

PETS PLAYGROUND  
FINANCIAL AID POLICIES AND PROCEDURES MANUAL

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## TABLE OF CONTENTS

Introduction.....	4
Mission.....	4
Purpose.....	4
Tuition and Fees.....	5
Financial Aid Awards.....	5
Eligibility requirements.....	6
application.....	7
deadlines.....	7
verification.....	7,8
method of notification.....	8
notification of eligibility.....	10
independent student.....	10
Dependent Student.....	10
Federal Grants and Loans.....	11
Cross over payments.....	11
Direct Loan.....	12
Master Promissory Note.....	16
Subsidized Loan.....	12
Unsubsidized Loan.....	12
150% Direct Sub Loan Limit.....	12
Plus Loan.....	13,14
Annual Loan Limits.....	14,15
Entrance counseling.....	15
Identity theft.....	16,17
fraud.....	17
conflicting information.....	17,18
Professional Judgement.....	18,19
Dependency Override.....	19
FERPA.....	19,20
Overawards.....	21,22
COA.....	22-24
Return of TITLE IV.....	25
Credit Balances.....	26
Overpayments.....	27
Authorizations.....	27
Admission Requirements.....	28
Attendance Policy.....	29
Transfer of Credits.....	29

Ethnic Diversity.....	30
Leave of Absence.....	30,31
SAP.....	31,32
Make Up Policy.....	31
Appeal.....	31
Maximum Time Frame.....	32
Records.....	33
Voluntary Withdrawal.....	33
Exit Counseling.....	34
Default Prevention plan.....	34,35
Financial Aid Administrator Duties.....	36
Business office Duties.....	37

# **PETS PLAYGROUND GROOMING SCHOOL POLICIES AND PROCEDURES**

## **Introduction**

Federal Regulations mandate that institutions that participate in the Title IV program have written policies and procedures on the delivery of financial aid.

This manual purpose:

- Distribution of information to appropriate offices outside the Financial Aid Office for the purpose of informing and fostering an understanding of the complexity and operation of Financial Aid.
- As a referral guide to assist in maintaining consistency and responsibilities relating to operational practices.
- As an important component of a comprehensive training program.

This document represents Pets Playground Grooming School's institutional policies and aims to provide the financial aid staff and families with current policies and procedures that will help guide students and their family through the financial aid application process.

This document is for the benefit of all staff members and will act as a guide with general and specific responsibilities of the office, their individual responsibilities, and the financial aid office relationship to other departments within Pets Playground Grooming School (PPGS). It will provide each staff member with general office procedures in order that a systematic and consistent approach may be taken in the operation of all programs, ensuring that similar operations will be handled in a uniform manner, and it will provide quick reference to various practices, as well as Facilitate the orientation and training of personnel when changes occur.

## **Financial Aid Mission**

The mission of the office of financial aid at Pets Playground is to administer aid funds to finance post-secondary education for students and families who demonstrate financial need.

## **Purpose**

The purpose of financial aid within Pets Playground is to ensure that all students have an opportunity to obtain a post-secondary education and that no student will be denied that opportunity because of lack of funds. Most financial aid is awarded to students based on financial need to meet educational cost. Therefore, the financial aid application process is set up to uniformly measure how much financial aid each individual student needs for their education based on the individual circumstances of the student and the student's family.

**Tuition and Fees**

Tuition for the Pet Grooming Courses is charged per payment period and is determined by your residency status. The following costs have been established by the Director of the School for the 2020-2021 academic year. These costs are subject to change.

Tuition per Payment Period

300 Hour Clock Program

1-150 clock hour .....\$2,950.00

151-300 clock hour .....\$2,950.00

Equipment and Book.....\$1,100.00

600 Hour Clock Program

1-300 clock hour.....\$4,750.00

301 – 600 clock hour.....\$4,750.00

Equipment and Book.....\$1,100.00

Financial Aid Office

**Financial Aid Awards**

Applying for Financial Aid is Free. You can apply by completing a Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Grants – Are Financial Aid that does not have to be repaid, unless you withdraw from the school and owe a refund. Grants are awarded based on financial need.

Direct Loans – Unlike most grants, loans are borrowed money that must be repaid, with interest. There are two types of Federal Stafford Loan: Subsidized and unsubsidized. Students must demonstrate a need to receive a subsidized Stafford loan. Financial need is not a requirement to obtain an unsubsidized Stafford loan. The Department of Education will pay (subsidize the interest) that accrues on subsidized Stafford loans while the student is enrolled in a qualified certificate program, on at least a half-time basis. The student is responsible for paying the interest on the unsubsidized loan from the time it is disbursed until the loan is paid in full. Student will pay the interest while in school or they can allow the interest to accrue (accumulate) have the interest added to the principal amount of your loan.

For Interest rates and fees please visit <https://studentaid.ed.gov/types/loans/interest-rates>

## Eligibility Requirements

### General Title IV Student Eligibility Requirements

To be considered eligible for and receive Title IV aid, a student must meet the following specific requirements:

- Be a U.S. citizen or eligible non-citizen
- Be a “regular student,” enrolled in an eligible program that leads to a degree, certificate.
- Have a valid Social Security Number
- Be registered with Selective Service, if so required
- Sign a Statement of Educational Purpose certifying that federal student financial aid will only be used to pay educational costs
- Not be in default on a Title IV loan; or if in default, have made satisfactory repayment arrangements with the loan holder
- Have not obtained loan amounts that exceed annual or aggregate loan limits made under any Title IV loan program
- Not be liable for an overpayment of a Title IV grant or Federal Perkins Loan; or if liable, have made satisfactory repayment arrangements with the holder of the debt
- Be making satisfactory academic progress (SAP, see SAP below)
- Not have property which is subject to a judgment lien for a debt owed to the U.S.; or if subject to a judgment lien, have made satisfactory repayment arrangements with the debt holder
- 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
- Have completed repayment of funds to either Department of Education or the holder of a loan, if applicable
- Not have been convicted of, or pled nolo contendere or guilty to, a crime involving fraud in obtaining Title IV aid.
- Have a high school diploma or its recognized equivalent (e.g., a GED)

Civil commitment for Sexual offenses – A student subject to an involuntary civil commitment after completing a period of incarceration for a forcible or non-forcible sexual offense is ineligible to receive a Federal Pell Grant.

Diploma Mills – A diploma mill, also known as a degree mill, is a phony school that sells a high school diploma, a paper certificate rather than the educational experience. Diploma mills are scam operations that mass produce counterfeit paper diplomas to anyone who pays the requested tuition. Pets Playground will not accept any unauthentic diplomas or college course work.

## **Application**

To obtain Student Federal Aid, a student is expected to complete a Free Application for Federal Student Aid (FAFSA) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Create an FSA ID which gives you access to Federal Student Aid's online systems and can serve as your legal signature. Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including family members.

## **Deadlines for FAFSA**

All newly enrolled students must complete a Free Application for Financial Aid (FAFSA) prior to the start of the first class. Currently enrolled student who cross award years must complete a new FAFSA prior to July 1. All required documentation must be submitted to the financial aid office within 30 business days of the initial requested date. In cases of unusual circumstances the financial aid office may extend this time to up to 10 business days.

Any delay in obtaining relevant documentation may interrupt the awarding of financial aid and may result in student(s) paying all or part of tuition obligation out of pocket until awarding takes place. Students who did not complete verification within the required timeframe will be notified and considered to be a cash paying student; if payment is not received they will be pulled from class.

## **ISIR/SAR**

Applicants who have submitted a FAFSA application should allow 3-4 business days for processing. They will receive a Student Aid Report (SAR) and the school(s) to which they have expressed interest by way of adding the schools code to their application will receive an institutional Student Information Report (ISIR). **Pets Playground School Code is 042543**

## **Verification Process:**

Verification is a process by which certain data reported on the FAFSA is reviewed by the school for accuracy and completeness. The verification process plays a vital role in ensuring that the correct amount of the Title IV funds is disbursed to each eligible student.

