



# PENNSYLVANIA STATE GRANT PROGRAM POLICY MANUAL

2019-20 Academic Year & 2020 Summer Term





# PENNSYLVANIA STATE GRANT PROGRAM POLICY MANUAL

The *Pennsylvania State Grant Program Policy Manual* provides financial aid professionals with details of the various policies and their interpretations used in the administration of the PA State Grant Program. This manual, in conjunction with the annual *Pennsylvania State Grant Program Handbook*, provides the basic framework necessary to successfully administer the PA State Grant Program. Where appropriate, applicable sections of PA State Grant Program statute or regulations offer additional clarity to the information provided.

This *Pennsylvania State Grant Program Policy Manual* is effective for the 2019-20 Award Year and does not reference any prior year publications. Use the previous version of this document to identify any current changes.

The manual contains four major divisions:

**Part I – ELIGIBILITY REQUIREMENTS** - describes the major requirements for schools, program of study, and student eligibility.

**Part II – AWARD DETERMINATION** - sets forth the policies followed in determining the eligibility formula and financial need of the applicant.

**Part III – AWARD DISBURSEMENT** - describes the disbursement procedures for PA State Grants and the responsibility of the institution in certifying the PA State Grant eligibility of students.

**Part IV – MISCELLANEOUS** - describes those policies that could not be appropriately categorized under the first three parts.

This manual will assist you in counseling aid applicants regarding the PA State Grant Program and in your role as a financial aid professional in program administration. Refer questions concerning the manual to State Grant and Special Programs staff at 1-800-443-0646, option 3, option 1. This is a private number reserved for the use of financial aid administrators, employers, and other personnel at secondary and postsecondary institutions.

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# PART I – ELIGIBILITY REQUIREMENTS

## APPROVED INSTITUTION

Reference: 22 Pa. Code § 121.32

### IDENTIFICATION OF POLICY

Applicants are eligible for PA State Grant funds only if they enroll in a PHEAA-approved institution.

#### A. Requirements for Approval

An institution must comply with the following:

1. Must have filed an Assurance of Compliance § 602 of the Civil Rights Act of 1964 (42 U.S.C.A. § 2000d-1(1974)) with the U.S. Secretary of Education.
2. Must have a signed participation agreement on file with PHEAA. In addition as of January 1, 2016, a signed Master Program Participation Agreement and Schedule A with the Agency must be executed.
3. Must have the approval, status, or accreditation, as specified in the regulations.
4. Must not, if located outside of Pennsylvania, be operated for-profit.
5. Must have submitted an assertion of headquartered and domiciled status.
6. Must comply with all other administrative requirements issued by the Agency.

Schools that do not comply or cease to comply with all of the above requirements should immediately cease crediting PA State Grant funds and notify the Agency. Schools must notify PHEAA of a name change, change in ownership/control or change in type of institution (ex: from for-profit to non-profit) within 30 days of the change. PHEAA may provide a revised Master Program Participation Agreement (MPPA), if required.

#### B. Effective Date of Approval

In order to be approved for the academic year, the institution must meet all eligibility requirements and submit a complete application on or before August 1, immediately preceding the academic year. The deadline for submission of the complete application for approval for the summer term is May 1, immediately preceding the summer term.

#### C. Reciprocity

PA State Grants are only awarded to students attending schools in states that permit reciprocity of awards with Pennsylvania. Two exceptions to this policy include Allegany Community College of Maryland and Jamestown Community College of New York.

#### D. Revocation of Institutional Eligibility

The President and Chief Executive Officer may suspend the processing of aid request forms of PA State Grant applicants or cease further disbursement of PA State Grant funds to an approved institution, or both, when, in the judgment of the President and Chief Executive Officer, the institution's compliance with the conditions required for approval or the institution's continued eligibility or operation is in question and the action is deemed necessary to protect the interests of the student aid applicants, the Commonwealth, or the Agency.

# APPROVED PROGRAM OF STUDY

Reference: 22 Pa. Code § 121.33

## IDENTIFICATION OF POLICY

Only a PHEAA-approved program of study offered at an approved institution (§ 121.32) is eligible for PA State Grant purposes.

### A. Requirements for Approval

A program of study must comply with the following:

#### 1. Minimum Length

The program must be at least 2 academic years in length and offered over a period of at least 15 calendar months (no less than 60 weeks of instruction). 2 academic years is defined as the equivalent of no less than 60 semester credits or 90 quarter credits for a degree program. Required clock hours of instruction are 1,500 clock hours for programs leading to the Associate in Specialized Technology or the Associate in Specialized Business degrees. For non-degree programs, a minimum of at least 1,800 clock hours is required (900 minimum per academic year and 450 minimum per term).

Changes to previously approved programs must be reported to PHEAA by Business, Trade, and Technical (BTT) schools or Hospital Schools of Nursing for any changes to the number of terms, and/or credit/clock hours in a PA State Grant-approved program of study. If applicable, the school must provide documentation from its licensing authority and accrediting agency, approving the changes.

#### 2. Program Structure

- a. If the program is a non-degree program, then all aspects of the program must be measured in clock hours. Schools may not use both credit hours and clock hours within the same program of study. However, not all programs at the same institution have to be measured in the same manner.
- b. HQD Institutions – Effective with Act 5 of 2018, programs at institutions that are headquartered and domiciled in Pennsylvania are eligible no matter the percentage of distance education instruction. These programs must still meet the minimum program length and approval requirements.
- c. Non-HQD Institutions – Programs at institutions that are not headquartered and domiciled in Pennsylvania must continue to be structured such that at least 50 percent of the minimum program length and in no case fewer than 30 semester credits (45 quarter credits or 900 clock hours) must be earned through classroom instruction. Americans with Disabilities Act (ADA) accommodations do not apply to students enrolled in non-approved programs of study at Non-HQD institutions.
  - 1) ONLINE PROGRAMS – The program is structured so that all coursework is primarily taken online even though the individual student may have the opportunity to enroll in some classroom courses. These programs are ineligible for a PA State Grant due to the inherent inability to comply with the program structure minimum defined above.
  - 2) HYBRID PROGRAMS – The program is structured to be a composite of online and classroom instruction. Eligible hybrid programs are limited to no more than 50 percent of the coursework being offered online. If greater than 50 percent of the program is offered online, then PHEAA categorizes this as an online program.
- d. Students at non-headquartered and domiciled institutions and enrolled in approved programs but who are unable to meet the 50-percent classroom instruction requirement for a given term due to a disability, as defined by the Americans with Disabilities Act of 1990 (ADA), may request an accommodation. Students should reapply annually if this is an ongoing condition.

Classroom instruction is defined as the teaching faculty and the student being together in the same physical location for the amount of time congruent with the number of credit hours for the course. Effective with the 2013-14 Academic Year, classroom instruction may also apply to selected hybrid/blended courses which combine in-classroom and online instruction, where the online instruction portion does not exceed 50 percent of the combined online and in-classroom contact hours per enrollment period. Synchronous learning is defined as teaching faculty and students achieving face-

to-face instruction in real-time, delivered through two-way audio-visual technology to one or more classrooms. Faculty and students are separated only by physical space. Synchronous learning meets the classroom definition.

Mandatory requirements effective since the start of the 2013-14 Academic Year and 2014 Summer Term include:

- 1) Review of each student's enrollment pattern on a term-by-term basis
- 2) Written description of online versus classroom instruction percentages in course catalog or other document used by students for registration purposes.
- 3) The program must be structured to permit enrollment on at least a half-time basis
- 4) The program must, if at a Pennsylvania Business, Trade, and Technical school, be approved by the Pennsylvania Department of Education or by the Pennsylvania State Board of Private Licensed Schools.
- 5) Approved programs that are modified and subsequently fall below the minimum credits and/or clock hours, as noted, become ineligible as of the date that the action takes effect.

**B. Adjunct, Provisional, Continuing Education, Non-Degree, Etc.**

Programs of study identified as adjunct, provisional, or continuing education are not eligible because these programs, as such, do not meet the requirement that a program of study lead to a recognized credential and be at least 2 academic years in length.

**C. Effective Date of Approval**

Requests for new program approvals must be fully completed and the programs must meet all eligibility requirements on or before May 1 for the Summer term and August 1 for the academic year.

# ENROLLMENT STATUS

Reference: 22 Pa. Code § 121.5 (b)

## IDENTIFICATION OF POLICY

Applicants are eligible for PA State Grant funds for the term in question only if they enroll in classes on at least a half-time basis as regular students (see “Undergraduate Enrollment”) at a PHEAA-approved institution. To be eligible for a full-time award, an applicant’s enrollment must meet the definition of full-time enrollment below (A.). To be eligible for a part-time award, an applicant’s enrollment must meet the definition of half-time enrollment below (B.).

