



2020-21 PROGRAM GUIDELINES

Blind or Deaf Higher Education Beneficiary Grant (BDBG)

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2020-21 Program Guidelines

Blind or Deaf Higher Education Beneficiary Grant (BDBG)

Introduction

The Blind or Deaf Higher Education Beneficiary Grant (BDBG) is administered by the Pennsylvania Higher Education Assistance Agency (PHEAA). The Commonwealth of Pennsylvania provides financial assistance to blind and/or deaf students attending a postsecondary institution. Per statute, the maximum BDBG award an individual can receive each academic year is \$500.

The 2020-21 Program Guidelines are designed to provide guidance for this program year. PHEAA will publish updates to this document if additional changes become necessary.

I. Student Eligibility Requirements

To be eligible for a BDBG award, a student must:

- File a Free Application for Federal Student Aid (FAFSA®) for the academic year in which BDBG funds are being requested.
- Complete a 2020-21 BDBG Application (available at [PHEAA.org/blinddeaf](https://www.pheaa.org/blinddeaf)) by March 31, 2021.
 - Provide written documentation as part of the application regarding the visual and/or hearing impairment. There are two sources of acceptable documentation:
 - Documentation of evaluation and eligibility for benefits through the Pennsylvania Office of Vocational Rehabilitation (OVR).
 - Submission of the Medical Professional Certification Form (page 4 of the application) completed by a medical professional, documenting the visual and/or hearing impairment.
- No other documentation is acceptable, including audiological summaries or other medical documentation.
- Be a resident of Pennsylvania as of the first day of classes for the term for which BDBG funds are requested.
- Not be incarcerated during enrollment.
- Be enrolled in a postsecondary institution on at least a half-time basis for each enrollment period BDBG funds are received.

Credit Enrollment Minimums

ACADEMIC PERIOD	SEMESTER SCHEDULE	QUARTER SCHEDULE USING SEMESTER CREDITS	QUARTER SCHEDULE USING QUARTER CREDITS
Full-time Term	12 credits	8 credits	12 credits
Full-time Year	24 credits	24 credits	36 credits
Half-time Term	6 credits	4 credits	6 credits
Half-time Year	12 credits	12 credits	18 credits

Clock Hour Enrollment Minimums

ACADEMIC PERIOD	TWO PAYMENT PERIODS	THREE PAYMENT PERIODS
Full-time	Minimum of 450 clock hours of instruction per payment period	Minimum of 300 clock hours of instruction per payment period
Half-time	Minimum of 225 clock hours of instruction per payment period	Minimum of 150 clock hours of instruction per payment period

Note: For clock hour programs that meet the minimum payment periods, at least 24 clock hours of instruction per week are required for full-time enrollment and at least 12 clock hours of instruction per week are required for half-time enrollment. Even though the program may have 24 clock hours per week in order to be considered full-time, the payment period must have a minimum of at least 450 clock hours when two payment periods are used or at least 300 clock hours when three payment periods are used.

- Students must maintain satisfactory academic progress as defined by the postsecondary institution.

II. Institutional Participation Requirements

A. Eligibility

Eligible institutions are those postsecondary institutions that are approved by the Pennsylvania Department of Education (PDE) or, if out of state, accredited by an agency recognized by the U.S. Department of Education (ED).

B. Program Participation Process

i. ACH

All BDBG funds are disbursed to a participating institution via electronic funds transfer (EFT), which requires the institution to have an approved PHEAA Automated Clearing House (ACH) Authorization Agreement on file.

The PHEAA ACH Authorization Agreement can be requested by contacting PHEAA Financial Management at 717-720-2168 or via email at fmftadmin@pheaa.org.

ii. Business Partner Access Management System (BPAMS)

BPAMS is the web interface designed to manage requests for access to PHEAA systems. With this application, business partners, their users, requestors, and their Authoritative Source(s) can submit requests for access to PHEAA systems.

All institutions must have a signed and executed Remote Access Agreement (RAA) and Authoritative Source (AS) Form on file and are required to maintain access requests for their users. Questions regarding the RAA can be directed to SGSP_BPAMS_Processing@pheaa.org.

