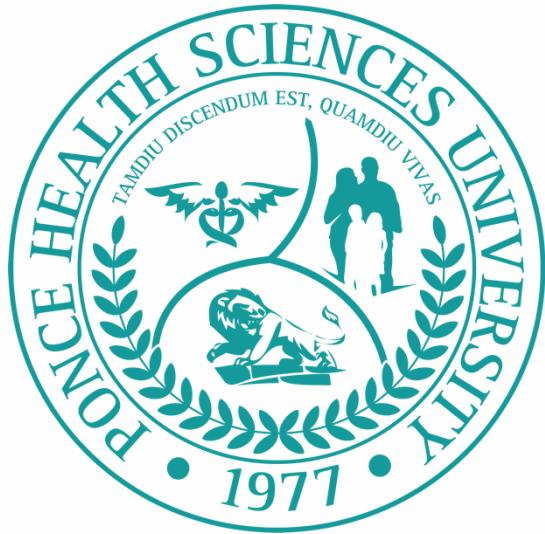


Ponce Health Sciences University

Student Financial Aid Manual

2022-2023



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PHSU STUDENT FINANCIAL AID MANUAL

INTRODUCTION

The Office of Student Financial Aid (OSFA) is committed to providing a high level of service and support to the students of PHSU. By providing this support we allow students to achieve their educational goals through the removal of financial barriers or obstacles on their road toward attending our institution to complete their professional career goals.

It is the mission of the Office of Student Financial Aid (OSFA) to provide the financial resources for students to attend PHSU and in doing so exhibit the highest level of quality and expertise in the service we provide.

This Financial Aid Student Manual is an important tool for maintaining an overview of the services and procedures relevant to OSFA and the financial aid awarding procedures.

The Staff of the Office of Student Financial Aid is available to assist you and answer any questions that you may have regarding your money management. Technical assistance is provided in the completion and processing of all relevant financial aid applications, including loan applications.

Please feel free to visit our Office in the one Stop Service area at PHSU East Campus, or you can call us at(787) 840-2575 Ext. 4734, 4736, 4836 and or sent us an E-mail at psmfinstu@psm.edu

SERVICES OF THE OFFICE OF STUDENT FINANCIAL AID

The composition of the OSFA consists of the Executive Director of Financial Aid, the Associate Director of Financial Aid, one Financial Aid Specialist and two Financial Aid Officers. Working as a team, we offer the following basic services, as well as other functions related to administrative responsibilities of this department:

- Provide information about financial aid programs.
- Application and verification process of Federal Application for Student Aid (FAFSA) and loans applications.
- Entrance counseling sessions for new borrowers.
- Exit counseling sessions for students graduating and or withdrawing from Ponce Health Science University.
- Technical assistance in the completion of all forms/applications.

GENERAL INFORMATION AND POLICIES

PRIVACY OF INFORMATION

All documents submitted on behalf of a financial aid applicant are strictly confidential. Without the written consent of the applicant, no information is released to anyone, including faculty members and or program directors. If parents request non-disclosures, a student does not have accessibility to the documents submitted by the parents. Ponce Health Sciences University does have the right to disclose information relevant to the determination of the financial aid for which a student has applied or received and or the conditions set forth by the

specific aid program. Disclosure will be done according to school policy, therefore, please refer to the PHSU Student Policy Manual.

RIGHTS AND RESPONSIBILITIES OF A STUDENT

In accepting a financial aid award from PHSU you acknowledge certain rights and responsibilities.

You have the right to:

- Know what financial assistance is available, including all federal, state, and institutional aid programs and what policies or regulations govern these programs.
- Know the deadlines for submission of applications for aid and the procedures to be followed.
- Know the cost of attendance at Ponce Health Sciences University and the refund policy.
- Know how the Office determines your financial need, including the determination and amount of the expected family contribution.
- Know the source and amount of each type of financial aid offered to you.
- Know the method by which aid is determined and disbursed or applied to your account.
- Apply for additional assistance when increased financial need can be demonstrated and funds are available.
- Expect and receive complete confidentiality about financial aid awarded by our office.

You have the responsibility to:

- Complete all application forms accurately and thoroughly. Comply with enrollment requirements related to financial aid eligibility. You must be enrolled at least half-time to receive aid consideration, but you should be aware that some programs require full-time enrollment (see specific program descriptions for more information).
- Know and comply with priority dates for application for aid in order to receive consideration for all programs.
- Know and comply with the University's refund procedures.
- Read and understand all information sent to you and all forms you are asked to sign, keeping copies for your records.
- Accept responsibility for all agreements you sign.
- Use funds awarded to you solely for educational expenses incurred while attending Ponce Health Sciences University.
- Repay all educational loans according to the repayment provisions agreed upon at the time the loan was accepted and the promissory note signed.
- Return in a timely manner all corrections, additional information, or documentation requested by our office or the agency to which you submitted your application.
- Report any change in your financial situation from that which you reported on the Free Application for Federal Student Aid (FAFSA).
- Report any wages, loans, grants, or scholarships received from sources external to the university for and during the academic year in progress.
- Know and comply with the policies for Satisfactory Academic Progress.
- Maintain continuous access to the PHSU email, psmfinstu@psm.edu, which is the official intercommunication link between the students and the Office of Student

Financial Aid. If there might be any objection of this email process please inform the Financial Aid of the reasons and the prime means of immediate communication with you.

