

FINANCIAL AID

Investing in the Future

Pursuing an education after high school is a significant commitment of time, financial resources, and effort. Laredo College acknowledges the challenges associated with this investment and is dedicated to reducing financial barriers that may hinder academic progress, hence making higher education affordable and accessible to all. As one of the institutions with the most generous financial aid programs in Texas, Laredo College ensures all students have the opportunity to achieve their educational goals without the burden of excessive financial stress.

Laredo College is firmly committed to providing equal educational opportunities for all students across all programs and services. The Office of Financial Aid manages the administration of all financial aid, ensuring equitable access to resources for eligible students. For any questions, concerns, or assistance with the financial aid process, the Laredo College Office of Financial Aid is available to provide support at every step.

Types of Financial Aid

- **Grants:** Financial aid that does not require repayment, provided specific conditions are met.
- **Scholarships:** Financial aid awarded based on merit and/or financial need, which does not require repayment.
- **Exemptions & Waivers:** Financial assistance that reduces or eliminates tuition and fees for eligible students.
- **Veterans Educational Benefits:** Financial aid available to veterans and/or their dependents, provided by the U.S. Armed Forces. Additional information can be obtained from the Office of Veteran Services (<https://www.laredo.edu/veteran-services/>).
- **Work-Study:** Financial aid earned through part-time employment, available on-campus and off-campus.
- **Third-Party Assistance:** Financial aid provided by external agencies to support educational expenses.
- **Loans:** *As of Fall 2012, Laredo College, under the direction of the Board of Trustees and Administration, does not participate in federal, state, and private student loan programs.*

These types of financial aid can be combined into a comprehensive financial aid package to help cover educational expenses.

The Palomino Pledge: A Commitment to Student Success

Laredo College proudly offers the Palomino Pledge, a program designed to support students by covering the cost of tuition and mandatory fees for those working toward a degree or certificate who meet all specified requirements and deadlines. Detailed information about this program is available at Laredo College Palomino Pledge (<https://www.laredo.edu/palominopledge/>). The Palomino Pledge ensures that any remaining tuition and fees not covered by financial aid are addressed, allowing students to focus on their studies without the worry of financial constraints. This program is structured to prevent the accumulation of student loan debt, promoting a debt-free educational experience.

Disclaimer on Financial Aid Information

The Office of Financial Aid at Laredo College is dedicated to maintaining the accuracy and timeliness of the information provided in this publication. However, the content is subject to change without prior

notice due to updates in federal, state, and institutional policies. Laredo College adheres to all state and federal regulations governing financial aid programs, and these policies may be modified unexpectedly due to legislative actions or new interpretations by the U.S. Department of Education. In the event of any changes occurring after the publication of this catalog, the Office of Financial Aid will implement the most current regulations and guidelines.

Laredo College participates in the following U.S. Department of Education Title IV programs:

Federal Pell Grant

The Federal Pell Grant is a form of financial aid that does not require repayment, provided specific conditions are met, and is awarded to undergraduate students who have not earned a bachelor's or professional degree. Eligibility for the Federal Pell Grant is determined based on the number of credit hours in which a student is enrolled and the Student Aid Index (SAI). Laredo College issues award notifications detailing student eligibility for Federal Pell Grant funds, typically based on a 12-credit hour enrollment per semester.

The Office of Financial Aid adjusts Pell Grant awards if a student's credit hours change through the census date of each semester. Pell Grant amounts are based on several factors, including the Student Aid Index (SAI), cost of attendance, credit hours enrolled, and whether the student attends school for the full academic year. Pell Grant funds may only be received from one institution at a time. The U.S. Department of Education uses formulas to evaluate information submitted through the Free Application for Federal Student Aid (FAFSA) and generate a Student Aid Index (SAI), with lower SAI numbers leading to greater eligibility for aid.

Student Aid Index (SAI) Chart:

Students' continued enrollment during the semester impacts eligibility, and if a student withdraws, a repayment of awarded funds may be required. Additionally, students who do not earn at least one passing grade may also be required to repay awarded funds. Developmental courses are limited to 30 credit hours of funding over a student's academic career, and any attempts beyond that will not count toward enrollment status for Pell eligibility.

Pell Lifetime Eligibility Used (PLEU)

Effective July 1, 2012, students are limited to receiving the Pell Grant for the equivalent of six years of full-time enrollment (12 semesters or 600%). This change applies to all students, regardless of when the first Pell Grant was awarded. The maximum annual Pell Grant award is 100% of a student's scheduled Pell amount or 150% for students eligible for Year-Round Pell.

Year-Round Pell

Pell Grant-eligible students may receive up to 150% of their scheduled Pell award each year. For instance, if a student receives the full Pell Grant amount in the Fall 2024 and Spring 2025 semesters, they may qualify for additional Pell Grant funding in the Summer 2025 term, using Year-Round Pell eligibility.

Year-Round Pell vs. Summer Pell Grant

- **Year-Round Pell:** If a student is enrolled full-time and receives a full-time Pell Grant during the Fall and Spring semesters, they must register for the summer term to receive additional Pell funds for that year.

- **Pell Grant Remainder.** If a student is enrolled part-time during the Fall and/or Spring semesters, the remainder of the Pell Grant for that award year can be used for the summer term, assuming SAI and other eligibility requirements are met.
- **Combination:** A student enrolled part-time during the Fall or Spring semesters may receive a combination of the Pell Grant remainder and year-round Pell funds, as long as eligibility requirements are met.

Federal Pell Grant Under the Special Rule in HEA Section 401(c)

Beginning with the 2024-2025 award year, students who meet eligibility under the Special Rule in HEA Section 401(c), previously known as the Iraq and Afghanistan Service Grants and the Children of Fallen Heroes Scholarship Act, will receive the maximum Pell Grant, regardless of their calculated SAI. Year-round Pell eligibility also applies to students receiving federal Pell grants under the Special Rule.

To receive a Pell Grant under the Special Rule, a student must meet the following conditions:

- The student must be the child of a parent or guardian who died in the line of duty while serving on active duty in the U.S. Armed Forces on or after September 11, 2001, or while serving as a public safety officer.
- The student must be less than 33 years old as of January 1 prior to the award year for which they are applying.

Eligible students will self-identify potential eligibility on the FAFSA, and Laredo College will verify eligibility by collecting supporting documentation. The college will report Special Rule eligibility to the U.S. Department of Education, and students will be awarded the maximum Pell Grant, regardless of their SAI.

Students who were previously eligible for and received funds under the Iraq and Afghanistan Service Grant (IASG) or the Children of Fallen Heroes (CFH) eligibility criteria during the 2023-24 award year but do not meet the new eligibility criteria under the Special Rule for 2024-25 will continue to receive Pell Grant funds under prior IASG or CFH criteria.

In addition to these requirements, the student must meet the following eligibility criteria established by the U.S. Department of Education:

- Possess a high school diploma or General Education Development (GED) certificate
- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number
- Be enrolled or accepted for enrollment in a degree or certificate program at Laredo College
- Comply with the Financial Aid Satisfactory Academic Progress (SAP) Policy

Laredo College adheres to the same monitoring requirements for students receiving assistance under the Special Rule as those receiving Federal Pell Grant funds. This ensures that all students meet the necessary eligibility criteria and maintain compliance with institutional, state, and federal regulations.