Once processed, the RAA and AS grant access to PHEAA systems and the School Portal (ALEC), which includes:

- **PageCenter** - PageCenter is a secure reporting repository. Each institution will have its own mailbox within PageCenter through which all reports and listings will be delivered.
- **Document Library** - Document Library is an online repository, storing and organizing documents such as program guidelines, student applications, and memos.

For information on how to access and use PHEAA systems, please visit [PHEAA.org/training](https://pheaa.org/training). Specific documents can be found by clicking "State Grant and Special Program Resources" then "General SGSP Resources."

III. Award Determination

The maximum award amount a student can receive for the academic year is \$500, which is equally distributed over each term. There is no summer BDBG award. It is ultimately the postsecondary institution's responsibility to provide PHEAA with the student's final BDBG eligibility. BDBG funds can replace the Expected Family Contribution (EFC) but cannot exceed the cost of attendance when combined with other aid resources. Once the application is processed, a student will receive a Student Status letter indicating eligibility.

A. Disbursement Process

i. Disbursement Schedules

BDBG funds are disbursed on one of two disbursement schedules:

1. Twice per academic year (fall and spring) for institutions that operate on a semester or trimester calendar. BDBG funds are not awarded for the summer term.
 - Fall semester disbursements typically run in late August: \$250.00 disbursement.
 - Spring semester disbursements typically run in late January: \$250.00 disbursement.
2. Three times per academic year (fall, winter, and spring) for institutions operating on a quarter calendar. BDBG funds are not awarded for the summer quarter.
 - Fall quarter disbursements typically run in late August: \$166.00 disbursement.
 - Winter quarter disbursements typically run in mid-December: \$166.00 disbursement.
 - Spring quarter disbursements typically run in late January: \$168.00 disbursement.
3. In cases where an institution has continuous enrollment of terms of irregular length, disbursements are made on one of the two schedules noted above that coincides as closely as possible to the institution's calendar.

ii. Disbursement Roster Processing

When funds are disbursed, a disbursement roster is created for each institution; the BDBG disbursement roster is placed in the institution's PageCenter mailbox, and an email notification regarding the disbursement is sent to the institution. Institutions can also choose to be automatically notified through PageCenter when a roster has been placed in their PageCenter mailbox by sending an email to bdbg@pheaa.org with the following information.

- User Name
- OE School Code (Federal School Code)
- User ID (CG#)
- Email Address
- Report Name(s) (Pagesets)
- Request Type (Add/Remove)

Upon receipt of the roster, the institution should certify eligibility, then credit funds to each recipient's student account. If there are no changes or adjustments to the disbursement roster, only the signed and dated certification page, indicating that there were no changes to the roster, must be returned. If there are changes to individual student eligibility, changes should be noted on the roster, which must be returned to PHEAA along with the signed certification page.

The preferred method for returning the BDBG roster and certification page is via fax. Contact information for PHEAA is as follows:

- Fax Number: 717-720-3786
- Email: bdbg@pheaa.org
- Mailing Address:
PHEAA
PA State Grant and Special Programs, BDBG
P.O. Box 8157
Harrisburg, PA 17105-8157

Institutions are required to certify and return each disbursement roster within 30 calendar days of receipt of the roster or within 30 days of the first day of the term (whichever is later). Subsequent disbursements will be withheld until the certified roster or certification page is returned.

iii. Disbursement of Funds

Funds are only disbursed through the Automated Clearing House (ACH). These funds are deposited directly into the designated bank account of the institution at which the student is enrolled; institutions are notified of the disbursement via email and should allow at least 14 business days for the transfer to occur. When funds are transferred from PHEAA to the institution's bank, the entry description associated with the transfer is "BLNDDEAFGR." If the entry description does not appear when the funds are transferred to the institution, the bank may have removed this information.

An Electronic Funds Transfer (EFT) account must be established by contacting PHEAA's Financial Management Department at fmeftadmin@pheaa.org. An institution may choose to use an existing account and indicate to which account BDBG funds should go (e.g., deposit into the same account used for the PA State Grant Program). If BDBG funds should go to a different account, request an ACH Form from PHEAA's Financial Management Department. Once the form is completed, please fax it to the number on the bottom of the form or scan and email it to fmeftadmin@pheaa.org.

