

Unity Environmental University
Financial Aid
Policy and Procedure Manual

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I. Introduction

Federal regulations stipulate institutions have written policies and procedures for the administration of Title IV federal financial aid. The contents featured in this manual include the minimum general statutory and regulatory requirements. The financial aid staff is expected to follow federal guidance and use professional judgment based upon the intent of all financial aid programs and office practices. This manual provides written documentation of policies utilized in administration of student aid and describes the procedures to be taken to implement these policies. This manual will be revised as needed but at least annually and will be used as a tool to assist in the training of employees.

Financial Aid Mission Statement:

At Unity Environmental University, we are dedicated to empowering students of diverse backgrounds to achieve their academic and career goals. Our financial aid mission is to assist our students in attaining their goals by making higher education accessible and affordable for all qualified students, regardless of their socio-economic status. We believe that financial barriers should not hinder anyone from pursuing their education goals.

Unity Environmental University Vision Statement

“A multifaceted organization recognized as the thought leader in global ecological, economic, and societal solutions.”

Mission Statement

“We are dedicated to delivering quality education and experiences that produce outstanding environmentally competent professionals and inspire individuals from all walks of life to steward sustainable ecosystems.”

Unity’s Core Value Statements

In pursuing Unity Environmental University’s vision and mission, we are committed to following these eight core values:

- **Respect** establishes trust. We honor the intrinsic value of self, others, and the world we share.
- **Integrity** aligns our actions and values. We act with purposeful reflection to uphold our vision and mission.
- **Social Responsibility** calls us to act. We prepare leaders to address civic engagement in light of environmental concerns.
- **Community** has no boundaries. We connect through inclusive engagement locally and globally.
- **Resiliency** demonstrates flexibility. We develop the capacity of people, systems, and environments to anticipate and respond to change.
- **Cultural Competency** recognizes differences as strength. We explore and value the strengths, talents, and perspectives of others in order to foster strong relationships.
- **Innovation** keeps us relevant. We have the courage to question our assumptions, embrace creativity, and take calculated risks.
- **Accountability** starts with us. Our actions demonstrate ownership of our work and responsibility for measurable outcomes.

II. Financial Aid Programs

Unity Environmental University participates in the following federal financial aid programs:

- Pell Grant-Based on financial need. Does not need to be paid back. Eligibility based on EFC.
- Supplemental Education Opportunity Grant-awarded to Pell Grant eligible students. Awards vary.
- Federal Work Study Program-financial need work based part-time employment based on minimum wage pay rate.
- Federal Direct Subsidized Loan -Need based federal loan that needs to be paid back.
- Federal Direct Unsubsidized Loan-Non-need based federal loan that needs to be paid back and interest accrues while in school. Awarded to associate, baccalaureate, and graduate students.
- Parent PLUS Loan-loan for parents to assist with education expenses.
- Graduate PLUS Loan-loan for graduate students and must be repaid.
- Alternative/Private Education Loans-additional loans available to assist with education expenses. Need to be paid back and do take into consideration debt to income and credit rating.

****Unity does not participate in the Teach Grant program**

The institution has a limited amount of endowed and donation-based scholarships awarded annually to students who meet the established criteria. Selections are made either by application or by running reports of eligible students based on the fund criteria.

State Grants-Vermont State and Maine State grants are available to students from those states. Maine State Grant usually has a priority filing date of May 1. This may shift depending on available funding.

The academic year for financial aid runs from July 1-June 30 and encompasses all programs. All Baccalaureate programs now start the academic year with the July term. This change was made beginning with the 2023-2024 school year. Unity moved this term to head the academic year rather than to train it. The Baccalaureate programs consist of an academic calendar that runs for 40 weeks with eight 5-week terms. Associate degree programs consist of an academic calendar with twenty 2-week terms. The graduate program calendar consists of five 8-week terms and runs from August to July. Current academic calendars are listed on Unity's website for each SEBU.