All students enrolled who were randomly selected for verification by the Central Processing System (CPS) and any other the institution has reason to believe that the application information is incorrect or contains conflicting information will be resolved.

Applications may be reviewed based on the DOE's current required data elements and any specific predetermined criteria set by the institution. Substantial supporting documentation must be obtained and circumstances carefully documented.

Notification: The process aims to confirm student's eligibility for financial aid, and all impacted students will be informed in writing or verbally within five business days that they were selected for verification.

**Method of notification:**

Students will be notified in person (verbally) or in writing that he or she have been selected for verification and will be given a list of all the required documents needed within 30 days. If students ISIR value printed on ISIR is 02 (which means they elected to and use the IRS data retrieval tool, they will be considered verified and will only need to complete and submit the verification worksheet.

**Correction procedure of Verification process**

The law allows for the financial aid office to request financial information and any other relevant information concerning a student's application for federal aid. Information contained in the student's Free Application for Federal Student Aid (FAFSA) will be compared against legitimate documentation provided. The FAA at PPGS will make correction(s) to the application through our third party software or the student can elect to go directly into their SAR and make the necessary correction(s). Once the updated ISIR is received, the school will pay on the most recent EFC.

**Verification Exceptions:**

Recent Immigrant – a selected applicant does not have to be verified if the student is an immigrant who arrived in the United States during the calendar year 2013 or 2014

Spouse unavailable – The school is not required to verify spousal information if:

- The spouse is deceased or mentally or physically incapacitated
- The spouse is residing in a country other than the United States and can't be contacted by normal means.
- The spouse can't be located because his or her address is unknown, and the student is unable to obtain it.

Parents unable – Verification is not required for a dependent student if any of the following conditions apply:

- Student's parents are deceased, or mentally or physically incapacitated. (If both parents are dead, the student is an orphan and therefore is an independent student. If parents die after student applied, dependency status must be updated)
- PPGS requires that if any of the above circumstances affects any of our students proof and documentation is required for the student's file

Financial aid applications are processed by federal central Processing Services (CPS). The processor does not award or deny funds. They assist in calculating financial need. Awards are based on the following:

**STEP 1: Completing Verification** If a student's financial aid application is selected for review by the Financial Aid Office or by CPS, the Financial Aid Office must receive all supporting documentation from applicant (or spouse if married or parent if required). This involves cross-checking information from all documentation (including the application) related to earned income, untaxed income, expenses, assets,

liabilities and households size. This process is called “verification”. Students are allowed up to 30 days to present all verification documents requested by the financial aid office. Once verification is completed the student will be awarded and notified in writing.

STEP 2: Assigning Budgets Financial aid student are assigned a Standard Nine-Month Student Budget which includes average tuition, basic cost of fees, books and supplies, room and board, transportation and personal expenses. Additional expenses related to documented child care expenses, expenses related to disability, or expenses related to the purchase or upgrade of a computer may be assessed and factored into a student’s basic nine-month budget. ☐ Note: Students enrolled in less than six units will have only Tuition, fees, books and transportation calculated for Cost of Attendance budget

STEP 3: Calculating Family Contribution -The Financial Aid Office verifies parent and student contribution as calculated by the Federal need analysis formula. This family contribution is the amount which the family may reasonably be expected to contribute toward meeting the student’s college expenses. The formula process is called “need analysis”. The theory of need analysis is based on the following assumptions:

- Students have primary responsibility to pay for their education
- Parents, and or spouse to the extent that they are able, fund for their child or spouse’s education.
- Families should be evaluated in a consistent and equitable manner while recognizing that special circumstances can alter a family’s ability to contribute. All students (dependent and independent) are expected to contribute towards their education. The expected contribution (EFC) is determined by a Federal formula calculation which adds together all resources which include:
  - Earnings from employment;
  - All other assistance such as Temporary Aid to Families with Dependent Children
  - Social Security and Veteran’s Benefits;
  - A percentage of assets such as savings and investments.
  - A formulated percentage of basic living and medical expenses.

Step 4: Establishing Financial Need from the need analysis, the Financial Aid Office will be able to determine the relative financial strength or ability to pay for your postsecondary educational expenses. Financial need is determined by subtracting the amount of the expected contribution from the standard budget. The remainder equals financial eligibility or “financial need”.

## **Receive Notification of Eligibility**

The federal Central Processing Service will notify the student and each school identified on the student ISIR about the student Expected Family Contribution (EFC). Then the Financial Aid Office, after collection and verification of required documentation, will be able to inform the student about how much and what type of aid a student will be able to receive. Federal student aid will not cover all of the student's school expenses.

Financial aid is awarded in the form of a "package" or combination of different types of assistance. Preferential treatment is given to students who have the greatest financial aid eligibility (calculated EFC) and who have a completed their FAFSA application by the first priority date.

**All financial aid awards are subjected to change based on new financial information or changes in federal or state funding.**

### **Dependent Student**

- Younger than 24
- Unmarried
- Do not have children who receive more than 50% support from student
- Do not have dependents (other than children or spouse) who will receive more than 50% of their support from student throughout the award year

### **Independent Student**

For the 2017-2018 year, a student is independent if he meet any of the following criteria from HEA Sec. 480(d)

- Was born before January 1, 199 . Is married as of the date he applies
- Will be a graduate or professional student at the start of the award year
- Is currently serving on active duty for purposes other than training
- Is a veteran of the U.S. Armed Forces; has dependents other than a spouse; was an orphan, foster child, or ward/dependent of the court at any time since the age of 13; is an emancipated minor or in legal guardianship or was when he reached the age of majority in his state was determined at any time since July 1, 2011, to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless.

The Following Financial Aid is available at Pets Playground:

- Pell Grant
- Subsidized Direct Loan
- Unsubsidized Direct Loan
- Plus Loan

The award year is as follows:

July 1<sup>st</sup> of one year to June 30<sup>th</sup> of the other

Scheduled Award: Maximum amount of aid student may receive for the award year

Enrollment Status: Full Time or Part Time

Students who continue enrollment in the new award year are required to renew the FAFSA. Applications are accepted beginning January 1<sup>st</sup> of one year through June 30<sup>th</sup> of the following year, the application processing cycle lasts 18 months

### **FEDERAL GRANTS AND LOANS**

Pell Grant is considered free money and no repayment is required unless you withdrawal from the course. A student must be enrolled in an undergraduate course of study to receive Pell Grant. A student who has earned a baccalaureate degree or a first professional degree cannot receive Pell Grant.

Students can receive Federal Pell Grants a maximum of 12 semesters, or the equivalent, which is six scheduled awards, or 600% of a students scheduled Pell award.

A student who receives Pell Grants for the time on or after July 1, 2008, can only receive Pell grant for up to 18 semesters or the equivalent. The maximum Pell Grant for the award year 2019-20, (July 1, 2019 through June 30, 2020 is \$6,195

Pell payments (2 payments within an academic year)

### **CROSS OVER PAYMENT PERIOD**

A payment period that includes both June 30<sup>th</sup> and July 1<sup>st</sup> of the same year is said to be a cross-over payment period. This is the point at which one award year ends June 30<sup>th</sup> and the new award year begins July 1<sup>st</sup>. When a cross-over payment period exists, a student must be paid from the award year that he/she will receive the most payment.

It is the responsibility of the student to ensure that they have completed the corresponding fafsa as required in every award year.

### **DIRECT LOAN**

In some cases grant(s) received for students educational cost is not sufficient to cover student's full tuition. Additionally, students have the option to obtain student loans.

The Direct Loan program provides federal loans funded by the Department of Education to eligible applicants. This type of loan is for educational expenses and requires repayment at a specified time. Our 300 hour program is approved for Direct Loans, but not grants. Our 600 hour program is approved for Grants, however there are instances when the grant(s) received for the students educational cost is not sufficient to cover student's full tuition. Therefore, students have the option to obtain student loans.

