STUDENT CONSUMER INFORMATION GUIDE
ON POLICIES AND PROCEDURES
OF THE
FINANCIAL AID OFFICE
2013 – 2014
# Table of Contents

Greetings from the Director of Financial Aid ................................................................. b
Introduction .......................................................................................................................... 1
Common terms used in the process of Financial Aid request: ........................................ 3
Applying for Financial Aid ............................................................................................... 4
  Free Application For Federal Student Aid (Fafsa) Initial .............................................. 4
Renewal Application ........................................................................................................ 6
Procedure For Obtaining The Pin (Personal Identification Number) .............................. 6
Staying in Touch ................................................................................................................ 8
What the Student has the right to know - ........................................................................ 8
Student Responsibilities ................................................................................................... 9
Analyze your financial capacity and the financial capacity of your family ...................... 9
Cost of Education ............................................................................................................. 10
Federal and Institutional Rules ........................................................................................ 11
  A. PELL – Federal PELL Grant ..................................................................................... 11
  B. SEOG – Supplemental Educational Opportunity Grant ........................................ 11
  C. PPOHA – Promoting Post baccalaureate Opportunities for Hispanic Americans (PPOHA) Program .................................................................................................................. 12
  D. BYRD – Aid Assistance for students pursuing a Master Degree in Counseling for Vocational Rehabilitation (CORE). ................................................................. 12
  E. FWSP – Federal Work Study Program ................................................................... 12
  F. FDLS – Federal Direct Loan – Subsidized .............................................................. 13
  G. FDLU – Federal Direct Loan – Unsubsidized .......................................................... 13
  H. PLUS (for Parents or Graduates) ............................................................................ 13
Institutional Policy ........................................................................................................... 14
  1. Satisfactory Academic Progress Standards ...................................................... 17
Students That Come Directly From High School ....................................................... 17
Transfer Students .......................................................................................................... 17
<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Second Year Studies</td>
<td>18</td>
</tr>
<tr>
<td>Policy of Academic Progress</td>
<td>18</td>
</tr>
<tr>
<td>Repetition of Courses Policy</td>
<td>20</td>
</tr>
<tr>
<td>First Repetition</td>
<td>21</td>
</tr>
<tr>
<td>Second Repetition</td>
<td>21</td>
</tr>
<tr>
<td>Third Repetition</td>
<td>22</td>
</tr>
<tr>
<td>Remedial Courses</td>
<td>22</td>
</tr>
<tr>
<td>Institutional Policy of the Office of Financial Aid</td>
<td>22</td>
</tr>
<tr>
<td>i. Financial Aid</td>
<td>23</td>
</tr>
<tr>
<td>ii. Eligibility</td>
<td>23</td>
</tr>
<tr>
<td>iii. Procedure for applying for financial aid</td>
<td>24</td>
</tr>
<tr>
<td>iv. Deadlines for Submitting Documents</td>
<td>25</td>
</tr>
<tr>
<td>Policy of Record Verification</td>
<td>26</td>
</tr>
<tr>
<td>Granting of Aid Policy</td>
<td>27</td>
</tr>
<tr>
<td>Disbursement of Granted Funds</td>
<td>29</td>
</tr>
<tr>
<td>Policy and procedure for refund applicable to students with total withdrawal</td>
<td>29</td>
</tr>
<tr>
<td>i. Policy for refund for total withdrawal</td>
<td>29</td>
</tr>
<tr>
<td>ii. Refund Policy Applicable to All Students</td>
<td>30</td>
</tr>
<tr>
<td>Quality Control Policy</td>
<td>31</td>
</tr>
<tr>
<td>Granting Additional Financial Aid</td>
<td>31</td>
</tr>
<tr>
<td>Special Cases for Professional Judgment</td>
<td>32</td>
</tr>
<tr>
<td>Cases of Loss, Absence or Abandonment by Parents ***</td>
<td>34</td>
</tr>
<tr>
<td>Procedure to Follow to Avoid Default</td>
<td>35</td>
</tr>
<tr>
<td>Rules and Procedures Regarding State Programs:</td>
<td>36</td>
</tr>
<tr>
<td>A. Supplemental Educational Assistance Program Undergraduate (PAE)</td>
<td>36</td>
</tr>
<tr>
<td>B. Assistance Program for Students with Merit (PBE)</td>
<td>37</td>
</tr>
<tr>
<td>C. Graduate Education Assistance Program (AGR)</td>
<td>37</td>
</tr>
<tr>
<td>D. Program for High Honor Students (PROGRESAH)</td>
<td>37</td>
</tr>
<tr>
<td>Quality Control Policy for the Granting Of State Aid</td>
<td>38</td>
</tr>
<tr>
<td>Return of Funds Policy Applicable to State Funds</td>
<td>39</td>
</tr>
<tr>
<td>Public Policy</td>
<td>39</td>
</tr>
<tr>
<td>Return Process of State Funds</td>
<td>39</td>
</tr>
</tbody>
</table>
Other Programs.................................................................................................................. 40
Veterans Program............................................................................................................. 40
Athletic Scholarship......................................................................................................... 40
Institutional Scholarship................................................................................................. 41
Honor Scholarship........................................................................................................... 41
Agricultural Workers Scholarship (Wia Program-167)................................................... 41
Financial Aid For Summer............................................................................................... 41
Financial Aid Officials..................................................................................................... 42
Financial Aid Office Personnel Chart.......................................................................... 43
Greetings from the Director of Financial Aid

To the University Community:

Bayamon Central University, committed to serving the community, firmly believes that human beings with the capacity to learn should receive an education, regardless of their economic status. To this end, the University manages several financial aid funds for students who are in need and are eligible.