Federal Direct Loans are processed using BBAY 3 as the terms for the associate and baccalaureate programs are considered non-standard for financial aid purposes. This requires the student to complete half of the weeks and credit hours attempted after each payment period.

Pell grants are also processed using Pell Grant Formula 3.

Basic student's financial aid rights and responsibilities:

It is a student's right to receive financial aid and Unity supports all students in the process.

- Students must be admitted to an eligible degree program.
- Students must complete the Free Application for Federal Financial Aid (FAFSA) and be eligible based on the FAFSA results.
- Financial aid is awarded on a rolling basis with awarding occurring daily for students with a complete application and appearing in a Ready to package status.
- A student must satisfy all verification requirements prior to being awarded.
- All C-Codes must be resolved prior to an award being established.
- Students are notified electronically once the award is posted.

- Endowed scholarships are awarded by January of each year. The business office provides the amount available to award by July on an annual basis and this determines the procedure used to award these scholarships.
- Students have the right to appeal a financial aid decision based on changes in family circumstances.

III. Role, Scope, and Authority

The Financial Aid Office works in conjunction with Unity's credit bearing Sustainable Education Business Units (SEBU). Within each unit, there are front line staff trained in basic financial aid principles to assist students with the financial aid process. The financial aid staff are responsible for all processing required to prepare the student's file for packaging and the eventual disbursement of financial aid to the students' accounts. This processing includes:

- Verification
- Incomplete files due to any comment code requiring intervention such as review of over awards or students close to the end of eligibility.
- C-Code review and resolution
- Professional judgement: Dependency override, income appeals, or any special circumstance requests.

Each SEBU has specific staff who assist students with enrollment at Unity and the financial aid process. They encourage our students to complete the FAFSA and provide the necessary documents to move the students' files to the packaging stage. Once packaged, the SEBU representatives discuss the award package and assist the student in interpreting the award in relation to their registration and bill.

Students are ultimately responsible for completing the FAFSA, clearing any discrepancies in data, and providing any requested documentation from our office. We notify students on a rolling basis of documents required. There is no specific deadline for submitting documents due to the numerous start dates within the academic year. If a student is not awarded financial aid for a start term, they may defer to the next start date.

Primary controls in place are review, segregation of duties, and reconciliation between offices.

All work performed by the assistant director is reviewed by the Financial Aid Director. All posting done by the Business Office is reviewed by the Director of the Business Office for appropriateness.

All financial aid transactions are initiated/authorized in the Financial Aid Office, which is not responsible for posting the transactions to the general ledger.

Cash drawdowns are initiated by the Financial Aid Office and performed by the Director of the Business Office.

A reconciliation of disbursements is completed between the Business Office and the Financial Aid Office, as needed.

The segregation and integration of responsibilities between the three offices (Business Office, Financial Aid Office, and Bursar's Office) helps ensure that aid is given only to authorized and existing students.

IV. Application and Verification Process

Students are only required to complete the FAFSA form at www.fafsa.gov. Generally, the FAFSA form is available for students to complete annually by October 1. Returning students are sent FAFSA reminder notifications from the financial aid office in August or September each year. The FAFSA results (ISIR) are sent to the financial aid office through the federal processing system: Ed Connect. The office of financial aid loads ISIR records into the Powerfaids software daily and the first notification for required documentation is sent to the student at the time of ISIR load. All students and parents are encouraged to complete the FAFSA on-line and to use the Data Retrieval Tool (DRT).

Policy on Student Financial Aid Verification Guidelines.

The Unity Financial Aid Office performs the federally prescribed verification process on all enrolled students who are selected for verification by the CPS and who are recipients of aid from FSA programs, except for graduate students who are not required to be verified. The financial aid office may also select individual students for verification and will determine individually the extent of the verification necessary including the items necessary for verification.

Required documents:

A verification worksheet form is created by the financial aid office each year to collect the information from the student and/or family to perform the verification.