### A. Definition of Full-time Enrollment

Full-time is defined as enrollment for a minimum of 12 credits (undergraduate) of instruction per term at a semester school or the equivalent at a quarter-term school. At a quarter-schedule school operating on semester credits, a minimum of eight semester credits would be required for each of the 3 quarters (to achieve the minimum for academic progress required by PHEAA); at a quarter-schedule school using quarter credits, a minimum of 12 quarter credits each quarter is required (to achieve the minimum for academic progress required by PHEAA). At schools using clock hours, full-time is enrollment in at least 450 clock hours of instruction per payment period with 2 payment periods per year or 300 clock hours of instruction per payment period with 3 payment periods per year. NOTE: For clock hour programs that meet the minimum payment periods, at least 24 clock hours of instruction per week are required in a PHEAA-approved program of study for full-time enrollment.

### B. Definition of Half-time Enrollment

Half-time is defined as enrollment for a minimum of six semester credits for a semester term, and four semester or six quarter credits for a quarter term. At schools which normally operate on the basis of clock hours, half-time is at least 225 clock hours of instruction per semester or 150 clock hours of instruction per quarter. NOTE: For clock hour programs that meet the minimum payment periods, at least 12 clock hours of instruction per week are required in a PHEAA-approved program of study for half-time enrollment.

### C. Use of Credit/Clock Hours

Schools that operate on both credit hour and clock hour standards must select one standard and apply it consistently in making all eligibility tests. Clock hours must be used to certify the eligibility of students enrolled in non-degree programs at Business, Trade, and Technical schools. All such institutions that use credit hours must comply with the clock/credit hour conversion standard of the institution’s accrediting body.

### D. Enrollment Exceptions for Remedial, Developmental, or Foundational Courses

There is a limited period of enrollment in which students may receive a PA State Grant award while enrolled in remedial coursework. A student who is enrolled for six credits of degree courses in combination with six or more credits of remedial work may be considered full-time for PHEAA purposes. A student who is enrolled for at least three degree credits in combination with three or more credits of developmental work may be considered half-time for PA State Grant purposes. This includes those students who are enrolled for at least three degree credits and nine credits of developmental work and who, therefore, are not eligible for a full-time PA State Grant. The decision as to which courses apply toward the degree, and which are remedial, is an institutional one; however, the institution must make this determination and report the exception by the last date of attendance for the academic year or summer period to which it applies. This exception may be applied for a maximum of 1.00 Grants (up to 4 semesters or 6 quarter terms of half-time enrollment) including exceptions applied to full-time enrollment beginning with (and including) the 1988-89 Academic Year and half-time enrollment beginning with the 1994-95 Academic Year. A student who is not eligible for any additional full-time awards for remedial enrollment because the student has received the maximum number of remedial exceptions (1.00 awards) may be eligible for a part-time award based solely on degree credit enrollment, for example, if enrolled for at least six degree credits (or the equivalent).

### E. Withdrawal or Drop to Less-Than-Half-Time

A recipient who begins the term enrolled at least half-time but withdraws or drops to less-than-half-time status during the term is ineligible for any part of an award where the award (part-time or full-time) has not been credited to the student’s account prior to the student’s withdrawal or drop to less-than-half-time status. If the award for the term has already been credited to the student’s account based on the student’s initial enrollment as half-time or full-time, the student may be eligible for all or a portion of this payment in accordance with the institution’s

tuition refund policy, as applied to students who withdraw from credits (see the *Pennsylvania State Grant Program Handbook*, 3. C.). Dropped courses do not count toward enrollment; therefore, the school 1) may not consider dropped courses when paying the PA State Grant; 2) may not apply withdrawal procedures; and 3) must adjust enrollment and eligibility accordingly.

Where the student's enrollment changes occurred prior to the announcement of finalized awards, any preliminary credits must be removed or adjusted if the student's enrollment status has changed prior to the date of the award finalization.

#### **F. Drop from Full-Time to Half-Time**

A full-time award recipient who drops from full-time to at least half-time after the award has been credited is eligible for the full-time award adjusted in accordance with the school's tuition refund policy or may be reprocessed for a part-time award, whichever is more beneficial to the student. If the full-time award has not yet been credited, the student must be reprocessed for a part-time award.

Where the student's enrollment changes occurred prior to the announcement of finalized awards, any preliminary credits must be removed or adjusted if the student's enrollment status has changed prior to the date of the award finalization.

#### **G. Repeat Courses**

Courses taken while receiving PA State Grant aid that are repeated during subsequent modules within the same term or in a subsequent term may count toward the minimum number of credits or clock hours needed for half- or full-time enrollment status during that term. However, such students may not meet the academic progress requirement since the credits earned for repeated courses can only be counted once toward the degree (i.e., the first time these credits are successfully completed).

#### **H. Final-Year Students**

PA State Grant recipients who are required to enroll for at least nine semester credits (or the equivalent of 3-quarter time enrollment) but less than 12 semester credits during 1 of the terms of the final year of their program of study are eligible for full-time classification provided that the student was full-time the previous term. If the term in question is not the student's final term, PHEAA anticipates that the student will meet the Agency's full-time requirement during any term(s) subsequent to this term and prior to graduation.

The final year exception is not applicable to part-time students since it was intended to permit continued eligibility to students who normally enroll full-time but due to their enrollment history only need to complete nine semester credits (or the equivalent) to complete graduation requirements.

#### **I. Online Enrollment at Non-Headquartered & Domiciled Schools**

At least 50 percent of the term enrollment credits must be taken through in-classroom instruction. Definitions of in-classroom and online instruction are available in the *Pennsylvania State Grant Program Handbook*, Chapter 2, A. 2. An Americans with Disabilities Act of 1990 (ADA) accommodation may be provided to documented students.

# STUDENT ACADEMIC STATUS

Reference: 22 Pa. Code § 121.49(a)

## IDENTIFICATION OF POLICY

Applicants are eligible for PA State Grant funds only if they are credential-seeking and have not received their first baccalaureate degree or its equivalent in any field, and are enrolled at least half-time as regular students.

### A. Degree Equivalency

The student who has completed the requirements for a baccalaureate or first professional degree is considered to have received the “equivalent” of a baccalaureate degree and is not considered to be a regular student.

### B. Graduate and Undergraduate Courses

A student who has not earned a baccalaureate or the equivalent and who is carrying both graduate and undergraduate courses during the same academic term is considered to be an eligible “undergraduate” only if the student will earn the minimum number of credits or clock hours needed for full-time or half-time classification, as appropriate, toward the undergraduate degree during the term in question.

### C. Graduate/Professional Schools

An applicant attending a graduate or professional (law, medical, engineering, etc.) school or enrolled in a 5- or 6-year program where the baccalaureate and professional degrees are granted upon completion of the program may be considered eligible for PA State Grant aid provided the institution is PHEAA-approved and the student:

1. Has not received a baccalaureate degree (or its equivalent)
2. Has not received four previous academic year PA State Grant awards
3. Has not progressed beyond his 4<sup>th</sup> year of postsecondary study, regardless of the number of PA State Grant awards the student has received
4. Meets all other eligibility requirements

### D. Adjunct, Provisional, Continuing Education, Non-Degree, Etc.

Students enrolled in programs of study identified as adjunct, provisional, or continuing education are not eligible because these programs, as such, do not meet the requirement that a program of study lead to a recognized credential and be at least 2 academic years in length.

# DURATION OF AWARDS

Reference: 22 Pa. Code § 121.49

## IDENTIFICATION OF POLICY

Recipients are eligible to receive a maximum of four, full-time academic year PA State Grants (4.00), except for students enrolled in bona fide 5-year undergraduate programs (see “Bona Fide 5-Year Programs” and “Approved 5-Year Work-Study Programs”). If a student completes the requirements for a baccalaureate degree, or its equivalent, in less than 4 years, eligibility would terminate at that point even if less than 4 years of full-time awards were received.

### A. Bona Fide 5-Year Programs

Students enrolled in bona fide 5-year undergraduate academic programs approved by the Agency are eligible for a maximum of five academic year PA State Grants (5.00). This applies to approved undergraduate programs of study that require more than 4 academic years of full-time study.

### B. Programs of Study Less Than 4 Academic Years

Students enrolled in programs of study that are less than 4 years in duration are eligible for a maximum number of academic year PA State Grants equivalent to the number of academic terms of full-time study necessary to complete the normal program of study. Therefore, if the normal program of study requires 2 academic years to complete (such as a 2-year associate degree program), recipients in that program are limited to a maximum of 2 academic year PA State Grants regardless of the number of years an individual recipient may need to complete the program.

Exceptions for additional terms of aid exist for students meeting certain situations, such as:

1. Student has received one associate degree and is pursuing a second associate degree
2. Student has transferred from one approved program to a different approved program
3. Student has withdrawn for medical reasons or was called to active military duty
4. Student was enrolled in at least six semester credits of remedial work

Students who have received two annual PA State Grants for a 2-year program of study may be eligible for an additional 2 years of aid if they enroll in a new program of study.

