contained in their education record, except to the extent that FERPA authorizes disclosure without consent. An exception is disclosure to school officials within the college who have a legitimate educational interest. 4) The right to file a complaint with the U.S. Department of Education concerning alleged failures by the college to comply with the requirements of FERPA. Upon request the college discloses education records without consent to officials of another school in which a student seeks or intends to enroll.

View the CMN Consumer Information page and Catalog located on our website at www.cmn.edu for more information.

Last Updated: April 2021

Procedures

Due to FERPA the Financial Aid and Scholarships office does not release financial aid information to anyone other than the student. The student must give written permission for the Financial Aid and Scholarships office to release certain information to another person by completing *Consent to Release of Personal Information/Education records* form available in the Financial Aid and Scholarships office, Admissions office, Registrar office, and Bursar office.

Last Updated: April 2021

2.5 Records Management and Retention

Policies

The Financial Aid and Scholarships office, Student Affairs office, and Institutional Effectiveness are responsible for all Title IV, HEA records management, and retention. The Financial Aid Coordinator oversees this process.

Last Updated: April 2021

Procedures

Receipt of all Title IV, HEA documents submitted is stamped with the date received, noted on appropriate financial aid screens in CampusVue and, if applicable, any Microsoft Office program, or government (Dept. of Ed.) website. Once reviewed and processed, all forms are

imaged in Laserfiche. These forms are held in physical form for three years in the CMN Financial Aid and Scholarships office, at which point they are shredded.

Last Updated: April 2021

2.6 Information Sharing and the Family Educational Rights and Privacy Act (FERPA)

Policies

All CMN employees working with financial aid (full-time, part-time and student workers) must go through FERPA training.

The Financial Aid and Scholarships office recognizes FERPA guidelines in all of our policies and procedures. Our policies include:

Student financial aid records can only be viewed by the student.

Students are encouraged to be present when seeking information from the Financial Aid and Scholarships office – parent may accompany them.

Student must present a picture ID in the Financial Aid Coordinators office before being informed about their specific financial aid information.

No dollar amounts or specific information is given over the telephone unless the student gives verbal permission to discuss dollar amounts or specific information over the phone.

Last Updated: April 2021

Procedures

The student can give permission for the Financial Aid and Scholarships office to release certain information to another person by completing Authorization to Release Information form available in the Admissions, Registrar, Bursar, and Financial Aid and Scholarships office.

Last Updated: April 2021

2.6.1 External Disclosure

Policies

The Financial Aid and Scholarships office only shares award information to an external agency when written consent is given by the student.

Last Updated: April 2021

Procedures

A student must complete a Financial Aid Award Status Release form for award amounts to be sent to an external source, unless written permission has already been given by the student and submitted to the external source. In this case, the Financial Aid and Scholarships office will request a copy of the external source(s) form(s) showing that the student has given permission to release certain award information to that external source.

The Financial Aid Award Status Release form must be picked up and submitted in person at the Financial Aid and Scholarships office.

Last Updated: April 2021

2.6.2 Information Release via Telephone

Policies

The Financial Aid and Scholarships office only releases general information over the phone unless verbal permission is given to release specific in depth information.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator answers incoming calls. Students must identify themselves by giving the College of the Muscogee Nation student ID or social security number. General questions regarding file completion are answered. Students with specific or detailed questions are encouraged to check on the <https://cmn.edu/financial-aid/> webpage, their student portal, e-mail their questions using their student e-mail to financialaid@cmn.edu or come in to speak with the Financial Aid Coordinator.

Last Updated: April 2021

Section 3: Financial Aid Programs

3.1 Institutional Eligibility Requirements

To participate in the Title IV, HEA programs, the school must meet one of the following definitions of an eligible institution:

- Institution of higher education
- Proprietary institution of higher education; or
- Postsecondary vocational institution

The College of the Muscogee Nation does this by meeting the definition of an *Institution of higher education*. The Financial Aid Coordinator along with the President, Director of Business Affairs, and Institutional Effectiveness maintains the documentation that substantiates the school's institutional eligibility. Such documents include, but are not limited to:

Program Participation Agreement (PPA)
Eligibility and Certification Approval Report (ECAR)
Accrediting agency letters

It is College of the Muscogee Nation policy to make accreditation and licensing information and documentation available to enrolled and prospective students.

Last Updated: April 2021

Policies

The College of the Muscogee Nation must periodically undergo recertification of its eligibility. The duration of eligibility is primarily linked to the expiration of its PPA. The Financial Aid Coordinator works with the President, Student Affairs, Academic Affairs, Enrollment Management, Business Affairs, and Institutional Effectiveness to coordinate the recertification process.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator compiles all of the necessary paperwork for recertification. Admissions provide the policies and procedures for Admissions into the college, the Bursar provides the policies and procedures for Credit Balance/Refund, the Financial Aid Coordinator provides the policies and procedures for Return of Title IV Funds and Satisfactory Academic Progress, and Institutional Effectiveness provides documentation regarding state letters and accreditation, tribal letters, and Higher Learning Commission accreditation information. The Financial Aid Coordinator mails the requested documents and required signature page to the address listed in the E-APP. The Financial Aid Coordinator, along with the President and Director of Institutional Effectiveness, complete and submit the E-APP 90 days before the Program Participation Agreement expire. If any additional information is requested from the Department of Education, the Financial Aid Coordinator requests the information from that department and submits it to the Department of Education as requested.

Last Updated: April 2021

3.1.1 Program Eligibility

Policies

To qualify as an eligible institution, the school must offer at least one eligible program. It is the school's responsibility to ensure a student is enrolled in an eligible program before disbursing Title IV, HEA aid.

The College of the Muscogee Nation's general definition of an eligible program for purposes of awarding Title IV, HEA aid is one of at least 21 credit hours in length. The school waits for approval from ED before a program is considered eligible for Title IV, HEA aid.

Last Updated: April 2021

Procedures

Title IV, HEA aid only disburses to students who are enrolled in an eligible program. Characteristics of an eligible program at the College of the Muscogee Nation include:

- 21 credit hour minimum
- Academic year runs fall through summer

Last Updated: April 2021

3.1.1.1 Ineligible Programs

Policies

An ineligible program for purposes of awarding Title IV, HEA aid is one that is less than 21 credit hours, not on the ECAR, and/or does not ultimately end with a certificate or degree.

Last Updated: April 2021

Procedures

Title IV, HEA aid is not disbursed to programs that do not meet the definition of an eligible program.

Last Updated: April 2021

3.1.1.2 Evaluation of New Programs

Policies

Following the initial probationary period, CMN can add new programs to the ECAR by submitting to ED for approval.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator submits the program information to ED for approval once the programs are approved by the accrediting and state agencies.

Last Updated: April 2021

3.1.2 Administrative Capability

The College of the Muscogee Nation Board of Regents is the governing board as indicated in the Muscogee Nation Constitution Article XIII, Section 1. The governing body of the Mvskoke Etvlvw Nakcokv Mvhakv Svhlwecvt, otherwise known in the English language as the College of the Muscogee Nation, is hereby vested in the Board of Regents consisting of five members to

be appointed by the Principal Chief of the Muscogee (Creek) Nation with the advice and consent of the National Council. The Board of Regents acquires its authority to hire, evaluate, and dismiss the chief executive officer from Muscogee (Creek) Legislation NCA 11-040 Section 4-111. D.

In accordance with the Organizational Chart, the administration consists of three Professional staff: Regents Director of Institutional Effectiveness, Research Specialist, and Manager for Information Technology; four Department Heads: Dean of Academic Affairs, Dean of Student Affairs, Director of Business Affairs, Registrar; and Executive Support: Executive assistant.

Under the direction of the President, CMN departments will establish its policies and procedures to govern the various functions of the institution that relate to them specifically. Each department will be responsible creating, reviewing, and updating policies and procedures as needed. Policies and procedures are submitted to the President with final approval given by the Board of Regents.

Last Updated: April 2021

3.1.2.1 Provisions

Policies

The College of the Muscogee Nation administers all Title IV, HEA programs in accordance with all applicable statutory and regulatory provisions.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator oversees all FSA programs along with all other state, local, tribal, and external financial aid. The Financial Aid Coordinator is responsible to see that the College of the Muscogee Nation Financial Aid and Scholarships office demonstrates administrative capability.

Last Updated: April 2021

3.1.2.2 Administration

Policies

The Financial Aid Coordinator is responsible for administering and coordinating all the institution's financial aid programs.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator is responsible for administering and coordinating the institutions financial aid programs, processing all financial aid applications including verification paperwork, and administers the Title IV, HEA programs.

Last Updated: April 2021

3.1.2.3 Responsibilities of Institutional Offices

Policies

The Financial Aid and Scholarships office works with various offices with respect to the approval, disbursement, and delivery of Title IV, HEA program assistance. The Financial Aid and Scholarships office works with various offices with respect to preparation and submission of reports to the Department of Education (ED).

Last Updated: April 2021

Procedures

Other institutional offices relate to the administration of Title IV, HEA programs with respect to:

Academic Affairs

- Assist with Administrative Withdrawals
- Advising adding/dropping courses
- Meets with students who are considering withdrawing from all their courses
- Assists in compiling reports
- See that grades are posted in a timely manner
- Attendance Policy
- Academic Satisfactory Academic Progress

Enrollment Management

- Enter and confirm the add/drop
- Enter and confirm degree seeking applications, special applications, concurrent enrollment, class audits, and all other applications/enrollment for course(s)
- Confirm high school graduation
- Confirm Valid ID (state and tribal)
- Completes the process for withdraws
- See that grades are posted in a timely manner
- Submits enrollment information
- Assists in compiling reports

Business Affairs

- Draws down funds for Title IV, HEA programs from the Department of Ed's G5 website
- Reconciles with the Financial Aid office
- Applies tuition and fees
- Disburse financial funds
- Print financial aid refunds
- Handles Title IV, HEA credit balances
- Assist in compiling reports
- Applies holds as necessary

Last Updated: April 2021

3.1.2.4 Separation of Duties

Policies

The Financial Aid and Scholarships office must administer the Title IV, HEA programs with adequate checks and balances in its system of internal controls. The functions of authorizing payments and disbursing or delivering Title IV, HEA funds must be divided among organizationally independent individuals so no office has responsibility for both functions.

Last Updated: April 2021

Procedures

The Financial Aid application and verification is processed by the Financial Aid Coordinator

Satisfactory Academic Progress and Return of Title IV Funds are handled by the Financial Aid Coordinator

Determination of student eligibility is processed by the Financial Aid Coordinator

Title IV, HEA aid is awarded by the Financial Aid Coordinator

Title IV, HEA funds are drawn down from ED by the Bursar

Title IV, HEA funds are returned to ED by the Bursar

The Federal Funds bank accounts (Pell and SEOG) are handled by the Director of Business Affairs

Aid is transmitted and student refunds/credit balance is prepared by the Bursar and Business Affairs

Last Updated: April 2021

3.1.2.5 Records

Policies

The College of the Muscogee Nation must establish and maintain records as required under the General Provisions and individual Title IV, HEA program regulations.

Last Updated: April 2021

Procedures

CampusVue is a robust student information system supporting the management needs of colleges and universities. Following students from the first inquiry through alumni and donor status, the system includes robust features such as recruiting, admissions, records, advising, degree audit, financial aid, student billing, housing, campus security, campus judicial processes, and alumni/development. Specially designed higher education payroll and human resources systems round out the offering. The comprehensive CampusVue Web Portal provides self-service access for inquiries, applications, students, faculty, staff, parents, and the public at large – all under strict security controls.

CampusVue is an intricate part of records management and retention. Student Records are maintained in CampusVue so that information can be pulled from the database for reporting purposes. Laserfiche is also used to store data for records management and retention. In certain situations, paper copies are stored.

Last Updated: April 2021

3.1.2.6 Electronic Processes

Policies

The Financial Aid and Scholarships office participates in the electronic processes identified by ED. 668.16(o)

Last Updated: April 2021

Procedures

ED electronic processes utilized by the College of the Muscogee Nation:

- E-App to submit and update school eligibility information
- Student Aid Internet Gateway (SAIG) to download files from ED
- FAA to perform dependency overrides and corrections
- FAFSA on-line to assist students to apply for financial aid
- Common Origination and Disbursement (COD) to reconcile and maintain the federal Pell grant, perform R2T4/PWD
- National Student Loan Data System (NSLDS) to verify FSA programs payments and overpayments, Transfer Student Monitoring, enrollment reporting, and loans

- The eCampus-Based System to maintain the campus-based programs. CMN participates in the Federal Supplemental Educational Opportunity Grant (FSEOG)
- eZ Audit (handled through Business Affairs)

Last Updated: April 2021

3.1.2.7 Information Discrepancies

Policies

The Financial Aid Coordinator reviews and processes all documents submitted to the Financial Aid and Scholarships office from the Title IV, HEA applicants.

The Financial Aid and Scholarships office refers for investigation to ED's Office of Inspector General (OIG) and credible information indicating a Title IV, HEA aid applicant may have engaged in fraud or other criminal misconduct in connection with the Title IV, HEA programs.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator compares the submitted documentation to that reported on the FAFSA and makes corrections as necessary. Information received that indicates blatant fraud is then turned over to the OIG.

Last Updated: April 2021

3.1.2.8 Reviews and Proceedings

Policies

In order to show administrative capability, College of the Muscogee Nation must show no evidence of significant problems that affect their ability to administer a Title IV, HEA program, as identified in:

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

Last Updated: April 2021

Procedures

An independent auditor performs the annual audit for CMN.

Results of all audits are maintained by Business Affairs and results of all program reviews are maintained by the Financial Aid Coordinator and Institutional Effectiveness.

Last Updated: April 2021

3.1.3 Financial Responsibility

The Financial Aid Coordinator is responsible for compliance with all financial standards to participate and maintain eligibility for Title IV, HEA programs.

Last Updated: April 2021

3.1.4 Reporting and Reconciliation

Business Affairs and the Financial Aid and Scholarships office must reconcile the Title IV, HEA programs in which the College of the Muscogee Nation participates and meet reporting requirements. Different programs require different reports and procedures.