Along with the worksheet, copies of the student's and/or parent's Federal Tax Return Transcripts or signed federal tax returns are collected for documentation in circumstances where DRT was not used or eligible for use. Also, W-2's and schedules as well as verification of non-filing are collected as necessary for additional documentation. The financial aid office has the right to request any additional documentation to resolve any conflicting information that arises.

Documents may be submitted by mail or fax. The documents are reviewed for accuracy and completeness. Any completed document is listed in the software as Not Reviewed. Any document that is incomplete is marked as such in the software and the staff attempts to call or email the student to clear the issue.

Process after verification:

Once verification is completed, any data changes are reported to the Department of Education and an updated award notification is sent to the student if necessary.

Unity does not disburse aid until verification is complete. We do not set a specific deadline for completion of verification documentation; however, the student will be placed on hold if documents are not received by the mid-point of their first semester. This hold will restrict future registration. When verification is complete after a term start, financial aid will be considered for disbursement during that term unless the student is no longer enrolled. Eligibility for disbursement of pell grant funds will be reviewed.

The office staff notify students of missing documents when the ISIR is received, and we send reminder notifications weekly. Prior to holds being placed, phone call outreach is attempted.

When a student or family requests a special circumstance appeal based on a change of income or family circumstances, Unity College requests verification documentation and completes the verification process prior to making changes to any data elements.

Unity understands that students and families often struggle with completing the income information on the FAFSA and data elements may not be accurate. If the college has any reason to suspect fraud, we will reach out to the Department of Education to discuss our concerns. During the Covid-19 pandemic, Unity has waived or removed income verification documents based on flexibilities provided by the Department of Education. The verification screen is set to Selected not verified for the financial aid years impacted.

V. Determination of Financial Need

The Cost of Attendance (COA) for a student is an estimate of that student's educational expenses for a period of enrollment during the financial aid award year as allowed by the Higher Education Act, Sec. 472. The COA is determined based on the SEBU a student is entering. Baccalaureate students have budgets that are created using eight 5-week terms under a borrow based academic year. Associate degree students cost of attendance includes twenty 2-week terms using a borrow based academic year. Graduate student cost of attendance includes five 8-week terms and follows a standard academic year with payment periods. All students are assumed to be enrolled full-time and therefore will include in their COA estimated costs for tuition and fees, books and supplies, room and board, transportation, and miscellaneous expenses when applicable. The COA is used for establishing a student's financial need for the purpose of awarding aid. Students are awarded based on a COA comprised of allowable costs that are assessed to all students in the same academic workload. The COA may be adjusted to include additional allowable costs, such as purchase of a computer, dependent care expenses, or additional course work. Documentation of exceptional expenses (interview of student, signed written statement, or other appropriate source(s)) must be included in the student's record when applicable.

The COA will be recalculated when a student's enrollment status has been determined to be less than full-time. A recalculation may result in a reduction of financial aid awards. The COA for students' less-than-half-time enrollment includes estimated tuition and fees, books and supplies, room and board allowance, and transportation. Miscellaneous and personal expenses will not be included in a less-than-half-time COA. Professional judgment may be used to adjust the COA on a case-by-case basis to allow for special circumstances. This is at the discretion of the Financial Aid Administrator.

When the FAFSA is completed, the Department of Education determines the students Expected Family Contribution (EFC). This number determines the types and amounts of federal financial aid a student is eligible for.

VI. Awarding Financial Aid

Federal financial aid is awarded based on eligibility and cost of attendance. Unity Students are sent a Financial Aid Award letter as soon as the Financial Aid Office has received the FAFSA results and verification is complete. The award letter provides students with the budget figures and award information. It will also identify whether we need any documents to move towards disbursement. Students are notified weekly if selected for verification and any forms still needed to be received to complete their financial aid application.

General awarding procedures are as follows: Using BBAY 3 and Pell Formula 3

Estimated Cost of Attendance (COA) -Expected Family Contribution (EFC-Defined as Federal Methodology)

minus

Pell Grant Eligibility

minus

Supplemental Education Opportunity Grant

-----remaining need up to \$200-400 for Pell eligible students. Hybrid students are awarded a higher amount due to a higher COA.