Federal Supplemental Educational Opportunity Grants (FSEOG)

The Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant awarded to undergraduate students with exceptional financial need. Priority is given to students who receive Federal Pell Grants and have a Student Aid Index (SAI) of zero. Laredo College receives a limited amount of FSEOG funds each year from the U.S. Department of Education's Office

of Federal Student Aid. Once the allocated FSEOG funds for the year are exhausted, no additional awards can be made.

The Federal Pell Grant and the FSEOG differ in terms of availability. While the Federal Pell Grant is available to all eligible students, the FSEOG is limited by the funds allocated by the U.S. Department of Education. In compliance with federal regulations, Laredo College awards FSEOG funds to students with the lowest SAI, prioritizing those who have received Federal Pell Grant eligibility within the same award year.

Federal Work-Study Program

The Federal Work-Study Program, as outlined by U.S. Department of Education regulations, is designed to provide part-time employment for students who demonstrate financial need, helping to defray the cost of higher education. This program allows students to earn their financial aid through employment, with the primary focus on ensuring that work does not interfere with academic responsibilities. Studies are given priority.

The Federal Work-Study Program offers on-campus and off-campus jobs for undergraduate students with financial need, allowing them to earn funds to cover educational expenses. The program encourages employment in community service and work related to the student's course of study. The employment period under the Federal Work-Study Program for Award Year 2024-2025 is from September 1, 2024, through June 30, 2025.

Prospective work-study students must complete an interview process with Work-Study employers and secure a position in order to earn the eligible funds. The total amount of funds earned may vary, and students may not earn the full amount they are eligible to receive. Employment will conclude once allocated funds are exhausted.

Loans

A loan is a form of financial aid that must be repaid with interest. When a loan is accepted, funds are borrowed to cover educational expenses at a college or career school. Repayment of both the principal amount and any accrued interest is required. It is essential to understand the available repayment options to ensure successful loan repayment.

As of Fall 2012, Laredo College, under the direction of the Board of Trustees and Administration, ceased participation in federal, state, and private student loan programs.

Students who borrowed a federal educational loan prior to Fall 2012 are required to complete exit counseling to remain compliant with Title IV regulations. However, students who did not participate in the Federal or Private Student Loan programs at Laredo College are not required to complete exit counseling upon graduation, as they did not borrow these funds through Laredo College.

Laredo College participates in state aid from the Texas Higher Education Coordinating Board, which includes but is not limited to:

- Texas Educational Opportunity Grant (TEOG)
- Texas Public Education Grant (TPEG)
- Texas Work-Study
- State Exemptions & Waivers

visit the Bursar's Office website for additional State Exemptions & Waivers at <https://www.laredo.edu/bursars-office/index.html> (<https://www.laredo.edu/bursars-office/>)

- Texas Work-Study Mentorship Program

For more information, please visit www.collegeforalltexans.com (<http://www.collegeforalltexans.com/>).

These types of financial aid can be combined into a comprehensive financial aid package to help cover educational expenses.

Texas Educational Opportunity Grant (TEOG) Program

The Texas Educational Opportunity Grant (TEOG) was established by the Texas Legislature to provide financial assistance to students with financial need who attend public community colleges, public technical colleges, or public state colleges in Texas. This grant helps cover the cost of tuition and fees.

Eligibility for Initial Award

To be eligible for an initial TEOG award, a student must meet the following requirements:

- Be a Texas resident
- Demonstrate financial need
- Have applied for all available financial aid assistance through the Free Application for Federal Student Aid (FAFSA) or the Texas Application for State Financial Aid (TASFA) for state residents
- Hold a diploma from a Texas high school or a GED certificate
- Have no felony or controlled substance convictions
- Be enrolled at least half-time (6 credit hours) in the first 30 credit hours of an associate's degree or certificate program at a public two-year institution of higher education
- Not be concurrently receiving a TEXAS Grant
- Not have earned an associate's or bachelor's degree
- Comply with Selective Service registration requirements and provide a Statement of Registration Status from the institution, confirming registration or exemption

Eligibility for Renewal Award

To qualify for a renewal TEOG award, a student must meet the following conditions:

- Satisfy all requirements for an initial award, except for the **Expected Family Contribution (EFC)**
- Maintain Satisfactory Academic Progress (SAP) as defined by the institution's policy
- At the end of the initial year, maintain a cumulative GPA of at least 2.0 and meet the institution's SAP requirements
- In subsequent years, maintain a cumulative GPA of at least 2.5 and successfully complete 75% of the credit hours attempted in the prior academic year
- Continue to comply with Selective Service registration requirements and provide a Statement of Registration Status from the institution, confirming registration or exemption

TEOG Eligibility Limitations

Eligibility for the TEOG ends when any of the following conditions are met:

- The student earns an associate's degree
- The student attempts 75 credit hours under the TEOG
- Four years have passed since the initial TEOG award was received

Texas Public Educational Grant (TPEG)

The Texas Public Educational Grant (TPEG) was established by the Texas Legislature to assist students with financial need in attending public community colleges, public technical colleges, or public state colleges in Texas. TPEG provides financial aid to cover educational expenses while attending Laredo College. Unlike student loans, TPEG does not require repayment.

Eligibility and Awarding Guidelines

- Grants are awarded to students who have been admitted to Laredo College as regular students and are enrolled in the term(s) for which the grant is provided.
- A minimum half-time enrollment status is required: 6 semester credit hours (SCH) for Fall/Spring semesters and 3 SCH for Summer sessions.
- Awards are based on the financial need of the applicant, as determined by the submission of the Free Application for Federal Student Aid (FAFSA) or Texas Application for State Financial Aid (TASFA).
- Financial need is determined using federal methodology.
- Priority for TPEG awards is given to students with an Expected Family Contribution (EFC) or Student Aid Index (SAI) of 1600 or higher, or as deemed necessary by the institution. Nonresident students are awarded based on financial need.
- Recipients must meet the Financial Aid Satisfactory Academic Progress (SAP) requirements.
- Up to 10% of the funds allocated for TPEG may be used to provide short-term tuition and fee loans to students.

Selective Service Registration

In accordance with the Texas Education Code, Section 51.9095, students must submit a Statement of Selective Service Registration Status to the institution, confirming registration or exemption.

Convictions of Felonies or Offenses Under the Texas Controlled Substances Act

Students convicted of a felony or any offense under Chapter 481 of the Health and Safety Code (Texas Controlled Substances Act) are not eligible for the TPEG. This restriction applies to convictions of any felony or controlled substance offense, as outlined in the Texas Education Code, Sections 56.304 and 56.305 for the TEXAS Grant, and Sections 56.404 and 56.405 for the Texas Educational Opportunity Grant (TEOG).

Texas Work-Study Program

The Texas Work-Study Program, as outlined by the Texas Higher Education Coordinating Board, provides part-time employment opportunities for students who demonstrate financial need. The primary purpose of this program is to assist students in defraying the costs of higher education by allowing them to earn financial aid through employment. The program is designed to prioritize students' academic responsibilities, ensuring that work-study employment does not interfere with their education.