Last Updated: April 2021

3.1.4.1 Fiscal Operations Report and Application to Participate

Policies

The Fiscal Operation Report and Application to Participate (FISAP) must be submitted annually by October 1st.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator works with Student Affairs, Business Affairs, and Enrollment Management staff to report information to ED regarding campus-based programs on the FISAP.

Using the COD website, the Financial Aid Coordinator completes the online FISAP application to participate in campus based FSA programs through the Department of Education's office of Case Management and Oversight (CMO).

Last Updated: April 2021

3.1.4.2 National Student Loan Data System

Policies

The Financial Aid and Scholarships office must accurately report student information to the National Student Loan Data System (NSLDS), such as Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Loan information, and enrollment reporting.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator electronically reports student financial aid information to COD throughout the trimester. COD then reports the financial aid information to NSLDS. The Financial Aid Coordinator also completes the enrollment reporting requirement. On NSLDS "enrollment profile" shows the schedule of when CMN must

report. CMN utilizes the National Student Clearinghouse to submit the enrollment report.

Last Updated: April 2021

3.1.4.3 Program-Specific Reporting

Policies

Enrollment reporting is done by Enrollment Management.

NSLDS Enrollment Reporting is done by the Financial Aid Coordinator.

Federal Pell Grants and FSEOG are reported by the Financial Aid and Scholarships office.

Financial Aid Coordinator coordinates with the American Indian College Fund and tribes.

Last Updated: April 2021

Procedures

Enrollment Management reports enrollment information to the American Indian Higher Education Consortium (AIHEC) through the yearly AKIS AIMS report as well as IPEDS. The Financial Aid Coordinator reports to NSLDS, through the Clearinghouse, for NSLDS enrollment reporting.

Individual student Federal Pell grants amounts are reported to COD. They are reconciled with Business Affairs using CampusVue and General Ledger reports. Adjustments are also reported to COD and reconciled using the same methods.

NSLDS enrollment reporting is completed according to the NSLDS schedule. The Financial Aid Coordinator completes it using the National Student Clearinghouse within the 15 day time frame.

Last Updated: April 2021

3.2 General Title IV, HEA Student Eligibility Requirements

Policies

To be Eligible to receive Federal Student Aid, you will need to:

Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law.

Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program.

Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

Men exempted from the requirement to register include;

- 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 application (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 that first entered the U.S. as lawful non-immigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.

Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.

Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.

Sign certifying statements on the FAFSA stating that:

- you are not in default on a federal student loan
- do not owe a refund on a federal grant
- Sign the required statement that you will use federal student aid only for educational purposes

Maintain satisfactory academic progress (SAP) while you are attending college or a career school.

Be enrolled at least halftime to receive assistance from the Direct Loan Program.

The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received.

In addition, you must meet one of the following:

Be a U.S. CITIZEN or U.S. NATIONAL

You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.

Have a GREEN CARD

You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.

Have an ARRIVAL-DEPARTURE RECORD

The Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant (Status Pending)
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee

Have BATTERED IMMIGRANT STATUS

You are designated as a “battered immigrant-qualified alien” if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.

Have a T-VISA

You are eligible if you have a T-visa or a parent with a T-1 visa.

Not be enrolled simultaneously in elementary or secondary school

Not have been convicted of an offense involving the possession or sale of illegal drugs that occurred while the student was enrolled and receiving Title IV aid

Last Updated: April 2021

Procedures

Enrollment Management accepts students to the college. They make the determination if they are an eligible regular student and in an eligible program.

ED verifies all other eligibility requirements (other than SAP) when the student submits their FAFSA. Any discrepancies reported by the ED come to the school with the FAFSA (ISIR) information and are investigated by the Financial Aid Coordinator.

Last Updated: April 2021

3.3 Federal Aid Programs in which the College of the Muscogee Nation Participates

College of the Muscogee Nation Financial Aid and Scholarships office administers the following federal aid programs:

Federal Pell Grant

Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Work Study (FWS) *when eligible*

To receive financial aid for federal programs students must:

Meet Title IV Eligibility as stated above

Enroll in classes in an eligible academic program

Maintain minimum completion rate and GPA standards, and complete their academic program within financial aid limits, as outlined in the College of the Muscogee Nation's "Satisfactory Academic Progress" policy

Attend classes on a regular basis

Financial Aid will be adjusted for drops during the add/drop period

Financial aid will be adjusted if a student withdraws from, or are withdrawn from, all of their classes before completion of 60% of the semester, and they may owe a repayment of funds.

Not receive financial aid from another institution during the same term of enrollment

Last Updated: April 2021

3.3.1 Federal Pell Grant

The Federal Pell Grant is designed to help pay college-related expenses. The exact dollar award is determined by congress. The student's enrollment status, the Expected Family Contribution (EFC), and the Cost of Attendance (COA) as calculated by congressional methodology determine institutional eligibility.

The maximum Pell grant for full-time students for the 2021-2022 award year (July 1, 2021, to June 30, 2022) is \$6,495.00

Less than full-time enrollment will be prorated as follows:

Three-Quarters Time: 9-11.5 hours

Half-Time: 6-8.5 hours

Less than Half-Time: 1-5.5 hours

Last Updated: April 2021

3.3.2 Federal Supplemental Education Opportunity Grant (FSEOG)

As a campus-based program, the FSEOG is awarded to students who have exceptional financial need. College of The Muscogee Nation defines exceptional financial need as a student who has a zero EFC as determined by congressional methodology. FSEOG awards depend on the amount of funds available.

To be eligible for FSEOG, students must be Pell eligible, have a zero EFC, show financial need, be an undergraduate, not have a bachelor or first professional degree, and

maintain satisfactory academic progress (SAP) according to the College of the Muscogee Nation SAP policy.

The maximum FSEOG grant for full-time students for the 2021-2022 award year (July 1, 2021, to June 30, 2022) is \$4000 and the minimum SEOG is \$100.

Full-time enrollment constitutes 12 or more credit hours. Anything less than 12 hours will constitute part-time enrollment for FSEOG funds.

Last Updated: April 2021

3.3.3 Federal Work Study

As a campus-based program, FWS is awarded through the Financial Aid and Scholarships office in the form of part-time employment. Students who participate generally work from 10-20 hours per week and are paid twice a month. The actual FWS award is based on demonstrated financial need.

To be eligible for FWS, students must have indicated on the FAFSA that they were interested in FWS, show financial need and have completed their FAFSA by March 1st of the award year.

The maximum hours for FWS at the College of the Muscogee Nation is 15 a week. There is no minimum.

The College of the Muscogee Nation, at this time, does not participate in FWS.

Last Updated: April 2021

3.4 State Aid Programs in Which College of the Muscogee Nation Participates

The College of the Muscogee Nation Financial Aid and Scholarships office administers the following state aid programs:

- Oklahoma Tuition Aid Grant (OTAG)
- Oklahoma's Promise (OHLAP)

To receive financial aid for state programs students must:

- Enroll in classes in an eligible academic program

- Maintain minimum completion rate and GPA standards, and complete their academic program within financial aid limits, as outlined in the College of the Muscogee Nation "Satisfactory Academic Progress" policy

- Attend classes on a regular basis. Financial aid will be adjusted if a student withdraws from, or are withdrawn from, all of their classes before completion of 60% of the semester, and they may owe a repayment of funds

Not receive financial aid from another school during the same term of enrollment

Last Updated: April 2021

3.4.1 Oklahoma Tuition Aid Grant (OTAG)

OTAG is a grant offered by the Oklahoma State Regents for Higher Education (OSRHE) to residents of Oklahoma who attend Oklahoma's public and private colleges and universities. Student must file the FAFSA before the state deadline (January 15th). The OTAG program, operated by the OSRHE, determines potential recipients based on applicant data received from the Federal Central Processing System. The following steps occur in the determination of eligibility for OTAG awards:

The OTAG program receives student data from the Federal Central Processing System

OTAG applies its own analysis to student's data to determine potential eligibility

The OTAG program sends applicant rosters to the College of the Muscogee Nation Financial Aid and Scholarships office for eligibility checks to clear applicants for actual awards

College of the Muscogee Nation Financial Aid and Scholarships office checks all eligibility criteria for receipt of federal funds and Oklahoma residency before students can be cleared for further consideration by OTAG

Student award rosters are sent to the Financial Aid and Scholarships office and the student is notified by OSRHE. All awards are estimated and not final. Funding shortages may lead to awards being reduced or cancelled or the processing of awards may be suspended

Financial Aid and Scholarships office reaffirms eligibility and gives final clearance for students to receive OTAG funds

The OTAG program works with the Office of State Finance to send funds to the College of the Muscogee Nation. The Financial Aid and Scholarships office makes final assessment of eligibility before applying funds to student's account

Awards are either full-time or part-time, and you must be enrolled in at least six credit hours at the College of the Muscogee Nation

Awards are contingent upon students continued eligibility for Federal Title IV Aid.

If a student's level of enrollment changes (full-time or part-time) or other eligibility factors are different from original data which was certified by Financial Aid and Scholarships office to the OTAG program, your funds will be returned to be voided or a lesser amount will be applied to your account. This includes adjustments to reduce an over award of financial aid funds as required by federal regulations

OTAG awards may exceed need, but cannot exceed student's budget

Last Updated: April 2021

3.4.2 Oklahoma's Promise (OHLAP)

Oklahoma's Promise (OHLAP) provides scholarship equivalent to all or part of tuition expenses for students who complete the programs requirements while in high school. The scholarship can be used at accredited public and private colleges and for certain programs/courses offered at public career technology centers. Students enrolled in the eighth, ninth and tenth grade, whose family income does not exceed \$55,000, may enroll in the program. The following steps occur in order for student's to receive Oklahoma's Promise:

Only students certified by the Oklahoma State Regents for Higher Education (OSRHE) as having completed the high school requirements are eligible for the Oklahoma's Promise.

It is the responsibility of the student to notify the institutions financial aid office that he/she is eligible for the Oklahoma's Promise scholarship.

Students must begin postsecondary education within three years of graduating from high school. The scholarship is good for five years or a bachelor degree is received whichever comes first.

Oklahoma's Promise students must meet the regular admissions requirement of the College of the Muscogee Nation

Oklahoma's Promise scholarship will not be available the first summer college semester immediately following high school graduation

Oklahoma's Promise students must maintain good academic standing in college to remain eligible

The Oklahoma's Promise award is calculated on the resident tuition cost only. There are no limits on the number of hours that OHLAP will pay per semester. It does not pay fees just tuition.

OHLAP can be used with other forms of financial aid

Oklahoma's Promise will be used as a resource and applied to a student's cost of attendance

Billing of Oklahoma's Promise will occur at the end of the add/drop period. The Financial Aid Coordinator will determine the number of eligible hours that the student is enrolled and submit a billing invoice to the Oklahoma State Regents (OHLAP). After funds are received from the Oklahoma's Promise office, payments are applied to student accounts. The funds will be applied to any outstanding balances. In the case no balance is owed the student will be issued a refund by the Bursar.

Last Updated: April 2021

3.5 Institutional Aid Programs

College of the Muscogee Nation Financial Aid and Scholarships office administers the following institutional programs:

CMN Scholarship
CMN Tuition Waiver
American Indian College Fund
Janneta Genthe Family Educational Trust Scholarship

Last Updated: April 2021

3.5.1 College of the Muscogee Nation Scholarship

College of the Muscogee Nation Scholarship covers student's tuition, fees, books, supplies, and room and board in accordance with National Council Appropriation NCA 07-015.

Eligibility Requirements:

1. Students must be an enrolled member of the Muscogee (Creek) Nation. Students must present an original **Muscogee (Creek) Citizenship Card** to be copied and included in the application (**no CDIB cards**).
2. Students must be currently enrolled in the College of the Muscogee Nation and/or auditing courses through CMN. Students who have completed 24 or more credit must have a **CMN Plan of Study** for their degree or certificate program on file.
3. For housing and residential meal plan expenses to be covered, students must live on campus.
4. Complete the CMN Scholarship Application during the admissions process. From that point forward, the student does not need to complete the application again; however, if tribal status changes the student is responsible for updating that information with the CMN Registrar.
5. Non-degree seeking students taking a class for credit must earn at least 1 credit hour per trimester and make Satisfactory Academic Progress (SAP).
6. Student must make Satisfactory Academic Progress (SAP). Refer to the CMN Consumer Information guide for the full SAP Policy.
7. The CMN Scholarship will be limited to two associate degrees, in one area of specialization, and/or certificates, or a combination of the two, regardless of institution. If a student has either two associate degrees and/or certificates, or a combination of the two, the student must apply for Institutional Consideration to determine possible eligibility.

8. CMN Scholarship is not awarded to students who have earned a bachelor's degree or higher. If a student has a bachelor's degree or higher, the student must apply for Institutional Consideration to determine possible eligibility.

Last Updated: April 2021

3.5.2 College of the Muscogee Nation Tuition Waiver

College of the Muscogee Nation Tuition Waiver covers student's tuition, fees, books, supplies, and room and board in accordance with National Council Appropriation NCA 07-015.

Eligibility Requirements:

1. Students must be an enrolled member of a federally-recognized tribe. Students must present an original **Tribal Enrollment Card** to be copied and included in the application (**no CDIB cards**).
2. Students must be currently enrolled in the College of the Muscogee Nation and/or auditing courses through CMN. Students who have completed 24 or more credit must have a **CMN Plan of Study** for their degree or certificate program on file.
3. Seek funding from the tribe in which you are enrolled.
4. Complete the CMN Tuition Waiver/Grant Application during the admissions process. From that point forward, you do not need to complete the application again; however, if your tribal status changes you are responsible for updating that information with the CMN Registrar.
5. Non-degree seeking students taking a class for credit must earn at least 1 credit hour per trimester and must make Satisfactory Academic Progress (SAP).
6. Degree seeking students must make Satisfactory Academic Progress (SAP). Refer to the CMN Consumer Information guide for the full SAP policy.
7. The CMN Tuition Waiver will be limited to two associate degrees, in one area of specialization, and/or certificates, or a combination of the two, regardless of institution. If a student has either two associate degrees and/or certificates, or a combination of the two, the student must apply for Institutional Consideration to determine possible eligibility.
8. CMN Tuition Waiver is not awarded to students who have earned a bachelor's degree or higher. If a student has a bachelor's degree or higher, the student must apply for Institutional Consideration to determine possible eligibility.