Students enrolled in approved programs at Business, Trade, and Technical schools are eligible for the number of terms for which the program was approved. Any changes in program length must be reported to PHEAA for reevaluation of eligibility.

# HIGH SCHOOL GRADUATION

Reference: 22 Pa. Code § 121.21

## IDENTIFICATION OF POLICY

Applicants must be graduates of an approved secondary school or must possess an approved equivalency diploma. An exception to this policy exists for those students who are enrolled in early admission programs.

### A. Acceptability of Diplomas

#### 1. American High School Diplomas

A diploma issued by an American high school, whether located in Pennsylvania or elsewhere (including American territories and American military bases overseas), is accepted as fulfillment of the high school graduation requirement. This would include a diploma received from an American high school located overseas but not located on an American military base when proof of American secondary school accreditation is submitted.

#### 2. Foreign High School Diplomas

A diploma issued by a foreign high school will not be accepted as fulfillment of the high school graduation requirement unless accredited by a regional accreditor that is recognized by the U.S. Department of Education. Those in receipt of a foreign diploma must either obtain a foreign educational credentials evaluation from a member of the National Association of Credential Evaluation Services (NACES) [NACES members are listed at [www.naces.org/members.html](http://www.naces.org/members.html)] or obtain a high school equivalency diploma (see "Application Processing Upon Receipt of Commonwealth Secondary School Diploma").

#### 3. High School Equivalency Diplomas Issued by Pennsylvania (Commonwealth Secondary School Diploma) and Other States

All state-issued High School Equivalency Diplomas, based on acceptable examination scores, can fulfill the high school graduation requirement.

Additionally, students who complete 30 U.S. college credits have the option of submitting a "Request for Commonwealth Secondary School Diploma (CSSD) Transcript Based on 30 College Credit Option" form to the Pennsylvania Department of Education (PDE). A secondary diploma will be awarded by PDE and recognized by PHEAA.

#### 4. Diplomas Issued by the Armed Services

Military-issued high school equivalency documents will not be acceptable as fulfillment of the high school graduation requirement. Veterans must submit their military test scores to PDE for evaluation and issuance of a Commonwealth Secondary School Diploma.

#### 5. Homeschool Requirements

Students who are homeschooled have a number of options for meeting the high school graduation requirements.

- a. Obtain a high school diploma issued by a home education program from one of the agencies recognized by PDE to issue diplomas.
- b. Obtain certification from the appropriate local Pennsylvania school official that their education is in compliance with the provisions of 24 P.S. 13-1327.
- c. For students completing their studies after October 31, 2014, have received a parent or supervisor-issued, state-recognized home education diploma in accordance with Act 196 (HB1012).
- d. Complete a High School Equivalency Diploma recognized by PDE.

#### 6. Correspondence/Online Study

A diploma issued by a correspondence or online school is not generally accepted as fulfillment of the high school graduation requirement because PDE has generally been unable to make a determination as to whether such schools offer an education which is substantially equivalent to those of the public schools located in the Commonwealth, as required by law.

Exceptions to this rule for online study exist with the Pennsylvania Cyber Charter Schools or those distance education providers currently recognized by PDE. PDE is able to confirm that the standards for these schools are substantially equivalent to those of public high schools located in Pennsylvania.

7. PA State Grant Applicants Under 18 Years of Age

PDE will not issue a Commonwealth Secondary School Diploma to an applicant until the age of 18 has been attained. However, a student who has left high school prior to graduation to attend college without the consent of the high school, and who has passed a high school equivalency examination, will fulfill the high school graduation requirement IF the applicant passed the test prior to the beginning of the academic year but could not be issued the diploma until after the academic year began because the student was not yet 18 years old.

**B. Application Processing Upon Receipt of Commonwealth Secondary School Diploma**

1. Students who do not possess an approved high school diploma and who must take the Pennsylvania high school equivalency test to meet the requirement will be processed for the term(s) or semester(s), that remain after the date of issuance of the Commonwealth Secondary School Diploma. Applicants who have a foreign high school diploma and submit a Commonwealth Secondary School Diploma to State Grant and Special Programs prior to April 1 of the academic year in question will be processed for the full academic year.
2. Students who possess a military GED with test scores insufficient to qualify for a Commonwealth Secondary School Diploma are required to be retested by PDE. When a student is issued a Commonwealth Secondary School Diploma, the Agency will process the student's application for the term(s), that remain after the date of issuance of the approved diploma.
3. Students who possess a military GED, for which the Department of Education will issue a Commonwealth Secondary School Diploma without further testing, will be processed for the full academic year if PHEAA receives notification of the Commonwealth Secondary School Diploma prior to April 1 of the academic year in question.
4. Students issued a Commonwealth Secondary School Diploma based on the successful completion of 30 or more college credits will be processed in the following manner:
  - a. If the Commonwealth Secondary School Diploma was issued as a result of 30 college credits earned prior to the academic year for which PA State Grant aid is requested, the student's application will be processed for the full year provided PHEAA receives notification of issuance of the Commonwealth Secondary School Diploma prior to April 1 of the academic year involved.
  - b. If the credits were earned during the academic year in question, the student will be processed for the semester or term(s) remaining after the Agency's receipt of the Commonwealth Secondary School Diploma or may be considered in compliance for the semester or terms that remain after the completion of 30 credits provided PHEAA receives notification of issuance of the Commonwealth Secondary School Diploma prior to April 1 of the academic year involved or October 31 following the summer of enrollment.

Note: If April 1 falls on a Saturday, Sunday, or holiday, the deadline will be extended to the next business day.

# LOAN DEFAULTS

Reference: 22 Pa. Code § 121.4

## IDENTIFICATION OF POLICY

It is the PA State Grant Program's policy to deny PA State Grant eligibility to applicants who have defaulted, or have a claim of default pending, on an educational loan guaranteed or reinsured by the federal government or by the government of any state or who defaulted on a loan made by any institution of higher education to finance the cost of education. This also applies to any program where the award has been converted to a loan due to failure to meet all eligibility requirements and the loan is in a default status. (Default means that you are supposed to be repaying a student loan and have failed to make the required payments according to the terms of your promissory note.)

### A. Processing Denial

1. If the default is identified, such as those identified via the applicant's Student Aid Report, prior to the initial disbursement of funds to the school for the academic year in question, the PA State Grant will be cancelled and no funds will be disbursed.
2. If the default is identified after disbursement of a portion of the student's grant for the academic year, the portion disbursed will stand unless, of course, the default is brought to the attention of the aid administrator prior to crediting and such crediting should then be withheld. All subsequent awards for the student will be cancelled.
3. If the PA State Grant Program is notified that the student has defaulted on a prior student loan, the appropriate PA State Grant terms will be cancelled and no disbursements for ineligible terms will occur.

### B. Processing Approval

A student who is in default may be approved for PA State Grant eligibility only where there is evidence of substantial "good faith" efforts by the student to meet the loan obligation or the grant applicant shows good cause why grant eligibility should be reinstated. "Good faith" efforts include making six consecutive non-garnished monthly payments of at least \$50 per month or paying the loan in full prior to the commencement of the term for which aid is sought (students making their payment or paying the loan in full after the term commences are eligible effective with the following term), repurchasing of the loan, making three consecutive monthly payments and the defaulted loan is consolidated, cancelling of the claim by the bank, a loan being discharged in bankruptcy, or the total disability of the student.

# EARLY ADMISSION

Reference: 22 Pa. Code § 121.22

## IDENTIFICATION OF POLICY

Applicants who, prior to graduation from secondary school, are enrolled in a postsecondary school through an approved Early Admissions Program may be considered to be in compliance with the high school graduation requirement.

### A. Approved Early Admissions Program

In order to qualify as an early admissions student, the secondary school must certify that:

1. The applicant left senior high school in accordance with policies and procedures previously established by the superintendent and the board of school directors in order to attend an approved institution of higher learning.
2. The applicant will receive a high school diploma from the school district upon successful completion of the requirements set forth by the local board of school directors.

A student must “leave” a high school in order to attend an approved college or postsecondary school elsewhere and cannot be carried on the enrollment roster of the high school from which the student will receive a diploma.

### B. Dual Enrollment

Students who are simultaneously enrolled in a secondary school and a postsecondary school are not eligible for PA State Grant awards.

# DOMICILE

Reference: 22 Pa. Code § 121.57

## IDENTIFICATION OF POLICY

Domicile is a person's true, fixed, and permanent home; the place to which the person intends to return whenever absent.

For PA State Grant eligibility, at least 12 months of Pennsylvania domicile by the established filing deadline date of the application is required. If the applicant is 18 years of age or older at the time of filing, the applicant must meet this test. If under 18 years of age, a supporting parent or guardian must comply with this requirement. A student is ineligible if the student ceases (or the parent[s] or guardian ceases if the student is under 18) to be a domiciliary prior to the first day of classes of the academic year.