Minus

State Grant Eligibility (Maine state grant packaged in original award. Vermont Grants added for eligible students once list received from VSAC).

Minus

Direct Student Loan Eligibility

Minus

Federal Work-Study Eligibility

Any remaining need becomes an unmet need.

Federal Direct Student Loans are listed as a potential resource according to the following schedule:

Base Eligibility: \$3500 for First Year, \$4500 for Second Year Students. \$5500 for Third, Fourth- and Fifth-Year Students.

Additional Eligibility \$2000-6000 Unsubsidized Direct Stafford Loan per year depending on year in school and dependency status.

Work-study is awarded automatically to Hybrid students and added to Distance education graduate and baccalaureate students based on interest. Technical Institute students may also participate. The award amount varies depending on need, but average awards are \$500-\$2500.

VII. Satisfactory Academic Progress

Policy Statement

Unity College has a combined Academic Standing and Title IV Satisfactory Academic Progress [SAP] policy, referred to as the Satisfactory Academic Progress [SAP] policy. Students are assessed for SAP at least biannually, in alignment with each financial aid payment period—although financial aid is disbursed each term, the award year is divided into two payment periods. A student's academic standing and financial aid eligibility may be impacted at the biannual reviews. Additional reviews will be performed for students in an Academic Warning or Academic Probation status.

Review Cycle

The terms and timelines may differ by SEBU, depending on the number of terms in an academic year. The following examples reflect the academic calendars in effect at the time of writing.

Graduate students:

For academic calendars with five, 8-week terms; the biannual reviews will take place at the end of the first payment period [after fall 2] in an academic year and again at the end of the second payment period [after spring 2] in an academic year.

Students on Academic Warning will also be reviewed at the end of spring 1.

Students on Academic Probation will be reviewed at the end of each term.

Undergraduates:

For academic calendars with eight, 5-week terms; the reviews will be at the end of each payment period, every fourth completed term. A new student will be reviewed at the

completion of their fourth term [the first payment period] in and again at the end of their eighth term taken [the second payment period] and at every fourth completed term after that. Students on Academic Warning will also be reviewed at the end of their seventh term. Students on Academic Probation will be reviewed at the end of each term.

Minimum Standards for Satisfactory Academic Progress

Cumulative Grade Point Average [CGPA]: maintaining a minimum cumulative GPA, based on program level:

- o Graduate students: 3.00

- o Undergraduate students: 2.00

Completion Rate: maintaining the appropriate completion pace, based on program level:

- o Graduate degree student: 75%

- o Undergraduate degree students: 67%

Maximum Time Frame: mathematically able to complete a degree program in a timeframe of no more than 150 percent of the program's average length in terms of credits.

Calculating Minimum Standards for Satisfactory Academic Progress

Cumulative Grade Point Average: is determined by summing the grade points for Unity courses in all terms and dividing by the total number of credit hours attempted in all terms [total grade points divided by total credit hours = CGPA]. An Incomplete grade will not be considered passing for purposes of determining satisfactory academic progress.

Completion Rate: The number of credits earned divided by the number of credits attempted. Total attempted credits include the number of credits a student is enrolled in at the end of the Add/Drop period of each semester, and cumulatively includes all accepted transfer credits. Grades of "I" [Incomplete] will be used in this calculation as attempted credits, but not earned credits.

Maximum Time Frame: Examples: An associate degree program with a 60-credit requirement would have, at most, 90 attempted credits covered by financial aid. A bachelor's degree program with 120- credit requirement would have, at most, 180 attempted credits covered by financial aid.

Academic Standing

Students must meet the minimum standards for SAP at each biannual review. Students who meet all three components of the minimum standards for SAP are considered in good academic standing. Students who fall below one or more of the minimum standards for SAP at the first biannual review, and are not already on Academic Probation, will be placed on Academic Warning until the next payment period.