The maximum award is \$2000.

Last Updated: April 2021

3.5.3 American Indian College Fund

College of the Muscogee Nation participates in the American Indian College Fund scholarship program. In order to be eligible a student must be attending the College of the Muscogee Nation and fill out the on-line application during the fall and spring trimester by the deadlines set by CMN and the American Indian College Fund.

Deadlines for submission are posted throughout the school, submitted electronically through the student e-mail, and posted to the CMN student portal and website.

Last Updated: April 2021

3.5.4 The Janneta Genthe Family Educational Trust Scholarship

The Janneta Genthe Family Educational Trust Scholarship covers student's tuition, books, and laboratory fees in accordance with the Last Will and Testament of Janneta Genthe Article 4, Paragraph 4.6.

Eligibility Requirements:

1. Students must be a female enrolled member of the Muscogee (Creek) Nation no older than 24 years of age during the term of acceptance. If a Muscogee (Creek) female is not eligible, a Muscogee male shall be considered. Citizenship will be determined by record of the **Muscogee (Creek) Citizenship Card** on file at College of the Muscogee Nation; **CDIB cards will not be accepted.**
2. Students must be degree seeking, with an emphasis in environmental studies, and enrolled full-time at the College of the Muscogee Nation. If neither environmental studies nor full-time students are eligible, other degree seeking students most closely meeting the criteria shall be considered.
3. Student must make Satisfactory Academic Progress (SAP). Refer to the CMN Consumer Information guide for the full SAP Policy.
4. The Janneta Genthe Family Educational Trust Scholarship is awarded to students who have exceptional financial need. College of The Muscogee Nation defines exceptional financial need as a student who has a zero EFC as determined by congressional methodology.
5. The student does not need to complete an application for this award; however, an academic advisor or administrator must nominate eligible students for their consideration. Nominations should include a statement of recommendation for the student. Nominations must be submitted to the Financial Aid office the week following the completion of the Add/Drop period of each term.
6. The Financial Aid Coordinator will select recipients from the eligible nominations and award scholarships for the award year based on the funds available. Recipients will be notified of their award on the student portal. Recipients maintaining eligibility from one term to the next will continue to receive funds throughout the award year. Recipients losing eligibility will forfeit disbursements in future terms, and new candidates will be selected. Students must be nominated each award year to be considered for the scholarship.
7. The Janneta Genthe Family Educational Trust Scholarship will be limited to \$2,000.00 per recipient for a term, with a cumulative maximum award of \$6,000.00 for any recipient in an award year.

Last Updated: April 2021

Section 4: Institutional Requirements Relating to Education Loans

4.1 William D Ford Direct Loan Program

College of the Muscogee Nations Board of Regents has decided that CMN will not participate in the William D Ford Direct Loan Program.

4.2 Private Education Loans Disclosures

College of the Muscogee Nation does not participate in any Alternative Loan programs. We discourage students from borrowing loans and do not market them in any way. We do not have a preferred lender list or any preferred lender arrangements.

Last Updated: April 2021

Section 5: Student Consumer Information Requirements

5.1 Federal Student Consumer Information Requirements

The Dean of Student Affairs monitors and updates College of the Muscogee Nation's consumer information which is available at www.cmn.edu.

Last Updated: April 2021

5.1.1 Notice to Employees, Enrolled, and Prospective Students

Policies

The College of the Muscogee Nation must distribute to all employees, enrolled, and prospective students the CMN Consumer Information Guide. The CMN Consumer Information guide includes:

- Academic Program Offered
- Drop/Withdrawal Procedures
- Tuition and Fees Costs
- Accreditation
- Alcohol and Drug Policy
- Copyright Infringement and Plagiarism
- Counseling and Advising
- Disability Services
- Family Education Rights and Privacy Act (FERPA)
- Financial Aid and Veteran Services
- Paying for College
- Placement Information
- Public Safety
- Student Body Diversity
- Student Body Retention
- Student Policies and Procedures – Student Conduct

Vaccination Information

And more.

For more information regarding the CMN Consumer Information guide please visit our website at www.cmn.edu

Last Updated: April 2021

Procedures

The Dean of Student Affairs uses the information in the Code of Federal Regulations, Financial Aid Training materials, as well as IFAP (Tools for Schools) to update the CMN Consumer Information matrix. This matrix has details regarding Topic/Related Activity, Recipient of the Requirement, Required Information/Regulatory, Law Resource Links, Method of Disclosure, CMN Location, CMN Party(ies) responsible, and date completed. This overall matrix is updated as assignments are completed by assignment, department, person, and location. The President assigns the assignment deadlines. Once all assignments are completed then the updated Consumer Information Guide is put on the home page of our web-site and is broken down by award years.

The CMN Consumer Information guide is updated annually by CMN using an updated matrix, timeline, and assignments. The updated CMN Consumer Information guide is put on the home page of our website no later than October 1st.

CMN distributes the CMN Consumer Information guide by e-mail to all employees and enrolled students. Prospective students are distributed information regarding the CMN Consumer Information Guide through Admissions and the CMN Student Success center.

Last Updated: April 2021

5.1.2 Financial Aid Information

Policies

Financial Aid and Veteran Services information provided:

- Types of need and non-need based federal financial aid available at College of the Muscogee Nation
- Types of need and non-need based state and local aid, school aid programs, and other private programs
- How financial aid eligibility is determined
- Rights and Responsibilities of students receiving institutional aid at College of the Muscogee Nation
- Rights and Responsibilities of students receiving federal aid at College of the Muscogee Nation
- Criteria for measuring Financial Aid Satisfactory Academic Progress (SAP) and how a student who has failed to maintain SAP may reestablish eligibility for federal aid
- Summary of requirements for Return of Title IV funds if a student withdraws from classes

- How to apply for financial aid
- How College of the Muscogee Nation distributes aid among students
- How and when federal funds are disbursed
- How and when institutional grants and scholarships are disbursed

Individual State Financial Aid Programs: Oklahoma Tuition Aid Grant (OTAG)

https://secure.okcollegestart.org/financial_aid/types_of_aid/grants/oklahoma_tuition_aid_grant.aspx Oklahoma's Promise (OHLAP) <http://www.okhighered.org/okpromise/>

Last Updated: April 2021

Procedures

This Financial Aid information is updated as needed, and reviewed no less than annually by the Financial Aid Coordinator. Changes and/or additions/deletions are submitted to the Dean of Student Affairs electronically before the internal deadline set by the President.

Last Updated: April 2021

5.1.3 Completion or Graduation Rate

Policies

Completion or graduation rate, and transfer rate are available to enrolled or prospective students.

Last Updated: April 2021

Procedures

Enrollment Management annually prepares reports providing completion/graduation rate and transfer rate. The information is available on the consumer information guide located at www.cmn.edu

Last Updated: April 20120

5.1.4 Annual Security Report

Policies

The College of the Muscogee Nation will annually publish a combined campus crime awareness/safety report and a fire safety report for the safety and security of the campus community in compliance with the Higher Education Opportunity Act and the Clery Act. This will contain crime and fire statistics for the most recently past three years.

The intent of the report is to notify all prospective students, current students, and all CMN employees of the crimes committed on or in the vicinity of the campus and all fires reported on campus. The report will also provide information on CMN policies, procedures for reporting crimes, emergency notification, evacuations, program information, etc.

Last Updated: April 2021

Procedures

The annual reports will be made available no later than October 1st of every year. Reporting begins on the Department of Education Website beginning July 1 of every year.

- A. The annual reports will be updated the last week in April of every year to include current year crime and fire statistics.
- B. Crimes committed in the local area of the campus will be verified by Lighthouse Police each year during the schedule update in April.
- C. CMN will add a web link to the webpage for the latest version of the reports as well as maintain the web link for the current year's reports until the end of the summer trimester.
- D. CMN will maintain open communication between the institution and the Department of Education in reporting severe incidents such as rape, police standoff, natural disaster, etc. (which may include any incident that effects student attendance at CMN).

Last Updated: April 2021

5.1.5 Other General Disclosures

Other consumer information regarding the college is available on the website, catalog, and student handbook. The consumer information guide is located at www.cmn.edu

Last Updated: April 2021

5.2 Accrediting Agency Consumer Information

College of the Muscogee Nation is accredited by the North Central Association of Schools, Higher Learning Commissions, 230 South La Salle Street, Suite 7-500, Chicago, IL 60604-1413, 800-621-7440

www.hlcommission.org

Last Updated: April 2021

Section 6: Application and Forms

6.1 Application Process

Policies

Students are encouraged to complete the Free Application for Federal Student Aid (FAFSA) for our office to be able to determine what types and amounts of financial aid they are eligible. Completion of the FAFSA will determine eligibility for all Federal and state grants, as well as Federal Work-Study, FSEOG, and certain tribal funds. FAFSA is completed online at: www.fafsa.ed.gov

The Financial Aid and Scholarships office does not require an institutional aid application.

Last Updated: April 2021

Procedures

Institutional Student Information Records (ISIRs) are downloaded into CampusVue by the Financial Aid Coordinator using EdConnect.

The initial and subsequent ISIR list is reviewed by the Financial Aid Coordinator.

If the student is selected for verification, has match flags, comment codes, c codes, or rejects then the students are sent an e-mail and a notice to their student e-mail and student portal account with information, along with requesting the necessary documents. One notification will be sent regarding verification unless requested by the student or parent. The verification deadline is 30 days.

Last Updated: April 2021

6.2 Forms

Policies

Most forms that may be requested by the Financial Aid and Scholarships office are available online at: www.cmn.edu

Some forms must be picked up at the Financial Aid and Scholarships office located in the Student Services Center on the College of Muscogee Nation campus room 110G Monday-Friday 9:00 a.m. – 12:00 p.m. and 2:00 p.m. – 4:00 p.m.

All forms are updated on an annual basis by the Financial Aid Coordinator with a deadline of July 1st.

The Financial Aid Coordinator collects the documentation, reviews all paperwork for completeness, and enters data into CampusVue.

Last Updated: April 2021

Procedures

Students who are chosen for verification must complete and submit the necessary verification forms depending on the verification tracking group. There are separate forms for Dependent and Independent students. A Federal Tax Transcript from the student and parent (if dependent) must be provided unless the student and parent (if dependent) used the IRS Data Retrieval tool. The student and parent information is entered into CampusVue and they have a 30 day deadline to complete verification.

Last Updated: April 2021

6.3 Deadlines

Policies

The following are a list of important deadlines in the Financial Aid and Scholarships office for the 2021-2022 academic/award year:

The school's application deadline for Title IV funds is June 30, 2022.

The last date by which a school must receive an ISIR in order to make a Title IV disbursement is the last day of the student's enrollment. In very unusual cases, a student can turn in all required documentation 120 days after the last day of enrollment, but no later than the date determined by ED.

The priority deadlines for submission of all required institutional and verification documentation is 30 days.

Students participating in Veteran's programs must have documents submitted as early as possible to prevent gaps in benefit payments. The School Certifying Officer must submit enrollment information within 30 days of the beginning of a term.

Institutional Work study applications are accepted year around in the event that a position comes available or a new position is created.

College of the Muscogee Nation Scholarship and Tuition Waiver has no deadlines.

Award letters are sent out and accessed through the student portal to students that have been admitted to CMN, have a class schedule, and have a completed FAFSA on file with CMN. Students selected for verification will not have a completed award letter until verification has been completed.

Last Updated: April 2021

Procedures

Important financial aid dates are posted on the College of the Muscogee Nation website.

CampusVue is set up to use the deadline dates when auto-packaging financial aid awards.

Last Updated: April 2021

6.4 Document Assignment, Collection, and Tracking

Policies

College of the Muscogee Nation electronically monitors and tracks all document collection through CampusVue, physically in the Financial Aid and Scholarships office, and through Laserfiche.

Documents and forms for verification are assigned based on data matches that each ISIR goes through. The documents are assigned immediately once an ISIR is downloaded into CampusVue.

Additional documents are assigned manually and tracked through CampusVue, and external websites such as birth certificate, Social Security Card, Selective Service registration, special circumstances forms, dependency appeal forms, GI Bill certification forms, and incomplete documentation notices.

Once documents are received, they are reviewed and manually logged into CampusVue.

Last Updated: April 2021

Procedures

Students are notified of further needed information through their student email. Students are notified only once by e-mail and their student portal and they have 30 days to complete verification. A student can request a second letter or e-mail be sent. A student can access some of these forms from the Financial Aid and Scholarships Office online webpage or students can access all of the forms at the Financial Aid and Scholarships office located in the Student Services Center in the Education/Administration building room 110G. Once the forms have been completed and submitted to the office, the Financial Aid Coordinator updates the student information on CampusVue.

Last Updated: April 2021

Section 7: File Review

File review is used to ensure an applicant has met all of the required student and program eligibility criteria for which financial aid is awarded. In addition to verification, the financial aid coordinator must review an applicant's file for database matches; reject codes, and other comments or codes. The Financial Aid and Scholarships Office must also review subsequent Institutional Student Information Records (ISIRs) for changes that may affect the applicant's aid eligibility. For these reasons, verification is considered under the broader process of file review.

7.1 Verification

7.1.1 Selection of Applicants to be Verified

Policies

An institution shall require each applicant, whose application is selected for verification by the CPS, to verify all of the applicable items specified in Sec. 668.56. Consistent with

2019-20, students will be placed into one of three verification groups each with its own verification requirements. College of the Muscogee Nation must verify information it believes is inaccurate and resolve any conflicting information.

Once a student has been selected for verification, the student is informed of their verification and documents that are needed to complete their financial aid through their student e-mail and student portal. All students are required to turn in the necessary documentation prior to being awarded financial aid. The verification deadline is 30 days.