### A. Time in School

For students 18 years of age or older, time spent while enrolled in an educational institution may not be counted as part of the 12-month domicile requirement if the student entered or remained in the Commonwealth solely for the purpose of attending an educational institution. In all cases, this provision does not apply for students enrolled at a Pennsylvania community college or a Business, Trade, or Technical school located within the Commonwealth, even if the student transfers mid-year to another higher education institution within Pennsylvania.

### B. In-State Fees

Students who are attending public postsecondary schools outside of Pennsylvania and who receive the benefit of in-state fees due to their residency status are not considered Pennsylvania domiciliaries for purposes of PA State Grant eligibility. Those who receive the benefit of in-state fees for reasons other than their residency may comply with our Pennsylvania domicile requirement; however, reprocessing of the PA State Grant may be required in accordance with the allowable cost of attendance.

### C. Voter Registration

A student who is attending an out-of-state institution and who is registered to vote in a state other than Pennsylvania is considered by the Agency to be a domiciliary of that state and ineligible for PA State Grant assistance unless the student cancels his registration in the other state and registers to vote in Pennsylvania. However, eligibility will only be reinstated for those terms that have not yet started. Students attending Pennsylvania schools and who are registered to vote in another state will not immediately be considered ineligible but will have their domicile status reviewed.

### D. Filing Deadline Considerations

A student may be approved as meeting the domicile requirement for eligibility, providing he meets all other domicile criteria if, at the time the application was filed, the applicant does not satisfy the 12-month requirement but would have if the application had been submitted at a later date, but at least by the established filing deadline.

### E. Citizenship

Students who are in Pennsylvania on a student visa, exchange visitor visa, an international organization visa, or any similar visa regardless of the length of time here, are considered ineligible for PA State Grant aid since those students, as evidenced by the visa status, are considered to be in Pennsylvania on a temporary basis only. A student does not have to be a citizen to be eligible for aid but must be a lawful permanent resident.

A permanent resident is defined as a non-citizen who is legally permitted to live and work in the United States permanently. Generally, students are eligible noncitizens if they are: (1) a permanent U.S. resident with a Permanent Resident card (I-551 or I-151); (2) a conditional permanent resident (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the U.S. Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of 1 year and status has not expired), "Cuban-Haitian Entrant," or "Battered Immigrant Status;" or hold a T-visa or are a dependent student of a parent with a T-1 Visa.

Since the Agency considers any time spent in Pennsylvania prior to obtaining a Permanent Resident card as temporary, permanent domicile in Pennsylvania cannot be established until a student receives his permanent resident card, and has met the 12-month residency requirement starting with the date permanent resident status was obtained.

Effective with the passage of the Personal Responsibility and Work Opportunity Act of 1996, individuals with family unity status and temporary residents under the Immigration Reform and Control Act of 1986 are no longer eligible for federal aid since they are not considered eligible non-citizens and are correspondingly not able to comply with Pennsylvania domiciliary requirements since they are considered to be in Pennsylvania on a temporary basis.

# ACADEMIC PROGRESS

Reference: Pa Code § 121.58

## IDENTIFICATION OF POLICY

PA State Grant recipients must make satisfactory academic progress as defined by PHEAA in order to be eligible for continued PA State Grant aid. The *Pennsylvania State Grant Program Handbook* provides complete details and examples on the calculation of academic progress.

### A. Academic Progress

For PA State Grant purposes, students are required to make satisfactory academic progress. For each award year (fall, winter and/or spring, and summer terms) during which PA State Grant aid is awarded, a student must successfully complete the minimum total number of credits or clock hours appropriate to the student's enrollment status during the terms for which the PA State Grant aid was received based on the requirement that 24 semester credits (36 quarter credits or 900 clock hours) must be successfully completed for each full year (1.00) of PA State Grant aid received. For each .25 of PA State Grant aid received, the student must have successfully completed six semester credits or the equivalent; for each .16/.17 of PA State Grant aid received, the student must have successfully completed four semester credits or the equivalent. Credits must be taken in an eligible program of study although the institution itself may not be PA State Grant-eligible. The PA State Grant academic progress review must begin with the first term in which PA State Grant aid is received.

Before crediting the PA State Grant to a recipient's account, the school must certify satisfactory academic progress for the last award year during which the student received PA State Grant aid. Students who fail this test remain ineligible for future PA State Grant aid until the credits commensurate with the PA State Grant awards have been successfully completed. The academic progress test must be applied to all PA State Grant recipients at the same time (after the spring term or after the summer term, based on the schedule chosen by the school).

For example, satisfactory academic progress requires the successful completion of a minimum of 18 semester credits (675 clock hours) if the student was enrolled as a full-time student receiving a .50 PA State Grant award during the fall term and as a part-time student receiving a .25 PA State Grant award during the spring term of the previous academic year. The financial aid officer must apply the academic progress test to all PA State Grant recipients after the conclusion of each award year. Each school must determine its award year (fall, winter, spring, summer or summer, fall, winter, spring), and test progress for all students for the same period.

### B. Incomplete Courses

Where a student receives an "incomplete" grade for a course during a prior year and, as a result, does not meet the academic progress test during that year, the student should initially be certified as ineligible. However, if the student subsequently completes that course prior to April 1 of the academic year during which the student is ineligible, the student may be reconsidered.

### C. Remedial Credits

For remedial credits to count towards academic progress, the school must have reported a "remedial exception" indicator on the student's record. The number of remedial credits permitted depends upon the award counter(s) during the remedial terms within the annual review period that contain the remedial exception indicator.

### D. Repeat Coursework

For students taking repeat coursework, the credits earned can be counted only once during the first successful completion of the course.

### E. Transfer Credits

In determining compliance with the academic progress test, PHEAA counts the number of credits successfully completed at the former school and not the number accepted in transfer. Credits passed at the previous school need not be transferable to a new school to be "counted." Schools may use an institutional grade report if a full academic transcript is not available.

### F. Exceptions to Academic Progress Test

A student approved (for 1 term only) by the Agency for a withdrawal due to medical reasons, family illness, or other

extenuating circumstances will not be required to have successfully completed any credits during the term in which the withdrawal occurred. However, if the student is enrolled for an additional term or terms during the academic year, the Agency will expect the student to have completed the number of credit hours during the remaining term or terms that would be appropriate to his enrollment and award status (full- or part-time) during those terms.

Students who are granted an academic progress exception for a term and who do not complete the requisite credits for the enrollment status during that term are not eligible for further PA State Grant aid until the minimum conditions from the exception term have been met.

# FILING DEADLINES

Reference: 22 Pa. Code § 121.42

## IDENTIFICATION OF POLICY

Applicants who file after the deadline and are not in one of the exception categories referenced below will be initially denied eligibility and considered on a funds available basis. There are two types of applicants: renewals and non-renewals. A renewal applicant is one who received a PA State Grant award in the spring term of the previous academic year. A non-renewal applicant is one who did not receive a PA State Grant award during the spring term of the previous academic year.

### A. Academic Year Deadlines

May 1 (preceding the academic year)

1. RENEWALS - all renewal applicants regardless of program or institution. A renewal student is any student who received PA State Grant aid in the previous spring term.
2. NON-RENEWALS - all applicants who did not receive PA State Grant aid in the previous spring term and who plan to enroll in baccalaureate degree programs, including those enrolled in 2-year college transfer programs (excluding community colleges).

August 1 (preceding the academic year)

ALL NON-RENEWAL applicants who plan to enroll in Business, Trade, or Technical schools; Hospital Schools of Nursing; community colleges; a 2-year terminal (nontransferable, 2-year career) program at 2-year or 4-year colleges; or designated "Open Admission" institutions in Pennsylvania. (A non-renewal student is any student who did not receive PA State Grant aid in the previous spring term.)

A 2-year program of study, which is not transferable toward a 4-year program, is considered to be a terminal degree. Typically, these programs teach technical skills that have no bachelor's degree equivalent.

### B. Deadline Exceptions

1. "On-time" consideration is given to applicants with certain special circumstances listed below. Processing is approved if the date of the special circumstance is on or after January 1 immediately preceding the academic year.
  - a. The applicant is a veteran.
  - b. A parent or stepparent (or student/spouse if financially independent) is deceased, disabled, retired, recently unemployed, or has experienced a reduction in untaxed income.
  - c. The parents or parent and stepparent of a dependent student are divorced (and have not remarried) or are separated. Parents or parent and stepparent will be considered "separated" where separation has been continuous for at least 2 months with substantiation that the parents or parent and stepparent live in separate residences.
  - d. The independent applicant has been recently divorced or separated. Student and spouse will be considered "separated" where separation has been continuous for at least 2 months with substantiation that the student and spouse live in separate residences.
  - e. Applicant is a child of a person designated as POW/MIA.
  - f. The family's ability to finance educational costs has been reduced due to extreme medical expenses, or the family has experienced severe casualty losses.
2. On an individual review basis, "on-time" consideration may be given where prior to April 1 of the academic year for which aid is requested:
  - a. The applicant provides a statement to the effect that the applicant did previously file an application for that year (the approximate date and circumstances of filing to be provided).
  - b. Illness of the applicant or in the applicant's family prevented timely filing.
  - c. The applicant files the application after the required filing deadline but within 30 days of the date of acceptance into the school he is attending.