#### **Federal Direct Subsidized Stafford Loan (34 CFR 668.2)**

The Federal Direct Stafford loan program provides loans to undergraduate, graduate and professional students attending schools that participate in the Direct Loan program. The borrower is responsible for the interest that accrues during any period.

#### **Federal Direct Unsubsidized Stafford Loan (34 CFR 668.2)**

The Federal Direct Unsubsidized Stafford Loan program provides loans to undergraduate, graduate and professional students attending schools that participate in the Direct Loan program. The borrower is responsible for the interest that accrues during any period.

#### **150% Direct Subsidized Loan Limit**

On July 6, 2012 the Moving Ahead for Progress in the 21<sup>st</sup> Century Act (MAP-21) (Public Law 112-141) was enacted. MAP-21 added a new provision to the Direct Loan statutory requirements (see HEA section 45(q)).

#### **New Statutory requirements:**

Limits a first time borrower's eligibility for Direct Subsidized Loans to a period not to exceed 150 % of the length of the borrower's educational program

Under certain conditions, also cause first-time borrowers who have exceeded the 150% to lose the interest subsidy on their Direct Subsidized Loans.

This limitation on Direct Subsidized Loan eligibility only applies to a "first-time borrower" on or after July 1, 2013. Section 6685.200(f)(1)(i). "first-time borrower" is an individual who has no outstanding balance of principal or interest on a loan type) on a loan made under the Direct Loan Program of the FFEL Program (regardless of loan type) on July 1, 2013, or on the date the borrower obtains a Direct Loan after July 1, 2013

The school does not disburse the loan until the borrower affirmatively requests or accepts the proposed loan type and amount or request changes to the loan package (Active Confirmation)

The school does not disburse the loan until the borrower is notified of his proposed loan package and the time given to respond has elapsed. The borrower only needs to take action when he/she wishes to decline the loan or make adjustments to the type or amount of the loan (Passive Confirmation)

**PPGS follows a passive confirmation rule, with regards to the disbursement of loan funds. Students are not required to sign their award letter to confirm the funds.**

Once the funds have been posted to the student's ledger they are given a copy of their official award letter and at that point the award letter can be signed if the student wishes to sign, however no signature is required.

### **Eligibility for Loans**

- Students and their parents who are in default on a student loan must resolve the default before they can become eligible to receive financial aid. Though, a parent in default on a PLUS loan does not prevent the student from obtaining aid.
- A student who unintentionally exceeds the annual or aggregate loan limit is ineligible to receive loans, but may regain eligibility by paying the extra amount borrowed or make satisfactory arrangement with the lender in the case of a default.
- A student or student's parent(s) whose property is subject to a judgment lien for debt owed to the United States is also ineligible.
- Any student who has been convicted of, or has pled no contest or guilty to crimes involving fraud in obtaining Title IV funds is not eligible for aid and must pay all outstanding balance in full to regain financial aid eligibility.

### **PLUS (Parent loan for undergraduate student)**

Parent plus loan is a credit based loan, which allows the parent(s) of a dependent student to borrow money for student educational expenses. Interest is applied from the first disbursement until the loan is paid in full. If student tuition is not sufficient to cover his or her tuition cost, and the parent wishes to participate in the parent plus loan, the parent has the option to log on to <https://studentloans.gov/mydirectloan/index.action> and complete the application for the parent plus loan. The parent also has the option of coming into PPGS and having the school the necessary documentation to run the credit check directly on COD and award the amount to cover the deficiency for his/her child's remaining educational expenses up to the cost of attendance. The parent will have to give PPGS authorization to do this.

The October 23, 2014 regulations provide that a PLUS loan applicant (either a parent or graduate or professional student) has an adverse credit history if, in addition to other conditions (e.g., bankruptcy, foreclosure, tax lien, or a default determination), the applicant has one or more debts that are 90 or more days delinquent or that are in collection or have been charged off during the two years preceding the date of the applicant's credit report, but only if the total combined outstanding balance of those debts is greater than \$2,085. Therefore, any other adverse credit history finding a PLUS Loan applicant whose credit check shows that the total of any debts that are 90 or more days delinquent or that have been placed in collection or charged off is \$2,085 or less will not be considered to have adverse credit and therefore, will be eligible for a PLUS Loan. If the parent plus loan is denied due to adverse credit history after completing a Direct PLUS loan, the parent can initiate an Endorser Addendum electronically, or initiate the process of appealing the determination of adverse credit or indicate that he or she does not

wish to continue pursuing a Direct PLUS Loan. If none of the above aforementioned process worked, the dependent student will be awarded additional unsubsidized loan up to the independent student loan level for the academic year.

**Additional Unsubsidized Loans**

Documented exceptional circumstances include, but are not limited to:

- The parent incarcerated
- The parents whereabouts are unknown
- The parent is not a U.S. citizen or is unable to provide evidence that he or she is in the United States for other than a temporary purpose with the intention of becoming a citizen or permanent resident
- The students parent receives only public assistance or disability benefits, and the school has documented that the parent would not be able to repay the PLUS loan
- The parent has filed for bankruptcy and has provided documentation from bankruptcy court stating that as a condition of the bankruptcy filing the parent may not incur any additional debt
- PPGS has examined the family financial information and documented the parents likely inability to repay the PLUS Loan due to an existing debt burden or the parent’s income to debt ratio

If a Parent is interested in borrowing through the Direct plus Loan Program, they should contact the Financial Aid office for eligibility information

**Annual Loan Limits**

Unsubsidized

Dependent undergraduates (excluding dependent students whose parents can’t get PLUS)

First Year-----\$3,500 sub/\$2,000 unsub

Second Year-----\$4,500sub/\$2,000 unsub

Third Year and Beyond -----\$\$5,500sub/\$2,000unsub

Independent Undergraduate and Dependent Students whose parents can’t get PLUS

First Year-----\$3,500 sub/\$6,000 unsub

Second Year-----\$4,500sub/\$6,000 unsub

Third Year and Beyond -----\$\$5,500sub/\$7,000unsub

Aggregate Limit for Sub/Unsub Loans Subsidized Total (Subsidized & Unsubsidized)

Dependent Undergraduate (excluding those whose parents can’t borrow PLUS)

\$23,0000/\$8,000

Independent Undergraduate and Dependent Students whose parents can’t get PLUS

\$23,000/\$34,500

In the case of first-year first time borrower, there is a 30 day window prior to disbursing funds, but may be waived if the school's cohort default rate meets the waiver requirement

PPGS is an institution that offers training in clock-hours. Attendance is taken daily for all students. For purpose of financial aid, PPGS is defined as a clock hour school. PPGS offers two programs a 300 hour program and a 600 hour program. Our academic year is based on a minimum of 300/600 clock hours and 17/35 weeks of instructional time

### **Loan Origination checklist**

For all Stafford and Plus loan borrowers, PPGS first confirms that everyone meets the definition of eligible borrower, which includes

- Student is enrolled at least half-time and is meeting SAP (satisfactory academic progress)
- Review NSLDS information to ensure that the student is not in default, does not owe an overpayment on FSA grant or loan and has not exceeded the annual or aggregate loan limits
- Guarantee that loan disbursement dates meet cash management and disbursement requirements
- Ensure that total loan in combination with other aid, will not exceed the student's financial need.

#### **For Stafford Loan:**

- Determine the student's Pell Grant eligible, include the grant in the student's aid package
- Determine if the student is eligible for a subsidized Stafford loan before offering an unsubsidized Stafford loan
- Prorate the Stafford annual loan limit for an undergraduate enrolled in a program or remaining period of study that is shorter than an academic year

### **Entrance counseling**

Entrance Counseling is a process that a student must do before his or her loans can be disbursed. First time student borrowers and Graduate PLUS borrowers are required to complete entrance counseling. It is about student loan borrowing and indebtedness, this process is normally conducted with the student before they borrow any student loans, materials are given to all potential borrowers. All students that enroll at PPGS and that will be receiving financial aid are required to complete this step. Students are directed at <https://studentloans.gov/myDirectLoan/index.action> to complete this process. Once completed, proof of entrance counseling will be printed and placed in the student's file.