College of the Muscogee Nation may select students for verification not selected by the Department of Education.

Last Updated: April 2021

Procedures

The first step in determining which students are to be verified is to import the ISIR files through ED Connect then uploaded into CampusVue. Within CampusVue, a report generates a list of all students whose files were just uploaded.

CampusVue runs all students through a set of verification rules/verification track numbers. From that report, CampusVue assigns the required documentation to the student's file as set up by the Financial Aid Coordinator. E-mails and student portal notifications are sent to students detailing the specific information they must provide to the Financial Aid and Scholarships office in order to be verified and completed. One e-mail and student portal notice will be sent regarding verification unless requested by the student or parent. The verification deadline is 30 days.

The students who have submitted subsequent, additional, updated, or corrected FAFSA information are identified through the report. Students are then evaluated to determine which ISIR needs to be made active. If the newest ISIR is made active, the student will then go through the verification process listed above.

The Financial Aid Coordinator is responsible for the overview and date entry of the verification process to ensure accuracy and consistency.

Last Updated: April 2021

7.1.2 Acceptable Documentation and Forms

Policies

Required documentation will vary from student to student based on several factors, including: dependency status, income thresholds, comment codes, reject codes, C Codes, and ISIR flags. The applicant must submit all required documents and forms to our office by the deadline stated. If the applicant fails to submit documentation in the specified time range, their application may go un-reviewed and may not be eligible for financial aid during that academic year of enrollment.

College of the Muscogee Nation may make late disbursements in certain situations.

Acceptable documentation and forms include:

- Verification worksheets for dependent students
- Verification worksheets for independent students
- Tax Transcripts (2019)
- W2 (2019)
- Account transcripts (2019, for those students/parents who file an amended return)
- Foreign students – They are expected to turn in a tax form from their country, if they worked during the tax year. This includes the students' parents for the Dependent Student

Acceptable documentation for non-filers:

- Income earned from work
- For an individual that has not filed and, under IRS rules or other applicable government agency rules, is not required to file a 2019 income tax return a signed statement certifying that the individual has not filed and is not required to file an income tax return for tax year 2019 and the sources of income earned from work as reported on the FAFSA and amounts of income from each source for tax year 2019 that is not reported on IRS Form W-2. A copy of IRS W-2 for each source of employment income received for tax year 2019.
- Foreign students that moved during the academic year to the U.S. may provide a letter showing how they paid their living expenses if they did not work i.e., Lived with parents, lived in free housing etc.

Last Updated: April 2021

Procedures

Once the form(s) and document(s) are submitted by the student to the Financial Aid and Scholarships office, the Financial Aid Coordinator enters the data into CampusVue. If received, the Financial Aid Coordinator completes the processing for the student so they can be awarded. If incomplete, the student is notified by student e-mail of what is missing and/or needed for completion.

Last Updated: April 2021

7.1.3 Data Elements to be Verified

Policies

All required data elements by the Department of Education are verified, including but not limited to:

- Adjusted gross income (AGI)
- U.S. Income taxes paid
- Household size
- Number of family members enrolled at least half time in a postsecondary educational institution

- Untaxed income

The following data elements are verified in addition to the requirements by the U.S. Department of Education:

- Education credits
- Tax Exempt Interest

Last Updated: April 2021

Procedures

The Financial Aid Coordinator is responsible for the verification of all selected students. Once all documentation for a student is received and logged into CampusVue, they are then reviewed. Each required data element is verified by comparing the data on the active ISIR to the data on all verification documents. If any changes are necessary, they are made electronically through CampusVue.

CampusVue is unable to report cents when it comes to income information; therefore, the Financial Aid Coordinator will round up or down to the nearest dollar and enter that information into CampusVue whenever applicable. For example: When a W2 is submitted and has cents then the Financial Aid Coordinator will round up or down to the nearest dollar and enter that information into CampusVue

Last Updated: April 2021

7.1.4 Verification Tracking Groups and Required Information

Policies

The Department's long-range goal for verification is to develop a customized selection approach based on the data provided by each applicant on the FAFSA. When fully implemented, this process will identify, for a selected applicant, only the FAFSA information that requires verification based upon that applicant's data. A transition period to move to this customized verification process started in the 2012-2013 verification selection process. Transition to a customized verification process is expected to continue over multiple award years.

The Department uses Verification Tracking Flags to place an applicant selected for verification into one of five Verification Tracking Groups. The individual verification items that an applicant must verify are based upon the Verification Tracking Group to which the applicant is assigned.

CMN will collect the required documentation for each Verification tracking flag when necessary.

Verification Tracking Flag	Verification Tracking Group Name	FAFSA Information Required to be Verified
V1	Standard Verification Group	Tax Filers <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of IRA Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments • Tax Exempt Interest Income • Education Tax Credits • Number of Household Members • Number in College • Supplemental Nutrition Assistance Program (SNAP-Food Stamps) • Child Support Paid Non-Tax Filers <ul style="list-style-type: none"> • Income Earned from Work • Number of Household Members • Number in College • Supplemental Nutrition Assistance Program (SNAP-Food Stamps) • Child Support Paid
V2	Reserved	N/A
V3	Reserved	N/A
V4	Custom Verification Group	<ul style="list-style-type: none"> • High School Completion Status • Identity/Statement of Educational Purpose
V5	Aggregate Verification Group	Tax Filers <ul style="list-style-type: none"> • Adjusted Gross Income • U.S. Income Tax Paid • Untaxed Portions of IRA Distributions • Untaxed Portions of Pensions • IRA Deductions and Payments • Tax Exempt Interest Income • Education Credits • Number of Household Members • Number in College Non-Tax Filers <ul style="list-style-type: none"> • Income earned from work • Number of Household Members Tax Filers and Nontax Filers <ul style="list-style-type: none"> • Number in College • High School Completion Status • Identity/Statement of Educational Purpose
V6	Reserved	N/A

Last Updated: April 2021

7.1.5 Identity/Statement of Educational Purpose

Policies

If a student is selected into either the V4 (Custom Verification Group) or V5 (Aggregate Verification Group) then the student must complete the Identity/Statement of Educational Purpose. This can be done in person at the College of The Muscogee Nation or by a notary off campus.

Last Updated: April 2021

Procedures

The student can pick up the form at the Financial Aid and Scholarships office, or download it from our website at www.cmn.edu and must take it to our Institutionally Authorized Individual, which for CMN is the admissions officer. A student who can appear in person must present the following documentation to our admissions officer to verify the applicant's identity:

- A valid government-issued photo identification, such as but not limited to a driver's license, non-driver's license, or passport
- A signed statement certifying that the Federal student financial assistance received will only be used for educational purposes to pay the cost of attending that institution for the award year

For documentation presented in person, the College of the Muscogee Nation will maintain an annotated copy of the identification submitted by the student that includes:

- The name of the institutionally-authorized individual (admissions officer) that obtained the documentation from the applicant
- Date it was received

If a student is unable to appear in person, he/she must provide the institution with:

- A valid government-issued photo identification, such as but not limited to a driver's license, non-driver's license, or passport
- An original notarized statement signed by the applicant certifying that the Federal student financial assistance received will only be used for educational purposes to pay the cost of attending that institution for the award year. This notarized Identity/Statement of Educational Purpose form can be mailed to student's and on request from the student can be scanned into an e-mail and sent to their official school e-mail. It can also be picked up at the Financial Aid and Scholarships office.
- The original notarized statement of educational purpose signed by the applicant must be kept at CMN. No faxed or scanned copies of the signature accepted.

The Financial Aid Coordinator has 60 days to report the findings of the Identity Statement of Educational Purpose, along with the High School Completion status to the Department of Education. The 60 days starts following CMN's first request to the

student for the required information. CMN uses FAA to CPS Access on-line to submit this information.

Last Updated: April 2021

7.1.6 Conflicting and Inaccurate Information

Policies

If any conflicting information is provided on any of the verification documents or verbally by the student then changes are made to the student's ISIR by the Financial Aid Coordinator. If there is a substantial difference/amount of conflicting information, additional documentation may be required from the student in addition to the required verification documents.

If College of the Muscogee Nation suspects that a student, employee, or other individual has misreported information or altered documentation to fraudulently obtain federal funds, we report our suspicions and provide any evidence to the Office of Inspector General.

Last Updated: April 2021

Procedures

If a student provides conflicting information on their verification documents or verbally the Financial Aid Coordinator is responsible for correcting the information on the student's ISIR. The Financial Aid and Scholarships office also works with other departments on campus to verify student information provided on their FAFSA. For example, if a student indicates on their FAFSA that he/she did not/will not receive a high school diploma, GED, or home school equivalent and our Enrollment Management department does not have an official high school diploma or equivalent on file, a request for an official high school transcript or equivalent is automatically assigned to the student.

If it is believed that an applicant for Federal Student Aid may have engaged in fraud or other criminal misconduct in connection with his/her application, staff members will meet with the Financial Aid Coordinator to gather all information. Fraud is then reported to the Office of the Inspector General through their website (<http://oig.hhs.gov>) or by phoning 1-800-MISUSED.

Once all required documentation is received and the conflicting information can be resolved, the student's file can then be processed. A student is not eligible for Title IV, HEA funds until all database matches, reject codes, and C codes are resolved.

Last Updated: April 2021

7.1.7 Updating Marital Status

Policies

Marital status updates are permitted to address inequity or to better reflect ability to pay when dependency status changes and/or selected applicant needs to update household size and number in college.

Procedures

Students who wish to update their marital status must do so by informing the Financial Aid and Scholarships office. The Financial Aid Coordinator will review these on a case by case basis. The student must provide adequate documentation to show a change in marital status. If a change in marital status is warranted then other verification may be necessary such as a Dependent Verification Worksheet/Independent Verification Worksheet. If it changes the student's EFC then the new EFC is applicable for the whole year. A student is allowed to change their marital status once an award year with the College of the Muscogee Nation Financial Aid and Scholarships office. The Financial Aid and Scholarships office will not change marital status after the mid-way point in during the summer trimester of an award year.

Last Updated: April 2021

7.1.8 Student Notification of Verification Changes

Policies

Financial Aid awards are packaged after the verification process has been completed. It is the College of the Muscogee Nation policy that every student who has completed verification will receive an award letter notification.

Last Updated: April 2021

Procedures

After the verification process is completed, awards for the student are then packaged. The student will then receive an award letter notification through their student portal.

If a student is chosen for verification after an initial award letter has been issued, the student must complete the verification process before any additional aid will be posted. After verification is completed, awards will be recalculated, and an updated award letter notification will be issued.

Last Updated: April 2021

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

Policies

C-Flags are comment codes given by CPS that did not pass through the database system. The information of the student was rejected by the government due to different information. The areas of C-code comments are:

- Selective Service match
- Social Security Administration match
- Citizenship match
- Date of birth match
- Veterans Affairs Status match
- NSLDS match
- Drug Convictions

All student information must be verified before further processing can be done. It is up to the Financial Aid Coordinator to research the discrepancies and resolve problems before a student's financial aid file is marked complete.

Last Updated: April 2021

Procedures

In order to resolve any of the C-code problems the student is notified by student email and their student portal. Documentation may need to be submitted to the Financial Aid and Scholarships office in order for a correction or follow-up to clear the flag. A student is not eligible for Title IV, HEA funds until all database matches, reject codes, and C codes are resolved.

Last Updated: April 2021

7.2.1 Social Security Administration (SSA)

Policies

Any issue with data provided on the FAFSA and data from the SSA must be resolved before the student's financial aid file is completed and awards packaged.

Last Updated: April 2021

Procedures

If the Social Security Administration cannot confirm a match based on a student's name, number, and date of birth a request is sent to the student requesting a copy of their Social Security card to resolve the status. This can also be for parent's information.

Once the Financial Aid Coordinator receives documentation, a correction is made to CPS. If it comes back rejected, more information may be needed. Such as a birth certificate to confirm the date of birth or the student may need to contact the Social Security Administration for clearance.

Last Updated: April 2021

7.2.2 Department of Homeland Security (DHS)

Policies

Any issue with data provided on the FAFSA and data from the DHS must be resolved before the student's financial aid file is completed and awards packaged.

Last Updated: April 2021

Procedures

If DHS cannot confirm a match based on citizenship status, a request is sent to the student needing a copy of their I-94 card, passport, or a Certificate of Naturalization to resolve status. This can also be for parent's information. The Financial Aid Coordinator then submits the documentation to the student's file.

Once the Financial Aid Coordinator receives documentation, a correction is made to CPS.

If the student is not a US Citizen and is not an eligible non-citizen, the student is ineligible for Title IV, HEA aid.

Last Updated: April 2021

7.2.3 Selective Service System

Policies

Any issue with data provided on the FAFSA and data from the Selective Service System must be resolved before the student's financial aid file is completed and awards packaged.

Last Updated: April 2021

Procedures

A student may still be of age to register with Selective Service (18-25). This requirement covers men residing in the United States who are U.S. citizens or noncitizens, except that a man who is in the U.S. as a lawful nonimmigrant is not required to register as long as he maintains that status. Students who are required to register with the Selective Service must do so to be eligible for FSA funds, but parents who want to borrow a PLUS loan are not required to have registered. Once they have a registration number given by the Selective Service Department the student's aid can be processed.

Exemptions

Men exempted from the requirement to register include:

- 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 they turned 26.

Students who were not required to register prior to meeting one of these criteria and who meet a criterion for the entire time through the age of 25 qualify for the waiver if:

- They are unable to register due to being hospitalized, incarcerated, or institutionalized
- They are enrolled in any officer procurement program at The Citadel, North Georgia College and State University, Norwich University, Virginia Military Institute, Texas A and M University, or Virginia Polytechnic and State University
- They are commissioned Public Health Service officers on active duty or members of the Reserve of the Public Health Service on specified active duty.

If the student recently moved into the country the student needs to turn in a copy of the passport or I-94 form showing when they entered the U.S. If it is after the age a male student can register, the request is waived and processing is completed for the student.

Jay Treaty students are not required to register with Selective Service.