- d. The applicant delayed the filing of the application due to the delayed filing of the required income tax return. A copy of the income tax return must be provided which shows that the date filed was after the application deadline.
- e. The applicant was recently approved to be considered financially independent due to unusual circumstances, which have been documented with PHEAA.
- f. Late filing was due to other extenuating circumstances.

# SATISFACTORY CHARACTER

Reference: 22 Pa. Code § 121.32

## IDENTIFICATION OF POLICY

Schools are required to report student convictions to PHEAA.

### A. Requirement

The institution agrees to provide PHEAA notification of any student at the institution, who is a resident of the Commonwealth, and who is known to the institution to have been convicted of a criminal offense which, under the laws of the United States or the Commonwealth, would constitute a felony, if that student is otherwise eligible to receive financial aid from the PA State Grant Program.

PA State Grant eligibility is not impacted by a felony conviction unless the student is also currently incarcerated. All incarcerated students are ineligible for PA State Grant awards.

# PART II – AWARD DETERMINATION

## INDEPENDENT CRITERIA

Reference: 22 Pa. Code § 121.44 (b)

### IDENTIFICATION OF POLICY

Applicants may be processed without regard to parental financial data if they (the applicants) can meet the federal requirements for independent status, with some exceptions.

#### A. Requirements

At least one of the following criteria must be met in order to be considered financially independent:

1. The applicant will be at least 24 years old by December 31 of the award year. (For example, for the 2019-20 Academic Year, the applicant had to have been born before January 1, 1996.)
2. The applicant was married or separated at the time the application was submitted.
3. The applicant is a veteran or is currently serving on active duty in the U.S. Armed Forces or is a National Guard or Reserves enlistee called into federal active duty for purposes other than training.
4. The applicant has legal dependents or other dependents (other than the applicant's children or spouse) for whom the applicant provides and will continue to provide more than half of the support and can provide verification of such, if requested. The time period where support is provided must begin at least on July 1 of the calendar year immediately preceding the award year and continue for the entire fiscal year. For 2019-20, the support period must have begun by July 1, 2019 and must continue through June 30, 2020.
5. At any time after turning 13 years old, one of the following applied:
  - a. The applicant had no living parent (either biological or adoptive). This applies even if the student is now adopted.
  - b. The applicant was in foster care, even if the foster care ended prior to filing the application.
  - c. The applicant was a dependent or ward of the court, even if that no longer applied at the time of filing the application. Incarcerated applicants are not considered to meet the ward of the court definition.

#### B. Federal Criteria Requiring Verification

1. The applicant is now, or was upon reaching the age of majority, determined to be an emancipated minor or in legal guardianship as determined by a court in the applicant's state of legal residence. Legal guardianship does not include parents, even if they were appointed by a court to be guardians. Additionally, the applicant cannot be considered a legal guardian of himself.
2. The applicant was declared, by one of the following entities, as an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless:
  - a. A high school or school district homeless liaison
  - b. The director of a runaway or homeless youth basic center or transitional living program
  - c. The director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development
  - d. The college financial aid administrator
3. These declarations must have occurred on or after July 1 of the calendar year immediately preceding the award year and continue for the entire fiscal year. Definitions for these statuses are provided below according to section 725 of the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11434a):
  - a. Homeless children and youth are "individuals who lack a fixed, regular and adequate nighttime residence."
  - b. Unaccompanied youth are "youth not in the physical custody of a parent or guardian."

### C. State Agency Criteria

For students unable to meet the federal criteria, PHEAA may apply one of the two following state Agency criteria when evaluating the student's application.

1. The applicant resides with a guardian (who has not legally adopted the applicant) and meets both of the following tests:
  - a. The applicant has not lived with parents during the 12 months immediately preceding the beginning of the academic year or received support in excess of \$800 (if court-ordered support, \$5,000 or more) from the parents during the tax year immediately prior to the academic year for which aid is granted and does not anticipate receiving support from or living with the parents during the current tax year. Support shall include loans in most cases.
  - b. There were extenuating reasons for the applicant not residing with the parents, such as abusive treatment, abandonment, alcoholism of the parent, or other reasons beyond the control of the applicant.
2. Must meet each of the three following points:
  - a. The applicant was not and will not be listed as an exemption on any federal income tax return except his own (filed individually or jointly) for the calendar year immediately preceding the academic year or filed during the academic year and the applicant has not received and will not receive more than a combined total of \$800 in financial assistance (such as educational cost support, maintenance support or "in kind" aid, necessities, gifts, and so forth) from any relative within either of the above-referenced years.
  - b. Except for holiday periods (limited to recognized national holidays such as Christmas, New Year's, Easter, and so forth), the applicant did not and will not reside with any relative during the 12 months immediately preceding the academic year or during the academic year or, if residing with such a relative, has paid and will continue to pay room and board of at least \$200 per month during the aforementioned period.
  - c. The applicant shall demonstrate to the satisfaction of the Agency access to resources (income, loans, other scholarships, etc.), sufficient to meet reasonable living expenses during the academic year and summer months. In order to meet reasonable living expenses, the Agency would require a single student to have available resources of \$7,000 plus tuition and fees.

Other procedures that are applied in administering this test are:

- 1) Where the students cannot meet the minimum resource, as referenced in c., but have documented, to staff's satisfaction, their claim to being self-sufficient as a result of frugal living by sharing their living facilities with one or more students, they may be approved as meeting this test.
- 2) Consideration of the student's current year anticipated income in combination with other resources available to the student may be used to meet this test when prior year resources are not sufficient.
- 3) Federal Pell aid and/or an anticipated PA State Grant may be used as a resource where such would make the difference between existing resources and the minimum which the Agency would require.
- 4) Where the applicant has not been enrolled the previous year, only those resources sufficient to meet the minimum maintenance level without regard to tuition and fees are required.

Once PHEAA staff determines that State Agency criteria are met and the student has been classified as independent, the student maintains that status throughout that award year unless the independent status was granted due to student or Agency error or unless subsequent information reveals that the student is now clearly dependent.

# SIGNATURE REQUIREMENTS

## IDENTIFICATION OF POLICY

The PA State Grant application is not a complete document unless the required signatures are affixed.

### A. Authorization Provided by Signatures

The Agency is authorized to perform the following functions when the required signatures are provided:

1. Procurement of income information from the state and/or federal tax bureau for the purpose of verifying income.
2. Public announcement of awards or reject status and the institution attended.
3. Release student and parental information to and from the financial aid office of the institution at which the student is enrolled.

No additional information may be provided to a third party, with the exception of a parent or spouse whose information was listed on the applicant's Free Application for Federal Student Aid (FAFSA)<sup>®</sup> and used to calculate the student's eligibility.

### B. Identification of Required Signatures

1. The signature of the applicant is always required.
2. If the applicant is a dependent student, the signature is required of one of the parents whose financial data is required on the application.
3. If the applicant is an independent student, married, or single, only the signature of the applicant is required.
4. If the applicant is incapable of signing, a parent (or spouse) may sign the application for the student. A statement explaining why the student was unable to sign must be attached.
5. The signature of a person who has the parent(s)' power of attorney is acceptable, providing that a copy of the properly executed power of attorney document is attached and that the power extends to the handling of all legal matters pertaining to the parent(s).
6. Effective April 26, 2018, signatures collected by the U.S. Department of Education as part of the FAFSA can be utilized for the corresponding required signatures for PA State Grant application purposes.

# REQUIRED FINANCIAL DATA

Reference: 22 Pa. Code § 121.44

## IDENTIFICATION OF POLICY

For dependent students, the financial data of the applicant and the applicant's parents is required, and for independent students, the financial data of the applicant and the spouse, if married, is required. There are circumstances, however, which may warrant additional income data, and other cases that are considered without regard to financial information.

### A. Financial Data Required of Dependent Students

1. The Agency requires and uses the financial data of an applicant's legal parent(s) and stepparent in determining eligibility if married prior to submission of the application even though they may not have been married during the tax year for which the income is required.
2. If the applicant's parents are divorced or separated prior to the filing date of the application, only the financial data of the parent (and stepparent, if applicable) with whom the student resided the most during the 12 months prior to filing the application is required, regardless of which parent claims the applicant as a tax dependent. Should the student have lived with both parents for the same amount of time, then the financial data of the parent (and stepparent, if applicable) who provided the student with the most support during the 12 months prior to the application filing is required.
3. For changes in marital status:
  - a. If the parents whose information is listed on the application become separated after filing the application, special consideration may be requested due to the change in family circumstances (refer to "Special Consideration" section).
  - b. If the legal parent marries after filing the application, the stepparent's data will be required on the following award year's application.
4. If an applicant is legally adopted, unless the student meets the federal definition for independent student status, the adoptive parent(s)' income is required and is treated the same as the income of birth parents.
5. The income of a foster parent or legal guardian (or other individual who is not a parent, such as a grandparent, aunt, uncle or sibling) owing no legal duty of support to the applicant is not required or considered.
6. If the student resides with both biological parents, the financial data of both biological parents is required regardless of marital status.
7. The applicant's own financial data is also required.