These funds come from federal sources, the Commonwealth of Puerto Rico, the University and the private sector. A combination of grant, loan or work is for eligible students who demonstrate financial need.

This handbook provides information on the process related to the management of financial aid available, eligibility requirements and other aspects that students and visitors need to know. The Financial Aid Office is always available to provide additional information.

Sincerely,

Edna I. Ortiz - Ortiz, Director
Office of Financial Aid
Introduction

Regulations under the Higher Education Opportunity Act of 2008, as amended, requires that all schools provide general information about the institution and the programs of financial aid available to all prospective students who are active and to the public in general.

This Manual is intended to provide detailed information on the existing financial aid programs available at the institution, the processes for requesting such aid, eligibility criteria, duties and responsibilities of the student, and institutional policies related to the financial aid processes.

In the General Catalogue of Bayamon Central University, both for the undergraduate program and the graduate program, additional information will be found. This Manual includes information for the academic programs, accreditation, admission processes, readmission, and general information among others.

You can also visit our website www.ucb.edu.pr where you will find information on other topics related to our institution and have access to other institutional Web sites such as the Virtual Library, Office of Admissions, Chair, Academic offers, and others. Through the Financial Aid section, you can access all the necessary documents to complete your file at our office as well as to websites related to the completion of your FAFSA process, which is a no-cost form used when applying for federal student aid.

Financial Assistance includes the different types of financial aid that exist for the purpose of helping students in need with the costs of post-secondary education level. These
programs come from state, federal and private sources. All aid programs have a requirement that students must maintain a satisfactory academic progress.

Students may obtain applications and any additional information in the Office of Financial Aid, on the 1st floor of the Father Vincent Van Rooij Administration Building.

The available programs are:

I. Federal Programs
   A. PELL – Federal PELL Grant
   B. SEOG – Supplemental Educational Opportunity Grant
   C. PPOHA – Promoting Post baccalaureate Opportunities for Hispanic Americans (PPOHA) Program
   D. BYRD – Aid Assistance for students pursuing a Master Degree in Counseling for Vocational Rehabilitation (CORE)
   E. FWSP – Federal Work Study Program
   F. FDLS – Federal Direct Loan – Subsidized
   G. FDLU – Federal Direct Loan – Unsubsidized
   H. PLUS Loans for Parents and Graduate Students

II. State Programs
   A. PAEM – Aid Program for Students with Merit
   B. PAES – Undergraduate Supplemental Educational Assistance Program
   C. PAGR – Graduate Supplemental Assistance Program
   D. PROGRESAH - High Honor Student Program

III. Institutional Aid:
   A. PRES - Presidential Scholarship for Students with Merit
   B. BINS - Institutional Scholarship
   C. BATL - Athletic Scholarship
   D. BATM - Athletic Tuition Scholarship
   E. DEEPR - Presidential Scholarship for students of new admission of Course “Vida Universitaria”
Common terms used in the process of Financial Aid request:

1. FAFSA (Initial or Renewal) - Free Application for Federal Student Aid form is prepared and used by the U.S. Department of Education (DEF) to determine the family's contribution and determine eligibility for student financial aid programs.

2. Eligibility Report - Student Aid Report (SAR) - Reply sent by the U.S. Federal Department of Education to the student's application (FAFSA)

3. EFC: Expected Family Contribution. This amount is determined based on the information of income, family composition, and other information included in the Application for Federal Student Aid (FAFSA) or Renewal (renewal), and the estimated amount that the student and family can contribute to pay educational expenses.

4. Cost of Education: The estimated budget of education expenses for an academic year in which expenses such as tuition and fees, transportation, lodging and meals are included, among other things.

5. Scholarship and / or concessions - Economic aid based on student need is offered to cover their education expenses. They are funds that do not have to be repaid. These grants come from federal funds, institutional and private sources, some are awarded based on academic merit and / or financial need.

6. Loans - Financial Assistance offered for tuition and MUST BE RETURNED (paid) INCLUDING INTEREST CHARGES.

7. Work Study (FWSP) - Financial Aid in the form of compensation for work performed.
8. Financial Need - The difference between the estimated cost of tuition and the amount that the student and family can contribute.

9. Verification - The process required by the U.S. Department of Education of students selected who are identified by an asterisk (*) in the eligibility report "Student Aid Report". Students must provide a series of documents for the institution to verify the information that was included in the Free Application for Federal Student Aid.

Applying for Financial Aid

Free Application For Federal Student Aid (Fafsa) Initial

If you did not request federal support for the previous academic year, you can apply for federal aid for the current academic year by completing and submitting the FAFSA.

You can submit the FAFSA in the following ways:

1. Through the Internet: Using the FAFSA on the Web.

   The Web of the Department of Education is free and you can fill out the FAFSA online and send it through the Internet. The Internet address is: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Accessing FAFSA on the Web will allow you to present your information directly to the Central Processing System (Central Processing System or CPS) of the U.S. Department of Education. The CPS will process your request within 72 hours.
2. Mailing a FAFSA copy

The application contains a self-addressed stamped envelope with a receipt card. This card must be completely filled out and mailed with the application.

3. Submit the Federal PELL Grant Application (FAFSA) with the Office of Financial Aid. If you are a freshman and you wish for the application to be sent electronically, you must visit the Office of Financial Aid, hand in the Application for Federal PELL Grant (FAFSA) with your evidence of income.

a. Stamped copy as received from the Treasury or the Income Tax Return Returns or filed electronically or signed by the taxpayer. Also include copies of W-2.

b. If it is not required to file Income Tax form, present evidence that apply to you (ASUME, PAN, Social Security, Retirement, Veterans, etc., please ask the Officer of FA)

c. Special cases may require additional documents.