The Texas Work-Study Program offers both on-campus and off-campus employment for undergraduate students with financial need. These positions allow students to earn money to cover educational expenses, with a focus on encouraging community service and work related to their course of study. Employment under the Texas Work-Study Program for Fiscal Year 2024-2025 is available from September 1, 2024, through August 8, 2025.

To participate in the Texas Work-Study Program, students must go through an interview process with potential work-study employers and secure a position. While students are eligible for a specific amount of work-study funds, they may or may not earn the full amount. Employment will end once the allocated funds are exhausted.

Eligibility Requirements

- Demonstrated unmet financial need
- Enrollment in at least 6 credit hours
- Completion of the Financial Aid File
- Compliance with Financial Aid Satisfactory Academic Progress (SAP) requirements
- Submission of a completed Work-Study Application
- Texas residency

Selective Service Statement (TAC, Title 19, Section 22.3)

Under TEC, Title 3, Section 51.9095, all individuals applying for state-funded financial aid must submit a statement confirming Selective Service registration or exemption. This requirement also applies to federal funds or private grants that pass through the state Treasury or the governor's office, including programs funded by tuition set-asides, exemptions, and waivers.

Acceptable forms to meet the statutory requirement include:

- THECB Selective Service Statement of Registration Status (available in English and Spanish)
- Printout from the SSS.gov website
- Institutional Student Information Record (ISIR), if status is available (Note: Beginning in FY 2023-24, registration status is no longer reported on the ISIR, but prior ISIR records may be used if they confirm registration.)

Institutions are not required to verify the accuracy of a student's statement or provide proof of registration unless conflicting information is found. Further guidance on statutory requirements affecting financial aid is available in the **Updated Guidance on Statutory Requirements that Impact Financial Aid Memo**.

State Exemptions and Waivers

Exemptions and waivers refer to the reduction or full payment of a student's tuition and fees. Effective Fall 2014, Senate Bill 1210 (83rd Texas Legislature, Regular Session) introduced a Grade Point Average (GPA) requirement for the continuation of most, though not all, state exemptions and waivers. The bill also establishes a cumulative limit on the total number of credit hours a student may take while continuing to receive certain exemptions and waivers. This regulation is governed by the Texas Education Code (TEC) Section 54.014.

In compliance with Senate Bill 1210, Laredo College has implemented a minimum 2.0 GPA requirement for exemptions and waivers affected by this legislation. Visit the Bursar's Office website for additional State

Exemptions & Waivers at <https://www.laredo.edu/bursars-office/index.html> (<https://www.laredo.edu/bursars-office/>) or the College for All Texans website at <http://www.collegeforalltexas.com/>

Financial Aid Eligibility

To qualify for financial aid at Laredo College, fill out the Free Application for Federal Student Aid (FAFSA) and students must meet the following requirements:

1. Be a U.S. citizen or an eligible non-citizen.
2. Have a valid Social Security Number.
3. Have a high school diploma or GED.
4. Be enrolled or accepted for enrollment at Laredo College.
5. Be enrolled in an eligible degree or certificate program and taking eligible courses.
6. Adhere to Selective Service registration requirements, if applicable.
7. Not be in default on any federal student loans or owe a repayment on a federal grant.
8. Demonstrate financial need according to FAFSA criteria.
9. **Maintain Academic academic progress (SAP)** as defined by LC financial aid standards.

10. **Ability to Benefit (ATB):** In December 2014, the *Higher Education Act of 1965*, as amended (HEA), was changed to allow a student who does not have a high school diploma or the recognized equivalent of a high school diploma (<https://www.ecfr.gov/current/title-34/subtitle-B/chapter-VI/part-600/subpart-A/section-600.2/>) or who did not complete a secondary school education in a homeschool setting to be eligible for *Title IV* aid through one of the ATB alternatives if the student is enrolled in an "eligible career pathway program," or ECPP.

Students who are enrolled in an ECPP may be eligible to receive *Title IV* aid if the student meets one of the following ATB alternatives:

- Passes an independently administered U.S. Department of Education (Department) approved ATB test (<https://www.federalregister.gov/documents/2024/06/14/2024-13175/list-of-approved-ability-to-benefit-atb-tests-and-passing-scores/>);
- Completes at least 6 credit hours or 225 clock hours that are applicable toward a degree or certificate offered by the postsecondary institution; or
- Completes a state process approved by the Secretary of Education. (Note: Neither remedial nor developmental coursework counts toward this requirement. The coursework must demonstrate the student's ability to benefit from the postsecondary program in which they are enrolled or intend to enroll, but it need not be applicable to the specific degree or program in which the student is enrolled.
- Completing a state process approved by the Secretary of Education. **(Note: As of now, no state process has been submitted for the Secretary's approval.)**

For purposes of this DCL, the term ECPP only refers to programs that are approved by the Department to be used to establish student eligibility for *Title IV* funds through the ATB alternatives listed above. The term Career Pathway Program (CPP) refers to programs that have been

developed for purposes of establishing student eligibility under the ATB alternatives but have not yet been approved by the Department.

(GEN-24-08) Ability to Benefit State Process and Eligible Career Pathway Programs site: <https://fsapartners.ed.gov/knowledge-center/library/dear-colleague-letters/2024-06-12/ability-benefit-state-process-and-eligible-career-pathway-programs>

For more information about the Ability to Benefit provisions and eligible career pathway programs, contact the Office of Financial Aid.

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Limitations on Financial Aid Eligibility

Certain factors may affect eligibility for financial aid:

- Students who have received a full-time Pell Grant for more than six years are no longer eligible for this award.
- For co-enrolled students or those enrolled as summer transfer students, financial aid must be obtained from the home college or university. A consortium agreement must be requested from the home institution to apply financial aid to courses taken at Laredo College.

Additionally, the U.S. Department of Education has established regulations to prevent fraud and abuse within the Federal Student Aid program. These regulations may identify students with unusual enrollment histories. If selected for unusual enrollment, submission of additional documentation and completion of specific requirements will be necessary to be considered for financial aid.

Priority Dates for Financial Aid Applications

To optimize the chances of receiving certain types of financial aid, Laredo College strongly recommends that students submit the Free Application for Federal Student Aid (FAFSA) by the priority dates outlined below. Although students may apply for financial aid after these priority dates, it is important to note that tuition costs may need to be covered by the payment due date if financial aid processing is delayed.

Priority Dates for Financial Aid:

- **Fall Semester:** March 31
- **Spring Semester:** October 15
- **Summer Semester:** March 1

Be sure to regularly check your Laredo College student email and/or the PasPort Financial Aid portal for important deadlines and updates.

Important Note: The financial aid award year at Laredo College runs through the Fall, Spring, and Summer semesters. The U.S. Department of Education has set a strict deadline of June 30th for the end of the award year, and this deadline cannot be extended; there are no exceptions. For more details or assistance, visit the Office of Financial Aid at any location.