### **MASTER PROMISSORY NOTE (MPN) for a Direct Loan**

All students must sign a Direct Subsidized Loan/Direct Unsubsidized Loan Master Promissory Note (MPN) before any money is disbursed. This is a Borrower's rights and responsibilities statement and the Plain Language Disclosure explain the terms of your loan(s). If the student is a first time borrower of

loan(s), the student is also required to complete entrance counseling on [studentloans.gov](http://studentloans.gov). If the student has attended another college prior and has entrance counseling on COD, the student is not required to complete another one. Proof of the entrance counseling will be printed and placed in the student's file for reference. Pets Playground requires students to complete a MPN and entrance counseling even though the student has done so at another school. The reason for this is because the school wants to ensure the student is fully aware of the debt and borrowing facts associated with loans.

Before the loan money is disbursed, students have the right to cancel all or part of loan(s) at any time by notifying the school.

After the money is disbursed, there are two ways to cancel all or part of your loan(s)

- PPGS requires written confirmation of the types and amounts of Title IV loans that a student wants to receive for an award year before crediting loan money to your account at the school.
- The student can notify the financial aid office if they want to cancel all or part of their loan(s) within 14 days, after the date the school notifies the student of his or her right to cancel all or part of his or her loan.

### **Victims of Identity Theft**

Victims of Identity Theft who cannot get a return transcript or use the DRT must call the IRS's Identity Protection Specialized Unit (IPSU) or toll-free number at 800-908-4490. After the IPSU authenticates the tax filer's identity the student can ask the IRS to mail him or her alternate paper tax return transcript known as the TRDBV (Transcript Database View) if none of the aforementioned information is available to the student, the financial aid office will accept a tax return and with the preparer tax identification number (PTIN) or EIN number that has been signed, stamped, typed, or printed with his or her name and address on it.

When a DRT and return transcript is not available students can submit a tax return for verification; this includes do-it-yourself methods, as well as completion by a tax preparer. Electronically signed copies of tax returns are also an acceptable form. The signatures on these electronically signed documents must comply with the Electronic Signatures in Global and National Commerce (ESIGN). Signatures on Form 8879, the IRS e-file Signature Authorization is not an acceptable substitute for a signature on the tax return.

When an applicant is selected for Verification by the CPS, the following five major data elements must be verified. The school may choose to verify additional data elements in accordance with consistent institutional policies.

- Number enrolled in college
- Adjusted gross income (AGI)
- Household size
- U.S. Income Tax Paid
- Untaxed IRA distributions
- Educational credits

- IRA deduction and payments
- Identity/ statement of education purposes
- Highschool completion status
- Untaxed pensions
- Tax exempt interest
- Supplemental nutritional assistance

### **Changes in a selected applicant' FAFSA**

To receive subsidized student aid, students or the school must submit for processing any changes resulting from verification to a non-dollar item or a single dollar item of \$25.00 or more.

### **Fraud**

Conflicting information may cause the financial aid administrator to consider whether the student made an honest mistake or engaged in fraud. The difference is whether false information was provided with the intent to deceive

Examples of Fraud:

False claims of independent status

False claims or citizenship

Use of false identities

Forgery of signatures of certifications

False statement of income

If the financial aid administrator (FAA) suspects or can prove intent to defraud the federal government, the information will be given to the Director of the school and he will assess the situation and make a professional judgment on whether the conflict can be resolved or if he needs to notify the office of inspection general (OIG)

### **Conflicting Information**

Conflicting information is considered any information that PPGS deems to be inconsistent or any information obtained or presented on behalf of a student that is different from information reported that impacts the calculation of the EFC, which also include verification. Conflicting information will be resolved whether or not a student was selected for verification and all information obtained regarding a circumstance will be utilized. This is to ensure that the student receives the correct amount of aid.

Examples of conflicting information:

Requested or unsolicited tax documents or schedules

Initial or subsequent student reports or institutional student information records

C flags or common codes

Scholarship recipient lists

SAR or isir documents including subsequent ISIRs

Fafsa shows student as married, but 1040 reflects parent as single head of household

Students are required to correct any inconsistent information on their SAR before aid can be awarded.

Examples of information that is not considered conflicting

Household size differs from number of exemptions on tax return

Dependent under IRS rules versus ED definition of dependent

Privacy protected information, such as information from professional counselors, chaplains, doctors, etc.

Assumption made by the CPS

FAFSA filed using estimated income

Secondary confirmation match successful, but student has an expired residency document

### **Professional Judgement**

Students and their family often experience unusual or special circumstances which can impact their ability to pay for college. The FAFSA does not always provide an option to capture such information. In this event, student or parent should contact the financial aid office.

Professional judgement is a provision that allows a financial aid administrator to make an adjustment to COA (cost of attendance) or data elements on the FAFSA used to calculate EFC. The student will have to give a documented reason for the adjustment and it will be filed in the students file. The financial aid administrators will always seek to obtain and maintain verifiable third-party documentation of changes in circumstances in order to support the decision to use professional judgement. The adjustment is only valid at the school making the adjustment and the decision of the financial aid administrator is final.

This is done on a case-by-case basis and special circumstances are conditions that apply to an individual student and not the population of students.

The EFC resulting from the completion of professional judgement is used for all federal student aid funds awarded.

The data elements that are adjusted must be related to the student's special or unusual circumstances, and professional judgement cannot be used to avoid the general student eligibility requirements or to circumvent the intent of the law or regulation

Examples of unusual or special circumstances of fraud given by the law:

Unusual child care cost

Unusually high medical expenses

Dislocated worker/recent unemployment of a family member

Change in family income/asset

Separation or divorce of student or parent(s)

### **Dependency Override**

Also, unusual or special circumstances may warrant a financial aid administrator to change the dependency status of a student from dependent to independent. This can be done by way of the dependency override which is also done on a case-by-case basis only. This only applies to a change from dependent to independent. Some examples that may be seen as unusual or special circumstances include:

Student's voluntary or involuntary removal from parent's home due to an abusive situation that threatened the student's safety and or health

Incapacity of parent(s) such as incarceration, disability, mental or physical illness

Inability of the student to locate the parent(s) after making reasonable effort

It is the responsibility of the student to provide substantial proof/written evidence that the situation exist and the financial aid office will carefully document its action. The student must be aware that the school is not compelled to perform dependency override and that if the financial aid administrator determines that a dependency override is not appropriate, the decision is final.

Example of reasons that PPGS will not perform a dependency override:

Parent's refusal to contribute to student

Parents unwilling to provide information

Parents did not claim the student as an income tax dependent

Student demonstrates total self sufficiency

### **FERPA**

The 1974 Family Educational rights and privacy act, 20 U.S.C. 1231(g), as amended, also known as the Buckley Amendment, is a federal law that protects the privacy of a student's educational record. FERPA applies to all educational institutions receiving funds from the United States Department of Education, from Kindergarten through university level. The privacy of academic records at PPGS is protected by Section 1002.22 of the Florida Statutes.

The U.S. Department of Education and Florida law summarizes the rights afforded to students by FERPA as follows:

- The right to inspect and review their educational records within a reasonable period of time and no more than 30 days after the institution has received the request.
- The right to request to amend inaccuracies in their educational records
- The right to limit disclosure of some personally identifiable information

- The rights to file a complaint with the Family Policy compliance Office if they feel their FERPA rights have been violated  
Directory information is the information available about a student that is not considered harmful or an invasion of privacy if disclosed. While FERPA and state law protect the privacy of educational records, directory information is not treated as confidential and may be disclosed by PPGS without student consent unless the student has signed a waiver not to disclose.