4. Using the services of "FAFSA on the phone" calling:

1-800-433-3243
Renewal Application

Renewal applications for "FAFSA" in the "Web" for the following academic year are available in January. If you have requested aid by means of a FAFSA printed copy, renewal notice for the current academic year will be sent by the Department of Education via email in November or December.

Application for renewal has fewer questions to answer. Also, most of the information found on the internet has been completed and will be the same information that was provided in the form of the previous year or the web. Just add any new information and update the information that has changed since the previous year. Check with the Financial Aid Officer if you have any questions about the renewal information.

Procedure For Obtaining The Pin (Personal Identification Number)

The Department of Education sends a PIN to students requesting aid in a given year. The PIN serves as an identifier to allow student access to their personal information in various systems of the U.S. Department of Education. It is like the personal identification number obtained from the bank and allows access to a bank account. The PIN serves as an electronic signature, therefore cannot be shared with anyone.

Since electronic signatures have the same legal status as written signatures, students and parents of dependent students applying for aid can sign their FAFSA on the Web
electronically using their PIN. This will allow the student aid process to be completed through the internet.

If students applying for the first time and/or parents do not have a PIN, they must obtain one at: www.pin.ed.gov

You must request the PIN before completing the FAFSA so that you can sign your application electronically. You can request a PIN during your senior year and your parents must apply for one before you complete the FAFSA. If you wish, you can complete the FAFSA and then request the PIN (this takes several days), and once you get it then sign your application electronically at FAFSA on the Web. If your parents do not request a PIN, you must print a signature page to be sent by mail.

You’ll have to provide your name, social security number, date of birth, and address to request a PIN. When the application is complete, a confirmation number will appear on the computer screen. If all information is correct, and once it has been verified by other federal agencies, a PIN will be generated and will be sent to your email address or by mail.

You can use the PIN to:

- Sign your FAFSA on the Web electronically
- Sign your student loan promissory note electronically
- Make corrections to your request.
- Access to your records, among other things;
- Check the information or your student loan through the National Student Loan Data Department of Education (National Student Loan Data System, or NSLDS).
Access your FAFSA information processed by the CPS, including your SAR;

Ask your parents to sign the FAFSA, the application for renewal, and the correction forms electronically on the Internet.

If you forget your PIN or lose it, you can request a new one: www.pin.ed.gov

If you have questions about the process of applying for a PIN, you may call 1-800-433-3243.

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**Staying in Touch**

All students must pay attention to any communications sent from the Financial Aid Office or any other office of the University, particularly when additional information or documents are required. This information and/or documents must be submitted promptly to ensure that your application is processed on time.

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**What the Student has the right to know**

1. The financial aid programs available at Bayamon Central University.
2. The deadlines for submitting applications and documents related to the programs.
3. How is financial need determined?
4. The criteria in selection of participants for the programs.
5. Standards, norms, and federal and institutional policies that affect the students’ eligibility for financial aid programs.
Student Responsibilities

1. Submit the Application or Response of the Federal PELL Grant with evidence of income and other documents as soon as possible.

2. Provide the correct information.

3. Keep the Financial Aid Office informed about change of address, financial situation, and any other data that affects your record

4. Maintain Satisfactory Academic Progress according to standards established by the institution and by the Office of Financial Aid.

5. Request information on the procedures for cancellation, postponement, and itinerary of payments related to student loans before dropping out or withdrawals.

Analyze your financial capacity and the financial capacity of your family

The federal regulations are clear in stating that parents and students have the primary responsibility for meeting educational costs.

The financial contributions that BCU offers students, parents or guardians that do not have the necessary financial resources are a supplement to the family's contribution. It is important that families plan ahead as they will cover these costs. The student and family should:
• Anticipate the cost of attending college according to the program of study.

• Assess the need for housing accommodation.

• See how much money you and your family can contribute to meet these educational costs.

• Seek guidance on educational loans, including loans to parent.

• Applying for financial aid in time if you need help paying for education costs.

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**Cost of Education**

The federal regulations provide specific guidelines on the components to be included in establishing the cost of studies. The BCU uses these guides and prepares an annual budget for each model type of student: dependent or independent, residing at home or away from parents, staying in or out of college, graduate, professional or sub graduate extraordinary expenses.

Preparation of a budget with the following expenses include:

1. Tuition and fees
2. Books
3. Materials
4. Equipment
5. Housing Accommodation
6. Food
The Financial Aid Office administers and manages funds from the Government of the United States of America. All grants are subject to eligibility requirements and the availability of funds.

The following are among these:

**A. PELL – Federal PELL Grant**

The Federal Pell Grant Program provides need-based grants to low-income undergraduate and certain post baccalaureate students to promote access to postsecondary education. Grant amounts are dependent on: the student's expected family contribution (EFC); the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full academic year or less. The Lifetime Eligibility is 600% of used. This means, students may received PELL funds up to a 600% or 100% yearly for up to 6 years. Students may not receive Federal Pell Grant funds from more than one school at a time.

**B. SEOG – Supplemental Educational Opportunity Grant**
Students who will receive Federal Pell Grants and have the most financial need will receive FSEOGs first. The FSEOG does not need to be repaid. The FSEOG program is administered directly by the financial aid office at each participating school and is therefore called “campus-based” aid. Not all schools participate. Students can receive between $100 and $4,000 a year, depending on his-her financial need the amount of other aid awarded, and the availability of funds at your school.

C. **PPOHA – Promoting Post baccalaureate Opportunities for Hispanic Americans (PPOHA) Program**

This program is administrated by the Institutional Office of Title V” PPOHA. This office evaluates the students and refers all the pertinent awarding information to the offices of FA and Bursar.