Students on Academic Warning who remain below the minimum standards for SAP at end of the warning review [3rd term for Grad and 7th term for UG] will receive a second notice that they remain on Academic Warning and are in jeopardy of academic suspension and losing

financial aid eligibility. Students on Academic Warning who remain below one or more of the minimum standards for SAP at the second biannual [4th term for Grad and 8th term for UG] review will be placed on Academic Suspension.

Students on Academic Suspension have the right to appeal, requesting their enrollment and financial aid be reinstated due to extenuating circumstances that prevented them from making satisfactory academic progress. Extenuating circumstances include:

- Illness or injury to the student or close relative; or
- Death of an immediate family member or close associate; or
- Other unusual mitigating circumstances.

To appeal, a student must submit a letter explaining the circumstances that prevented them from meeting SAP criteria. The appeal must include what has changed that will allow the student to obtain SAP at the next evaluation and may include any supporting documentation. The SAP Appeals Task Group will review any appeals initiated by a suspended student and received within the timeframe stipulated in the suspension notification. All appeals must be submitted to registrarsoffice@unity.edu. If an appeal is granted, the student will be placed on Academic Probation until they meet the minimum standards for SAP. Only in extenuating circumstances should a student use the same reason for subsequent appeals. The appeal decisions are final. Students may appeal a maximum of three times as an undergraduate student and three times as a graduate student. The fourth suspension instance, a student will be considered Academically Dismissed from the College. An Academically Dismissed student is subject to the College's Dismissal policy.

Students on Academic Probation will be given an Academic Plan, specific to their SEBU and program level, which they must achieve each term while they are working to meet the minimum standards for SAP. Each term, students on Academic Probation will be reviewed for progress towards meeting the minimum standards for SAP and for meeting the requirements of the Academic Plan. Probationary students who meet the minimum standards for SAP will be moved to good academic standing.

Probationary students who meet the requirements of the Academic Plan yet remain below one or more of the minimum standards for SAP, will remain on Probation until the minimum standards for SAP are achieved, these students do not need to submit appeals if they are progressing as required in the Academic Plan. Probationary students who don't meet the terms of their Academic Plan and continue to fall below one or more of the three criteria for SAP, will be placed on Academic Suspension. These students will need to submit an appeal to continue their studies and financial aid.

Academic Plans for students on Academic Probation

The following are minimum guidelines, SEBUs may require more rigorous criteria. Graduate Students on Academic Probation must complete all registered courses, each term, with at least a B [no incompletes or withdrawals].

Undergraduate Students on Academic Probation must complete all registered courses, each term, with at least a C [no incompletes or withdrawals].

The Right to Suspend or Dismiss

The College reserves the right to suspend or dismiss a student from the College at any time when academic work is unsatisfactory or when conduct is deemed detrimental to the teaching and learning goals of the College community.

This suspension or dismissal can be put into place at any time during the academic year and does not require the formal Satisfactory Academic Progress review to have taken place.

VIII. Special Circumstances

Students with special circumstances are encouraged to reach out to the financial aid office to share their specific situation in writing. Once reviewed, the financial aid staff will request additional documents based on their written explanation.

A. Dependency Override documentation requested:

- Written explanation of circumstances
- Two letters of support from professionals corroborating the situation.
- Any supporting documentation such as court documents or police reports.
- The aid administrator has the flexibility to adjust required documents based on an individual student's circumstances.

B. Income Loss/adjustments:

- Written explanation of circumstances
- Proof of income loss confirming not a voluntary loss
- Income appeal form
- Verification form
- Proof of current income
- The aid administrator has the flexibility to adjust required documentation based on an individual's specific circumstances.

Any student that requests special circumstances will be given consideration with appropriate documentation.

IX. Scholarship Management

Students are encouraged to submit any outside scholarship letters to the financial aid office. The Bursar's Office will confirm with financial aid that an outside award is noted as part of the student's financial aid award.