Calculation of Financial Need for Federal Student Aid

When applying for Federal Student Aid, the information provided on the FAFSA is utilized in a formula established by the U.S. Department of Education. This formula determines the Student Aid Index (SAI), formerly known as the Expected Family Contribution (EFC), which reflects the financial strength of the student and/or the student's family. If the SAI

falls below a certain threshold, eligibility for a Federal Pell Grant may be granted, provided all other eligibility criteria are met. There is no specific maximum SAI that determines eligibility for other financial aid programs. Instead, the SAI is used in the following equation to assess financial need:

Cost of Attendance (COA) - Student Aid Index (SAI) = Financial Need

To calculate your unmet need for aid beyond the Federal Pell Grant, the formula is:

Cost of Attendance (COA) - Student Aid Index (SAI) - Pell Grant and any Other Financial Assistance (OFA) = Unmet Need

The financial need calculation is utilized by the Office of Financial Aid at Laredo College to determine eligibility for grants, scholarships, and work-study opportunities. The combination of financial aid from these sources is referred to as a financial aid package, which is designed to assist in meeting the student's financial need.

For more detailed information regarding the Student Aid Index (SAI) calculation, please refer to the U.S. Department of Education webpage. <https://studentaid.gov/help-center/answers/article/how-sai-calculated> (<https://studentaid.gov/help-center/answers/article/how-sai-calculated/>)

Applying for Financial Aid: FAFSA, TASFA and Renewal FAFSA

Before Getting Started: Becoming a Palomino

The Office of Financial Aid at Laredo College will only process financial aid applications for students who are officially enrolled at Laredo College. For those who are beginning their first semester at Laredo College, it is essential to complete the enrollment process to be considered for financial aid.

Overview of FAFSA and TASFA

The Free Application for Federal Student Aid (FAFSA) is a process established by the U.S. Department of Education to assess eligibility for federal financial aid programs. In the state of Texas, the FAFSA is also utilized to determine eligibility for state financial aid programs. Additionally, the Texas Application for State Financial Aid (TASFA) is available for those who are not eligible to complete the FAFSA but wish to apply for state financial aid.

The Free Application for Federal Student Aid (FAFSA)

The Free Application for Federal Student Aid (FAFSA) becomes available each year starting on October 1st and is provided by the U.S. Department of Education to determine eligibility for financial aid. It is critical that the FAFSA form is completed accurately and thoroughly to ensure proper calculation of eligibility. Special attention should be given to the instructions provided during the completion of both the initial FAFSA and the Renewal FAFSA.

To apply for financial aid, visit the Federal Student Aid website: <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>). It is essential to include Laredo College's school code (**003580**) in the FAFSA application. Failure to list the school code will result in the Office of Financial Aid not receiving the processed application from the U.S. Department of Education.

The FAFSA for each academic year becomes available on October 1st of the preceding year. For instance, the FAFSA for the 2025-2026 academic

year will be available on October 1, 2024. (The FAFSA for the 2024-2025 academic year is currently open for submission.)

It is recommended that the FAFSA be completed as early as possible as certain types of financial aid are distributed on a first-come, first-served basis.

The Free Application for Federal Student Aid (FAFSA) becomes available each year starting on October 1st. This application, provided by the U.S. Department of Education, is used to determine eligibility for financial aid. It is essential that the FAFSA form be completed accurately and thoroughly to ensure that eligibility is calculated correctly. Careful attention should be given to the instructions provided when completing either the initial FAFSA or the Renewal FAFSA. To apply, visit the Federal Student Aid website: <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>)

Renewal FAFSA

Students who applied for federal student aid during the previous academic year may be eligible to file a Renewal FAFSA online. The Renewal FAFSA contains fewer questions, as most of the information from the previous year will be prefilled. It is necessary to update any information that has changed, such as family size or income, and to provide any new details. For further assistance or questions regarding the Renewal FAFSA, the Office of Financial Aid is available to provide support.

When to Apply

We encourage all students to apply as soon as possible after **October 1st each year** to avoid any delays in the payment of tuition and fees. For 25-26 academic year, the FAFSA will open on **December 1, 2024**, tentatively. To assist with the application process, financial aid computer labs are available at main and south campus locations.

Financial Aid for Undocumented and DACA Students

The Texas Application for State Financial Aid (TASFA) is available to assist undocumented and DACA students who are Texas residents in accessing state financial aid. Students who are not eligible for financial aid through the Free Application for Federal Student Aid (FAFSA) are encouraged to complete the TASFA as an alternative. It is important not to submit both applications. Eligibility for TASFA requires meeting the Texas residency requirements as outlined in Senate Bill 1528 (SB 1528). Residency status must be confirmed by submitting a residency affidavit to the Office of Admissions. For assistance, visit the LC Office of Admissions website: <https://www.laredo.edu/admissions/index.html> (<https://www.laredo.edu/admissions/>)

Residency Status & Undocumented Students

Under Texas law (Senate Bill 1528), undocumented students may qualify for Texas residency status if they have resided in Texas for the 36 months preceding the completion of a high school diploma or GED.

Eligibility Requirements:

- Graduation from a Texas high school or receipt of a GED in Texas.
- Residency in Texas for a minimum of three consecutive years prior to high school graduation.
- Residence in Texas for at least 12 months before enrolling in a college or university.
- Declaration of intent to apply for permanent residency when eligible.

The Texas Application for State Financial Aid (TASFA) is used by participating institutions (<http://www.collegeforalltexans.com/?objectid=F37DB129-AF15-41BB-E94442470E41B678>) of higher education in Texas to collect information to help determine a student's eligibility for state financial aid. For further information and/or to apply, visit the TASFA website at: <https://www.highered.texas.gov/our-work/empowering-our-students/tasfa/>

Steps to Receive Financial Aid

Step 1: Gather Required Information

Dependent students must provide parental information on the FAFSA, whereas independent students are not required to do so. Refer to the dependency status section to determine whether filing as a dependent or independent student.

Below is a list of required documents:

- Income Tax Return (for the student and spouse, if married), if data cannot be transferred from the IRS or if filing the paper FAFSA
- Parents' Income Tax Return (if filing as a dependent student), if data cannot be transferred from the IRS or if filing the paper FAFSA
- W-2 forms and other records of money earned
- Social Security number (and parents' Social Security numbers, if filing as a dependent student)
- Alien registration or permanent resident card (if not a U.S. citizen)
- Current business and investment mortgage information, business and farm records, stocks, bonds, and other investment records
- Current bank statements

Step 2: Submit the Free Application for Federal Student Aid (FAFSA)

Submit the FAFSA using the FSA ID (username and password). The FAFSA is available online at studentaid.gov (<https://studentaid.gov/>).

Starting with the 2024-2025 processing year, all individuals, regardless of citizenship status, are required to have a StudentAid.gov account to access and sign the FAFSA. The process for creating an account and verifying identity for individuals without a Social Security number is outlined below:

- 1: Visit StudentAid.gov (<https://studentaid.gov/>) and select "Create Account." Complete the required steps, including answering knowledge-based verification questions via TransUnion.
- 2: After completing the account creation process, a confirmation page will indicate whether identity verification was successful. **If verification fails, individuals must contact the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243. Note: The individual will also receive an email from FSA informing them to call FSAID for next steps to verify their identity.**
- 3: Once the individual contacts FSAIC, FSA will create a case number and send them a verification email, which will include guidance on how to submit copies of unexpired acceptable documentation (listed below) to verify their identity. Individuals will also be required to submit an attestation and validation of identity form along with their approved identity documentation. This form will be available on <https://studentaid.gov/forms-library>.