### B. Financial Data Required of Independent Students

1. For a single, independent student, only the financial data of the applicant is required.
2. If an independent student is married prior to submission of the application, the financial data of both the applicant and spouse is required even though they may not have been married during the tax year for which the income is required. If the independent student is married after submitting the application, only the financial data of the applicant is required. The spouse's income data will be required on the application for the following award year.

### C. Method of Signature Collection

Any of the following are acceptable as a required signature:

1. Signature collected by the U.S. Department of Education as part of the FAFSA
2. Signature submitted directly to PHEAA via the PA State Grant Form signature page

# SPECIAL CONSIDERATION

## IDENTIFICATION OF POLICY

The Agency gives special consideration to applicants who have experienced a reduction in family income due to the death, permanent disability, permanent retirement, or unemployment (or other change in employment status) of a parent or applicant and/or spouse if the student is financially independent. The Agency will also grant special consideration based on separation or divorce which occurred after the submission of the application, or reduction in untaxed income. Finally, the Agency may grant special consideration when the family income has been inflated due to the receipt of one-time income. The manner in which income is utilized for processing such applications depends upon the specific circumstances for requesting special consideration and the corresponding dates of occurrence.

### A. Income Utilized for Processing

#### 1. Zero Income

##### Recent Death or Recent Permanent Disability of a Parent

- a. Where a parent has died or has become permanently and totally disabled since January 1 of the tax year immediately preceding the academic year for which aid is requested (and where the applicant has not already received a full year of consideration under the recent death or disability policy during a prior academic year), the PA State Grant is calculated without regard to income or Federal Pell Grant eligibility. The calculation of an asset contribution may apply based on the Expected Family Contribution (EFC) formula under which the applicant is being processed.
- b. Special processing on zero income is normally for 1 full academic year only. However, a student who was processed during the prior year for only 1 semester under the recent death or disability policy may still be eligible for processing under this policy for the entire next year in order to guarantee 1 full year of such consideration.

#### 2. Anticipated Income

The Agency honors requests for special consideration for the reasons listed below where the situation has occurred on or after January 1 of the base year income reported on the FAFSA. For the determination of eligibility, the anticipated taxed and untaxed income from the first calendar year of the academic year is utilized.

- a. Retirement, Unemployment, or Other Change in Employment Status of a Parent
  - 1) The parent (or stepparent) (or spouse, in the case of a financially independent student) must have been unemployed for at least 2 full months or otherwise experienced a change in employment status resulting in a reduction of income (other than loss of overtime earnings – see d.), or must be permanently retired.
  - 2) Where the income of a financially independent student is reduced due to college enrollment, the Agency does not require a 2-month period of unemployment.
- b. Separation and/or Divorce
  - 1) When the separation occurred at least 2 months prior to the date of the request for special consideration **and** after the date the application is submitted, the student may file a request for special consideration. Separated parents must maintain two unique addresses.
  - 2) When the separation/divorce occurred before the date of submission of the application, the income of the parent (or spouse, if financially independent) with whom the applicant resided the most during the 12 months prior to filing the application should have been reported. This situation is a correction and not a special consideration request.
- c. Reduction in Untaxed Income or Alimony

The Agency will process an application on anticipated taxed and untaxed income when, for example, a family has experienced a reduction in child support (untaxed income) or when the family has experienced a reduction in alimony (taxed income).

d. Non-Standard Special Consideration – Tax Returns Required

If an approved reason for granting special consideration is non-standard, the Agency **may** still process the student's application utilizing the anticipated taxed and untaxed income from the first calendar year of the academic year. Copies of the appropriate year U.S. Income Tax Return and a statement of appropriate year untaxed income must be received prior to the April 1 reconciliation deadline for the academic year in question or within 30 days of the last date of contact, whichever is later. This does not apply where the base year income includes a windfall such as lottery winnings or inheritances. This approval usually will be granted for the winter/spring terms only.

e. One-Time Income

When the Agency is notified that a family received income during the base or current years that will not be received during the subsequent tax year, such as overtime pay, or when one-time income for the subsequent tax year was received due to a change in employment status, the Agency may extend special consideration and exclude the one-time income. If the one-time income, such as capital gain, is not due to a valid special consideration reason, then processing will be subject to procedures noted above in section d.

f. Income Reduction During the Fall/Winter Term

When a reduction in income has occurred very late in the current tax year due to an approved reason (e.g., marital separation or loss of employment in November or December of the academic year), the Agency may utilize the anticipated income for the ending year of the award year and process the application on that basis for the second semester (or final 2 quarters) only of the academic year.

Where special consideration is requested due to one of the reasons previously listed and the income normally used for processing is such that the applicant would have full access to the program, the Agency will not process such requests since the student will already be eligible for a maximum award or very nearly a maximum award.

Note: If April 1 falls on a Saturday, Sunday or holiday, the deadline will be extended to the next business day.

**B. October Verification of Income**

1. Where special consideration has been granted on the basis of anticipated income due to retirement or a change in employment status, the application is processed for the first term only based on the initial income estimate. Reduced income forms from students are processed for the full academic year if such are received after September 1.
2. In October, a form requesting an income update is forwarded to all students who have been processed on a reduced income basis for the fall term only, and that October update is used to process the application for the final term(s) of the academic year. This estimate may also be used to reprocess the fall term if it is found that the family had an increase in anticipated income but failed to report such to the Agency in a timely manner.
3. An income verification review is performed the following year on those recipients processed for reduced income where the family's base year income exceeded a level established by staff by requesting the tax return and a statement of untaxed income for the year on which consideration was based to verify the accuracy of the anticipated income used to process the prior year's application.

**C. Individual Special Consideration Approvals**

1. Extensive Medical Expenses

- a. The Agency offsets the remaining portion of the unreimbursed medical expenses after subtracting the amount of medical expenses that are already factored into the EFC calculation directly against the income year tax data on file.
- b. However, families with current unreimbursed medical expenses may submit an estimate of those along with their anticipated taxed and untaxed income from the first calendar year of the academic year for review. The Agency may offset the remaining portion of the unreimbursed medical expenses after subtracting the amount of medical expenses that are already factored into the EFC calculation.

2. Nursing Home Expenses

- a. The Agency may offset against income the unreimbursed nursing home expenses incurred during the year for which the applicant has applied for PA State Grant assistance where the applicant or applicant's

family has a legal obligation to finance such expense and where the relative is a member of the immediate family.

- b. If the relative is not a member of the immediate family of the applicant, the estate of the relative is taken into consideration, and the offset is denied when resources are available to finance such expenses.

### 3. Severe Casualty Losses

The purpose of the severe casualty loss policy is to extend special consideration to those families who, due to a natural disaster or other calamity, have lost their home, furnishings, clothing, etc. (items which would have to be replaced immediately using a portion of current year income). In order for the Agency to approve a severe casualty case, the Agency requires the applicant to submit a statement of the total loss not covered by insurance. Staff may use either the value of the assets before the loss or the insurance benefits received, whichever is more beneficial to the family. Additionally, when staff verifies that the family has incurred unreimbursed asset loss, the Agency will waive the filing deadline, waive the Pell offset in the PA State Grant awarding formula, and permit special consideration of family income.

# PART III – AWARD DISBURSEMENT

## METHOD OF DISBURSEMENT

Reference: 22 Pa. Code § 121.50

### IDENTIFICATION OF POLICY

PA State Grant awards are disbursed directly to the institution for each term during which the recipient is enrolled and eligible to receive a PA State Grant.

#### A. Certification of Eligibility by the School

The school must certify the eligibility of a recipient on an individual term basis before PA State Grant funds are credited to the student's account. Certification, crediting, and handling of funds must be performed in accordance with the *Pennsylvania State Grant Program Handbook* for the academic year in question. The most recent *Handbook* is included as an addendum to this manual. The *Handbook* is published annually in July and located in the online school portal.

#### B. Disbursement Schedules

The Agency has two types of disbursement schedules which are based on the traditional semester (twice per year) and quarter (three times per year) school schedules. Those schools with other than semester or quarter schedules must nevertheless be disbursed on one of these systems, whichever is closer to their actual schedule. Disbursement of funds to a semester school is generally scheduled for August and January, and disbursement of funds to a quarter school is generally scheduled for August, January and March, as close to the beginning of each term as possible. The issuance of a school's roster for a particular term is contingent upon the school's certification and return of the preceding term's roster or any outstanding prior year rosters or refunds by the school.

Summer term grant payments are disbursed and accounted for separately via a summer term quarter or semester roster.