Whenever private scholarship notifications are received, those awards replace the student's unmet need first (if any), Federal Work-Study expectations second and Direct Student Loan expectation third, before any reduction in grants occurs.

The Work-Study/Loan reduction sequence may be reversed in those situations where the aid officer determines it to be appropriate or based on a student's request.

Additionally, State Vocational Rehabilitation funds replace direct loan expectations and work-study expectations at the discretion of the student. VA Montgomery GI Bill benefits and Americorp benefits are considered other aid for campus-based programs, and unsubsidized direct loans. However, they are not treated as other aid for subsidized direct loans and are included in the award package as per Federal guidelines.

X. Loan Management

Students are awarded direct subsidized and unsubsidized loans as part of their initial award notice based on eligibility. Unity does not pre-package PLUS, Grad PLUS, or Alternative/private loans. Students and parents are encouraged to apply for PLUS and Grad PLUS loans at www.studentaid.gov. Our office is notified, and the award is added to the student's award based on amount requested and the student's cost of attendance. Students are encouraged to apply for alternative loans at: <https://unity.edu/fastchoice>. The school does not have a preferred lender list and any private loan that a student choice to apply for will be processed. If the lender is not known in our system, we will work with the lender to add the loan and accommodate the student's preferred lender.

When a student is awarded direct loans, the system automatically posts the promissory note and entrance interview requirements. These items are printed as required on the award notice. If a student previously completed these items, the items will be completed based on confirmation received through files loaded from COD (Common Origination and Disbursement). As part of the awarding process, staff will review COD and complete these items as appropriate.

A student may decline all or portion of their loans through the student portal or by emailing the advisor or the financial aid office. The financial aid office does require a request in writing from the student. Reports are run from the portal data weekly and loans are then updated. The staff will respond to the student's written request and encourage the student to view the changes on the student portal.

Students are sent a 14-day notice when loans are disbursed to their student account giving them notice of disbursement and the amount disbursed. The notice informs the student of their right to cancel all or a portion of the loan. The staff then adjusts the loan based on the student's written response to the 14-day notice. The funds are retracted in the next disbursement.

Any loan taken by a student is reported to the Common Origination and Disbursement processing center. Once recorded they are reported to the National Student Loan Data System. This information may be accessed by authorized agencies, lenders, and institutions of higher education. Students may also access this information at: <https://studentaid.gov>.

XI. Work Study Program

A student must complete a FAFSA to be considered for federal work study funds. Institutional work study dollars are limited and are awarded to students who may not qualify for federal work study funds. Awards for work study are handled differently for each SEBU. Hybrid students who tend to be more traditional students and may participate in on-campus housing are awarded work study funds automatically based on an interest in work study funds and their cost of attendance. Distance Education students are awarded once the student has been selected to work for a distance education department. The Distance Education departments will advertise their positions and when students request this information from financial aid, a list of positions available is provided. These jobs are also listed by Career Services on their job boards.

When a Distance Education student requests work study information, The Financial Aid Coordinator will review a student's eligibility for work study funds and send necessary paperwork. This position is responsible for notifying individual offices annually to provide a position request form and position job descriptions. When a student acknowledges interest in a position and the supervisor confirms that they wish to hire a student, an authorization form is sent to the student. The coordinator also provides information to the student about completing the I-9 and W-4 through the Paycom system. The Office of Human Resources confirms completion of these items. Once confirmed, an email is sent to the supervisor and student to confirm their ability to begin working.

If a student is released from a work study position, the financial aid office will work with the student to find another placement.

Students record their hours in the Paycom system, and the supervisor approves all worked hours. A student is eligible to work up to 20 hours a week while classes are in session. During break weeks or between each period of enrollment, the student may work up to 40 hours a week if the student is enrolled for the upcoming period of enrollment. If a student withdraws from a term, the employment must stop until the next term the student is enrolled in begins.

Students are encouraged to provide direct deposit information in Paycom and they are paid by ACH every 2 weeks. The rate of pay is currently minimum wage for work study students.