- **4:** After receiving an email notification stating that the Federal Student Aid (FSA) system was unable to verify identity, the individual is required to submit one of the acceptable documents listed above, along with a signed attestation form, to IDVerification@ed.gov.
- **5:** The FSA will review the submitted documents and attestation form to ensure the information matches the account details provided during the account creation process. Once verification is successful, the Department will finalize the account. The individual will receive an email confirming their identity has been verified and can then use the FSA ID (username and password) to log in at StudentAid.gov and complete applications for federal financial aid programs.

Step 3: Log into PasPort to Track Financial Aid Status

Students may check the status of their FAFSA two weeks after submission through PasPort, the self-service system provided by Laredo College. PasPort allows students to access important information related to their financial aid and other academic needs.

Processing of FAFSA and Financial Aid Offers

It typically takes several days for Laredo College to receive a completed FAFSA from the U.S. Department of Education. Once the FAFSA has been received, the financial aid office begins processing the application to prepare a financial aid offer. In some cases, additional documentation may be required before an offer can be made. If further documents are needed, students will be contacted via their Laredo College email account. Most required documents can be submitted online via PasPort. It is important to respond promptly to any requests to avoid delays in processing the financial aid application.

Once all necessary documents have been received, it may take one to two weeks to complete the processing and issue a financial aid offer. The offer will be sent via Laredo College email and will also be available through the Self-Service in the PasPort portal.

For any questions regarding the status of financial aid or assistance with tracking the process, the Office of Financial Aid is available to provide support.

Eligibility and Enrollment for Federal Pell Grant

- **Single Award Rule:** Students may not receive Federal Pell Grant funds from more than one institution at a time. Concurrent enrollment and receipt of Pell funds from multiple schools are prohibited under federal regulations (34 CFR 690.11 / 20 USC 1070a).
- **Determination of Grant Amount:** The amount of Pell Grant awarded is based on the number of credit hours a student is enrolled in, referred to as "Enrollment Intensity," and the Student Aid Index (SAI) as of the Pell Recalculation Date (PRD).
- **Repayment Obligations:** Pell Grant funds do not require repayment unless a student drops courses or withdraws from the institution. These actions may affect eligibility and could result in a return of funds.

Basic Eligibility Criteria: To qualify for a Federal Pell Grant, students must meet the eligibility requirements outlined under Pell Grant guidelines.

Pell Recalculation Policy: Each term, the Office of Financial Aid will establish a single Pell Recalculation Date (PRD). The PRD will occur after the census date for 8-week and 16-week courses but prior to the withdrawal deadline for the first 8-week courses. The student's enrollment intensity will be recorded at the end of the PRD. After this date, Pell Grant eligibility will remain unchanged, even if there are

subsequent additions or drops in course enrollment, except in cases where an initial Pell calculation has not been established or a mandatory recalculation is required.

Exceptions:

1. **Initial Pell Calculation After PRD:** If the initial Pell recalculation is performed after the PRD because the student was not enrolled in any classes at the time, the enrollment intensity from the initial Pell calculation will be used, regardless of the PRD. Once the initial Pell calculation is established, no further adjustments will be made for subsequent changes in enrollment intensity.
2. **Mandatory Pell Recalculation:** A recalculation of Pell Grant eligibility is required if:
 - The student officially or unofficially withdraws from courses.
 - The student did not begin attendance in one or more enrolled courses.

Pell Grant Payment for Students with No Enrollment on the Pell Recalculation Date (PRD)

Whether Pell Grant funds can be awarded to a student who shows no enrollment on the Pell Recalculation Date (PRD) depends on when the initial Pell Grant calculation was performed for the award year or payment period.

Initial Pell Calculation Performed After the PRD: If the initial Pell Grant calculation is conducted after the PRD, the enrollment intensity at the time of the initial calculation is used, without regard to the PRD. For example, if a student enrolls in 10 credit hours after the PRD and the institution receives the student's Institutional Student Information Record (ISIR) and performs the initial Pell Grant calculation, the grant will be based on the 10 credit hours. The student will receive Pell Grant funds based on an enrollment intensity of 10/12 (83%). If the student subsequently adds or drops credit hours, no further adjustments will be made to the Pell Grant award.

Initial Pell Calculation Performed Before the PRD: If the initial Pell Grant calculation is performed before the PRD, the rules differ. According to guidance from the U.S. Department of Education (ED), a student is not considered to have "zero enrollment" status on the PRD, even if not enrolled in any classes at that time. The PRD is not intended to cancel Pell Grant eligibility for students who have an initial Pell calculation and subsequently enroll in courses later in the payment period, such as during a second module. In such cases, the Pell Grant may be awarded based on the initial calculation, provided the student begins attendance in the classes upon which the enrollment intensity is based.

Example: A student is originally awarded a full-time Pell Grant for both fall and spring terms, with the initial Pell calculation performed before the academic year began. The institution has a single PRD/census date for each term. The student enrolls full-time in the fall and receives a full-time Pell Grant. For the spring term, the student does not enroll in any courses during the first 8-week module or the full 16-week term but later enrolls in two 3-credit courses for the second 8-week module, resulting in an enrollment intensity of 6/12 (50%) after the PRD.

In this scenario, although the student shows zero credit hours on the PRD, the institution can use the six credit hours from the second module to calculate the Pell Grant. The student will not receive a full-time Pell Grant, but they are eligible for a grant based on 6/12 (50%) enrollment intensity. Once the Pell Grant is calculated based on the enrollment intensity as of the PRD, the institution's recalculation policy will apply,

and no further adjustments will be made for subsequent changes in the student's enrollment status.

Disbursement of Financial Aid

Overview of Disbursement: Disbursement refers to the process by which financial aid funds—federal, state, and scholarship—are applied to a student's account to cover tuition, fees, and other eligible charges. Disbursements are processed after a student has met all eligibility requirements, including enrollment verification and passing the Pell Recalculation Date (PRD).

Direct Application to Student Accounts: Financial aid funds are first authorized to student accounts to cover institutional charges, including tuition and fees, as students register for courses.

Disbursement Process:

Financial aid is applied to student accounts through an authorization and disbursement process. To be eligible to receive financial aid (federal, state, or scholarships), students must be enrolled in an eligible program that measures progress in credit hours within a standard term. Once eligibility requirements are met, the Office of Financial Aid disburses the funds to the Bursar's Office. Any excess funds remaining after disbursement are refunded to students by the Bursar's Office. Laredo College has not participated in Direct or Indirect Loan Programs since 2012.

The Office of Financial Aid processes disbursements after classes have commenced. A verification process is conducted to confirm that students are officially enrolled in classes and that their enrollment intensity is accurately reflected in the credit hours within a specific timeframe. On the Pell Recalculation Date (PRD), enrollment intensity is locked, determining the final number of credit hours for each student. This enrollment intensity is used to calculate Pell Grant awards, which are based on the exact number of credit hours enrolled as of the PRD.