A student who served on active duty in the armed forces but who did not register before turning 26 is still eligible to receive FSA funds because it is reasonable to conclude that he was not trying to avoid registering for the Selective Service. Those students must provide a copy of their DD Form 214, "Certificate of Release or Discharge from Active Duty", showing military service in the armed forces – other than the reserve forces, the Delayed Entry pool, and the National Guard.

If a student who knew of the registration requirement but chose not to register are considered to have knowingly and willfully failed to register and are therefore ineligible for FSA funds. They must receive a letter from the Selective Service stating they never registered. The student must then submit a statement to the Financial Aid and Scholarships office why he never registered with Selective Service. The student must also provide documentation supporting his statement. The Financial Aid Coordinator for the College of the Muscogee Nation must then determine if the non-registration was knowing and willful and the decision in this case is final and cannot be appealed.

The student will be notified by the Financial Aid and Scholarships office of the decision by mail and through their student e-mail. Decisions regarding this cannot be appealed, are final, and last the whole award year.

Last Updated: April 2021

7.2.4 National Student Loan Data System (NSLDS)

Policies

Any issue with data provided on the FAFSA and data from NSLDS must be resolved before the student's financial aid file is completed and awards packaged.

Last Updated: April 2021

Procedures

If a student is in default on a student loan or owes a Federal grant repayment a request is sent to the student through their student e-mail stating that we need a Title IV letter from the Department of Education stating that they are currently in good standing.

Once the Financial Aid Coordinator receives documentation, a correction can be made. If the student is no longer in default on a student loan, the loan servicer can fax documentation to the Financial Aid and Scholarships office stating so. The loan servicers have 30 days to update this information on NSLDS.

Last Updated: April 2021

7.2.5 Department of Veteran's Affairs (VA)

Policies

Any issue with data provided on the FAFSA and data from the VA must be resolved before the student's financial aid file is completed and awards packaged.

Last Updated: April 2021

Procedures

If the VA did not match the student as a qualifying veteran, the student's record was not found in the VA database, or the record was found in the database but the applicant is on active duty a request is sent to the student needing a copy of their DD-214.

Once the Financial Aid Coordinator receives the documentation, a correction can be made.

Last Updated: April 2021

7.3 Review of Subsequent ISIR Transactions – Post screening

Policies

Per federal regulations, all subsequent ISIR'S are reviewed on a weekly basis. The Financial Aid Coordinator is responsible for the overview and management of the import and verification process of subsequent ISIR transactions to ensure accuracy and consistency.

Last Updated: April 2021

Procedures

The students who have submitted subsequent, additional, updated, or corrected FAFSA information are identified. Students are then evaluated to determine which ISIR needs to be made active. If the newest ISIR is made active, the student will then be ran through all of the rules in CampusVue again (e.g. assigning verification documents, assigning documents resulting from a C-code, assigning documents resulting from a reject code etc.)

Students with a completed financial aid file and for whom we have received a subsequent ISIR are manually identified. The following three scenarios will then occur:

- If there is no change in eligibility between the new ISIR and the current, active ISIR, then we allow the automated process to determine which ISIR to make active. All subsequent ISIR's are then manually reviewed to ensure accuracy.
- If there is a change in eligibility between the new ISIR and the current, active ISIR, and the student has not been verified, no documents have been assigned, and no awards posted to account, then the new transaction is made active.
- If there is a change in eligibility between the new ISIR and the current, active ISIR, and the student has been verified, then the new ISIR is not made active and we use the current, verified ISIR.

If the new ISIR results in changes being made to the students financial aid file, the student will receive a notice through their student e-mail and student portal stating that we need:

- Verification documents if selected for verification
- Documentation to resolve C-codes and rejects
- An updated Award Letter if there are any changes to awards

Last Updated: April 2021

Section 8: Student Budgets

8.1 Various Student Populations

Policies

College of the Muscogee Nation administers six Associate Degrees and two certificates. Therefore, the budget is only constructed for undergraduates and the three categories are:

- Living on campus
- Living off campus
- Living with Parents/Guardians

Last Updated: April 2021

Procedures

Due to the small size of the College of the Muscogee Nation, the Financial Aid Coordinator assigns all of the student budgets through CampusVue. The Financial Aid Coordinator uses the assigned student's enrollment status (full time, $\frac{3}{4}$ time, $\frac{1}{2}$ time, less than $\frac{1}{2}$ time) that is assigned by enrollment management in CampusVue. The Financial Aid Coordinator runs a housing report out of CampusVue to determine which students are "On Campus" students. The Financial Aid Coordinator then takes the information from the remaining students submitted on their FAFSA to build a budget for "Off Campus" or "Living with Parents/Guardians." All budgets are built on CampusVue and the Financial Aid Coordinator in CampusVue updates the budget each award year.

Last Updated: April 2021

8.2 How Budgets are Derived and Updated

Policies

College of the Muscogee Nation's basic student budget components consist of:

- Tuition and Fees
- Room and Board
- Books and Supplies
- Travel
- Miscellaneous and Personal

Last Updated: April 2021

Procedures

College of the Muscogee Nation's Cost of Attendance budgets are updated annually by the Financial Aid Coordinator. Rationales used for determining component amounts are disclosed prior to the awarding of financial aid for the school year. Determinations include:

Tuition and Fees
Room and Board
Books and Supplies
Travel
Miscellaneous and Personal

The Financial Aid Coordinator uses information from Business Affairs, U.S. Department of State, airlines.org, bookstore ISBN list, and any other piece of information to develop accurate figures for each budget component.

Last Updated: April 2021

8.3 Additional Costs and Budget Appeals

Policies

Increases to COA are done on a case by case basis with acceptable documentation regarding:

Costs associated with a specific major
Childcare expenses
Expenses for Students with Disabilities
Other

Last Updated: April 2021

Procedures

When a student has additional costs associated with a specific major then the student must submit an itemized price list of additional supplies from the department chair. The Financial Aid Coordinator evaluates and, if approved, increases COA Miscellaneous and Personal.

Childcare expenses – Students must submit a signed statement from the childcare provider that indicates the amount of childcare that is paid monthly/annually. The Financial Aid Coordinator evaluates and, if approved, increases COA Miscellaneous and Personal.

A student is considered to have a disability if he/she has a physical or mental impairment that substantially limits a major life activity. In this situation, the student must meet with the Financial Aid Coordinator and provide documentation of special services, personal assistance, transportation, equipment, or supplies that are reasonably incurred and not provided by other agencies. The Financial Aid Coordinator evaluates and, if approved, increases COA Miscellaneous and Personal.

All decisions are made by the Financial Aid Coordinator, are final, and cannot be appealed.

Last Updated: April 2021

Section 9: Awarding and Packaging Financial Aid

9.1 Packaging Philosophies

Policies

The College of the Muscogee Nation administers comprehensive financial aid programs that include grants and scholarships. The purpose of these programs is to assist students who, without such aid, would be unable to attend college. It is the College of the Muscogee Nation Financial Aid and Scholarships office's mission to help students finance their education and achieve their educational goals.

CMN packages with a priority on grants and scholarships. CMNs priority packaging policy is as listed:

- Federal Pell Grant (if student is Pell eligible)
- Federal Supplemental Educational Opportunity Grant
- Oklahoma Tuition Aid Grant (OTAG) (if student is eligible)
- Oklahoma's Promise (OHLAP) (if student is eligible)
- Federal Work Study – when CMN is eligible
- CMN Scholarship
- CMN Tuition Waiver
- American Indian College Fund (AICF)
- Other

Last Updated: April 2021

Procedures

The Financial Aid Coordinator is responsible for the development and implementation of financial aid policies and must insure compliance with Federal, State, Tribal regulations, and college policies.

Once a student's file is complete, all verification paperwork received and verified, all C codes cleared, LEU checked, Unusual Enrollment History completed, NSLDS checked, and all other conflicting information verified then the Financial Aid Coordinator can package based on the student's Expected Family Contribution (EFC).

Once a student meets the above criteria CMN can send the student an awards letter through their CampusVue student web portal.

Last Updated: April 2021

9.2 Available Funds

Policies

Federal Pell Grant

Maximum Award Amount: \$6,495.00

The Federal Pell Grant is designed to help pay college-related expenses. The exact dollar award is determined by congress. Institutional eligibility is determined by the student's enrollment status, the Expected Family Contribution (EFC), and the Cost of Attendance (COA) as calculated by congressional methodology.

The maximum Pell grant for full-time students for the 2021-2022 award year (July 1, 2021, to June 30, 2021) is \$6,495.00

Less than full-time enrollment will be prorated as follows:

Three-Quarters Time: 9-11.5 hours

Half-Time: 6-8.5 hours

Less than Half-Time: 1-5.5 hours

Federal Supplemental Educational Opportunity Grant (FSEOG)

Maximum Award Amount: \$4000

Minimum Award Amount: \$100

As a campus-based program, the FSEOG is awarded to students who have exceptional financial need. College of The Muscogee Nation defines exceptional financial need as a student who has a zero EFC as determined by congressional methodology. FSEOG awards depend on the amount of funds available.

The maximum FSEOG grant for full-time students for the 2021-2022 award year (July 1, 2021, to June 30, 2022) is \$4000 and the minimum is \$100.

The Financial Aid Coordinator sets the minimum and maximum award amounts for FSEOG making every attempt to maximize the allocations to benefit the most students.

2021-2022 Maximum Amount: \$750.00

2021-2022 Minimum Amount: \$100.00

To be eligible for FSEOG a student must:

Fill out their FAFSA as soon as possible – between October 1st and January 15th for best results.

Pell eligible

Have a zero EFC (priority)

Have exceptional need

Be an undergraduate only – students who have earned a bachelor's degree or first professional degree are not eligible

Be enrolled in an eligible degree

Maintain satisfactory academic progress (SAP) according to College of the Muscogee Nation SAP policy

Awards go to Pell recipients with the lowest EFC's first, and by date ISIR is received at CMN

The College of the Muscogee Nation is entitled to deduct an administrative cost allowance (COA) for each campus-based program's allocation from which it spends funds.

Federal Work Study (FWS)

Maximum Hourly Wage: \$8

As a campus-based program, FWS is awarded through the Financial Aid and Scholarships office in the form of part-time employment. Students who participate generally work from 10-20 hours per week and are paid twice a month. The actual FWS award is based on demonstrated financial need.

To be eligible for FWS, students must have indicated on the FAFSA that they were interested in FWS, show financial need and have completed their FAFSA by March 1st of the award year.

The maximum hours for FWS at the College of the Muscogee Nation is 15 a week. There is no minimum.

Federal Supplemental Education Opportunity Grant (FSEOG) and Federal Work-Study (FWS) funding is determined by the Department of Education and the Fiscal Operations Report and Application to Participate (FISAP). The Financial Aid Coordinator works with Business Affairs to set the maximum award amounts for FWS making every attempt to maximize the allocations to benefit the most students. To be eligible for FWS a student must:

Fill out their FAFSA as soon as possible – between October 1st and January 15th for best results.

Show need.

Be enrolled in an eligible degree program

Check that they are interested in FWS on their FAFSA – FWS funds will go first to students with need who checked that they were interested in FWS on their FAFSA

College of the Muscogee Nation will complete the FISAP, annually, to be eligible for campus based aid. College of the Muscogee Nation will begin disbursing FWS funds when eligible.

The College of the Muscogee Nation is entitled to deduct an administrative cost allowance (COA) for each campus-based program's allocation from which it spends funds.

Oklahoma Tuition Aid Grant (OTAG)

Maximum Award Amount: dependent on State Regents for Higher Education

OTAG is a grant offered by the Oklahoma State Regents for Higher Education (OSRHE) to residents of Oklahoma who attend Oklahoma's public, private, and tribal colleges and universities. The OTAG program, operated by the OHRSE, determines potential recipients based on applicant data received from the Federal Central Processing System. OTAG awards are determined by:

Students filing the FAFSA before the state deadline (January 15th).

The OTAG program receives student's data from the Federal Central Processing System

OTAG applies its own analysis to student's data to determine potential eligibility

The OTAG program sends applicant rosters to the College of the Muscogee Nation Financial Aid and Scholarships office for eligibility checks to clear applicants for actual awards

College of the Muscogee Nation Financial Aid and Scholarships office checks all eligibility criteria for receipt of federal funds and Oklahoma residency before students can be cleared for further consideration by OTAG

Student award rosters are sent to the Financial Aid and Scholarships office and the student is notified by OSRHE. All awards are estimated and not final. Funding shortages may lead to awards being reduced or cancelled or the processing of awards may be suspended

Financial Aid and Scholarships office reaffirms eligibility and gives final clearance for students to receive OTAG funds

The OTAG program works with the Office of State Finance to send funds to the College of the Muscogee Nation. The Financial Aid and Scholarships office makes final assessment of your eligibility before applying funds to student's account

Awards are either full-time or part-time, and you must be enrolled in at least 6 credit hours at the College of the Muscogee Nation

Awards are contingent upon students continued eligibility for Federal Title IV Aid.

If a student's level of enrollment changes (full-time or part-time) or other eligibility factors are different from original data which was certified by Financial Aid and Scholarships office to the OTAG program, your funds will be returned to be voided or a lesser amount will be applied to your account. This includes adjustments to reduce an over award of financial aid funds as required by federal regulations

OTAG awards may exceed need, but cannot exceed student's budget

Oklahoma's Promise (OHLAP)

Maximum Award Amount: dependent on credit hours per semester

Oklahoma's Promise (OHLAP) provides scholarship equivalent to all or part of tuition expenses for students who complete the programs requirements while in high school. Students enrolled in the eighth, ninth and tenth grade, whose family taxed and untaxed income does not exceed \$55,000, may enroll in the program. The following steps occur in order for student's to receive Oklahoma's Promise:

Only students certified by the Oklahoma State Regents for Higher Education (OSRHE) as having completed the high school requirements are eligible for the Oklahoma's Promise.

It is the responsibility of the student to notify the institutions financial aid office that he/she is eligible for the Oklahoma's Promise scholarship. This can be done by providing the financial aid office with a copy of the students schedule for every semester enrolled

Students must begin postsecondary education within three years of graduating from high school. The scholarship is good for 5 years or a bachelor degree is received whichever comes first.