D. **BYRD – Aid Assistance for students pursuing a Master Degree in Counseling for Vocational Rehabilitation (CORE).**

This program is administrated by the College of Graduate Studies, specifically the Office of Program of Counseling in Vocational Rehabilitation. This office evaluates the students and refers all the pertinent awarding information to the offices of FA and Bursar.

E. **FWSP – Federal Work Study Program**
**Federal Work-Study** provides part-time jobs for undergraduate and graduate students with **financial need**, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student’s course of study.

**F. FDLS – Federal Direct Loan – Subsidized**

Direct Subsidized Loans are loans made to eligible undergraduate students who demonstrate **financial need** to help cover the costs of higher education at a college or career school. This is part of the William D. Ford Federal **Direct Loan** (Direct Loan) Program which is the largest federal student loan program. Under this program, the U.S. Department of Education is your **lender**.

**G. FDLU – Federal Direct Loan – Unsubsidized**

Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.

**H. PLUS (for Parents or Graduates)**

Direct PLUS Loans are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.
Institutional Policy

Bayamon Central University guarantees the privacy of the documents of their students according to the law "Family Education Rights and Privacy Act (FERPA) of 1974" (Buckley Amendment), the University will not disclose to third parties the information contained in their records without written consent of the student, but this information could be used for official purposes.

Bayamon Central University does not discriminate on the bases of age, sex, race, physical or mental disability, political or religious beliefs or toward veterans. This practice applies to work, education, and sports. The University does not tolerate sexual harassment, regardless of the position occupied by the / the harasser(s) or their origin and take appropriate remedial and disciplinary actions.

The malicious alteration or falsification of grades, records and other official documents of Bayamon Central University, school, college or the government, for the purpose of presenting them as genuine in order to profit in any university department or to accomplish some illegal purpose, is conduct that constitutes an offense under the laws of the Commonwealth of Puerto Rico, therefore, such action shall be subject to civil and criminal prosecution corresponding to the disciplinary action it deems appropriate.

The manufacture, distribution, supply, possession, illegal use of controlled substances and alcohol abuse are contrary to the best practices and institutional interests and must not be allowed regardless of rank or position of the persons who may be involved. Under no circumstances should any person who violates this prohibition or is
under the influence of any controlled substance or alcohol remain in the workplace or place of study.


Title 1 of this legislation requires institutions of higher education that receive funds from Title IV Programs of the U.S. Department of Education, to provide information to any person connected or linked to the establishment of retention rates, graduation and transfers out of the institution of the students in general and athletes in particular. Also, compliance is required with the statutes contained under Title 11 of the said Act, known as the "Crime Awareness and Campus Security Act of 1990."

Through this Act, the establishment of an institutional policy on security requires the collection, preparation, and dissemination of statistical data on the incidence of crime on college campuses, that contain the following offenses:

1. Murders
2. Sexual assault
3. Theft
4. Illegal appropriations
5. Damage to property
6. Use of Alcohol and / or Drugs
7. Possession of Weapons
8. Persecution and harassment
9. Law 54

10. Sexual harassment

11. Peace Alterations

12. Dishonest Exhibitions

13. Simple and Aggravated Assault

14. Assaults

15. Theft of motor vehicles

16. Arrests for violation of the law of drugs and alcohol

17. Arrests for violation of gun laws

The University recognizes as legitimate institutional interest in protecting the life and safety of members of the internal and external community that uses their services and physical facilities and preventing the occurrence of criminal acts within their jurisdiction. These statistics are compiled in the "Annual Report of Criminal Acts" available on all units in the system.

The right of students, prospective students and the general community to be informed about any criminal act occurred within the university grounds is recognized.

In addition, the university will collect data, disseminate and keep the university community on criminal incidents in the different units that compose it. Anyone who by their acts of commission or omission violates any state or federal statute shall be subject to disciplinary measures imposed by regulation of the university and will be prosecuted civilly or criminally by state laws that apply.
1. Satisfactory Academic Progress Standards

The federal law governing the use of funds allocated to the various financial aid programs, requires that all students meet the satisfactory academic progress standards established by the institution. The assessment consists of two elements:

**Qualitative Element** - The quality element measures student achievement. Average or cumulative grade point average at the end of the academic year of study will be used.

**Quantitative Element** - There are two aspects of the quantitative element. The first measures the maximum period of time that federal financial assistance will be given to the student in accordance with the requirements of Financial Aid Programs Title IV of the Federal Department of Education (150%) will be awarded. The second determines the gradual progress toward obtaining a degree through the annual adoption of a minimum percentage of credits.

*Students That Come Directly From High School*

When starting college, students are presumably making satisfactory academic progress.

*Transfer Students*

When not admitted with a rating of Suspended Transfer (ST), students are presumed to be making satisfactory academic progress at the time of admission.
Second Year Studies

The rule of progress states that every student must have an overall average of ’C’ when completing the credits of their second academic year of study.

Surplus On Appropriations

Students who exceed the maximum allowable credits to complete their first baccalaureate according to their curriculum will not be eligible for financial aid.

Policy of Academic Progress

Bayamon Central University requires that all students demonstrate satisfactory academic progress by the number of academic credits attempted and / or approved and to maintain a required GPA. Such progress is framed within federal standards and maximum average time for a student to complete their degree.

Students are classified by the number of credits earned (completed).

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<th>Credits</th>
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<td>First Year</td>
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<td>Second Year</td>
<td>25–60</td>
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<tr>
<td>Third Year</td>
<td>61–84</td>
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<tr>
<td>Fourth Year</td>
<td>85 or more</td>
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Students must successfully complete a minimum of credits based on the number of registered credits. They must also maintain a GPA according to the number of credits.
attempted and approved. Numbers of credits attempted are those who are awarded grades: A, B, C, D, F, W, N and P. Approved credits are those which are completed with a grade of A, B, C, D, or P.