The following is the name and the address of the FERPA compliance Office

Family Policy compliance Office

U.S. Department of Education

400 Maryland Avenue, SW

Washington, DC 20202-5920

Students have the right to file a complaint with the Department of Education concerning alleged failures by PPGS to comply with the requirements of FERPA.

## **DISBURSING FUNDS**

PPGS uses Financial Aid Management for Education (FAME) a third party servicer to request Title IV funds from G5; once the funds have been requested through G5 automated system, the funds will be deposited to PPGS federal account and it is the responsibility of PPGS's business office to draw down the funds and transfer it to the operating account within 3 business days to avoid excess cash on the account. The funds will then be posted to the student's ledger to offset the funds received. Once the funds have been posted to the ledger, the business office will transmit back to our third party servicer to confirm receipt of funds. The third party servicer will report the confirmation of funds to COD to offset the federal funds that was sent to PPGS.

PPGS awards FSA Funds to the students account by providing notification to the student prior to disbursement. PPGS will provide each eligible student with an award letter, which provides detail on the total funds expected to be received from each FSA program. PPGS will credit student's accounts for allowable charges of tuition cost and fees.

Our passive confirmation notification, loan disbursement notification will include the following:

- The type of loans received (subsidized, unsubsidized, PLUS)
- Anticipated date of disbursement and amount (gross and estimate net)
- The student or parent's right to cancel all or part of the loan or disbursement
- Procedure and time by which the student (or parents) must notify the school that he/she wishes to cancel the loan/disbursement

Notifications will be handed to the student or mailed prior to 30 days, and no later than 7 days after crediting the student's account. If a student or parent borrower wishes to cancel all or a portion of the loan, he/she must inform the school and complete a loan cancellation form and submit directly to the financial aid office. When the school receives a loan cancellation request, the loan funds will

be cancelled and or funds returned within 30 days of the date the school notified the student or parents of his/her rights to cancel all or a portion of the loan.

If the school receives a request for cancellation outside of this timeframe, the school may honor the request and must inform the concerning parties in writing of the outcome of the request. The school is not required to honor any request after the timeframe expires.

If FSA funds credited to a student's account exceed the student's allowable charges, depending on the student's credit balance choice or funds authorization form, the funds will be handled accordingly.

If a student wishes to accelerate payment on his/her account, any credit balance that occurs on the student's ledger during the 1<sup>st</sup> payment period that was not caused by Title IV aid will be credited to the 2<sup>nd</sup> payment period towards the balance of tuition.

PPGS will return any excess PLUS loan funds to the parent, however, the parent can direct the funds to be transferred to the students account by providing the school with authorization in writing.

Before disbursing FSA funds, the Financial Aid Administrator will determine and document that a student remains eligible to receive funds, the following will be confirmed:

- Student enrolled for classes for the period
- Student enrolled in a clock hour program has completed the previous payment period in (hours and weeks of instruction)
- Disbursement occurs on or after the first day of classes, that the student has begun attendance
- The student is enrolled at least half time for Direct Loans
- The student is enrolled at least half time for second Pell within an award year
- The student is taking hours attributable to a second academic year within the same award year for second pell within an award year
- If a student's pell fall within two award years, the student will be paid in the year which is most beneficial to the student

### **Overawards**

If at any time during the award period, a student receives additional estimated financial assistance that was not considered in calculating the students eligibility for Campus-Based aid and if the estimated financial assistance combined with the expected financial aid will exceed the student's need, the amount in excess of the student's need is considered an over award. The treatment of over awards in the Stafford/PLUS programs depends on whether the loans have been fully disbursed – if the financial aid office discovers that there's going to be an over award before Stafford/PLUS funds are disbursed, the financial aid office will eliminate the over award through the packaging process, by canceling the loan or by making a downward adjustment to a Direct Loan, or by reducing/canceling aid over which you have direct institutional control. If the over award situation occurs after Stafford funds have been disbursed to the borrower, there is no Stafford Loan over award that needs to be addressed; the financial aid office will adjust the student's package to prevent an over award of aid.

## Cost of Attendance

The cost of attendance reflects the amount of money a typical student is projected to need for school-related expenses during the academic year. It also sets a limit on the total aid a student may receive in Stafford and Plus loans and also in one of the basic components of the Pell grant calculation.

NEED = COA – EFC (minus pell funds awarded and minus financial aid from other sources and the total is equivalent to unmet need)

Total financial aid may not exceed the student's cost of attendance. A subsidized and or unsubsidized loan for a given payment period cannot exceed the unmet need for the payment period. Not that in the case of unsubsidized loan, the EFC may be substituted for additional loan funds.

### 300 hour program

Example of 4 month full time enrollment for an independent student:

Tuition	\$ 5,800
Fees	\$ 100
Books	\$ 1,100
Loan fees	\$ 32
Housing	\$ 4,500
Transportation	\$ 1,528
Misc/personal	\$ 2,464
Total	\$ 15,524.00

Example of 4 month full time dependent student

Tuition	\$ 5,800
Fees	\$ 100
Books	\$ 1,100
Loan fees	\$ 18
Housing	\$ 1,740
Transportation	\$ 1,528
Misc/personal	\$ 1,312
Total	\$11,598.00

### 600 hour program

Example of full time enrollment for an independent student:

Tuition	\$ 9,400
Fees	\$ 100
Books	\$ 1,100
Loan fees	\$ 32

Housing	\$ 10,125
Transportation	\$ 3,438
Misc/personal	\$ 5,544
Total	\$29,739 .00

Example of full time dependent student

Tuition	\$ 9,400
Fees	\$ 100
Books	\$ 1,100
Loan fees	\$ 18
Housing	\$ 3,915
Transportation	\$ 3,438
Misc/personal	\$ 2,952
Total	\$20,923.00

**COA include the sum of the following components:**

- Tuition and fees normally assessed for a student carrying the same academic workload, including costs of rental or purchase of equipment, materials, or supplies required of all students in the same course of study.
- An allowance for books, supplies, transportation, and miscellaneous personal expenses.
- An allowance for room and board
  - For a student with dependents, an allowance for costs expected to be incurred for dependent care. This covers care during periods that include, but that are not limited to, class time, study time, field work, internships, and commuting time for the student. The amount of the allowance should be based on the number and age of such dependents and should not exceed reasonable cost in the community for the kind of care provided.
  - For a disabled student, an allowance for expenses related to the student's disability. These expenses include special services, personal assistance, transportation, equipment, and supplies that are reasonably incurred and not provided by other agencies.
  - For students engaged in a work experience through a cooperative education program, an allowance for reasonable costs associated with such employment.
  - For students receiving loans, the fees required to receive them (for example, the loan fee for a Direct Loan or the origination fee and insurance premium for a FFEL). You may also include the fees required for nonfederal student loans (that is, nonfederal loans that must be considered resources for the student when packaging aid). In all cases, you can either use the exact loan fees charged to the student or an average of fees charged to borrowers of the same type of loan at your school. To be included in the COA, any loan fees for private loans must be charged to the borrower during the period of enrollment for which the loan is intended.

Exceptions to the normal cost allowances The following are the exceptions to the normal cost of attendance allowances discussed above:

- For students who are enrolled less than half time, only the costs for tuition and fees and allowances for books and supplies, transportation, and dependent care expenses may be included as part of the cost of attendance (miscellaneous expenses and that for room and board, and personal expenses may not be included).

The Financial Aid Administrator has the authority to use professional judgment to adjust the cost of attendance on a case-by-case basis to allow for special circumstances. Such adjustments must be documented in the student's file.

**Types of Federal AID:**

1. Pell Grant
2. Direct Loan

**Order of packaging Aid:**

1. Scholarship (from outside source)
2. Pell Grant
3. Subsidized loan
4. Plus loan
5. Unsubsidized loan
6. Private loan

The general rule of packaging a student's aid is that the total financial aid and other estimated financial assistance (EFA) must not exceed the student's financial need (Need=cost of attendance – EFC). Pell Grant is regarded as the first source of aid.