#### C. Distribution of Rosters

With some exceptions, the following documents are forwarded to the types of institutions indicated:

1. Business, Trade, and Technical schools, Out-of-State schools, any school on probation, and any school that voluntarily elects to use the pre-disbursement roster method
  - a. A Pre-Disbursement Roster each term
  - b. A Disbursement Roster each term
  - c. A Reconciliation Roster at the end of the year
2. 2- and 4-Year Degree-Granting Institutions and Nursing Schools
  - a. A Disbursement Roster each term
  - b. A Reconciliation Roster at the end of the year

#### D. Description of Rosters

1. Pre-Disbursement Rosters are sent to all Business, Trade, and Technical schools each term, all out-of-state schools, all schools on probation, and other schools under special circumstances. The Pre-Disbursement Roster is used by the school to certify the full-time or half-time enrollment of each recipient in a PHEAA-approved program. The roster must be certified after classes have begun and returned to the Agency before the actual disbursement for the term will be made.
2. Disbursement Rosters are sent to all institutions based on the school's disbursement schedule. Rosters must be certified and returned to the Agency within specific timeframes. Subsequent rosters will be issued only after previous rosters have been certified and returned to the Agency. Disbursements are scheduled as close to the first day of classes as possible.
3. Reconciliation Rosters are sent to all institutions at the end of the year to complete payment to the institution and/or request refund of all monies due PHEAA. The summer term is not included in the annual reconciliation process, and school accounts are reconciled separately via the final summer term Reconciliation Roster.

# PART IV – MISCELLANEOUS

## COLLECTION OF OVERAWARDS

### IDENTIFICATION OF POLICY

Recipients are required to refund to PHEAA awards or portions of awards received but for which they are not eligible.

#### A. Collection Cases

Normally, excluding cases involving serious fraud, the Agency will not initiate any action to collect an overaward when it is determined that the new information results in a minimal change to the student's award for an academic year. However, schools should notify the Agency of any differences in financial data that may bear on eligibility.

#### B. Refunds from Students

##### Methods of Collection

1. Offset – Where possible, a student's overaward will be offset against any undisbursed term(s) of aid for the summer term/academic year of the overaward or against subsequent year or summer term eligibility of the student. If an offset is made, the applicant will be awarded the net balance after offset, providing the net balance is at least the minimum award of \$100 per term.
2. Refund – If a recipient who has been overawarded does not have any eligibility for the remainder of the academic year, or subsequent year eligibility, and the amount due the Agency is more than \$600 (or \$300 for a summer term), or where there is a remaining refund amount due to the Agency after offset, PHEAA will issue a refund request letter to that student. In such cases, the student is provided with the opportunity to make full restitution or to establish an acceptable repayment plan.
3. Discontinue – Collection efforts will be cancelled in the event of the following:
  - a. The school has not credited those funds. The institution is instructed to notify PHEAA and return the funds. The PA State Grant Program will then discontinue collection efforts.
  - b. The student (and/or parents, if student is dependent) provides the requested information or additional information and initial eligibility determination is revised. Depending upon the impact to eligibility, the PA State Grant Program will either discontinue the collection partially or in full, as appropriate.
  - c. PHEAA is notified of the death of the student for whom collection had been initiated. Upon receipt of appropriate documentation verifying the student's death, the Agency will discontinue collection efforts.

#### C. Refunds from Schools

Institutions are responsible for and will be required to refund to PHEAA any PA State Grant funds that are utilized by a student or an institution in error as a result of the institution's failure to adhere to the PA State Grant Certification Procedures.

The deadline for refund to PHEAA of funds disbursed for ineligible students is June 1 following the academic year in question (e.g., June 1, 2020 for the 2019-20 Academic Year). Institutions that retain PA State Grant refunds after June 1 are subject to having all subsequent disbursements withheld until the refund is made, and for any possible interest charges that may be applied against the outstanding refund beginning June 1 and accruing until the refund is received by the Agency.

1. Minimum Collection Amount - Where a student refund is sought as the result of a Program Review, a total (aggregate) refund of less than \$50 per student will not be pursued.
2. Statute of Limitations - Except in cases involving fraud, the Agency will not pursue PA State Grant funds from institutions where the case is discovered 5 or more years after the school has completed certification of the Reconciliation Roster for the academic year in question. (Schools are required to retain PA State Grant records for 5 years from the date that the Reconciliation Roster for the year in question has been certified.)

This time limitation also does not apply for ongoing Program Reviews or Audits that may extend beyond 5 years in duration.

# DEFERMENT OF AWARD

Reference: 22 Pa. Code § 121.54

## IDENTIFICATION OF POLICY

A recipient may request that the Agency defer a PA State Grant award from 1 academic term to the next within the same academic year.

### A. Limitations

1. A student may be granted an award deferment, but the award may not be deferred beyond the spring term from 1 academic year to the next.
2. Students should submit deferment requests prior to the beginning of the term for which the deferment is requested, but deferments will be honored until April 1 of the academic year in question.

# PAYMENT OF PRIOR-YEAR PA STATE GRANTS

Reference: 22 Pa. Code § 121.48

## IDENTIFICATION OF POLICY

Requests for reinstatement or payment of prior-year PA State Grants caused by institution or PHEAA error will not be honored after the date referenced in the statute of limitations.

### A. Definition of Statute of Limitations

While student requests for reconsideration must be received prior to April 1 of the academic year in question, for a summer term, the deadline is October 31 immediately following the summer term in question. The Agency has also established a “statute of limitations” during which any errors or problems relating to the payment of a PA State Grant must be resolved. This date is August 1 of the next calendar year following the academic year in question.

Example: A student was awarded a PA State Grant for the 2019-20 Academic Year. In September of 2021, the student writes a letter to PHEAA claiming that the funds for the award were not paid by PHEAA and requesting payment. This request would be denied since the request was received after August 1, 2021.

Note: If April 1 or October 31 falls on a Saturday, Sunday or holiday, the deadline will be extended to the next business day.

# RECONSIDERATION

Reference: 22 Pa. Code § 121.48

## IDENTIFICATION OF POLICY

A request to reconsider an applicant's status in the PA State Grant Program will be honored if received within a reasonable period of time.

### A. Change in Status Request

A change in status that may result in an increased academic year award will be honored if received on or before April 1 of the academic year in question or within 30 days of PHEAA's request for information. For the summer term, this change must be received on or before October 31 immediately following the summer term in question, or within 30 days of PHEAA's request for information. A change that results in a decrease in the award will be made at any time the correct status is reported. However, where data unrelated to enrollment status is correctly reported on the application but subsequently changes and where such change would, if used, result in a reduction to eligibility, the family shall not be obligated to report the changed data to the Agency nor shall it be used, if it is reported, until the subsequent year application. Exceptions would involve eligibility items where specific regulations require the use of a different policy.

### B. Agency or School Error

In the case of Agency or school error, a student's status will be reconsidered after April 1 but not beyond August 1 of the calendar year following the academic year in question.

### C. Repayment of Prior Grants

Once a PA State Grant has been disbursed, the student's eligibility has been properly certified by the institution, and the funds have been credited to the student's account, a PA State Grant is considered valid and is not subject to subsequent repayment to make the student eligible for subsequent awards. Similarly, once a summer disbursement has been credited by the school for an eligible student, the Agency will not permit cancellation or refund of the payment solely to make the student eligible for another payment during a subsequent year.

### D. Exceptions

1. Where the student chooses to repay the institution and the institution makes the direct refund to PHEAA prior to April 1 of the academic year in question or October 31 for the summer term, such will be permitted. Direct repayment to the Agency by the student prior to deadlines noted would also be permitted.
2. Where the request to repay is received after April 1 of the academic year in question or after October 31 for the summer term in question but there are extenuating circumstances (for example, where the PA State Grant amount retained by the school was reduced due to withdrawal), the case may be referred to the Administrative Review Committee for review.

Note: If April 1 or October 31 falls on a Saturday, Sunday or holiday, the deadline will be extended to the next business day.

# STUDY ABROAD

Reference: 22 Pa. Code § 121.56

## IDENTIFICATION OF POLICY

A PA State Grant applicant may be eligible for PA State Grant aid if he is enrolled in an institution approved by PHEAA for grant purposes.

### A. Approval for Study Abroad Program

In order for a PA State Grant to be approved for a study abroad program, the following criteria must be met:

1. The student must receive full credit toward the degree at the American (home) institution while studying abroad.
2. The American institution to which funds are disbursed must certify eligibility in the same manner as for all other students (see *Pennsylvania State Grant Program Handbook*).