Students must demonstrate satisfactory academic progress by the number of academic credits attempted and / or approved and the minimum grade, as established in the SAP Policy published at the Institution Catalogues. Students who do not meet any of these requirements will receive an academic warning and must meet the academic advisor to develop a study plan. Students who persist with unsatisfactory academic progress during the second term will be placed on academic probation.

The academic load of students who are on academic probation will be limited to a maximum of 12 credits per term. Students on academic probation who do not meet the minimum number of credits required, or which do not meet the minimum rate for their level of credits completed, will be suspended from the university for one academic term. However, students who pass probationary status with a GPA of 2.00 or more, at least 18 of the 24 registered credits during the period of probation, continue his studies at the University with probationary status extended.

The academic probation period will provide students with the opportunity and time to review their academic programs and receive academic counseling and guidance to overcome their academic deficiencies. It encourages students on academic probation for the reasons mentioned above, to use the services of guidance and counseling, academic advising.
Students who are suspended for failing to meet established academic standards may request readmission to the Registrar’s Office after one academic term. However, the readmitted student will receive a classification of PS (Suspended Probation) and may enroll in three (3) to six (6) credits but will not receive financial aid. Students who meet the required GPA of 2.00 will remain on probation and may register up to a maximum of twelve (12) credits to receive the Federal Pell Grant, if they qualify.

The student must maintain academic progress as established by Registrar’s Office SAP Policy. In addition, students who are under suspension and decide to study at another institution may not transfer these credits to the BCU. Finally, any student who has been suspended three times for academic reasons will not be readmitted to the BCU.

An Appeals Committee addresses student concerns regarding the application of standards of satisfactory academic progress. This Committee consists of the Director of the Academic College, the Registrar, the Director of Guidance and Counseling Center or his representative and the Director of Financial Aid. The Committee acts as advisor to the Dean of Academic Affairs. The Dean of Academic Affairs reserves the right to accept the Committee’s recommendations.

**Repetition of Courses Policy**

This policy is established in accordance with the regulations governing federal financial aid funds. It is classified into two types of repetition: a) the student is repeating courses because he or she fails, gets a grade of "F" or withdraws from them, "W" and b) the student repeating courses to improve his or her average or obtains a grade of "B", "C" or
"D". The students identified as "special students" (students that come to take one or more courses as requirements and do not expect to grant a degree or act as listeners) do not receive Title IV and do not receive a grade.

First Repetition

1. Any student who enrolls in a course for the first time and approves, "B" (good), "C" (average) or "D" (poor) may repeat it to improve his or her grade only once using Title IV funds.

2. In the case of a student who gets "F" (failed) or "W" (withdrawal) for the first time, may repeat the same course again under the Federal Pell Grant.

Second Repetition

1. The student, in order to improve his or her average, obtains "B", "C" or "D" as a result of having taken a course twice, must bear the full cost of it if taken a third time. Being thus, if the student after having passed a course with "B", "C" or "D" repeats it and obtains an "F", he or she cannot repeat the same (take it for the third time) using the PELL grant. In this case, the student will be graded with the highest score.

2. For students who have a grade of "F" after the first two attempts to take the same course, may repeat the course at the institution under the Federal PELL Grant if their result was "F" or "W", provided that
their eligibility is not affected according to the Standard of Academic Progress as processed by the Registrar.

**Third Repetition**

1. A student who repeats to improve grade does not qualify for a third repetition PELL Grant funds.
2. A student who gets "F" or "W" for the fourth time can be paid by the PELL grant, if the student still fails, the payment of the next (fifth time taking the course) will be the full responsibility of the student.

**Remedial Courses**

**A. First Repetition**

1. Students who enroll in a remedial course of 100, and obtain a D (poor), F (failure) or W (withdrawal), may repeat the course at the institution under the Federal Pell Grant. If the student fails the course, payment of the course in which they enroll for the third time will be the responsibility of the student.

**Institutional Policy of the Office of Financial Aid**

BCU establishes the following policy of Financial Aid in order to ensure that all students with the capacity to learn shall receive an education, regardless of the economic situation. The Financial Aid Office (FAO) administers different financial aid for students
Financial aid consist of grants, loans and work-study opportunities that BCU makes available to eligible students to cover all or part of their education costs. The institution provides financial aid according to the availability of funds. One of the purposes of the Financial Aid Office is to distribute funds provided in an equitable manner. Therefore, the distribution of additional aid will be considered by the student’s course load.

ii. **Eligibility**

To qualify for financial aid, students must meet the following criteria:

- Be admitted into a degree program (Certificate, Associate, Bachelor or Master)
- Be a U.S. citizen, naturalized, permanent resident
- Maintain satisfactory academic progress according to the standards set by the UCB. Have a grade point average of 2.00 or more at the end of the previous academic year which will be reviewed for FSEOG, FWSP, PAES and direct loans, and 3.00 or more for PBES loans.
- Be registered with Selective Service, if male born on or after 1 January 1960.
- Demonstrate financial need.
- Not be in default in federal student loans
• It is required that the student be enrolled in 6 or more credits during the semester (Undergraduates) and three or more credits per trimester (Graduates) to be able to apply for a student loan.

• Not be liable of a refund (overpayment) of Federal Pell Grant or FSEOG at any institution.

• Not a member of a society or religious order.

• Have financial need according to the criteria of the program and the institution.

• Transient students ("special" category) and listeners are not eligible for financial aid.

