

## Important Tips for Students Selected for Verification

### How Selection Works Among Colleges

You have been selected for verification by the Department of Education (but you probably don't know why!).

Approximately one-third of all college students receiving federal financial aid are selected each year for verification. Colleges have the option to select additional students for verification if desired.

Some schools select ALL of their students for verification! BGU is not one of these; nearly all of our verification students are in the process because they have been selected by the government.

### Why You May Have Been Selected

According to [www.edvisors.com](http://www.edvisors.com), the U.S. Department of Education uses a risk model to determine which FAFSAs will be selected for verification and which data elements will be verified.

Here are the data elements that may be selected for verification:

- Adjusted Gross Income (AGI)
- U.S. Income Tax Paid
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education Tax Credits
- Income Earned from Work
- Number of Household Members
- Number in College Students in the Household
- Supplemental Nutrition Assistance Program (SNAP), previously known as food stamps
- Child Support Paid
- High School Completion Status
- Applicant Identity and Statement of Education Purpose

### What To Do Next

[Check your email inbox at least once a week](#)

**All** communication from our VFAO is sent to the email address you provided in your VFAO online student interview. You will not get phone calls or any other communication from the VFAO except emails, so, **if you fail to check your email inbox, you are going to miss critical instructions** that could lead to missing out on financial aid awards.

You may also access the list of verification issues and notes by logging into the VFAO, clicking “Interview”, then **“Student Financial Aid Status Report”**.

**Tip: A verification email will automatically be sent each week for 4 weeks until the information you provide is reviewed by VFAO reps. If an issue is still not resolved after your information is reviewed, this 4 week cycle of emails will start again with an updated email.**

**Also, check your Spam/Junk emails, just in case your computer is filtering your emails.**

### **Carefully READ every email you receive**

We know these emails are not very “pretty”, so they might look a little bit intimidating at first glance. You will notice that there are disclaimers and other legal information that is published in every email you receive, but keep reading and you will see specific instructions personalized for you.

The data elements (remember page one of this document?) that you need to address are called **“Issues”** in your email. **Scroll to the bottom of the email to the “Issues Details” section to see specific instructions on these Issues from our VFAO.**

Don’t skip over anything in the Issues Details section! Read the instructions very carefully, taking note of the specific names and dates on forms that are requested, line items on your FAFSA that need to be changed, etc.

**Take the requested action as quickly as possible in order to keep your financial aid application moving forward.**

**SPECIAL NOTE:** The IRS Data Retrieval tool was down for the 2017-18 school year, but is now available for the 2018-19 school year. This is used to retrieve your tax information rather than ordering a Tax Return Transcript.

If you receive an email within 1 week of submitting information for an Issue and the email is exactly the same as the previous week’s email, it is likely that your information will be reviewed soon and the email just automated. No further action is needed. If you receive an email again that is the same as the previous two emails, contact the VFAO using Student Support at the top of the website.

**Tip: Avoid unnecessary frustration! Sometimes students will submit the same document over and over again because they miss a detail.**

**For instance, the student might be submitting a form for the wrong year because it comes up in the online forms list first.**

**This can go on indefinitely because . . . the VFAO will just keep communicating the Issue in emails over and over again.**

**Avoid this by re-reading instructions and double-checking that you are submitting the correct forms, signing the forms according to instructions, providing the right information etc.**

### **How do I find and submit the forms/materials requested for Verification?**

1. Log in to your VFAO account.
2. Go to “Forms and Documents/Downloadable Forms”
3. Scroll through the forms to find the one you need and print them off.
4. Carefully complete the forms.
5. You and your parents (if listed) must then **sign and date the forms on the appropriate lines.**

6. Take a photo of the signed and dated forms and documents (like W2 forms) using the camera on your phone or tablet (if the quality is good), a scanner app on your phone or tablet, or take the form to your office, a business like FedEx Office, Staples, etc. to have it scanned to your email or to a memory stick.
7. Access the saved forms (in your email or use your memory stick to transfer the forms to your computer).
8. Save the signed forms/documents to the Desktop of your computer. (see the Tip below)
9. Upload these items to your VFAO account by going to the Tracking Documents tab. Select your documents from your Desktop and click the Upload Documents button.