### B. General Administrative Guidance

1. Use the same academic calendar as the home school to determine disbursement dates and enrollment status.
2. Allowable study abroad fees may be reported under the following conditions:
  - a. Fees can be differentiated with specific tuition and fee costs for the standard study abroad program. Optional excursions or experiences may not be included.
  - b. The tuition and fees for the study abroad program may be reported if they are at least 25 percent greater than the current costs being reported for PA State Grant eligibility.
  - c. The tuition and fees for the study abroad program must be reported if they are 25 percent less than the current costs being reported for PA State Grant eligibility.
  - d. For academic progress reviews, an institutional grade report may be used to evaluate progress until the official academic transcript is received.

# SUMMER PROGRAM

## IDENTIFICATION OF POLICY

A grant recipient may be eligible for a summer term award provided that the applicant meets all of the PA State Grant Program requirements.

### A. Eligibility Requirements

1. The student must meet the same enrollment requirements as defined under ENROLLMENT STATUS on Page 9. Exceptions may be made where the length of a school's summer term is such that sessions must be combined in order to meet term length and enrollment requirements. This does not apply to students in year-round programs (most Business, Trade, and Technical schools) or where special crediting instructions have been provided to the school.

Students must be enrolled for a minimum of 5 weeks which may be achieved by combining sessions. The dates for these sessions may overlap; however, there still must be at least 5 unique weeks of instruction. Additionally, the sessions may be non-consecutive for the summer term only.

In such cases, if the student enrolls for two or more summer sessions, and such combined enrollment meets the minimum enrollment and term length requirements, the student may receive a summer term payment.

2. All credits earned during a summer term must be applicable towards the student's degree. A student may be eligible if the student leaves the home school to attend another institution for the summer term. In this instance, the institution to which the funds are paid must certify the applicant's PA State Grant eligibility. A visiting student may also be processed at the home school if that institution takes full responsibility for certifying the student's eligibility.
3. The student must demonstrate financial need as determined by PHEAA based on the financial information contained in the appropriate PA State Grant record and the school costs for undergraduate study during the summer term. The student must also comply with all other PA State Grant eligibility requirements in order to receive a payment from PHEAA.
4. In computing the applicant's financial need, the Expected Family Contribution (EFC) will be taken from the student's record immediately preceding the summer in question if the student has a completed PA State Grant record for that year. Otherwise, the EFC will be taken from the record for the academic year immediately following the summer in question. If the summer applicant has a completed record for neither the prior nor subsequent academic year, a completed PA State Grant application for the subsequent academic year must be submitted to PHEAA immediately and before October 31 following the summer term under review.
5. The base year of a summer record can be changed after staff review to give the student the benefit of summer term processing using the most recent application information, excluding those applicants who were dependent in prior years but are now independent for the most recent application year and who will graduate at the end of the summer term.

### B. Application Deadlines and Procedures

1. The application deadline for the summer term is August 15.
2. All students requesting summer term aid must submit an online summer application via the Agency's student portal.

### C. Disbursement and Crediting

1. Once a summer disbursement has been made for an eligible student and the award has been credited, the Agency will not permit the cancellation of the payment solely to make the student eligible for another payment during a subsequent academic year.
2. If a school requires enrollment in more than one session within the summer term, the student's enrollment in more than one session is necessary to meet the term length requirement, the crediting of the summer award must be delayed until the student actually enrolls in the last required session to achieve the total of 12 semester credits (or the equivalent) for a full-time award, or at least six semester credits (or the equivalent) for a part-time award.

# TRANSFER OF AWARD

Reference: 22 Pa. Code § 121.52

## IDENTIFICATION OF POLICY

A recipient may have a PA State Grant award reprocessed at an institution other than the one originally indicated on the PA State Grant Application.

### A. Limitations

1. A student may attend a different school for each term of the academic year.
2. A Grant recipient may not receive two PA State Grant payments (a “double disbursement”) for the same term (such as for attendance at two schools) or for approximately the same period of time (for example, a winter quarter and a spring semester).
3. Requests for reprocessing of awards will be accepted until April 1 of the academic year in question (see Part IV, “Reconsideration”).
4. An institution accepting a recipient as a transfer student must apply the same academic progress test used in verifying the grant eligibility of any student.

### B. One-Semester and Two-Quarter Terms of Enrollment

Recipients who enroll for the fall term at a semester schedule school and who transfer to a quarter schedule school for the winter term may be eligible for both fall semester and winter quarter PA State Grants (in addition to the spring quarter grant) providing there is no overlap between the fall semester and the winter quarter. Recipients of two semester awards have received one full academic year award and, therefore, cannot be considered for an additional term at a quarter school.

The Agency initially processes these students for only the fall semester and spring quarter unless Agency staff or the financial aid officer at the institution to which the student is transferring verifies that there is no overlap between the terms. The Agency treats these in the same manner as any other transfer student. For academic progress, at the end of 1 semester and 2 quarters of full-time PA State Grant aid, the student will have received 1.16 or 1.17 of the 4.00 maximum grants and is required to have completed a minimum of 28 semester credits to continue to be eligible (see Part I, “Academic Progress”).

## TWO-SCHOOL ENROLLMENT

### IDENTIFICATION OF POLICY

Recipients may attend more than one PHEAA-approved institution during a term. The student must be processed for PA State Grant assistance at the home school from which the student will receive the degree.

#### A. Required Conditions

The grant payment may be credited only if all of the following apply:

1. The student enrolls full-time (minimum of 12 semester credits or the equivalent) or half-time (minimum of six semester credits or the equivalent) for the term (may be completed at one or both institutions) with the appropriate minimum number of credits counting toward the degree objective at the degree-granting institution; AND
2. The student meets all other eligibility requirements, including a comparison of actual costs paid to both schools with processing costs (see "Different Educational Costs" in the *Pennsylvania State Grant Program Handbook*).

# VETERAN CRITERIA

Reference: 22 Pa. Code § 121.1

## IDENTIFICATION OF POLICY

The purpose of the Veterans Program is to provide State Higher Education Grants for qualified veterans.

### A. Definition

A qualified veteran is a person who engaged in active service in the United States Army, Navy, Air Force, Marines or Coast Guard, or was a cadet or midshipman at one of the service academies, and was released under a condition that was not dishonorable, bad conduct or other than honorable, or will be by June 30 of the academic year for which the application is made, or who was a National Guard or Reserve enlistee who was activated for duty for other than State or training purposes and has been discharged from active duty. ROTC students and National Guard or Reserve enlistees not yet discharged from active duty, National Guard or Reserve enlistees who were not activated for duty, or those currently serving in the United States Armed Forces and will continue to serve through June 30 of the academic year for which the application is made are not considered veterans.

1. An applicant who is still on active duty and anticipates remaining on active duty throughout the academic year may still be considered a veteran for PA State Grant purposes if he has completed a prior term of military enlistment (under conditions other than dishonorable) and can provide documentation of such.
2. An applicant who has served more than 1 term of military enlistment and has received a dishonorable discharge or any discharge mentioned in number 3 below for the most recent term of enlistment will not be considered a veteran for PA State Grant purposes. This does not apply to an applicant who was honorably discharged from a regular branch of the military and then subsequently was dishonorably discharged from the Pennsylvania National Guard.
3. An applicant whose discharge was defined as “uncharacterized,” “bad conduct,” or “other than honorable” will be denied veteran status, unless there were mitigating circumstances beyond the applicant’s control (such as failure to meet physical standards).

# PRISONER OF WAR/MISSING IN ACTION (POW/MIA)

Reference: 22 Pa. Code § 121.111 – 121.118

## IDENTIFICATION OF POLICY

The purpose of the POW/MIA Program is to provide grant assistance to children of members of the Armed Services who, while on active duty, were taken as prisoners of war or who are/were reported missing in action.

### A. Definition

A “qualified recipient” is the child of a member of the U.S. Armed Services who served on active duty after January 31, 1955, and who has been or is a prisoner of war or is reported as missing in action and was a resident of Pennsylvania for at least 12 months preceding his service on active duty. The term does not include the child of any such member of the Armed Services who deserted, defected to the enemy, or has otherwise been discharged under other than honorable conditions.

### B. Criteria

All State Higher Education Grant regulations shall apply to applicants in the POW/MIA Program with the exception of the following:

1. PA State Grant eligibility for POWs/MIAs is determined without regard to parental financial data and applicants are assumed to have maximum financial need (refer to Pa. Code § 121.116).
2. An approved program of study for POWs/MIAs is required to be only 1 academic year in duration as opposed to 2 years for other PA State Grant applicants (refer to Pa. Code § 121.113).
3. The maximum award to a POW/MIA recipient is limited to \$1,200 in Pennsylvania and \$800 at out-of-state schools located in reciprocal states.
4. A POW/MIA grant applicant must be able to verify the veteran’s POW/MIA status and period of active duty.

## ADDITIONAL RESOURCES

### ADDITIONAL RESOURCES

#### A. PA State Grant Program

1. *Pennsylvania State Grant Program Handbook — 2019-20 Academic Year and 2020 Summer Term*  
[PHEAA.org/sg-handbook](https://pheaa.org/sg-handbook)

Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the PA State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES). PHEAA operates its digital technology division as Avereo.

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