Oklahoma's Promise students must meet the regular admissions requirement of the College of the Muscogee Nation

Oklahoma's Promise scholarship will NOT be available the first summer college semester immediately following high school graduation

Oklahoma's Promise students must maintain good academic standing in college to remain eligible

The Oklahoma's Promise award is calculated on the resident tuition cost only. There are no limits on the number of hours that OHLAP will pay per semester. It does not pay fees just tuition

OHLAP can be used with other forms of financial aid

Oklahoma's Promise will be used as a resource and applied to a student's cost of attendance

Billing of Oklahoma's Promise will occur at the end of the add/drop period. The Financial Aid Coordinator will determine the number of hours that the student is enrolled and submit a billing invoice to the Oklahoma State Regents (OHLAP). After funds are received from the Oklahoma's Promise office, payments are applied to student accounts. The funds will be applied to any outstanding balances. In the case no balance is owed the student will be issued a refund by the Bursar.

CMN Scholarship

Maximum Award Amount: dependent on federal and state grants, scholarships, hours taken, housing status, overall tuition and fees, and eligible programs

Number of Recipients: dependent on allocation of funds and number of Muscogee Creek Citizens enrolled

All College of the Muscogee Nation Scholarships and Tuition Waivers cover student's tuition, fees, books, supplies, and room and board in accordance with National Council Appropriation NCA 07-015.

Eligibility Requirements:

1. Students must be an enrolled member of the Muscogee (Creek) Nation. Students must present an original **Muscogee (Creek) Citizenship Card** to be copied and included in the application (**no CDIB cards**).
2. Students must be currently enrolled in the College of the Muscogee Nation and/or auditing courses through CMN. Students who have completed 24 or more credit hours must have a **CMN Plan of Study** for their degree or certificate program on file.
3. For housing and meal plan expenses to be covered, students must live on campus.
4. Complete the CMN Scholarship Application during the admissions process. From that point forward, you do not need to complete the application again; however, if your tribal status changes you are responsible for updating that information with the CMN Registrar.
5. Non-degree seeking students taking a class for credit must earn at least 1 credit hour per trimester and must make Satisfactory Academic Progress (SAP).
6. Student must make Satisfactory Academic Progress (SAP). Refer to the CMN Consumer Information guide for the full SAP Policy.
7. The CMN Scholarship will be limited to two associate degrees, in one area of specialization, and/or certificates, or a combination of the two, regardless of institution. If a student has either two associate degrees and/or certificates, or a combination of the two, the student must apply for Institutional Consideration to determine possible eligibility.

8. CMN Scholarship is not awarded to students who have earned a bachelor's degree or higher. If a student has a bachelor's degree or higher, the student must apply for Institutional Consideration to determine possible eligibility

CMN Tuition Waiver

Maximum Award Amount: dependent on federal and state grants, scholarships, hours taken, housing status, overall tuition and fees, and eligible programs but not to exceed \$2000.

Number of Recipients: dependent on allocation of funds and number of federally recognized tribal citizens enrolled

All College of the Muscogee Nation Scholarships and Tuition Waivers cover student's tuition, fees, books, supplies, and room and board in accordance with National Council Appropriation NCA 07-015.

Eligibility Requirements:

1. Students must be an enrolled member of a federally-recognized tribe. Students must present an original **Tribal Enrollment Card** to be copied and included in the application (**no CDIB cards**).
2. Students must be currently enrolled in the College of the Muscogee Nation and/or auditing courses through CMN. Students who have completed 24 or more credits must have a **CMN Plan of Study** for their degree or certificate program on file.
3. Seek funding from the tribe in which you are enrolled.
4. Complete the CMN Tuition Waiver/Grant Application during the admissions process. From that point forward, you do not need to complete the application again; however, if your tribal status changes you are responsible for updating that information with the CMN Registrar.
5. Non-degree seeking students taking a class for credit must earn at least 1 credit hour per trimester and must make Satisfactory Academic Progress (SAP).
6. Degree seeking students must make Satisfactory Academic Progress (SAP). Refer to the CMN Consumer Information guide for the full SAP policy.
7. The CMN Tuition Waiver will be limited to two associate degrees, in one area of specialization, and/or certificates, or a combination of the two, regardless of institution. If a student has either two associate degrees and/or certificates, or a combination of the two, the student must apply for Institutional Consideration to determine possible eligibility.
8. CMN Tuition Waiver is not awarded to students who have earned a bachelor's degree or higher. If a student has a bachelor's degree or higher, the student must apply for Institutional Consideration to determine possible eligibility.

The maximum award is \$2,000.

Institutional Work-study

Handled by CMN Business Affairs office

Students apply through the CMN website

Applicant Interview committee selects applicants

Students must maintain a minimum semester GPA of 2.0
Students must be full time CMN students
Institutional Work-Studies are paid \$8 an hour

For more information view the CMN Consumer Information Guide located at www.cmn.edu

Last Updated: April 2021

9.2.1 Campus-Based Program Amounts (FSEOG)

Policies

The Federal Supplemental Educational Opportunity Grant (FSEOG) provides supplemental assistance to qualified students who demonstrate exceptional financial need. College of The Muscogee Nation defines exceptional financial need as a student who has a zero EFC.

Procedures

A student must first meet all of the FSEOG criteria listed in sections **3.3.2** and **9.2**. The CMN Financial Aid Coordinator determines the priority order in which students will be awarded FSEOG funds. The selection criteria are:

- First awards are given to eligible students with exceptional financial need, which CMN defines as a student who has a zero EFC as determined by congressional methodology and;
- Receives a Pell grant (any student who receives a Pell grant at any time in award year is eligible) and;
- Is based on the date CMN received the ISIR with a valid EFC. This is on a first come basis. If a student completes verification and receives a valid EFC, then the date of the completed verification will be used.
- After awarding FSEOG to all eligible PELL recipients with a zero EFC, the second selection group will go to eligible students with an EFC between 1-100. This will continue through EFC groups in increments of 100. For example: 101-200, 201-300, 301-400, etc... until FSEOG funds are no longer available. Students who have used up their Pell LEU are last to be considered for FSEOG.
- If there are still funds available after all EFC groups who qualify for Pell are awarded, CMN will go to eligible students with the lowest expected family contributions who will not receive PELL Grants.

The CMN Financial Aid Coordinator will make a reasonable proportion of its allocation available to independent or less than full-time students. The CMN Financial Aid Coordinator will also ensure that the allocation is divided by all payment periods. Since CMN is a trimester, the allocation is divided into three parts as follows:

- 2021-2022 Allocation \$12,990
 - Fall 2021 trimester \$6,495
 - Spring 2022 trimester \$4,287
 - Summer 2022 trimester \$2,208

Schools must contribute a non-federal share of 25%; however, CMN is designated as a Title III institution along with being a tribally controlled institution (TCU). Therefore, CMN is not required to complete the application to request Title III or Title V designation to qualify for the FSEOG nonfederal share requirement waiver. CMN automatically qualifies for the waiver as long as we maintain the above Title III and TCU designations.

Awarding of FSEOG requires cooperation between the CMN Financial Aid and Scholarships office, and Bursar office. After the CMN Financial Aid Coordinator awards students, an e-mail is sent to the Bursar office with the requested FSEOG amounts. The Bursar draws down the funds from G5 and disburses it. The CMN Financial Aid Coordinator, along with the Bursar maintains an excel spreadsheet showing the names, ID numbers, dependency status, enrollment status, term, date, and amounts of each FSEOG disbursement. This is used in reconciliation, along with other applicable record keeping.

The CMN Financial Aid Coordinator may not award FSEOG to a student if the FSEOG, when combined with all other resources, exceeds the student's financial need.

9.3 Package Construction and Census Date

Policies

All eligible students are awarded equitably and consistently within any federal, state, tribal, and institutional guidelines. Cost of Attendance (COA) minus the student's Expected Family Contribution (EFC) equals need or Cost of Attendance (COA) minus the student's Expected Family Contribution (EFC) minus Expected Financial Assistance (EFA) equal need. This information is used when packaging financial aid.

The financial aid census date is the following workday after the add/drop period of each trimester. Once the add/drop period is over, students are billed and packaged according to their enrollment status (Full time, $\frac{3}{4}$ time, $\frac{1}{2}$ time, $\frac{1}{4}$ time). If a student has a valid ISIR with a valid EFC then that student will be packaged after add/drop according to their enrollment status at the time add/drop period ends. If a student does not have a valid ISIR, EFC, C Codes, verification, or anything else that causes the student to not have a verified and valid ISIR and EFC then the student will not be packaged. Once the student completes verification, makes adjustments to resolve C Codes, or anything else that allows the student to have a valid ISIR and EFC, the student will be packaged according to their enrollment status at the time of the valid ISIR and EFC. For these students, the date the ISIR became valid with a valid EFC is their census date.

Last Updated: April 2021

Procedures

Financial aid packaging is run in CampusVue by the Financial Aid Coordinator. Prior to the awarding process for the year, the Financial Aid Coordinator sets the parameters for each award in CampusVue. Once a student's file is complete, they are reviewed and packaged. Students are then sent an award notification through their CampusVue Student Portal.

Last Updated: April 2021

9.4 Packaging Other Educational Resources

Policies

The Higher Education Act of 1965 as amended (HEA) and regulations provide specific guidance for packaging with certain forms of other educational resources. The Financial Aid and Scholarships office works with other campus departments to account for these other resources.

Last Updated: April 2021

Procedures

Other resources are reported to the Financial Aid and Scholarships office and add to a student's award year package.

Last Updated: April 2021

9.5 Award Package Revisions

Policies

Students who have a change in enrollment prior to the census date are reviewed by the Financial Aid Coordinator to see if revisions need to be made to their COA and award package.

Last Updated: April 2021

Procedures

Before awarding any aid the Financial Aid Coordinator checks the enrollment status of a student on CampusVue. The Financial Aid Coordinator views the student schedule and makes corrections to the enrollment status as needed.

Last Updated: April 2021

9.6 Overawards

Policies

Over awards occur when a student's aid package exceeds their need. This can be caused by a variety of reasons:

- Change in enrollment prior to census date
- Scholarship posted after aid has been packaged
- Late notification of VA Benefits

Financial Aid packages must be reduced (whenever possible) to eliminate an over award.

Last Updated: April 2021

Procedures

If an overaward occurs, the Financial Aid Coordinator then adjusts the student's financial aid package accordingly. The Financial Aid Coordinator also views any errors that come in from COD after importing the Pell file into CampusVue. If any overaward errors show up then the Financial Aid Coordinator adjusts the disbursement and award on COD, resends the file to COD, imports the new file into CampusVue, and Business Affairs disburses the funds.

Last Updated: April 2021

9.7 Overpayment

Policies

An overpayment occurs when a student receives FSA funds in excess of his/her eligibility. Student or institutional errors may cause this. Unresolved over awards, interim disbursements, misreported information, miscalculated COA, payment to ineligible student, payment in excess of grant or loan, or failure to complete verification could cause an overpayment.

Last Updated: April 2021

Procedures

If an overpayment has been made due to an error on the part of CMN then we repay the full amount as soon as possible. The Financial Aid Coordinator communicates with Business Affairs to return the funds. In correcting Pell Grant overpayments the school will either reduce subsequent grant payments during the award year or repay the amount for which it is responsible. For Campus-based overpayments which exceeds need by more than \$300 the school will either re-evaluate need (COA/EFC) or grant (other than Pell). CMN will also restore any administrative cost allowance claimed on a Campus-based overpayment.

If an overpayment has been made due to an error on the part of the student then the student must repay amounts of \$25 or more. The Financial Aid and Scholarships office will notify the student of the overpayment through their official school e-mail requesting overpayment and informing the student that failure to repay or make satisfactory arrangements to repay will make him/her ineligible for Title IV, HEA funds.

The Financial Aid Coordinator reports overpayments due to student error to NSLDS within 30 days of determination. Once the student makes payment, Business Affairs notifies the Financial Aid and Scholarships office so the Financial Aid Coordinator can remove the flag in NSLDS. CMN will also refer overpayments of Pell, FSEOG and TEACH Grant of \$25 or more to ED's Debt Resolution Services.

Last Updated: April 2021

Section 10: Professional Judgment

10.1 Professional Judgment and Special Circumstances

Policies

Professional Judgment is exercised as a Special Circumstance when one of the following exists for a Student/Spouse/Parent:

- Loss of job or change of employment
- Loss of untaxed income (i.e. Social Security Benefits, child-support, retirement, or disability benefits)
- Divorce or legal separation
- Death

Medical, dental, or nursing home expenses not covered by insurance
Unusually high child or dependent care costs
Any other unusual circumstance the student encounters

For students selected for verification, verification is completed prior to any Professional Judgments. The Financial Aid Coordinator, on a case by case basis for students who were not selected for verification, can require verification of the student to more accurately address unusual circumstances that affect a student's/parent's ability to pay for educational expenses. Professional Judgments are performed by the Financial Aid Coordinator, all professional judgment decisions are handled by the Financial Aid Coordinator, are final, and cannot be appealed.

Students have the ability to consult with the Dean of Student Affairs concerning a decision.

Last Updated: April 2021

Procedures

Professional Judgment forms are available, and can be requested, through the Financial Aid and Scholarships office.

Once forms are requested by the student the Financial Aid Coordinator has 6 business days to provide the form(s) to the student either in person, by letter, or by school e-mail. Once the student receives the forms, the student has 5 business days to submit the forms with required documentation to the Financial Aid and Scholarships office. If approved, the Financial Aid Coordinator makes adjustments in CampusVue. The student is notified of the decision through their official school e-mail. All professional judgment decisions are handled by the Financial Aid Coordinator, are final, and cannot be appealed (except UEH).

Last Updated: April 2021

10.2 Professional Judgment Adjustments to Cost of Attendance (COA) Allowance

Policies

Increases to COA are done on a case by case basis with acceptable documentation regarding:

Costs associated with a specific major
Child care expenses
Expenses for Students with Disabilities

Students must meet with the Financial Aid Coordinator for an increase to be reviewed.