**Tip: We suggest you name your completed forms with the format: lastname, firstname 2018-19 nameofform**

## Final Steps

### Notify the VFAO when you submit any tax information or make any changes to your FAFSA.

The VFAO does not know when changes have been made to the FAFSA unless the school or student notifies them. So, if you make a correction on your FAFSA, provide missing information on the FAFSA (like a signature that was previously missed on the form), provide new tax information for the FAFSA etc, you must follow up by letting the VFAO know what action you have taken.

1. Go to the VFAO site.
2. Click on Student Support at the top. In some browsers, the page may not fully appear, so click the link that says "Click here if you want to login using Google, Facebook, or Twitter or to open the support site in a new tab."
3. The first time you access Student Support you'll need to create an account by clicking, "Sign Up" or you can login using Google, Twitter, or Facebook.
4. Now create a "new ticket"
5. Enter the following into the dialogue box as follows, "I'm writing to notify you that changes have been made to my FAFSA." You should add specific information such as what exactly was changed and/or the date of the change/s
6. **Be sure to Submit the ticket.**

**Tip: Take note of your Student Support account login information as you will need it to access your Student Support account throughout the duration of your enrollment at BGU.**

Once all verification requests have been completed, it takes 7 – 10 days for your financial aid to be finalized. At that point you will receive your financial aid award letter and you can celebrate!

## The Role of the BGU Financial Aid Staff in Assisting You With Verification

Keep in mind that **the emails you receive from the VFAO during the verification process are not requirements coming from BGU, but are Department of Education requirements** coming to you as a result of the information you submitted in the FAFSA and VFAO online student interview.

The Financial Aid staff at BGU wants to see a list of zero students in verification! Our goal is that every student completes verification as quickly and smoothly as possible, so they might receive all of the financial aid for which they qualify.

**Tip: Although the BGU Financial Aid Staff will help you as much as they can, ultimately each student and their parents are responsible for completing the financial aid process, including the verification requirements.**

## What we can do!

The Financial Aid staff is available to review VFAO instructions with the student or their parents to attempt to answer questions and bring clarification.

The Financial Aid staff will only intervene in the verification process if the student or parents request assistance **or if the student is not making sufficient progress in completing verification.**

### How Sufficient Progress is Measured

Students and their parents are making sufficient progress in the verification process if the following is true:

- They are addressing new Issues sent in verification emails from the VFAO ***within two weeks of them being sent.***
- They are responding to communications sent by the BGU Financial Aid Office ***within one week*** of them being sent.
- They are being pro-active in notifying the BGU Financial Aid Office if they have extenuating circumstances that will prevent them from meeting a deadline or following through on an agreed-upon action in the time-frame designated. **This communication must take place prior to the deadline or time-frame agreed-upon and can be done through email or in person in the BGU Financial Aid Office.**

### When will the verification process be finished?

The verification process does not happen overnight. It typically takes a month or more for students and parents to complete all requests and requirements and can take an additional 7 – 10 days for the corrected application to then be processed and finalized.

You may find that even after you have submitted all that is initially requested; those items will raise new Issues, and you will start getting new emails from the VFAO once again, requesting more action to be taken.

**Tip: Be patient and just keep methodically and carefully following instructions and submitting what is requested; eventually you will finish it all!**

### What happens if my financial aid is not finalized by the start of the school year?

If your aid is not finalized by the time school starts, the Practical Training Tuition Scholarship will be applied to your Total Balance, but no other aid will be applied to your bill until you have completed the financial aid application process, including verification.

**A monthly payment plan will be created based on the Amount Due at that point in time and you will be expected to make these payments until your aid is finalized.** Note that the Practical Training related financial aid is applied to your Total Balance as Pending Aid and is disbursed each month as you receive the aid earned by completing your work assignment. This amount is **not** included in your monthly payment plan.

If you still owe money to the college once your aid is finalized and applied to your student account, you may contact the Finance Office in order to set up a new payment plan with lower monthly payments.

**Remember that you will eventually likely be awarded thousands of dollars in Federal Student Aid!**

**So, the time you spend now, completing the verification process will eventually result in money to pay for school – and it will be worth the trouble!**