FALSIFICATION OF DATA

Falsification of any part of the financial aid application may result in denial, withdrawal, and or demand for repayment of financial aid funds disbursed. Since the Ponce Health Sciences University utilizes the “Free Application for Federal Student Aid (FAFSA)” for establishing student aid eligibility, any misrepresentation may be subject to sanctions under provisions of the United States Criminal Code.

NEW ADMISSIONS / TRANSFERS

The Office of Admissions forwards the list of those students that have been accepted, at which time a financial aid informational packet is sent to the new student. Transfer students will also receive financial aid informational packets once they have been accepted.

RETURNING STUDENTS

Those students returning to Ponce Health Sciences University for a different award year must submit all the documentation that is required for the award year he or she is seeking financial aid for.

FOREIGN STUDENT

A copy of the U.S. citizenship documents or Permanent Resident Visa is required of all foreign students before obtaining government scholarships, grants, and or loans.

Foreign students attending Ponce Health Sciences University and wishing to apply for private loan funds must provide documentation of the Immigration Office and have a co-signer who meets all the required criteria of the lending institution.

LEAVE OF ABSENCE

This is a function of the Registrar's Office. The purpose of this policy is to establish the definition, policy and process for students requesting a Leave of Absence at Ponce Health Sciences University.

Scope

This policy applies to all students at PSHU. Authority to review and approve a leave of absence is held with the Registrar, Financial Aid Director/Manager and Chancellor.

Definitions

Leave of Absence: Defined as an authorized temporary interruption of a student's program of studies due to documented extenuating personal circumstances or medical reasons.

Policy

A student must request from the Registrar's office a LOA at least 30 days prior to the LOA commencement date, unless medical circumstances require immediate authorization (e.g., automobile accident). A personal or medical leave may be authorized when a student is experiencing compelling personal and medical circumstances that are temporarily affecting his/her academic progress. The students must submit a physician's note certifying the medical problem or reason. The total time of leave cannot exceed 180 days within a 12-month period. A student who fails to return after an authorized LOA will be academically withdrawn and a R2T4 calculation will be performed and subsequently an exit counseling instructional letter will be sent to the student.

FA Applicability

The student on an approved leave of absence will be eligible for an "In-School Deferment" for delaying payment of educational loans. A student who takes an unapproved leave of absence is not given an "In- School Deferment". The student that does not return on the specified termination date of the of absence period, will lose the "In-School Deferment" status and the six month "Grace Period" would have begun retroactively as of the original first day of the leave of absence. In addition, a USDE Title IV refund Calculation will be performed and any required funds will be returned to the federal government by the institution and or the student.

REPEATING A COURSE

Students repeating a course for improving the grade and maintaining satisfactory Academic Progress within the specific time frame, according to PHSU policies will be given just one opportunity for financial aid for that course. Please refer to the PHSU Student Manual for specific information. If the course is failed or non-passed, the student will be eligible to repeat the course with financial aid, according to the maximum number of repeats permitted by academic policies.

STUDENTS CONVICTED OF POSSESSION OR SALES OF DRUGS

In December 2020, the FAFSA Simplification Act was enacted into law as part of the Consolidated Appropriations Act of 2021. The FAFSA Simplification Act amended Section 484 of the Higher Education Act of 1965 (HEA), making several important changes to student eligibility criteria. One of these is the elimination of the prohibition on receiving Title IV aid for students with drug-related convictions.

For the 2022-2023 award year, the Selective Service and drug conviction questions will remain on the FAFSA. However, having a drug conviction while receiving Title IV aid will no longer impact a student's Title IV aid eligibility, and a student who has a drug conviction may be eligible to receive Title IV aid if they meet all other eligibility criteria.

Comment codes 53,54,56 and/or 58 will still be included in the ISIR for the 2022-23 award year, but the Department of Education will include language in the comment codes indicating that no further action needs to be taken by the student or school, and such students are eligible for Title IV aid if they meet all other eligibility requirements.

Please refer to Dear Colleague Letter GEN-21-04 for more information about the implementation of these changes.

STATISFACTORY ACADEMIC PROGRESS

The institution of higher education participants of federal programs of student assistance programs, must have Satisfactory Academic Progress standards. The standards for federal aid recipients must be at least as strict as those standards set for students in the same programs of study who do not receive federal aid.

EVALUATION PERIOD

According to federal regulations the school must determine equal time segments, or evaluation periods, to review a student's academic progress. For programs of one year or less, the school must measure SAP at the end of each payment period; for all other programs, the school must measure SAP, at a least, on an annual basis. (Federal Regulation: 34 CFR 668.34(a)(3)).