Last Updated: April 2021

Procedures

When a student has additional costs associated with a specific major then the student must submit an itemized price list of additional supplies from the department chair. The Financial Aid Coordinator evaluates and, if approved, increases COA Miscellaneous and Personal.

Child care expenses – Students must submit a signed statement from the child care provider that indicates the amount of child care that is paid monthly/annually. The Financial Aid Coordinator evaluates and, if approved, increases COA Miscellaneous and Personal.

A student is considered to have a disability if he/she has a physical or mental impairment that substantially limits a major life activity. In this situation the student must meet with the Financial Aid Coordinator and provide documentation of special services, personal assistance, transportation, equipment or supplies that are reasonably incurred and not provided by other agencies. The Financial Aid Coordinator evaluates and, if approved, increases COA Miscellaneous and Personal. The student is notified of the decision through their official school e-mail.

In some cases federal, state, tribal, or scholarship aid may be adjusted with acceptable documentation.

Last Updated: April 2021

10.3 Professional Judgment Consideration regarding Dependency Overrides

Policies

On a case-by-case basis the College of the Muscogee Nation will consider a change in dependency status should the student provide documentation of an unusual circumstance, not addressed in the Higher Education Act (HEA) and reflected on the FAFSA. According to Section 4870(d)(2), we may accept a dependency override used from another institution.

Examples that do not constitute unusual circumstances, individually or in combination are:

- Parents refuse to contribute
- Parents are unwilling to provide information
- Parents do not claim the student as an income tax dependent
- Student demonstrates total self-sufficiency

Examples that may constitute “unusual circumstances” are:

- Student’s voluntary or involuntary removal from parents’ home due to an abusive situation that threatened the student’s safety and/or health.
- Incapacity of parents such as incarceration, a disability or a mental or physical illness.
- Inability of the student to locate the parent(s) after making reasonable, documented, efforts.
- Other extenuating circumstances sufficiently documented by a signed letter from a third party may include;
 - Counselors or teachers
 - Clergy
 - Community groups
 - Government agencies
 - Medical personnel
 - Courts Prison Administrators

Relatives, friends, or the student in cases where third party documentation cannot be obtained

Last Updated: April 2021

Procedures

A student must pick up the Dependency Override form from the Financial Aid and Scholarships office and meet with the Financial Aid Coordinator who will then determine if completion of a Dependency Override is warranted. The student must submit the form along with a typed statement, appropriate documentation, or a statement supporting any of the examples above. Dependency override approvals are evaluated by the Financial Aid Coordinator and all decisions are final and cannot be appealed.

Students who are changed to independent must meet with the Financial Aid Coordinator and submit a Dependency Override form each year indicating that their family situation is unchanged. The student is notified of the decision through their official school e-mail.

Last Updated: April 2021

10.4 Professional Judgment for Unusual Enrollment History (UEH)

Policies

Unusual enrollment history flags must be researched and determined if the student is eligible for further Title IV, HEA aid. The guidance included in GEN-13-09 is still applicable; however, view GEN-15-05 for recent updates regarding the expansion of the UEH Flag. According to GEN-15-05 ED reviews Pell Grant and Direct Loan (excluding consolidated and plus) disbursements over last 4 completed award years. If a student received Pell and/or Direct Loan (excluding consolidated and PLUS) at multiple schools during the 4 prior award years and is flagged for UEH the Financial Aid Coordinator must resolve the issue.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator will notify the student(s) selected for UEH by mail, their official school e-mail, and the student portal. The students must come into the Financial Aid and Scholarships office and pick up an Unusual Enrollment History Form. The student must complete this form and turn it in with all additional/supporting documentation required so the Financial Aid Coordinator can make a professional judgment. All judgments are made by the Financial Aid Coordinator; however, the decision can be appealed. The student is notified of the decision through their official school e-mail.

If a student is approved then the student will be placed on an Academic Plan (if necessary), similar to a SAP Appeal, and counseled regarding their Pell LEU. If the student is denied the Financial Aid Coordinator will provide the student with information regarding the appeal process and how to regain eligibility. Once the student notifies the Financial Aid and Scholarships office requesting an appeal, the Financial Aid Coordinator has 6 business days to provide the student with the appeal. The student has 5 business days to turn in the appeal along with all requested and required paperwork. The Financial Aid Coordinator then has 5 business days to view the

appeal and provide the student with a decision. The Financial Aid Coordinator will notify the student of their appeal through letter and school e-mail, this appeal decision is final, and cannot be appealed.

Last Updated: April 2021

Section 11: Disbursements

11.1 Disbursements and Disbursement Methods

Policies

The Financial Aid and Scholarships office awards Title IV, HEA funds, and other financial aid, to the student's account. Business Affairs then disburses the funds to the students. Business Affairs department issues refund checks for credit balances to the students.

Last Updated: April 2021

Procedures

The Financial Aid and Scholarships office posts awards to student's accounts for disbursement using CampusVue. Business Affairs disburses the awards. All school charges are deducted from the financial aid and if a credit balance remains, the student is issued a refund.

All refunds are processed by the Bursar. Once this process is completed checks are mailed to the student based on the current address or available for pick up. It is the responsibility of the student to keep their address updated with the CMN Registrar.

Last Updated: April 2021

11.2 Disbursement Dates and Schedules

Policies

Disbursement dates are set by the Financial Aid Coordinator prior to the start of each trimester. The Financial Aid Coordinator coordinates with Business Affairs so that the student refunds are timely.

Last Updated: April 2021

Procedures

Financial Aid starts posting funds to student accounts 30 days after the start of each trimester. Following the first disbursement the Financial Aid and Scholarships office will award students weekly as verification is completed. Funds are requested from COD Monday and Tuesday, and awards are posted to the student account Monday-Wednesday. Business Affairs pulls Title IV, HEA funds down on Thursday and disburses them to students the same day. Credit balance funds are processed on Friday.

Last Updated: April 2021

Section 12: Satisfactory Academic Progress

To be eligible for Title IV, HEA aid, a student must maintain satisfactory academic progress (SAP). Under the administrative capability requirements, College of the Muscogee Nation must determine the academic standards that students must meet, and a method and schedule of measuring the achievement of these standards. The financial aid satisfactory academic progress standards must be the same as or stricter than the standards the school uses for students who are not receiving Title IV aid.

12.1 Process Overview and Responsibilities

In accordance with the U.S. Department of Education, College of the Muscogee Nation is required by federal regulations (Federal Regulations 34CFR Parts 668.32f and CFR 668.34) to establish satisfactory academic progress standards for federal and state financial aid recipients enrolled in eligible degree and certificate programs. These minimum standards ensure that only those recipients demonstrating satisfactory progress toward the completion of their educational objective continue to receive financial assistance.

Last Updated: April 2021

12.2 Same As or Stricter Than

Policies

College of the Muscogee Nation Satisfactory Academic Progress (SAP) standards is established in accordance with the US Department of Education.

These minimum standards are required by a student to be eligible for the following types of student financial aid regardless if a student has previously received student financial aid: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study Program (FWS), Oklahoma Tuition Aid Grant (OTAG), Oklahoma's Promise (OHLAP), CMN Scholarship, and CMN Tuition Waiver.

Last Updated: April 2021

Procedures

Every student who applies for financial aid for the first time at College of the Muscogee Nation will be reviewed to determine if the student has met the three minimum standards set by this policy (i.e., minimum completion rate, GPA, and maximum hours attempted). Students who have not successfully completed 67% of previous attempted hours will be placed on Financial Aid Warning. Students who have attempted 1-30 credit hours with less than a 1.7 cumulative GPA will be placed on Financial Aid Warning. Students who have attempted 31 or more credit hours with less than a 2.0 cumulative GPA will be placed on Financial Aid Warning. Degree and certificate seeking students who have attempted 150% of the number of credits needed to complete the program (including all transfer with a CMN equivalent and military credit) will be placed on Financial Aid Suspension at the beginning of that semester and not eligible for financial aid.

At the end of each trimester, the record of every student will be reviewed to determine if the student has made progress according to the three minimum standards set by this policy.

The Financial Aid and Scholarships office is not notified when a student finishes an incomplete class or receives a grade change. Therefore, it is the student's responsibility to notify the Financial Aid and Scholarships office when incomplete courses are finished and/or grade changes are made.

Last Updated: April 2021

12.3 Qualitative Measure

Policies

All degree/certificate students must comply with the minimum standards for Satisfactory Course PACE of Progression (Completion Rate) of 67% regardless of the student previously receiving financial aid at College of the Muscogee Nation or any other institution of higher education. The 67% Satisfactory Completion Rate refers to the percentage of cumulative hours successfully completed (earned) in relation to cumulative hours attempted (including transfer hours). Attempted hours include all levels of classes, remedial hours, repeated hours, proficiency exam credit, transfer hours that have a CMN equivalent, withdrawals, failures, and incompletes.

Successfully completed (earned) hours are those classes for which there is a letter grade of A, B, C, D, or proficiency exam credit.

Example: To meet the minimum completion rate of 67%, a student who attempted 12 cumulative hours at the end of a semester must have successfully completed (earned) a minimum of 8.

Total number of credit hours successfully completed (earned)

Divided by

Total number of credit hours attempted (including withdrawn courses)

$$8 \div 12 = 67\%$$

Minimum Standards Regarding GPA

Students who have attempted 1-30 credit hours (including transfer hours that have a CMN equivalent and military credit) must maintain a 1.7 cumulative GPA and students who have attempted 31 or more credit hours (including transfer that have a CMN equivalent and military credit) must maintain a 2.0 cumulative GPA.

Last Updated: April 2021

Procedures

At the end of each trimester, the record of every student will be reviewed to determine if the student has made progress according to the three minimum standards set by this policy.

Last Updated: April 2021

12.4 Quantitative Measure

Policies

Students enrolled in eligible degree programs cannot exceed 150% of the number of credits needed to complete the program. Attempted hours include all levels of classes, remedial hours, repeated hours, proficiency exam credit, transfer hours that have a CMN equivalent, withdrawals, failures, and incompletes.

Students enrolled in eligible certificate programs cannot exceed 150% of the number of credits needed to complete the program. Attempted hours include all levels of classes, remedial hours, repeated hours, proficiency exam credit, transfer hours that have a CMN equivalent, withdrawals, failures, and incompletes.

Students can change to a different eligible degree/certificate program once during their time at the College of the Muscogee Nation and have their 150% recalculated as well as receive Title IV, HEA funds. The College of the Muscogee Nation Financial Aid and Scholarships office only allows a onetime change due to the affect it has on a student's 600% lifetime Pell eligibility.

Last Updated: April 2021

Procedures

At the end of each trimester, the record of every student will be reviewed to determine if the student has made progress according to the three minimum standards set by this policy.

Last Updated: April 2021

12.5 Increments/Review Period

Policies

To ensure the student is making sufficient progress both quantitatively and qualitatively, College of the Muscogee Nation's SAP policy is to review SAP at the end of every trimester – fall, spring, and summer.

Last Updated: April 2021

Procedures

Every student who applies for financial aid for the first time at College of the Muscogee Nation will be reviewed to determine if the student has met the three minimum standards set by this policy (i.e., minimum completion rate, GPA, and maximum hours attempted). Students who have not successfully completed 67% of previous attempted hours will be placed on Financial Aid Warning. Students who have attempted 1-30 credit hours with less than a 1.7 cumulative GPA will be placed on Financial Aid Warning. Students who have attempted 31 or more credit hours with less than a 2.0 cumulative GPA will be placed on Financial Aid Warning. Degree and certificate seeking students who have attempted 150% of the number of credits needed to complete the program (including all transfer and military credit) will be placed on Financial Aid Suspension at the beginning of that semester and not eligible for financial aid.

At the end of each trimester, the record of every student will be reviewed to determine if the student has made progress according to the three minimum standards set by this policy.

The Financial Aid and Scholarships office is not notified when a student finishes an incomplete class or received a grade change. Therefore, it is the student's responsibility to notify the Financial Aid and Scholarships office when incomplete courses are finished and/or grade changes are made.

Last Updated: April 2021

12.6 Probationary or Conditional Periods

Policies

A student who submits a Financial Aid Suspension Appeal Request and is approved by the Financial Aid Suspension Appeals Committee will be placed on Financial Aid Probation, with or without an Academic plan depending on the committee's decision, and financial aid will be reinstated.

Last Updated: April 2021

Procedures

Probation Status:

While on Financial Aid Probation, the student must complete a minimum of 100 percent of the semester attempted hours with a minimum of a 2.0 semester college GPA. Failure to do so will result in Financial Aid Suspension.

If a student is placed on an Academic Plan the student must follow the academic plan agreed upon in order to be eligible for financial aid. The student must complete 100 percent of the courses attempted each trimester with a minimum of a 2.0 GPA in order to graduate/meet SAP by the term listed in the Academic Plan.

Extension Status:

A student who submits a Maximum Hours Attempted form and is approved by the Financial Aid Suspension Appeals Committee will be placed on Financial Aid Probation and have his/her aid reinstated for the duration of the academic plan or semester of enrollment depending on the committee's decision.

Last Updated: April 2021

12.7 Appeal Process

Policies

Students who fail to meet the College of the Muscogee Nation Satisfactory Academic Progress requirements defined by the College of the Muscogee Nations Satisfactory Academic Progress policy may submit an appeal. Appeals must be submitted to the Financial Aid and Scholarships office within 5 business days after being notified that they are in a non-satisfactory progress

status. The student will be notified in writing and through their official school e-mail. The Financial Aid Suspension Appeal Request form can be picked up at the College of the Muscogee Nation Financial Aid and Scholarship office or downloaded from our website at www.cmn.edu.

The student must describe what extenuating circumstances have kept them from meeting Satisfactory Academic Progress requirements. The basis on which a student may file an appeal: death of an immediate family member, hospitalization or extended illness, divorce, or other special circumstance. The student must also provide information as to what changes have occurred or planned to be implemented that will enable them to meet Satisfactory Academic Progress requirements. Additional and supporting documentation should be included with the appeal.