• In addition to these requirements, there are some programs with certain specific requirements which are listed in the description thereof.

iii. Procedure for applying for financial aid

The process of application for financial aid is very simple but it is recommended that students become familiarized with the terms used in the process, application, the most suitable time to hand in applications, and what procedures will the institution use to inform you of the outcome once you have submitted the application and the required documents.

Bayamon Central University uses the "Free Application for Federal Student Aid" (FAFSA, for its acronym in English) as a tool to determine financial support or family contribution and eligibility for student financial aid programs. The application may be completed through:
Complete the Free Application for Federal Student Aid (FAFSA) Federal Department of Education to determine the family Site of U.S. Department of Education:

www.fafsa.ed.gov

- Mail
- FAFSA on the Phone: 1-800-433-3243

iv. Deadlines for Submitting Documents

The Financial Aid Office publishes deadlines annually for submission of applications. Students may file online and submit documents to the Financial Aid Office. Submitting the application on time will make it feasible for student to benefit from aid programs. However, applications submitted after the deadline will be subject to availability of funds. Students who complete their record on or after 180 days of starting the academic year will not qualify for PELL or others grants during the first semester of the current academic year.

If your application was selected for verification, you will receive a letter indicating where you must submit documents to support the information provided on the FAFSA. If you do not complete the verification process you will not be assessed for economic aid and education loans will not be processed. Visit the Financial Aid Office for the deadlines that apply.
Policy of Record Verification

Federal regulations require that cases selected for verification by the U.S. Department of Education comply with that process. To this end, the Financial Aid Officer ensures that all student financial aid applicants meet the requirements and that records are properly completed and verified in relation to: evidence of income, household composition and any other criteria DEF and the FA Officer may deem necessary.

All cases selected for verification, from the response of the Institutional Record of Student Information (ISIR, for its acronym) are reviewed following the terms required by the U.S. Department of Education. These applicants may be required to submit additional documents as evidence. After completing and clarifying the applicants’ status, they are identified in the database system of the institution.

The verification worksheet must be completed by the student and / or parents, in the case of dependent students, in all parts that apply. Any information left blank must be completed by the student and not by the officer.

The Institution reserves the right to request additional documents in cases selected for verification by the U.S. Department of Education. The institution may set a deadline for the submission of documents as determined by applicable federal regulations.
Granting of Aid Policy

The process for determining eligibility for federal financial aid is the same for all cases. However, there is flexibility in the process to handle special cases: death, separation, divorce, loss of employment, or any situation affecting the student’s eligibility. During the process of granting financial aid, priority is given to students with an EFC (Expected Family Contribution) of zero (0.)

The financial aid funds are awarded for the academic year and are disbursed according to the academic periods, unless there is a change in credit load or satisfactory academic progress.

1. Date of submission and the family contribution (EFC) of the Federal Pell Grant are taken into account up to the availability of funds

2. Priority is given to students with EFC of 0

3. Need is determined by subtracting the following from student budget: the family contribution (EFC), the amount of annual Federal PELL Grant, the amount assigned for Summer Work Study full-time (Summer Saving) and any other aid received. The remaining amount is the unattended need. Course load and available funds is considered to determine the financial aid package (grants, loans and work) assigned to each student.

4. PELL Federal aid has been limited, according to the "Consolidated Appropriation Act" signed on December 23, 2011, to 600% usage over twelve semesters or six
years after it has been approved and used for the first time in student's postsecondary education. This means that the FODE will assess all applications for federal aid and once the student has reached 600% usage or eligibility, he or she will NO LONGER BE ELIGIBLE TO RECEIVE FINANCIAL AID. These students are evaluated for additional aid according to the availability of funds or may choose to apply for subsidized or unsubsidized student loans.

5. From the academic year 2013-2014, students applying for loans are evaluated based on 600% of use of student loan or six years, whichever comes first. Student is granted up to time and a half according to the length of the academic program for the use of subsidized loans. This means that if an associate degree student requests a loan and academic program lasts three years, the student has up to four and a half years to complete the degree using student loan. A student pursuing a bachelor’s degree has up to six years to use subsidized loans.

However, if the student is in a bachelor degree program and has used loans for three years and then decides to change to an associate degree, that student would only have a year and a half of available loans to complete the associate degree. Once a student reaches 600% use of eligibility of subsidized loans, he or she may continue studies with unsubsidized loans. Education students working toward a teacher certification issued by the state in the field of study may use subsidized loans to complete the certification.
Disbursement of Granted Funds

The funds granted to students are distributed in two disbursements periods for students in semester mode (undergraduate) students and four disbursements for students in the quarterly mode (graduate level). This amount or disbursement is credited to student debt with the University. If there is a remaining amount student is reimbursed either through the mail or electronic transfer to student’s bank account.

The money earned under the Work-Study Program is paid through a monthly payroll prepared for this purpose. The student must have completed Attendance Sheet to reflect the time worked and every payroll must be processed before the end of next month.

Student is notified of the financial aid through an Award Letter which is sent through mail or email.

Policy and procedure for refund applicable to students with total withdrawal

1. Policy for refund for total withdrawal

Federal regulation requires that if the student withdraws from the institution by an official withdrawal or ceases to attend (unofficial withdrawal). The amount of aid is adjusted by the date of withdrawal. Funds received in excess must be refunded.
Federal regulation also establishes the specific requirements for the use and disposition of funds when students participating of federal funds officially withdraw drop out or are expelled on or before 60% of the academic term.

Non-Official Withdrawal or Administrative Withdrawal occur when the student leaves the University without informing the Registrar in writing. These withdrawals are reported by the faculty.

