



2019-20 PROGRAM GUIDELINES

BLIND OR DEAF HIGHER EDUCATION BENEFICIARY GRANT (BDBG)



State Grant and Special Programs
Phone: 800-443-0646 Fax: 717-720-3786
1200 North Seventh Street, Harrisburg, PA 17102-1444

Memo

To: Financial Aid Administrators

From: Elizabeth K. McCloud

Vice President, State Grant
and Special Programs

Date: July 2019

Re: 2019-20 Blind or Deaf Higher Education Beneficiary Grant (BDBG) Program Guidelines

The Blind or Deaf Higher Education Beneficiary Grant (BDBG) Program is a Commonwealth funded program that provides financial assistance to deaf or blind students attending a postsecondary institution.

The Program Guidelines provide student eligibility criteria and related certification steps in addition to disbursement and refund information. It is suggested that a copy of the *2019-20 Blind or Deaf Higher Education Beneficiary Grant (BDBG) Program (BDBG) Program Guidelines* be provided to those campus offices that actually post and credit BDBG funds once student eligibility has been certified. An electronic copy of the 2019-20 Program Guidelines will be made available on the Document Library.

Any questions regarding these guidelines or the related eligibility/disbursement processes should be directed to State Grant and Special Programs staff at 1-800-443-0646, a private number reserved for the use of financial aid administrators or by emailing BDBG staff at bdbg@pheaa.org.

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These guidelines must be followed in certifying eligibility for BDBG awards for the 2019-20 Academic Year. Any BDBG funds certified and disbursed in a manner contrary to or inconsistent with these guidelines must be refunded to the Pennsylvania Higher Education Assistance Agency (PHEAA). Furthermore, any deviation from these guidelines could result in loss of an institution's approval to participate in the program.

I. STUDENT ELIGIBILITY REQUIREMENTS

- A. Students must file a Free Application for Federal Student Aid (FAFSA®) for the academic year in which BDBG funds are being requested.
- B. Students must complete a BDBG Application (available at [PHEAA.org/blinddeaf](https://pheaa.org/blinddeaf)) by March 31, 2020.
- C. Students must have been a resident of Pennsylvania as of the first day of classes for the term for which BDBG funds are requested. Although an institution may not be in a position to verify a recipient's compliance with the residency requirement, the institution is asked to withhold crediting and report any BDBG recipient whose Pennsylvania residency is questionable for any reason, including but not limited to:
 - the student's home address, according to institution records, is not in Pennsylvania
 - the student is attending a Pennsylvania institution and paying out-of-state fees
 - the student is registered to vote in another state
 - the student has an out-of-state driver's license
- D. Students must not be incarcerated, which is consistent with the guidelines associated with the Pennsylvania State Grant Program.
- E. Students must be enrolled in a postsecondary institution on at least a half-time basis for each enrollment period BDBG funds are received.
 - **Full-Time:** A minimum of 12 credit hours or 450 clock hours
 - **Half-Time:** At least 6 credit hours but less than 12 credit hours or the equivalent
- F. Students must provide written documentation regarding their visual or hearing impairment. There are two sources of acceptable documentation:
 1. Documentation that they have been evaluated and are eligible to receive benefits through the Pennsylvania Office of Vocational Rehabilitation (OVR). This information will also be collected by PHEAA prior to the disbursement of funds.
 2. Submission of the Medical Professional Certification Form (page 4 of the application) completed by a medical professional, regarding their visual or hearing impairment. This information will also be collected by PHEAA prior to the disbursement of funds.

No other documentation is acceptable including audiological summaries or other medical documentation.

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

II. INSTITUTIONAL ELIGIBILITY REQUIREMENTS

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

III. AWARD DETERMINATION

The maximum award amount a student can receive for the academic year is \$500, which is equally distributed over each term or quarter. 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 cost of attendance when combined with other aid resources.

IV. CREDITING FUNDS

- A. 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.
- B. Crediting can occur as a two-step process:
 - 1. **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 (6 or more credits). 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 if the student lost eligibility or adjusted if the award was decreased or increased due to a change in the student's eligibility as determined through the certification process.
 - 2. **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.
- C. 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.
- D. Final crediting of BDBG funds on the student's account should include 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. DISBURSEMENT PROCESS

A. 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.
 - a. Fall semester disbursements typically run the third week of August: \$250.00 disbursement.
 - b. Spring semester disbursements typically run the third week of 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. In cases where institutions have continuous enrollment or terms of irregular length, disbursements are made on the schedule that coincides as closely as possible to the institution's calendar.
 - a. Fall quarter disbursements typically run third week of August: \$166.00 disbursement.
 - b. Winter quarter disbursements typically run the second week of December: \$166.00 disbursement.
 - c. Spring quarter disbursements typically run the third week of January: \$168.00 disbursement.

B. Disbursement Roster Processing

- 1. All BDBG disbursement rosters are 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 and providing the individual's CG number.
- 2. Once eligibility is certified and funds are credited to each recipient's student account, if there are changes or adjustments to the disbursement roster, one complete copy of the roster must be returned to PHEAA with the signed certification page. If there are no changes or adjustments to the disbursement roster, only the signed certification page, indicating that there were no changes to the roster, must be returned.

- a. The roster and certification page should be returned to PHEAA using the following information:

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

- b. 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), and no later than December 1st in the case of the fall term roster. Subsequent disbursements will be withheld until the certified roster or certification page is returned.

C. Disbursement of Funds

1. 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 the Agency 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.
2. An Electronic Funds Transfer (EFT) account can be established by contacting fmeftadmin@pheaa.org. If you wish to use an existing account, indicate which account you would like BDBG funds to go to (example would be grants). If you wish BDBG funds to go to a different account, request an ACH Form. Once the form is completed, please fax it to the number on the bottom of the form or scan it and email it to fmeftadmin@pheaa.org.

VI. REFUNDS

- A. 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. Outstanding refunds from a prior year will prohibit future disbursements to the institution.
- B. 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 identifying the funds as "Blind or Deaf Beneficiary Grant Award." An email should be sent to fmeftadmin@pheaa.org indicating the program the refund is for, the refund amount, and the date the refund was sent. 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. 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.

VIII. PROGRAM REVIEWS

As part of the Program Review process of State Grant and Special Programs the Agency may conduct further examinations of student aid and related records as it deems necessary to protect the financial interests of the Agency or its student aid recipients (§ 121.59 b). A list of common administrative issues that could be cited in a Program Review can be found in the *Pennsylvania State Grant Program Handbook for 2019-20*, which is available on PHEAA.org.

IX. RETENTION OF RECORDS

In accordance with these Program 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 5 years from the date the institution completes certification of the award disbursement roster.

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, grant administration, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including the administration of the Pennsylvania 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 activities nationally as FedLoan Servicing and American Education Services (AES). For more information, visit PHEAA.org.

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