Last Updated: April 2021

Procedures

The Financial Aid Appeals Committee will meet at least once a month. Once the appeal is received, the Financial Aid Suspension Appeals Committee will evaluate the appeal and provide a decision within ten (10) business days. The Financial Aid Office will notify the student through their official school e-mail of the decision. All decisions are final and cannot be appealed. The Financial Aid Suspension Appeals Committee is comprised of staff members from other offices within the College of the Muscogee Nation

A student who submits an appeal and is not approved by the Financial Aid Appeals Committee must meet the minimum cumulative completion rate and/or cumulative GPA requirements standard(s) as set forth in the Satisfactory Academic Progress policy.

A student who submits a Maximum Hours form appeal that is not approved by the Financial Aid Appeals Committee will be placed on Financial Aid Suspension and cannot receive any Title IV, HEA funds. The committee will not accept future appeals for review.

Note: The decision of the committee is final and cannot be appealed.

Last Updated: April 2021

12.8 Treatment of Remedial Courses, English as a Second Language Courses, Repeated Courses, Transfer Hours, Non-punitive Grades and Pass/Fail Courses, Withdrawals, and Incompletes

Policies

Remedial hours, remedial education hours, proficiency exam credit, and transfer hours that have a CMN equivalent; Withdrawals, failures, and incompletes are all considered attempted hours and are included when calculating both qualitative and quantitative measures.

Last Updated: April 2021

Procedures

At the end of each trimester, the record of every student will be reviewed to determine if the student has made progress according to the standards set by this policy.

Last Updated: April 2021

12.9 Regaining Eligibility

Policies

Students who have been placed on Financial Aid Suspension can regain eligibility by:

- Appealing and being placed on an Academic Plan or Probation status
- Successfully completing classes not funded by Federal funds to return them to the 67% completion rate and required GPA.

Last Updated: April 2021

Section 13: Return of Title IV Funds

13.1 Process Overview and Applicability

Students who have withdrawn, electively or administratively from all classes, cease attending, or do not earn any credits during the trimester, as determined by the attendance policy, are subject to the return of Title IV funds formula. The return to Title IV funds requirement is a complex process involving a great deal of interoffice cooperation and coordination. *The College of The Muscogee Nation does not participate in the William D Ford Direct Loan programs*

Last Updated: April 2021

Policies

Students electively withdraw from their classes through Enrollment Management. Students can also be administratively withdrawn. For more information regarding Official, Un-Official, and Administrative withdraws, view the CMN Consumer Information Guide located at our website www.cmn.edu. Students who wish to totally withdrawal are given the withdrawal form by Enrollment Management or academic advisor and recommended to speak with their academic advisor, bursar, Financial Aid Coordinator, and housing if applicable. Once Enrollment Management has processed a withdrawal form, the form is scanned in and accessible to the Financial Aid Coordinator.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator calculates the return of Title IV funds and notifies the students through their official school e-mail. The withdrawal date is determined by the withdraw form. The last day of academic activity is determined by instructor attendance as recorded in CampusVue or by the date of the administrative withdrawal.

Business Affairs ensure the proper amounts are returned to the Title IV programs and track the repayment, which is regarded as any other balance owed to the school. Acceptable methods of payment are set forth and determined by Business Affairs. Students must repay all outstanding balances owed in order to register again.

The Department of Education provides a web-based software tool on COD that the College of the Muscogee Nations uses to calculate return of Title IV funds. E-mails are sent to students to notify them of repayment. The Financial Aid and Scholarships office scans those documentation into Laserfiche.

Last Updated: April 2021

13.2 Withdrawal Date

Policies

College of the Muscogee Nation is required to take attendance. Due to this we adhere to 34 CFR 668.22(b)(1), DCL GEN-04-03, DCL GEN-04-12, and DCL GEN-11-14.

Last Updated: April 2021

Procedures

Colleges of the Muscogee Nation instructors update their attendance daily in CampusVue. The instructors and the CMN Student Success Center contact the students who have not been attending to determine whether or not the student has the intention of returning or if the student has withdrawn. If the student is determined to be a withdrawal the registrar administratively withdraws the student from that particular course. The Financial Aid Coordinator receives an e-mail from the Dean of Academic Affairs regarding the Administrative withdrawal and the form is scanned and accessible to the Financial Aid Coordinator. The Financial Aid Coordinator recalculates Title IV, HEA funds when necessary.

Last Updated: April 2021

13.3 Formula Calculation

Policies

The Department of Education provides a web-based software tool on COD that the College of the Muscogee Nations uses to calculate return of Title IV funds.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator logs in to Return of Title IV funds on the Web through the COD. The Financial Aid Coordinator then clicks on the Tools menu. A new record begins by inputting a student's SSN. If the student does not have a previous record on file then you will fill in personal information about the student. Then the current award year is entered. Then you enter the term you are performing the R2T4 for: full term, current 1st 8 weeks, or current 2nd 8 weeks. After term is chosen you enter the date of withdrawal. This is the last day of academic activity per e-mails from instructors. You choose the latest date provided to you from the instructors to enter here. Then you answer these fields:

- Is school required to take Attendance
- Withdrawal Type
- Grade Level
- Leave of Absence Days

Date Form Completed

Date of the school's determination that the student withdrew

Then student's awards are entered followed by original charges. After this step is complete you press Submit at the bottom of the page. Then to print summary and print off the R2T4 that was just performed.

If there is an amount in box J of the print summary then a Post Withdrawal Disbursement must be performed.

Last Updated: April 2021

13.4 Post-Withdrawal Disbursements

Policies

Post withdrawal disbursements are also handled through the Department of Education's web-based software tool on COD.

Last Updated: April 2021

Procedures

If there is an amount in box J of the print summary then a Post Withdrawal Disbursement must be performed. The Financial Aid Coordinator goes back up to the top of the page and clicks on the Post Withdrawal Disbursement tab. This will bring up the Post Withdrawal Disbursement tracking sheet. Once you bring up the Post Withdrawal Disbursement sheet the amount that was in Box J shows up at the top of the Post Withdraw Disbursement Tracking Sheet.

The next box asks for Total Charges to be paid by PWD Disbursement. If there are any outstanding charges on the student's account the Financial Aid Coordinator puts that amount here.

The next box asks for Total Amount Offered to Student and/or Parent. You would put the amount in Box J here.

The next step is a table where you would put the amount in Box J under Title IV Aid Credited to Account. Since it will be a grant fund the Financial Aid Coordinator does not need permission to award the student. The Financial Aid Coordinator presses complete under Grants and prints off the Post Withdraw Disbursement Tracking Sheet for records and scanning.

Last Updated: April 2021

13.5 Returning Unearned Funds

Policies

Since College of the Muscogee Nation reduces funds after Return of Title IV reductions are calculated through the Department of Education's web-based software tool on COD and reports these reductions to the Financial Aid Programs, any money owed by the student is paid back to the school.

Last Updated: April 2021

Procedures

Students make payments to Business Affairs.

Last Updated: April 2021

13.6 Time frame for returning an unclaimed Title IV, HEA Credit Balance

Policies

If CMN attempts to disburse the credit balance by check and the check is not cashed, CMN must return the funds no later than 240 days after the date the school issued the check.

Last Updated: April 2021

Procedures

If a check is returned to CMN or an EFT is rejected, CMN may make additional attempts to disburse the funds, provided that those attempts are made not later than 45 days after the funds were returned or rejected. When a check is returned or EFT is rejected and CMN does not make another attempt to disburse the funds, the funds must be returned before the end of the initial 45-day period.

CMN will cease all attempts to disburse the funds and return them no later than 240 days after the date it issued the first check.

Last Updated: April 2021

Section 14: Title IV, HEA Fraud

College of the Muscogee Nation must refer applicants who are suspected of having engaged in fraud or other criminal misconduct in connection with Title IV, HEA programs to the Department of Education's (ED's) Office of Inspector General (OIG).

14.1 Student Fraud

Policies

The Financial Aid and Scholarships office is committed to reviewing all submitted information for discrepancies and reports any potential fraud to the Department of Education's (ED's) Office of Inspector General (OIG).

Last Updated: April 2021

Procedures

The Financial Aid Coordinator reviews all student documents, tax forms, ISIR transactions, C-codes clearance information, etc... If discrepancies appear to be fraudulent, the Financial Aid Coordinator determines if the case should be referred to the Office of Inspector General.

Last Updated: April 2021

14.2 Referrals

If the College of the Muscogee Nation suspects that a student, employee, or other individual has misrepresented information and/or altered documentation to increase student aid eligibility or to fraudulently obtain federal funds, it must report those suspicions and provide any evidence to ED's Office of Inspector General (OIG).

Last Updated: April 2021

Policies

The Financial Aid Coordinator has the authority to refer information regarding Title IV fraud to ED's OIG.

Last Updated: April 2021

Procedures

Prior to submitting information to the OIG, the Financial Aid Coordinator would discuss the issues with the Dean of Student Affairs. Depending on severity, student fraud could lead to dismissal from the college. Employee fraud would involve communication with the Director of Business Affairs, President, and the Muscogee Creek Nation.

Last Updated: April 2021

Section 15: Audits

15.1 Type of Audit

Policies

The Financial Aid and Scholarships office is audited on an annual basis by an independent auditor as part of the college-wide audit.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator works with auditors to supply the necessary information.

Last Updated: April 2021

15.2 Audit Submission Schedule

Policies

Annual audits are performed and are due in March.

Last Updated: April 2021

Procedures

The College of the Muscogee Nation submits their compliance audit and audited financial statement to ED via the eZ-Audit Web site at:

<http://ezaudit.ed.gov/EZWebApp/common/login.jsp>

Last Updated: April 2021

Section 16: Reconciliation

16.1 Reconciliation Basics

Policies

The Financial Aid and Scholarship office reconciles Title IV and internal scholarships weekly with business affairs. Title IV aid that is recorded on the Department of Education data systems is reviewed and compared with our internal data.

Internal and external reconciliation is a two part task that involves identifying discrepancies and documenting reasons for any cash balances. Internal reconciliation matches business affairs/bursar office with financial aid system origination and disbursement data.

The Financial Aid Coordinator monitors IFAP communication and COD updates regarding funding reductions. The Financial Aid Coordinator and Bursar are weekly reconciling externally and confirming that our reconciliation is complete and accurate.

Last Updated: April 2021

Procedures

The Financial Aid Coordinator and Bursar work together to reconcile COD with G5. On Friday after the disbursement on Thursday the bursar prints off an awards detail/transaction history statement from G5 and the Financial Aid Coordinator on Thursday (day of disbursement) prints off a school summary and funding information from COD. If the numbers do not match each other each office gathers more detail/information from G5, general ledger, COD, and CampusVue to correct the issue. If it is on the Financial Aid side then the necessary adjustments are made in CampusVue, COD, or both. If they are on the Bursar side then the necessary adjustments are made in CampusVue, G5, or both.

CMN reconciles internally by matching what has been awarded to what has been disbursed. Once the Financial Aid Coordinator has awarded a student and the bursar disburses the funds, there are reports printed to view that our internal system matches with external Department of Education systems along with internal accounting systems. Those reports are: cash receipt summary by fund source, expected cash flow detail report, disbursement batch tracking, and, if necessary, student account balance. If the numbers do not match then both offices get together to gather more information internally from CampusVue, payment spreadsheets, payment approvals, check numbers, etc...

The Financial Aid Coordinator ensures that everything that needs to go to COD does, is accepted, and if not then the import data is reviewed, corrected, and then re-submitted. The Financial Aid Coordinator also ensures that CMNs Net Drawdowns (ND) = Net Accepted and Posted Disbursements (NAPD). These numbers are checked on the funding information screen on COD.

Frequent check in by the Financial Aid office and the bursar/business affairs office(s) helps us to make sure that Disbursements Reported = Disbursements Posted, cash drawdown and return data corresponds accurately to disbursement data, and that CMNs school banking data matches G5.

Last Updated: April 2021

16.2 Returning Funds

Policies

Returning funds to FSA are returned electronically via G5. If funds are being returned to G5 for regulatory reasons the Financial Aid Coordinator sends a downward disbursement adjustment to COD for CMNs Pell and/or FSEOG. If exceptional circumstances require CMN to return FSA funds via a paper check then the proper address is located in the Student Aid handbook.

Last Updated: April 2021

Procedures

The Director of Business Affairs established a federal Pell and FSEOG bank account for G5. The Financial Aid Coordinator, if necessary, sends a downward disbursement adjustment to COD and the bursar returns the funds through G5. G5 generates a confirmation number. If funds are returned then the necessary adjustments are also made within CampusVue on the Financial Aid module as well as the Bursar module.

The Financial Aid Coordinator and Bursar work closely to eliminate errors when returning funds. Special care is given to make sure that we have the correct award year or “split” between award years, funds sent as payment, refund, or return, correct program, and timing. There could be a 5-7 day “lag” for refunds to move between G5 and COD.

Last Updated: April 2021

16.3 Closeout Reconciliation Deadlines

Title IV programs are subject to closeout and reconciliation deadline dates. CMN takes part in the Pell Grant and FSEOG programs. The closeout date for Pell is September 30th of the award year and FSEOG is June 30th. There are additional deadline dates published in the Federal Register each year. IFAP is monitored closely for announcements relating to funding and reconciliation deadlines for Title IV, HEA programs.

Last Updated: April 2021

16.4 Reconciliation Tools

FSA provides many tools in the form of reports that can be requested through COD. Towards the end of each semester the Financial Aid Coordinator request these reports to assist with reconciliation.

The Electronic Statement of Account (cash). This report summarizes the status of a school’s CFL versus the net drawdown, year-to-date unduplicated recipients, year-to-date NAPD, year-to-date ACA payments, and requested delivery via SAIG.

The Reconciliation Report. This report gives one-record student summary level disbursement data and year-to-date NAPD per student. This report is generated and sent just prior to closeout deadline date and delivered via SAIG.

The School Account Statement delivered via SAIG provides a monthly report of drawdowns, returns, and cash available. These reports are reconciled monthly and kept on file with reconciliation records.

Last Updated: April 2021