Each Monday the Office of Information Systems presents a report of students do not meet course attendance requirements to assist the Registrar office, Financial Aid Office and Bursary detect possible administrative withdrawals.

The Officers in charge of this process in these three offices, process these withdrawals and return unused funds. Information related to the percent of return is included in an executive order issued for this purpose.

**ii. Refund Policy Applicable to All Students**

1. The Financial Aid Office reserves the right to make changes in aid, as needed, if the funds are reduced or eliminated when the student's status changes or if there are changes in federal or state regulations.

2. The information contained in this Policy and Procedures Handbook of the Office of Financial Aid is subject to change to meet regulations or amendments to rules and procedures of Federal, State Government or the Bayamon Central University.
3. Bayamon Central University does not discriminate against race, color, religion, and marital status, physical or mental condition.

4. All aid, grants and loans awarded to an ineligible student will be canceled immediately and returned to the Federal Government.

Quality Control Policy

To ensure quality control of the distribution of funds, Financial Aid Officers monitor the process to ensure that the granting of funds complies with Federal and State Regulations.

This process includes:

- Verification of Student Report (ISIR) vs. documents and evidence of: Family income, number in household, family members in college.

- Compliance with Policy of Academic Progress

- Compliance with Institutional Admission Policy.

- Compliance with Federal and State regulations of citizenship to be eligible to receive federal and state financial aid.
- Compliance with other dispositions established by the U.S Department of Education
- 100% of cases identified by the U.S Department of Education are verified.

**Granting Additional Financial Aid**

Additional financial aid will be granted, based on available funds, to eligible students who file applications and have submitted the required documents on time to the financial aid office. Deadline is usually the third week of May prior to the start of the following academic year. BCU uses the federal methodology for determining student need.

The student must maintain satisfactory academic progress and meet the parameters established for each grant.

**Special Cases for Professional Judgment**

Students with special situations who have undergone a change in the expected family contribution (EFC) due to changes in their economic situation because of loss of employment, loss or changes in the family as the main provider of household income, or similar situations affecting the income for the academic year for filing FAFSA must request
an evaluation or consideration for Professional Judgment and submit all necessary
documentation to support the request.

These cases will be individually evaluated and approved by the Director of Financial
Aid. Professional judgment requests that do not include all the documentation will not be
processed.

The following documents are required or acceptable for cases of Professional Judgment:

**Cases of job loss or resignation (Accepted by Puerto Rico Department of Labor and
Human Resources):**

- Request for consideration of Professional Judgment
- Letter of job loss or resignation
- Letter or document of settlement
- Last pay stub
- Letter of process and approval of Unemployment
- Medical Certificate in case of health problem
- Evidence of travel or relocation, if applicable

Cases of Professional Judgment once reviewed and approved by the Director, shall be
referred to the Financial Aid officer who will make the necessary adjustments in the
existing databases.
Once the approval is received from the U.S. Department of Education, the amount of scholarship aid for which the student becomes eligible is entered in the system.

**Cases of Loss, Absence or Abandonment by Parents ***:**

- Application for consideration of Professional Judgment (provided by the Office of FA, it can be downloaded from BCU website)
- Three (3) letters from people who know the student
  - Teacher, Priest / Pastor, Social Worker
- A letter from the family guardian detailing the situation
- Evidence of guardian’s income

*** The cases of the Department of the Family are not considered as absence or abandonment of the parents. These cases are evidenced by a certificate of legal or temporary custody issued by the agency. Therefore, these cases do not require evaluation by Professional Judgment and are automatically identified as Independent in the system when completing the FAFSA. A minor "without tutor" (abandoned child or unaccompanied minor) must be referred to the Director of the Office of Financial Aid.
Procedure to Follow to Avoid Default

The FA Office establishes a system of ongoing communication with the student through guidance, written communications, emails and phone calls. The system shall include the following strategies:

The student must have an entrance interview before the first disbursement of the loan and an exit interview before they leave the Institution. Both interviews will provide the student with information regarding their responsibility for the commitment, the legal consequences for non-payment, and telephone of lender.

a. Identify students who withdraw from courses and inform them of the consequences of this action.

The Financial Aid Office will notify the candidates for graduation to remind them of the due date for repayment. Before the student leaves the Institution, they will receive the following information about the loan from the FA Office:

- The amount of total debt capital and estimated interest, at the interest rate that applies
- If the student has FFELP loan program, the name of the lender, where to send payment or contacts in case of questions
- If student has Direct Loans, the address and telephone number of the Service Center Direct Federal Loan
- Options available to consolidate or refinance
Written notification which requests current address and telephone and commitment to notify change of address when moving.

The Financial Aid Office will give follow ups using written reminders, for a period of two years, after the student completes or leaves the institution.

The Financial Aid Office will send written notices to students about changes in federal loan consolidation rules communications and other information that may be of benefit to the student.

Federal regulations are clear in stating that parents and students have the primary responsibility for meeting educational costs. The financial contributions that BCU offer students, parents or guardians who do not have the necessary financial resources are limited, so we cannot guarantee financial aid to all students who are eligible.

Rules and Procedures Regarding State Programs:

The Financial Aid Office also administers and manages funds from the Government of the Commonwealth of Puerto Rico. All grants are subject to availability of funds. The following are among these:

A. Supplemental Educational Assistance Program Undergraduate (PAE)

The Government of the Commonwealth of Puerto Rico, through the Council of Education of Puerto Rico (CEPR) provides funds for this scholarship is governed by
the eligibility criteria of the Department of Education that apply to Title IV funds. Students must meet all requirements of financial need and have 2.00 or more overall.