IV. Crediting Funds

Crediting is considered to have occurred when the institution has committed BDBG funds for a particular student in a documented manner (e.g., credit on account or deferment of the bill). Crediting does not require actual receipt of BDBG funds by the institution for that term or that student.

Crediting can occur as a two-step process:

- **Preliminary credit:** The institution may make a preliminary credit of the BDBG funds provided the institution has received notification of a student's eligibility for the term in question and the student's enrollment status is at least half-time. Notification of eligibility may consist of a student's award notice from PHEAA or the appearance of the student's name with an award on the BDBG disbursement roster. The preliminary credit may be made with the understanding that the award must be removed or adjusted if the student's eligibility changes. For example, a preliminary credit must be adjusted if the student's award was decreased or increased due to a change in the student's eligibility as determined through the certification process.
- **Final credit:** The institution cannot make a final credit unless the conditions for a preliminary credit have been met and the institution has performed and certified all eligibility checks for the student.

If the financial aid administrator is aware that a recipient does not meet all of the eligibility requirements, the student's account must not be credited, and the appropriate comment must be entered on the disbursement roster. If there is any question regarding eligibility, the award should not be credited, and BDBG staff should be notified.

Final crediting of BDBG funds on the student's account should reflect an audit trail of when the funds were posted, the amount and term to which the funds were applied, and identification of the payment as BDBG funds.

V. Student Withdrawals

In cases where the student has totally withdrawn from the institution, apply the institution's refund policy to determine whether BDBG funds must be returned to PHEAA.

Example

A recipient awarded a \$250 fall semester grant withdraws at the end of the second week of classes. According to the school's refund policy, the student receives a 50 percent refund of tuition charges. PHEAA expects a 50 percent refund (\$125.00) of the grant.

VI. Refunds

If, after complete review of the student's status according to these Program Guidelines, the student is not eligible for all or any portion of the BDBG funds for the term being reviewed, or if the institution questions the student's BDBG eligibility for any reason, the student's account should not be credited. The institution should indicate on the disbursement roster the reason the student is ineligible or the basis for questioning the student's eligibility. If the student is ineligible for the term, any disbursed funds for the term must be refunded. Outstanding refunds from a prior year will prohibit future disbursements to the institution.

When a refund is made, an email should be sent to fmeftadmin@pheaa.org indicating to which program the refund is to be credited, the amount, and the date on which the refund is sent. Refunds returned via ACH or wire transfer should be transferred to M&T Bank, PHEAA Operations with a brief description of the payment reason and the funds identified as "Blind or Deaf Beneficiary Grant Award." Specific account information can be found on the BDBG disbursement roster. BDBG refund payments made by check should be addressed to:

PHEAA
P.O. Box 64849
Baltimore, MD 21264-4849

VII. Retention of Records & Program Review

In accordance with these guidelines, institutions are required to retain, for possible review and audit by PHEAA, all records necessary for the certification of student eligibility and the crediting of BDBG awards to student accounts. Such records must be retained for at least five (5) years from the date the institution completes certification of the award disbursement roster.

These records may be requested and examined as part of the Program Review process of PA State Grant and Special Programs by PHEAA. Findings in the Program Review may result in refunds to PHEAA and/or be considered in combination with other PHEAA-administered program findings to determine if four or more administrative findings have been identified. Four or more administrative findings indicate a high error rate, and a follow-up Program Review will be scheduled for the next academic year.

Below are examples of the most common BDBG program findings:

- Student is not enrolled during the term for which the funds were received
- Student is not a Pennsylvania resident
- Student did not meet standard academic progress requirements
- BDBG award exceeds cost of attendance

- BDBG award fully or partially ineligible due to student's full or partial withdrawal
- BDBG funds not properly identified on the account records
- BDBG disbursement roster is not returned within 30 calendar days of receipt, or within 30 calendar days of the first day of the term (whichever is later).

Please review [PHEAA.org/Program-Review](https://phea.org/Program-Review) for additional details.

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 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 Pennsylvania State Grant and other state-funded student aid programs. As the only major federal loan servicer with a nonprofit public service mission, PHEAA devotes its energy and resources to help ease the financial burden of higher education for its primary stakeholders – Pennsylvania students and families.

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

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