The law requires a financial aid administrator to find out if a student qualifies for certain other FSA programs that would reduce the need for borrowing. Therefore PPGS uses the order in packaging aid seen above as a guide when applying aid source to unmet need in the packaging process of financial aid.

Pell grant is usually the first source of student aid. The Department issues Pell Grant payment and disbursement schedules that base its award solely on the Student's COA, EFC and enrollment status. When awarding other sources of need based aid, Pell Grant must be accounted for, in some cases scholarships and other aid may cause a student's financial aid package to exceed his/her need. When this happens campus based aids and loans must be reduced to prevent an over award.

## **Return of Title IV Funds Policy**

The Return of Title IV Funds (Return) regulations do not dictate PPGS refund policy. PPGS will determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance based on the amount of time the student spent in attendance or, in the case of our clock-hour program, was scheduled to be in attendance. Up through the 60% point in each payment period or period of enrollment, a pro rata schedule is used to determine the amount of Title IV funds the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the Title IV funds he or she was scheduled to receive during the period.

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still determine whether the student is eligible for a post-withdrawal disbursement (PWD). Return to Title IV aid calculations will be done through our third party software, where the financial aid administrator will go through the drop or withdrawal process, print out the results of the R2T4 calculation, which will be placed in the student's file.

### **PWD Disbursement (Post Withdrawal Disbursement)**

Post withdrawal disbursement is when the title IV IS LESS THAN THE Title IV aid earned at the withdrawal date, and then the student may be eligible for PWD. Written notification to a student or parent will be given within 30 days of the date of determination of withdrawal. The financial aid administrator will email or mail to the student a letter letting them know the type(s) of loan and the amount of PWD that is being requested.

A student or parent has the option to decline or give PPGS the option to request a PWD on their behalf to pay for educational or institutional charges. The student or parent will also receive written guidance and information on re-paying any loans disbursed on their behalf to pay for their educational expenses. The student or parent must respond in writing within 30 days to PPGS giving us autonomy to request the PWD amount or ignore the letter and do nothing. Student or parent may still have additional obligations such as institutional charges that may still need to be resolved.

Post withdrawal of Grant funds requires no student confirmation. Grant funds may be applied directly to charges without student's authorization. PPGS will disburse a PWD directly to a student as soon as possible but:

no later than 45 calendar days after the date of determination.

Disbursed as credit to the student's account within 180 days after the date of determination.

Student must have a current authorization form on file, unless for urgent situations as per student request.

PPGS will return any unearned Title IV funds within 45 days of the date the school determined a student withdrew, and offer any PWD of loan funds within 30 days of that date.

PPGS will disburse any title IV grant funds a student is due as part of the PWD within 45 days of the date the school determined a student withdrew, and disburse any loan funds a student accepts within 180 days of that date

Funds must be credited to outstanding balances in the following order per federal regulations and guidelines for Returning Title IV funds:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Direct Loan Plus
4. Federal Pell Grant

### **Credit Balances**

A Title IV credit balance occurs whenever the amount of Title IV funds credited to a student's account for a payment period exceeds the amount assessed the student for allowable charges associated with that payment period.

PPGS will ensure that all elements of an authorization to hold an FSA credit balance are private.

Authorizations contain the following elements:

- An explanation of what the FSA funds are covered by the document and it also specifies the time period covered
- An authorization that clearly provides the student or parent with the information he or she needs to make an informed decision
- PPGS will ensure that student or parent will be fully informed that he or she may refuse to authorize any individual item, that he or she may cancel such authorization at any time, and that a cancellation is not retroactive.
- PPGS credit balance authorization will provide details that are sufficient to give the student or parent an idea of how credit balance will be used.

#### **Paying Prior-Year charges**

- In general, FSA funds may only be used to pay for the student's costs for the period for which the funds are provided. However, a school may use current-year funds to satisfy prior award year charges of not more than \$200. We will not pay prior-year charges in excess of \$200.
- FSA funds may not be used to repay a student's loan. Loan payments are not part of the cost of attendance for the period of enrollment.

The cost of education and other services that PPGS provides a student are associated with the "year" for which the education and services are provided.

## **Authorizations**

A student or parent may cancel or modify an authorization at any time. A cancellation or modification is not retroactive—it takes effect on the date that the school receives it from the student or parent. If a student or parent cancels an authorization to use FSA funds to pay for other allowable charges, the school may use FSA funds to pay only authorized charges incurred by the student before the notice was received by the school.

If a student or parent cancels an authorization to hold excess funds, the funds must be paid directly to the student or parent as soon as possible but no later than 14 days after the school receives the notice. unless there is a written permission to hold the credit balance, which is payable at the end of the loan period.

In some instances, where a student or parent(s) have an urgent situation that cannot wait and they are away from school to update the authorization form, they can request their funds to be sent to them verbally or by a written request.

## **Credit balance identification**

The business office will run an AdHOC report in our third party software to identify any credit balance(s) that needs to be issued. Once identified, the business office will review the student's record and identify if a check needs to be issued or if there is an authorization on file to hold the credit balance(s) until the end of the loan period or otherwise directed by the student. If a student does not authorize us to hold the credit balance until the end of the loan period, the school will issue the credit balance within 14 days.

## **Who sends credit notices?**

The business office will immediately mail or make the credit notices available for pick up after the funds have been posted to a student's ledger; if the student is on a leave of absence it will be mailed immediately. The financial aid office is responsible for printing credit notices for students. Even though the school has a passive confirmation process, the students have the option to sign their award letter. A copy of the award letter will also be given to the student for his or her records upon request.

In an instance where the award amount was changed, the student will be informed only if it negatively affects the student's aid. The students will be notified by email or in-person and the student is required to sign an updated award letter confirming that they are aware of the change(s).

## **Loan cancellation/reduction**

Student can notify the business office or the financial aid office directly or in writing if he or she wants to cancel or reduce any portion of their federal student loan(s). Student will also receive directives on how to reduce or cancel their loans on the credit notices. PPGS has a loan cancellation form available for all students and notices on their credit notices with directions on how to properly complete this request.

### **PPGS handling of overpayments**

Students who owe funds to a grant program are required to make payment of those funds within 45 days of being notified that they owe this overpayment. During the 45 day period students will remain eligible for Title IV funds. If no positive action is taken by the student within 45 days of being notified, PPGS will notify the U.S. Department of Education of the student's overpayment situation. The student will no longer be eligible for Title IV funds until they enter into a satisfactory repayment agreement with the U.S. Department of Education. During the 45 day period, the student can make full payment to PPGS of the overpayment. The school will forward the payment to the U.S. Department of Educational and the student will remain eligible for Title IV funds. Student will need to make check payable to Pets Playground Grooming School. If a student is unable to pay his or her overpayment in full, they are set up a repayment plan with the U.S. Department of Education. Before doing so, the student is required to contact PPGS financial aid office. The student will need to make sure we have referred the situation to the U.S. Department of Education before any repayment plan can be set up. For an explanation of Return of Title IV funds calculations or questions regarding the overpayment policy, please contact the financial aid office.

### **Overpayments for which the school is responsible:**

PPGS is liable for any amount of a Pell Grant, (including amounts under \$25) If PPGS is responsible, we will make the following adjustments on pell grant by making a downward adjustment to the student's award in our third party software to be reported to COD, and have our third party servicer return the funds for us through G5, or disburse them to another eligible student. PPGS may attempt to collect from a student funds it has returned. However, this is not an FSA debt, because an overpayment for which PPGS is responsible can never become an FSA debt for a student. Therefore, an overpayment for which a PPGS is responsible can never result in a student's losing FSA eligibility and will never be reported to NSLDS or referred to ED for collection.

### **Admission Requirements**

All students must be 18 years of age; otherwise a parent or legal guardian must consent and register the student with their approval. Enrolling students must show proof of high school diplomas (can be from a foreign school if it is equivalent to a high school diploma) or GED. Foreign school diplomas must be translated and certified at the students expense. Home-schooled students must show proof of his or her homeschooling self-certification that he or she has received state credential.