B. Assistance Program for Students with Merit (PBE)

The Government of the Commonwealth of Puerto Rico, through the Council of Education of Puerto Rico (CEPR), provides funds for this scholarship and is governed by the eligibility criteria of the Department of Education that apply to Title IV funds. The funds from this grant will be used primarily for new students from high school with a GPA of 3.00 or more, who have completed their secondary education and have enrolled full-time in a secondary institution during the academic year. Students must have economic needs that comply with the requirements established.

C. Graduate Education Assistance Program (AGR)

The Government of the Commonwealth of Puerto Rico, through the Council of Education of Puerto Rico (CEPR) provides funds for this scholarship and is governed by the eligibility criteria of the Department of Education that apply to Title IV funds. The grant funds will be primarily used for students of post-graduate Master’s level with a GPA of 3.00 or more. Students must meet all requirements of economic need.

D. Program for High Honor Students (PROGRESAH)

The Government of the Commonwealth of Puerto Rico, through the Council of Education of Puerto Rico (CEPR) provides funds for this scholarship and is
governed by the eligibility criteria of the Department of Education that apply to Title IV funds. The funds from this grant will be used primarily to help students with GPA of 3.75 or more, enrolled full-time in third or fourth year of baccalaureate programs, to fund all costs not covered by other study aids the student receives. Students must meet all requirements of economic need.

**Quality Control Policy for the Granting Of State Aid**

To ensure quality control of the distribution of state aid funds, an officer will be in charge of MONITORING internal process by which it is ensured that the granting of funds will be held as provided by the relevant State Regulatory Agency. The monitoring process includes but is not limited to the following:

- Counter-check of records of Financial Aid including:
- Verification of Student Report (ISIR) vs. documentation and evidence of: Revenue received at home, household composition, number of people who will continue higher education studies during the academic year, among others.
- Compliance with the Standards of Academic Progress
- Compliance with Institutional Standards for Admission to an approved program
- Compliance with Federal and State regulations of eligible citizens to receive federal and state financial aid.
- Other provisions in the existing regulations in aid grants.
Return of Funds Policy Applicable to State Funds

Public Policy

The Financial Aid Office reserves the right to make changes in the aid offered, as needed, if the funds are reduced or eliminated if the student’s status changes or if there are changes in state regulations.

The information contained in this manual can change to meet regulations or amendments to rules and procedures of the State Government or Bayamon Central University.

Bayamon Central University does not discriminate against or in favor of persons because of race, color, religion, marital status, physical or mental condition or limit disposed by law.

Return Process of State Funds

At the end of the academic year and after performing the balancing of funds, if there are any surplus funds, the Financial Aid Officer must notify the same to the Official of Restricted Funds for the pertinent refund.

Unused funds at the end of the academic year will be returned to the relevant agency in accordance with the Regulations of the agency either by check or electronic transaction.
The Restricted Funds Officer shall prepare or check the information with the amount to be refunded and report the same to the Supervisor of Finance to finalize the process.

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**Other Programs**

These programs come from external and internal resources. Because of specific requirements, students are oriented to visit the office responsible for issuing the authorization to participate on it.

**Veterans Program**

The Veterans Administration of the United States has recognized the Central University of Bayamon as an eligible institution for veterans who pursue studies while receiving educational benefits under the "GI Bill "and other legislation. The Registrar's Office can provide additional information about these benefits and help the veteran to apply. Detailed information can be obtained through the Department of Veterans Affairs, GPO Box 364867, San Juan, P. R. 00936-4867. Phone 1-800-827-1000

**Athletic Scholarship**

It consists of the granting of incentives to students who for their athletic abilities and academic achievement qualify for them. The purpose of this is to help the student athletes
in their education expenses. Any student interested in getting this scholarship should contact the Athletic Director of the Institution.

**Institutional Scholarship**

It is issued by the institution for their employees or dependents at undergraduate level. It is coordinated by the Office of Human Resources.

**Honor Scholarship**

The Presidency of the Institution grants this scholarship to students who demonstrate a GPA of 3.00 or higher, and meet the requirements for that program. Students must apply in the Office of the Dean of Student Affairs.

**Agricultural Workers Scholarship (Wia Program-167)**

This scholarship is awarded by the Federal Government through the Right to Employment Administration, for agricultural workers and children of seasonal farmworkers in PR or E.U. For more information refer to (787) 269-1181.

**Financial Aid For Summer**

Students interested in financial aid for summer must obtain it on the dates assigned for this purpose, in the Office of Financial Aid. Summer funds are remnants of the academic year and as such, very limited. A student who did not use his full Federal Pell Grant (100%) or Loans during the academic year may use this remnant during the summer term.
Financial Aid Officials

To carry out the functions of the Office of Financial Aid, this includes orientations and to assure students and people interested in knowing about aids, procedures and requirements in applying for these.

The Office staff is indicated below:

Edna I. Ortiz, Director
  787-786-3030 ext. 2115
eortiz@ucb.edu.pr

Ana M. Galán, Electronic Processing Officer
  787-786-3030 ext. 2123
  agalan@ucb.edu.pr

Elizabeth Gonzalez, FA Officer – FWSP
  787-786-3030 ext. 2118
  egonzalez@ucb.edu.pr

Nancy Vazquez, FA Officer – State and Other Aid
  787-786-3030 ext. 2116
  nvazquez@ucb.edu.pr

Carlos Robles, FA Officer – Student Loans
  787-786-3030 ext. 2118
  crobles@ucb.edu.pr

(Counter of Service)
  787-786-3030 ext. 2122
Financial Aid Office Personnel Chart

Any questions related to the processes of our office, please write to the following address:

Bayamon Central University
Office of Financial Aid
PO Box 1725
Bayamon, PR 00960-1725
Tel 787-786-3030, Ext 2116-2123

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