Additional funds may be awarded to a student who utilized their original award. The awarding of additional funds is dependent on a student's available need and the institution's available funds.

The coordinator of the work-study program tracks the positions marked as community service and encourages work study students to reach out to local schools and agencies that offer reading literacy programs. Unity will work with the agency to provide an America Reads contract that determines the role and responsibility of the non-campus employer and the university. Off-campus employment opportunities that utilize federal work study are considered on an individual basis.

XII. Consumer Information

Consumer Information is updated annually by the Marketing Department. The information can be found here: [Consumer Information - Unity Environmental University](#).

Cares Act funding disclosure is found here: [CRRSA Act Funding Disclosure - Unity Environmental University](#).

XIII. Appeals and Grievances

Appeals to a financial aid award are requested in writing and reviewed by the Financial Aid Director for consideration of a special circumstance appeal. Complaints that are received by the Department of Education or to the President's Office are shared with the leader of the SEBU that the student attends and information is gathered to respond to the student's complaint. All complaints are responded to within a week of the complaint. If a complaint is received by the Financial Aid Office, the staff will attempt to address the complaint. Depending on the nature of the complaint, it may be escalated to the Director of Financial Aid who will respond in conjunction with the SEBU leader. If a student wishes to complain beyond the director position, it is escalated to the Chief Officer that financial aid reports to.

XIV. Return to Title IV

Unity recognizes that at times students who begin attendance using Title IV funds may need to withdraw from the institution before all funds disbursed to their accounts have been earned. Because Title IV is disbursed in full at the beginning of each period of enrollment with the assumption that the student will complete the full period, any student who does not complete

49% of the payment period, or earn a grade in at least 6 credits, is considered withdrawn, and is reviewed for R2T4.

In accordance with Title IV regulation, all students who begin classes will be reviewed for R2T4, even if charges are retroactively reversed. All applicable R2T4 rules and regulations are followed by Unity Environmental University.

For purposes of R2T4, all students who do not complete a payment period are considered “withdrawn”, even if they have been academically granted a leave of absence. The R2T4 policy is separate and unrelated to the Unity College Refund Policy.

Date of Withdrawal

Unity’s Withdrawal Policy is used to determine the student’s official date of withdrawal, in accordance with Title IV regulation. (Please see withdrawal policy for details on both unofficial and official withdrawals for the SEBU of program enrollment.)

Date School’s Determination That a Student Has Withdrawn

The R2T4 process begins with the Financial Aid Office receiving official notice that the student has withdrawn from the institution. Official notice is provided by the Registrar’s Office or SEBU Advisor in the form of an email or noted on the Registration list if no email is provided. The date stamp on the Registrar’s Office email serves as the date of the school’s determination the student has withdrawn. In rare occasions, if notification via email is not received, Financial Aid uses the withdrawal date provided in the student information system. A registration report is run weekly to ensure no students are missed.

Calculating Amount of Title IV to Be Returned

Using the PowerFAIDS software the Office of Financial Aid determines the amount of earned aid, the amount of unearned aid, and if any aid is eligible for a post withdrawal disbursement. This means all terms are treated as part of a payment period for undergraduate terms and as fall/spring semesters for graduate terms for R2T4 processing. The summer graduate term is treated as a stand-alone period of enrollment. We do not use a lock date.

Calculation performed by the software is reviewed for accuracy. The amount of aid earned is calculated by determining what percentage of the payment period a student has completed (the number of days the student completed, divided by the number of days in the payment period based on a student’s enrollment at time of withdrawal). As required by Title IV regulation, scheduled breaks are excluded from the calculation. These breaks include the weekend proceeding and following the weekdays. Students who complete 60% or more of the period of enrollment do not require a return of funds but the calculation is completed.

Once the calculation is completed, the documents are given to a second staff person for review for errors. This person will comment that the review has been completed.