The School does not discriminate regarding race, color, creed and/or religion. The training offered by the School does require physical ability. While we will not turn away someone handicapped,

we will discourage enrollment if their limitations would keep them from completing the program and achieving a suitable career as a pet groomer.

Prior to enrollment the school requires an interview at the school campus with the director, tour of the facilities, and observing a class in operation. An "Admissions Questionnaire" must be completed. Upon acceptance into the program, the student may enroll.

### **Attendance Policy**

Regular class attendance is required of all students. In order for students to be making satisfactory academic progress towards our certificate program, absenteeism must be kept to a minimum to maintain specific grade averages and proceed through the program at a pace leading to completion in a specified time frame (one and one-half times the length of the program) SAP is measured in clock hours.

Attendance is taken daily in class by the instructor and turned over to the School Director before the end of the class day. Early departures, tardiness, and class cuts will be recorded in actual hours. Attendance records are maintained by the School Director as part of the student's permanent academic record.

Any student attending a course on the Full Time or Half Time schedule will be withdrawn from their program immediately if he or she does not attend course(s) within a 14 calendar day period.

Graduation requires the completion of 300 for Pro Groomer and 600 clock hours for Pet Stylist program. Any time missed will extend the length of (months) of your program. Students must make up all hours missed to satisfy the clock hour requirements. If a student fails a class, the student will not meet hours and /or weeks for the next pay period.

### **Transfer of Credits**

PPGS does not accept transfer credit from other grooming institutions. It is the student's responsibility to confirm whether or not credits will be accepted to another institution of the student's choice.

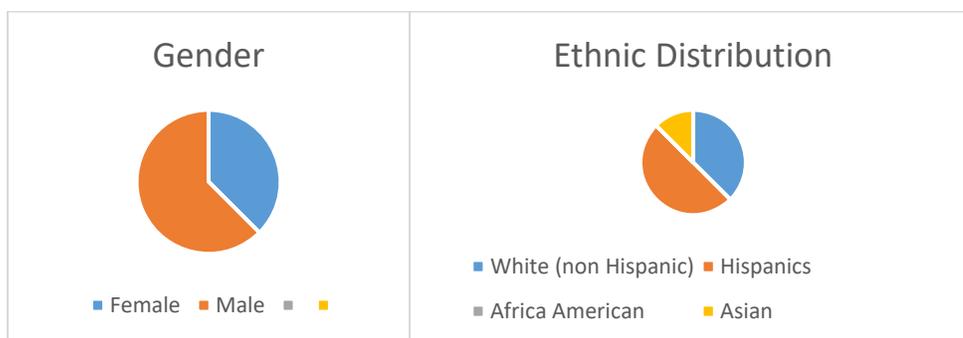
In the event a course cancellation, credit will be given as soon as the school re-opens

PPGS will retain records for one year for any student that is denied entry.

## PPGS Ethnic Diversity

PPGS values the diversity of its student body, which adds complexity to student learning and student experience.

The Graph Below shows the Enrollment Ethnic Distribution and the Male and Female Population.



## Leave of Absence

Leave of absence (LOA) is a temporary interruption in a student's program of study. A leave of absence must meet certain conditions, for it not to be considered a withdrawal which requires Return Calculation.

1. PPGS has a published LOA policy, which states that all requests for leave of absence must be submitted in writing, including reason for request to the Director.
2. An approved leave of absence cannot exceed 180 days within a 12-month period and no additional institutional charges will be accessed.
3. If the student requesting LOA is Title IV loan recipient, it must be made clear prior to PPGS granting LOA. The effects of failure to return from leave will have on the student's loan repayment terms, which impact the expiration of the student's grace period
4. A student that has been granted LOA is not considered to have withdrawn, and upon return within the approved timing, continues to earn financial aid previously awarded for the period.
5. Once the student returned from his or her LOA, the loan period will be extended and the graduation date will be updated.

A clock hour is based on an actual hour of attendance, a 60 minute period with one hour of non-instructional time for lunch. The students will attend from 9:00 am – 4:00 pm schedule Monday – Saturday. Two days a week for Part time and three days a week for Full time. Full time schedules are required for the 600 hour program.

## **Make Up Policy**

Student can make up excused hours missed, however this must be coordinated with the Director.

## **SAP CLOCK HOUR POLICY**

Pets Playground Grooming School has an evaluation check point for students once they have completed 75 clock hours for the Pro Groomer program or 150 clock hours for the Pet Stylist Program, if the student is not meeting SAP whether qualitative or quantitative the student will be counselled and all the SAP requirements will be reviewed to ensure the student understands the importance of Title IV aid and eligibility requirements. A student's academic Progress (SAP) in the program is reviewed to determine if a student is eligible to continue to the next evaluation point. SAP applies to all students regardless of whether they are receiving Title IV funds. SAP is measured at 150 for Pro Groomer and 300 for Pet Stylist. The school will determine if the student has successfully completed both the clock hours and weeks of instructional time required for the period evaluated. If the student does not meet SAP whether qualitative or quantitative the student's Title IV will be terminated and they would no longer receive Title IV funds. Any student that wishes to remain in school must appeal the unsatisfactory progress status. The appeal must be given to the school Director for evaluation. If the school Director approves the appeal, the student will re-gain Title IV eligibility.

**Appeal** – Students have the option to submit an appeal to the Director once they are notified of their probation status. Once they are notified they will have 30 days to file an appeal. The appeal from the student must state why they did not meet SAP, and what now will allow them to meet SAP. If the director approves the appeal the student will regain Title IV eligibility.

## **QUANTITATIVE**

A student's Attendance is checked at each evaluation point. A student must have at least 67% attendance at the 75 (Pro Groomer) and 150 (Pet Stylist) clock hour evaluation period, or the student will be placed on financial aid warning for the next evaluation period. If the student fails to meet the 67% attendance by the end of the next evaluation period (SAP), 150 (Pro Groomer) 300 (Pet Stylist) financial aid eligibility is terminated for not meeting SAP. If the student wishes to appeal the decision of the termination, the appeal from the student must state why they did not meet SAP, and what has changed that would now allow them to meet SAP. If the school Director approves the appeal, the student will re-gain Title IV eligibility.

## **QUALITATIVE**

A student must maintain a cumulative GPA of 2.0 or better to remain in the program and be considered in good academic standing at each evaluation point of 75/150 (Pro Groomer) and 150/300 (Pet Stylist) scheduled hours. The Director may permit a student to retake a failed examination. A passing grade on a retake will replace the original failed exam. All progress records are maintained by the school. If a student's cumulative GPA is below a 2.0 at the evaluation point of 150 (pro groomer) 300 (pet stylist) clock hours, the student's financial aid will be terminated. The student must raise their cumulative GPA to a 2.0 or better. Any student that wishes to remain in school must appeal the unsatisfactory progress status, the appeal from the student must state why they did not meet satisfactory academic progress and what has changed that would now allow them to meet SAP. If the school Director approves the appeal, the student will re-gain Title IV eligibility.

### **Maximum Time Frame**

A student complete the program within maximum timeframe. The maximum time frame in which a student may complete his or her program of study is the period of time in which it takes the student to attempt 150% of the academic hours contained in his or her educational program. If a student is not a Title IV recipient, and at the SAP evaluation the student is not meeting the minimum standards of 67% attendance and a cumulative GPA of 2.0 or better, they will be placed on academic probation. The student will be advised on the risks and consequences of reaching the maximum timeframe for the program completion. Leaves of Absence, withdrawals, and other official interruptions of training are not computed in the maximum timeframe.