Once the enrollment intensity is verified and locked, the financial aid disbursement is prepared for all eligible students. The funds are transferred to the Bursar's Office, which begins processing refunds for any excess funds after institutional charges (tuition, fees, etc.) have been covered. The Office of Financial Aid continues to monitor any changes after disbursement and before the PRD, adjusting awards as necessary based on changes in student enrollment.

All disbursements comply with federal and institutional policies, including Pell Grant recalculations and the Return of Title IV Funds Policy. Students are informed of their disbursement status, including any changes resulting from adjustments in enrollment. Guidance is provided to students regarding how enrollment changes may impact their financial aid, and students are encouraged to consult the Office of Financial Aid with any questions or concerns.

- **Excess Funds & Refunds:** If the total amount of financial aid exceeds institutional charges, the excess funds (credit balance) will be refunded to students. Refunds are processed by the Bursar's Office and distributed through BankMobile BTMX refunds via direct deposit or, for minors, by paper check.
- **Disbursement Dates & Schedules:** Disbursements are made on predetermined dates each semester, published in advance. The initial disbursement is processed after the census date for both 8-week and 16-week sessions, with subsequent disbursements occurring bi-weekly thereafter.

Student Authorizations:

Federal law allows Laredo College to use federal financial aid funds to automatically cover institutional charges, such as tuition, fees, and other related educational expenses. Students must provide authorization for the use of federal funds for non-institutional charges, such as late fees and penalties, at the Bursar's Office.

- **Automatic Authorization:** Once a student's financial aid file is complete and they meet the eligibility criteria, Laredo College authorizes financial aid funds upon registration to cover institutional charges. Students have the option to opt-out of this automatic authorization by submitting a written request to the Office of Financial Aid.
- **Authorization Process for Non-Institutional Charges:** Students who wish to use federal funds to cover non-institutional charges must provide written authorization to the Bursar's Office before disbursement. Students who decide to revoke authorization must contact the Bursar's Office promptly.

Student Notifications:

Laredo College is committed to ensuring that financial aid disbursement, including Title IV funds, is conducted in a timely, compliant, and transparent manner. The goal is to keep students informed throughout the disbursement process.

- **Authorization Confirmation:** Financial aid is authorized upon student enrollment. Students receive an automatic email confirming that funds are authorized to cover institutional charges.
- **Refund Confirmation:** Students will receive notification via their official LC email when financial aid has been refunded to their account. The email is issued by the Bursar's Office.
- **Balance Notifications:** If there is a remaining balance after financial aid has been applied, the Bursar's Office will notify the student, including the amount due and the payment deadline.

Laredo College Return to Title IV (R2T4) Policy

Purpose: This policy ensures that Laredo College complies with federal regulations under **34 CFR 668.22** regarding the return of federal financial aid (Title IV) funds for students who withdraw from all classes before completing 60% of the term. Title IV programs include Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and other federal aid programs. This policy also adheres to guidelines outlined in **Volume 5 of the 2024-2025 Federal Student Aid Handbook** to ensure compliance and support for students.

When a student who is a recipient of Title IV federal aid withdraws from Laredo College, there are two distinct financial policies that come into play:

1. **Laredo College Refunds of Tuition and Fees Policy**
This policy outlines how refunds of institutional charges (such as tuition and fees) are handled when a student withdraws. The details of this policy, including the refund schedule, can be found on the **Bursar's Office** website at Laredo College Bursar's Office (<https://www.laredo.edu/bursars-office/>).
2. **U.S. Department of Education's Return of Title IV Funds (R2T4) Policy**

This policy governs how unearned federal financial aid must be returned if a student withdraws from all classes before completing 60% of the term. The R2T4 process is distinct from the college's

refund policy and is regulated under **34 CFR 668.22** and the **2024-2025 Federal Student Aid Handbook, Volume 5**.

Key Differences in Policies:

- **Refunds of Tuition and Fees** are managed by the **Bursar's Office** and determine the amount of institutional charges that are refunded to the student based on the date of withdrawal. Refunds are processed according to a specific schedule that is independent of the financial aid calculation.
- **Return of Title IV Funds (R2T4)** is managed by the **Office of Financial Aid** and determines the amount of federal aid the student has earned up to the withdrawal date. Any unearned portion must be returned to the U.S. Department of Education.

Withdrawal and Return of Title IV Funds

When a student receiving Title IV withdraws funds from all courses, the Office of Financial Aid calculates how much aid has been earned up to the point of withdrawal. The calculation is based on the number of days attended in the term divided by the total number of days in the term, excluding scheduled breaks of five days or more.

- **If 60% or more of the term is completed**, the student is considered to have earned 100% of the aid.
- **If less than 60% of the term is completed**, the unearned portion of the aid must be returned to the U.S. Department of Education.

Official vs. Unofficial Withdrawals

Official Withdrawals:

An official withdrawal occurs when the student notifies the college of the intent to withdraw by submitting the necessary paperwork through the Registrar's Office. The date the college receives the withdrawal request serves as the official withdrawal date for calculating earned financial aid.

Unofficial Withdrawals:

If a student ceases to attend all classes but fails to officially withdraw, this is considered an unofficial withdrawal. In this case, the last date of attendance, as documented by faculty or other academic records, will be used to determine the withdrawal date. Students who stop attending classes but do not officially withdraw may receive failing grades (F_ or W) for non-attendance. The Return to Title IV calculation will still apply, and unearned aid must be returned.

Grades and Impact on Financial Aid

- **Earned Grades:** Students who complete courses and earn grades (A, B, C, D, or F) are not subject to Return of Title IV (R2T4) calculations, even if they fail the course.
- **Unearned Grades:** If a student receives all "W" (Withdraw) grades or fails all courses due to non-attendance, the student will be considered to have unofficially withdrawn, and the R2T4 calculation will apply. The student may be required to return a portion of the federal aid received.

Refund Schedule for Withdrawals

Laredo College follows a tuition and fee refund schedule for students who officially withdraw. The refund schedule is as follows:

- **Before the first day of classes:** 100% refund
- **During the first 15 class days (or the first 5 class days for summer):** 70% refund

- **During the 16th–20th class days (or the 6th class day for summer):** 25% refund
- **After the 20th class day (or after the 6th class day for summer):** No refund

These refunds are processed independently of the R2T4 calculation. The refund schedule applies to institutional charges, while the R2T4 calculation determines how much of the federal financial aid must be returned.

Title IV Refund Calculation (R2T4)

The Return to Title IV (R2T4) calculation determines the amount of federal aid that the student has earned up to the withdrawal date. Laredo College is responsible for returning any unearned funds up to the total amount of aid disbursed for institutional charges.

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An official withdrawal occurs when the student notifies the college of the intent to withdraw by submitting the necessary paperwork through the Registrar's Office. The date the college receives the withdrawal request serves as the official withdrawal date for calculating earned financial aid.

Unofficial Withdrawals:

If a student ceases to attend all classes but fails to officially withdraw, this is considered an unofficial withdrawal. In this case, the last date of attendance, as documented by faculty or other academic records, will be used to determine the withdrawal date. Students who stop attending classes but do not officially withdraw may receive failing grades (F_ or W) for non-attendance. The Return to Title IV calculation will still apply, and unearned aid must be returned.