Order in Which Funds Are Returned

Following Title IV regulation Unity returns funds in the order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct PLUS Loan
4. Pell Grant
5. FSEOG

Notification To Student

The student is notified via mail that the R2T4 process has been completed. In this notification the student is informed of the amounts being returned, and of any post withdrawal disbursement eligibility. A copy of the student's current bill showing what is owed due to the R2T4 calculation is included as well as a request to set up a payment arrangement.

If a student is eligible for a post withdrawal disbursement of grant or scholarship funds, funds are disbursed to the student's account. Direct Loan funds are disbursed after/if the student replies to the post withdrawal disbursement notification if the loans were originated prior to the student ceasing attendance. Unity College does accept late responses. For Parent PLUS loans the response must come from the parent who applied for the PLUS loan funds.

Funds are returned within 45 days of the school becoming aware the student is withdrawn.

This policy is designed to better assist students in understanding the consequences of withdrawing from a term for which they have been paid federal funds, which they may not have earned in entirety at the point of their withdrawal.

It does not cover all R2T4 regulations which the Office of Financial Aid follows, or the institution's refund policy.

XV. Disbursement of Funds and Drawdown

After the add/drop period and confirmation of attendance checks are completed for each term, SFA funds are disbursed. (Generally, beginning after the add/drop period) Disbursement of funds is processed in PowerFaid and then those funds, which have been previously exported to

the CAMS software, are designated for disbursement and a batch file of that disbursement is created and made available to the Business Office for disbursement to student's accounts, the disbursements are then posted to the student accounts:

debit Due from Federal Gov't

credit Accts Receivable - Students (The tuition was charged to the students' accounts at registration.)

Credit Balances: The Bursar's Office is notified to begin reviewing refunds for students. Refunds are sent by the end of the second week of classes. Students are encouraged to set up direct deposit to expediate the receipt of the refund. Any student that does not have a bank account on file are sent a paper check. The Bursar's Office and Advisor are notified of any returned funds and the student is notified to update the banking information or to confirm address information. Students are always encouraged to set up direct deposit to cut back on the number of paper checks issued.

Allowable funds are drawn down for the G-5 system on average once a month. The Financial Aid Office completes a “recap sheet” detailing amount authorized to be drawn down and gives that to the BO. Drawdowns are completed by the Director of the Business Office, after the amounts are verified by comparison to disbursement records, and cross checking to the G/L to agree the amount Due from the Federal Government. After verification, a payment request is submitted electronically through the G5 web site. The funds are wired to Unity's operating account generally within 3 business days.

debit Cash

credit Due from Federal Gov't

State grants are applied to students' accounts at the same time as federal financial aid. (State grants are pass-through funds). Unity completes on-line certification rosters for students' state funds at the end of each payment period. Unity verifies the students' status, enrollment, and certifies the student rosters through the states' processing system.

XVI. Fund Reconciliation

All funds are reconciled either monthly, twice annually, or annually before the FISAP is filed.

The Coordinator of Financial Aid is responsible for reconciling Pell and Direct Loan monthly. Reports are produced to compare COD, financial aid software, and the general ledger accounts. When she completes this reconciliation, she reviews any differences and notes on the recon worksheet the issue associated with these differences. The Director of Aid ensures that the reconciliation is reviewed by a secondary staff person. For auditing purposes, a signature page is completed to confirm the recon was performed and has been reviewed by a secondary reviewer.

State Grants are reconciled at the end of each payment period for baccalaureate students. The director works with the software for the state systems and coordinates the file exchange of eligibility between the Maine State Grant EPIC system and Vermont Grant VSAC system. Currently, these are the two state grant programs available to Unity students.

Work-study is reconciled by the Coordinator of Financial Aid and Human Resources (HR). HR provided financial aid with a file of funds paid to students. This information is loaded into powerfaids, the financial aid software.

FSEOG and institutional grants are reviewed throughout the year to ensure the funds are not over-awarded. The institution covers any overage that occurs in FSEOG with institutional funds.

