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, 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 and log on to Campus Ivy at least once a week.

Campus Ivy is the service partner that works with us to process your financial aid. Students selected for verification will be entered into the Campus Ivy system. You should have an email with instructions including your username and a link to set up your account access. Check Spam and Junk folder if you have not received a communication concerning Campus Ivy. The email will look like:

Hi (Student name)

Welcome to your financial aid student portal! You've been automatically registered by the Financial Aid Office at Bethany Global University for an online financial aid service that allows you to:

- View and submit required documents
- View financial aid funding
- Receive notifications to keep you informed

Your username for this service is: _____. Here's a link to set your password and login to the portal: LOGIN
Click on the 'Forgot your password?' link to create a new password.

Once you log on to Campus Ivy you will see a list of "needed documents". BGU will help you to identify and submit needed documents to complete Verification.

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

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.

Read all 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.

Keep checking Campus Ivy every week to see if any additional documents or documentation is needed. Do not give up or stop submitting documents until no further action is needed.

Tip: Completing verification is essential and part of completing financial aid. It can be a simple or a more complex process but remember by completing verification you are going to qualify for the paid model at BGU and it will well worth the effort.

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

1. Log in to Campus Ivy
2. Go to "Needed Documents"
3. Complete all required sections and electronically sign and submit the form.
4. If you need a parent signature, print the partially completed form. Have the form signed.
5. Scan and Save the document so it can be uploaded to Campus Ivy.
6. To submit a scanned document in Campus Ivy click "submit needed document" and select "supporting documentation" and upload the form/document.
- Tip: Carefully complete the forms.
- Tip: You and your parents (if listed) must then **sign and date the forms on the appropriate lines.**
- Tip: 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.

> **Tip:** We suggest you name your completed forms with the format: lastname, firstname 2021-22 nameofform

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 funding estimate to sign 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 BGU/ Campus Ivy 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.

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 Campus Ivy 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 within Campus Ivy by logging on to Campus Ivy at least weekly and *within two weeks of them being sent notification of verification.*

- 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 <u>prior to the deadline or time-frame agreed-upon</u> 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 new requirements in Campus Ivy 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 financial 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!