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- **Before the first day of classes:** 100% refund
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The Return to Title IV (R2T4) calculation determines the amount of federal aid that the student has earned up to the withdrawal date. Laredo College is responsible for returning any unearned funds up to the total amount of aid disbursed for institutional charges.

Pell Recalculation Date (PRD)

The Pell Recalculation Date (PRD) is the final date by which a student's enrollment status can affect the amount of Pell Grant received. If a student is not enrolled in any classes on the PRD, the Pell Grant may still be disbursed based on the initial Pell calculation, provided that the student enrolls in later courses within the term.

Pell Recalculation

Each term, the Office of Financial Aid will establish a single Pell Recalculation Date (PRD). The selected date will be after census date of our 8-week courses and 16-week courses but before dropping with "W" from our first 8-week courses. Enrollment intensity will be captured at the end of the day. After the pell Date has passed, student Pell Grant eligibility will remain unchanged, even if student add or drop courses, unless an Initial Pell recalculation is not established or mandatory recalculation is required.

Exceptions include:

Initial Pell calculation after Pell recalculation date. If the initial Pell recalculation was not performed until after the PRD because the student was not enrolled in any classes, you use the enrollment intensity from the initial Pell calculation without regard to the PRD. In this case, the student may be paid based on initial Pell calculation. Once the initial Pell is established, no further adjustments will be made for subsequent changes to the student's enrollment intensity.

Mandatory Pell Recalculation. It is mandatory that Pell Grant eligibility is recalculated if:

- A student is considered to have withdrawn (officially or unofficially)
- A student did not begin attending a course or courses.

Refunds for Sponsored or Donor-Funded Payments

If tuition and fees are paid by a third-party sponsor, donor, or scholarship, the refund will be returned to the original source rather than directly to the student.

Impact on Financial Aid Eligibility

Withdrawing from courses may affect a student's Satisfactory Academic Progress (SAP) and future financial aid eligibility. SAP is measured by GPA, pace of completion, and maximum time frame for completing a degree. Failing to maintain SAP can result in the loss of eligibility for future financial aid.

Students are encouraged to consult with the Office of Financial Aid before withdrawing from courses to fully understand the impact on their aid and academic standing.

Refunds for Excess Financial Aid

Refunds for overpayments or excess aid (when aid exceeds the cost of tuition and fees) will be processed by the Bursar's Office after the 20th class day (or 6th class day for summer). Refunds will be issued via BankMobile or direct deposit.

Student Resources:

- For questions regarding **Refunds of Tuition and Fees**, contact the **Bursar's Office** at (956) 721-5112.
- For inquiries regarding the **Return of Title IV Funds**, students can reach the **Office of Financial Aid** at (956) 721-5361 for further information and guidance.

Compliance with Federal Regulations

This policy adheres to federal regulations as outlined in **34 CFR 668.22** and is designed to meet the requirements set forth in the **2024-2025 Federal Student Aid Handbook, Volume 5**. These guidelines ensure the proper handling of federal aid for students who withdraw from the college, protect both the institution and students from financial liabilities, and ensure transparency in the financial aid process.

Laredo College Verification Policy

Purpose

This policy outlines the verification process used by Laredo College, ensuring compliance with federal regulations as outlined in **34 CFR 668.53** and **Chapter 4 of the 2024-2025 Federal Student Aid Handbook**. Verification is a federal requirement where selected students must submit additional documentation to confirm the accuracy of the information provided on their FAFSA before financial aid eligibility can be determined.

What Is Verification?

Verification is the process of confirming the accuracy of the data reported on a student's FAFSA (Free Application for Federal Student Aid). The U.S. Department of Education (DOE) selects certain applications for verification as part of its quality-control measures. Laredo College will verify students selected by the DOE, along with students whose applications contain conflicting information.

Who Is Selected for Verification?

- **DOE Selection:** The Department of Education selects students for verification based on specific criteria, which may include random selection or discrepancies in the FAFSA.
- **Conflicting Information:** Laredo College reviews FAFSA applications with conflicting information, even if the DOE has not selected the student for verification.

Communication with Students

Students selected for verification will be notified through their official **Laredo College email** and the **PasPort self-service portal**. Once selected, students must submit all required documentation before financial aid can be processed or disbursed.

Required Documentation

Depending on the information being verified, students may be asked to submit one or more of the following documents:

- **IRS Tax Return Transcripts** or signed copies of IRS 1040 forms.
- **W-2 forms** from all sources of employment.
- **Verification of Non-Filing (VONF) letters** for non-tax filers.
- **Verification Worksheet**, provided by Laredo College.

For dependent students, parent tax information is also required. All documentation must be submitted promptly to avoid delays in processing.

IRS Data Retrieval Tool and Consent

Starting with the 2024-2025 academic year, the IRS Data Retrieval Tool (DRT) will require explicit consent from students, spouses (if applicable), and parents (if dependent) to transfer income and tax information

directly from the IRS into the FAFSA. This process helps streamline the verification process by reducing the need for manual documentation.

Benefits of the IRS Data Retrieval Tool

- **Minimizes Documentation:** The DRT automatically pulls tax information directly from the IRS database into the FAFSA, significantly reducing the need for additional paperwork such as tax transcripts or signed returns.
- **Accuracy:** Using the DRT ensures the financial data on the FAFSA is accurate, which minimizes discrepancies that could delay the verification process.
- **Efficiency:** Since the data is transferred directly from the IRS, it eliminates errors that can occur when manually entering tax information.

Consent Requirement

- **Mandatory Consent:** All parties (students, spouses, and parents) must provide consent to transfer tax data from the IRS. This consent must be granted to allow the IRS to share tax information via the DRT.
- **Spouses and Parents:** If a student is married or classified as a dependent, both the student and spouse (or parents) must individually consent for their tax data to be shared.

Additional Documentation if Data Cannot Be Transferred

- If the DRT is unavailable or the transfer is unsuccessful, the student will be required to submit:
 - **Tax Return Transcripts** or
 - **Signed copies of IRS 1040 forms** to complete the verification process.

This ensures that even if the DRT is not usable, accurate financial information can still be obtained to determine financial aid eligibility.

Note: It is essential that students, spouses, and parents complete this process in a timely manner to avoid delays in financial aid processing.

Non-Tax Filers

Students, parents, or spouses who did not file taxes may need to submit a **Verification of Non-Filing (VONF)** letter from the IRS. Individuals without an SSN, ITIN, or EIN must provide a signed statement certifying their non-filing status and list all sources of income and resources for the relevant tax year. Supporting documentation, such as W-2s, 1099s, or other income records, must also be submitted.

Deadlines and Submission

Students are encouraged to submit requested verification documents as soon as possible to avoid delays. Financial aid will not be awarded or disbursed until verification is completed. Failure to submit the necessary documentation by the deadline may result in a loss of eligibility for financial aid.

Conflicting Information

If there is conflicting information between the FAFSA and other submitted documentation, additional documents may be required. Laredo College reserves the right to verify any application with discrepancies, even if not selected by the DOE.