Examples of Circumstances include:

- Death of an immediate family member
  - Significant trauma in student's life that impaired the student's emotional and/or physical health
  - Immediate family member that require extended recovery time
  - Withdrawal due to military service
  - Other unexpected circumstances beyond the control of the student
- Voluntary withdrawal

### **Voluntary Withdrawal**

Students who voluntarily withdrawal from the school or who were terminated for reasons other than failure to maintain SAP may apply for re-admission to the Director. If approved the student must sign a new enrollment agreement and will start in the next scheduled start date and will

return in the same status as prior to withdrawal or termination. This point will depend on the previous class training the school credits the student.

Circumstances such as working while attending school, financial issues related to bills, travel to campus/car maintenance is not considered extenuating for purposes of appealing suspension of financial aid.

### **Records Accuracy**

It is the responsibility of the Financial Aid Administrator to maintain the integrity of the student's financial aid files. The student's record are constantly reviewed throughout the year for erroneous and conflicting information, and is corrected immediately upon discovery. If erroneous information is found, it will be documented in the AUDIT MEMO folder for clarification after the fact

### **Reconciliation**

Both the financial aid administrator and the business office are responsible for maintaining and documenting all students that funds have been requested for on a weekly or monthly basis.

### **Access**

Both the business office and the financial aid office have access to COD which is used as a point of first reference to verify funds received for the month.

### **Coordination of Reconciliation**

The reconciliation is coordinated by the business office on the last Friday of every month. Both the Financial aid office and the business office will meet to verify the amount of funds drawn down on a monthly basis, and if it coincides with our bank statements and the reconciliation provided by our third party servicer. A monthly audit report within our third party software will be pulled to verify accuracy or any discrepancies before closing the month being reconciled. The team will continue to update the main spread sheet with all requested funds for every month for pell and direct loans. The tem will also continue to maintain separate folders with all rosters and funds received for each month. The team's goal is to ensure PPGS is administratively competent to manage and disburse Title IV funds.

### **Exit Counseling**

All students are required to complete their exit counseling before their actual graduation date. Before students can take their final, they are required to stop by the financial aid office and complete the exit counseling online at [http://www.nsls.ed.gov/nsls\\_SA/](http://www.nsls.ed.gov/nsls_SA/)

Once completed, the student will also be counselled by the financial aid administrator on their current loan(s) and will assist student(s) with any additional questions or concerns.

If a student drop or withdraws without seeing the financial aid administrator, a letter will be mailed to the student home address on file with directives on how to complete the exit counseling process online, along with exit counseling materials and his or her obligations regarding the loans disbursed on his or her behalf. The following entail all that will be discussed during exit counseling:

Student will be informed how to contact the agency servicing their loans

The importance of repaying back their loan

Discuss what are default and the consequences of defaulted loan

Explain to borrower the options to repay each loan, and different payment schedules and repayment plans

Provide the average montly payment amount based on borrower debt burden

Review various repayment options such as (standard repayment, extended, graduated, income-sensitive/consolidation

Provide information on loan consolidation

Discuss tax debt management strategies and tax benefits

Review forbearance deferment, and cancellation options and procedures

Inform student about the availability of loan information through the National Student Loan Data System (NSLDS)

Ensure and borrowers understand their rights and responsibilities

Update student's personal information

### **Default Prevention Goal**

It is the goal of PPGS to maintain a default rate under 10%. It is the practice of PPGS that all students conduct entrance counseling for first time borrowers before releasing the first disbursement of a Title IV loan to the borrower.

The financial aid office at PPGS also ensures that all students are provided with a comprehensive information packet about loan terms, conditions and their rights and responsibilities as a borrower. Prior to the borrower leaving school, the financial aid office conducts and exit counseling to inform the borrower(s) once again of some of the information provided during entrance counseling and to provide more specific information about loan repayment and debt management strategies. The exit counseling are conducted on the web and if students have any questions or concerns, it will be addressed immediately. Additional exit counseling materials will be given to every student upon the completion of his or her exit counseling.

### **Current Default Rate**

PPGS is fairly new in administering Title IV aid, our current default rate from the U.S. Department of Education is not yet been rated. Our current default rate is 0%

### **Default Rate Maintenance**

Students are required to fill out a Contact form and an emergency contact form. Before graduation students are asked to update their contact information with the school and also during the exit interview. PPGS pulls monthly NSLDS delinquent report of all past students and takes the necessary action based on the delinquent report. PPGS default strategy is to send notification from the date the student dropped withdrew or graduated from the program. The notification sent, will remind the borrowers of their loan obligation(s) and re-iterate the information found in the exit counseling session such as their loan(s) obligation, the amount owed, and the importance of repaying their loans and to whom they should contact if they should have any questions or concerns. PPGS financial aid office is available to assist any future, present or past students regarding their loans, payment and or deferment/forbearance concerns.

Along with the notifications, a representative from the school will also maintain contact with the student(s) to see if they have any questions or concerns regarding their loan servicer, payment or payment schedule.

In order to maintain our default rate the school has devised a default prevention plan by addressing student accounts and studying the consistency and payment history of past and present students. Once identified the staff can devise a plan of action.

## **Gainful Employment**

Pets playground Grooming School

Undergraduate certificate at Pets Playground Grooming School

Program                      Program Length

300 hours

600 hours

Students graduating on time 100% of Title IV students complete the program within the weeks

Program Costs

300 hour Program

\$5,900 tuition and fees

\$1,100 books and supplies

600 Hour Program

\$9,500 tuition and fees

\$1,100 books and supplies

\*This information is subject to change

### **Financial Aid Administrator Responsibilities:**

- Advises and counsels students and parents about financial aid.
- Provides students with consumer information, as required by federal regulations
- Assists in the development and/or revisal of the written Policies and Procedures Manual,
- Determines students' eligibility for financial aid, Makes financial aid awards to students
- Monitors students' satisfactory academic progress (SAP),
- Maintains school and student records, documents, the administration of financial aid, and provides data for reports,
- Keeps current on changes in laws and regulations to ensure that the School remains in compliance
- Reconciles student originations and disbursements through COD,
- Provides entrance and exit counseling to borrowers
- Prepares required reports and reconciliation payment documents,
- Maintains financial aid disbursement records,
- Monitors financial aid awarding system processes,
- Monitors financial aid operations,
- Manages campus Cohort Default Rate,
- Processes federal student loans applications,
- Maintains accurate records in the financial aid systems,
- Processes Pell Grants, Direct
- Calculates the Return of Title IV funds, and authorizes post-withdrawal disbursements to students,
- Prepares documents and file to present to External Auditors as well as Federal and State auditors, and Responds to audit findings

## **Business Office Responsibilities:**

The Business Office and Accounting Department provide a critical service to each PPGS in managing federal financial aid programs. Overseeing the accounting, recordkeeping, and reporting functions related to PPGS use of federal funds requires detailed and complex accounting procedures.

The Business/Accounting Services responsibility with regard to Federal Student Aid (FSA) and the Student Aid Commission is to ensure that it:

- Coordinates activities and cooperates with the financial aid office in disbursement of funds to students,
- Projects cash needed to cover disbursements,
- Reconciles records to ensure that financial aid adjustments are properly recorded,
- Submits accurate and timely audit reports,
- Collects payments from students who are in overpayment status,
- Maintains a system of internal controls that includes adequate checks and balances,
- Maintains records consistent with Generally Accepted Accounting Principles (GAAP), and government auditing standards,
- Draws down and returns FSA funds to program accounts,
- Disburses funds to eligible students from FSA program accounts,
- Maintains a cash management system to meet disbursement requirement requirements and federal laws and regulation,
- Reconciles cash between school records and bank statements and reports,
- Reconciles federal funds between bank statements and federally reported balances,
- Prepares for and participates in FSA program reviews and audits, and
- Reports FSA expenditures to the Department of Education in a timely manner.

Sources of Federal and Department of Education's regulatory guidelines and references used in completing this document: A guide to Creating Policies and Procedures Manual (IFAP) PPGS pet grooming catalog, ISIR guide, NSLDS users guide, fundamentals of federal student aid administration guide