Verification Tracking Groups

Students may be placed in one of several verification tracking groups, which dictate the specific information to be verified:

- **V1:** Standard Verification
- **V4:** Custom Verification
- **V5:** Aggregate Verification

The required documents depend on the group assigned, and the **Office of Financial Aid** will notify students of their specific verification group.

FAQs

- **What is a Tax Return Transcript?** A document provided by the IRS that summarizes the details of a tax return filed. It can be obtained from the IRS website.
- **Can I submit a copy of my 1040 tax return?** Yes, a signed copy of the 1040 form may be submitted.
- **What if I did not file taxes?** A Verification of Non-Filing letter from the IRS or an equivalent document must be submitted.
- **What if I am undocumented and cannot obtain a VONF letter?** Submit a signed statement detailing household income and available resources, along with any supporting documentation such as W-2s.

Impact on Financial Aid

Verification is a critical step in determining financial aid eligibility. No aid will be disbursed until verification is complete. Changes to the information provided during the verification process may result in adjustments to the student's financial aid award.

Timeframes

Laredo College will provide deadlines for the submission of verification documentation. Students are encouraged to submit documents as soon as possible to avoid delays in financial aid processing and ensure compliance with **34 CFR 668.53**. The failure to meet these deadlines may lead to the cancellation of aid eligibility for the academic year.

Contact Information

For questions about verification, students should contact the **Office of Financial Aid** at **(956) 721-5361** or visit the **PasPort self-service portal** for detailed instructions and document submission.

Laredo College Professional Judgment Appeals

Purpose:

This policy outlines the professional judgment process at **Laredo College**, ensuring compliance with the **FAFSA Simplification Act**, which distinguishes between **special circumstances** and **unusual circumstances** as amendments to **Section 479A of the Higher Education Act (HEA)**.

The policy adheres to federal guidelines as outlined in **Chapter 5 of the 2024-2025 Federal Student Aid Handbook**. Professional judgment (PJ) allows financial aid administrators (FAAs) to adjust financial aid eligibility in certain cases where a student's financial situation or dependency status does not reflect their current reality.

Categories of Professional Judgment:

The FAFSA Simplification Act defines two main categories of professional judgment:

1. **Special Circumstances:** Situations that may warrant adjustments to a student's **Cost of Attendance (COA)** or data used to calculate their

Student Aid Index (SAI) (formerly Expected Family Contribution or EFC).

2. **Unusual Circumstances:** Conditions that justify modifying a student's **dependency status**, typically for students unable to provide parental information on their FAFSA due to extraordinary situations.

Special Circumstances Appeals:

Special circumstances refer to financial changes or personal conditions that warrant a reassessment of the student's financial aid eligibility. Examples include:

- **Loss of employment or income** for student or parents
- **Death of a family member** (spouse or parent)
- **Separation or divorce**
- **High medical expenses** not covered by insurance
- **Unusual childcare expenses**
- **Significant reduction in household earnings**
- **Tuition expenses** at a private elementary or secondary school

How to Apply for Special Circumstances:

1. **Submit a FAFSA:** The student must complete the current FAFSA to establish a baseline for financial aid eligibility.
2. **Request an Appointment:** Contact the **Office of Financial Aid** to discuss eligibility for a special circumstances appeal.
3. **Submit Documentation:** Provide supporting documents, such as tax returns, recent pay stubs, letters from employers, or medical bills.
4. **Review Process:** Once the complete application is submitted, the financial aid office will review the appeal and adjust the financial aid package if warranted.

Processing Timeline:

The review process typically takes two weeks once all required documents are submitted.

Unusual Circumstances Appeals (Dependency Overrides):

Unusual circumstances refer to situations in which a dependent student cannot provide parental information due to specific extraordinary conditions. In these cases, the student may request a dependency override, which would allow them to be considered independent for financial aid purposes.

Examples of qualifying unusual circumstances:

- **Abusive family environment**
- **Parental abandonment or estrangement**
- **Incarceration or institutionalization** of both parents
- **Parental mental or physical incapacity**

Circumstances that do not qualify:

- Parents refusing to contribute to the student's education
- Parents unwilling to provide information on the FAFSA
- Parents not claiming the student as a dependent for tax purposes
- Student demonstrating total self-sufficiency without proof of unusual circumstances

How to Apply for an Unusual Circumstances Appeal:

1. **Submit a FAFSA:** File the FAFSA without parental information.
2. Contact the **Office of Financial Aid** to discuss eligibility.
3. **Submit Documentation:** Provide supporting documents such as police reports, court documents, letters from school officials, or other third-party verification.
4. **Review Process:** The financial aid office will review the documentation and, if applicable, approve the dependency override.

- Scholarships (<https://catalog.laredo.edu/financial-aid/scholarships/>)
- Work Study Program (<https://catalog.laredo.edu/financial-aid/work-study-program/>)
- Educational Loans (<https://catalog.laredo.edu/financial-aid/educational-loans/>)
- Satisfactory Academic Progress (<https://catalog.laredo.edu/financial-aid/satisfactory-academic-progress/>)
- Return to Title IV Funds (R2T4) (<https://catalog.laredo.edu/financial-aid/return-title-iv-funds/>)

Processing Timeline:

Unusual circumstances appeals are typically reviewed within two weeks after the submission of complete documentation.

Documentation Requirements:

- **Tax Returns** (for special circumstances)
- **W-2 Forms** or **pay stubs**
- **Court or legal documents** for dependency overrides
- **Medical bills** for high medical expenses
- **Letters from third parties**, including school officials, counselors, or clergy, verifying unusual circumstances

Professional Judgment (PJ) Limitations:

- Adjustments cannot be made to the FAFSA formula or SAI calculation.
- PJ cannot be used to bypass general federal eligibility requirements.
- PJ cannot be used to adjust standard living expenses, such as utilities or personal debts.
- Financial aid administrators must use PJ reasonably, with thorough documentation, and cannot maintain blanket policies of denying PJ requests.

Communication and Support:

- **Notification:** All decisions regarding PJ appeals will be communicated through the student's official **Laredo College email**.
- **Support:** The **Office of Financial Aid** is available for guidance, in person, to ensure students are informed about the PJ process.

Conclusion:

This **Professional Judgment Policy** ensures that Laredo College meets the federal guidelines for special and unusual circumstances under the **FAFSA Simplification Act** and **Section 479A of the HEA**, allowing flexibility for students with unique financial situations or dependency issues. The **Office of Financial Aid** will assess all appeals on a case-by-case basis and provide thorough documentation for all decisions, ensuring a fair and transparent process.

For more information, students are encouraged to contact the **Office of Financial Aid** at **(956) 721-5361**.

- Apply for Financial Aid (<https://catalog.laredo.edu/financial-aid/free-application-federal-student-aid/>)
- Basic Eligibility Criteria (<https://catalog.laredo.edu/financial-aid/basic-eligibility-criteria/>)
- Financial Aid Verification (<https://catalog.laredo.edu/financial-aid/financial-aid-verification/>)
- Cost of Attendance (<https://catalog.laredo.edu/financial-aid/cost-attendance/>)
- Types of Aid (<https://catalog.laredo.edu/financial-aid/grants/>)