The Administration of PHSU maintains the review of SAP according to federal regulation: programs of a year or less are reviewed by period of enrollment. The Satisfactory Academic Progress of a student might be reviewed as required by any administrative or programmatic sanction; in addition, as required by any funding sources that provides financial aid resources for eligible PSHU students.

GRADUATE PROFESSIONAL STUDENTS

All full-time and part-time students awarded financial aid must comply with the PHSU SAP policy. Although for some programs the SAP is evaluated annually at the end of the Academic Year, the student must maintain a good academic standing per period of studies (semester, quarter, semester) to ensure a SAP that will insure completion of their program degree goal with the award of financial aid assistance.

STUDENTS NOT MEETING THE SAP REQUIREMENTS MAY LOSE THEIR FINANCIAL AID ELIGIBILITY

STANDARD REQUIREMENTS

- I. Cumulative Grade point Average (GPA)* - Maintain a GPA as required by the program.
- II. Minimum Pace of Degree Progress (PACE)* - The students must maintain the successful completion of courses per period of studies, thereby ensuring graduation within the maximum timeframe.

III. Maximum Timeframe - May not exceed the maximum length of the program as required by academic program curriculum and established by PHSU.

IV. Compile with other requirements as established by the Academic Department.

STANDARDS REQUIREMENTS

The Federal Department of Education has long stated that a student becomes ineligible for Title IV funds (or new awards) whenever it becomes mathematically impossible for the student to achieve the grades and/or timeframe required under SAP to graduate. A student in conjunction with the academic advisor must continually review the pace of academic progress to ensure meeting the PHSU SAP policy. The student not meeting the academic progress might be considered for continual Financial Aid by a SAP appeal aid receiving a positive response from the corresponding PHSU Appeal Committee.

REPETITION OF COURSE WORK 34 CFR 668.34(a) 6)

If a school allows repeated courses to replace previously passed courses, it can exclude grades for prior attempts when calculating a student's GPA, but must include credits from all attempts when calculating the maximum time frame. Students may receive Title IV aid for only ONE repeat of a previously passed course. Students who repeat failed coursework may receive aid for multiple attempts until a passing grade is obtained.

STATUS OF SAP NOTIFICATION

At the end of the grading period for the Academic Year, the Promotions Committee and the Academic Deans will notify the student of the non-compliance with the satisfactory academic progress due to not obtaining the minimum academic progress as set forth in the PHSU SAP policy and indicates the deadline date and process for appealing this status. The Promotions Committee will provide each department with a list of the students determined in non-compliance including the Registrar's and the Student Financial Aid Office.

SUSPENSION OF FINANCIAL AID

The Office of Student Financial Aid may also forward a communication to those students that the PC has indicated as not meeting the academic progress. The students will be advised that their financial aid has been suspended and will not receive any additional disbursement, until SAP is re-established, the student has submitted an appeal and received a decision that allows financial aid to re-evaluate the case.

APPEALING PROCESS

The student should refer to the specific program section in the PHSU Catalog, the department Dean/Director and or the Vice President of Student Affairs for specifics regarding the appeal process that usually has a 5-day period from receipt of the Promotions Committee notification of SAP status. The appeal process provides the opportunity for PHSU to determine whether the student might be able to reach the SAP standard by the end of the next period of evaluation. If the student would not be able to reach the SAP in one probationary period, then PHSU can approve an Academic Plan according to its policies and procedures, permitting, the student to complete its educational goal within the maximum timeframe.

REINSTATEMENT OF FINANCIAL AID

If PHSU approves the student's appeal, the financial aid might be reinstated, however with a status of "Probation", for one payment period. If the student does not successfully reach SAP standards upon the end of initial probationary period, then the student may continue to study, however, will be suspended from receiving any financial aid until reestablishing SAP standards. If an Academic Plan was the decision of the Appeal Committee, the financial aid will be reinstated, as long as, the student proceeds successfully with the established plan of studies.

SATISFACTORY ACADEMIC PROGRESS (SAP) SUMMARY TABLE

Program Name	Program Code	Minimum GPA Required	Maximum Timeframe	SAP Review	Additional Requirements
Doctor of Philosophy in Biomedical Sciences	PHBM	3.00	8 years	Anually	Qualifying Examination Doctoral Dissertation Professional Behavior Requirement
Master of Science in Medical Sciences	MSMS	3.00	2 years	End of Each Term	Comprehensive Qualifying Examination(CQX) Professional Behavior
Doctor in Medicine	MD	70%	6 years	End of Each Term	Medical Licensure Exam (passing score in USMLE Step 1 and USMLE Step 2CK and taking the USMLE CS) Clinical Practice Examination (CPX) Professional Behavior
Doctor in Clinical Psychology	PSYD	3.00	8 years	Anually	Comprehensive Examination Clinical Practice Examination (CPX) Doctoral Dissertation Professional Behavior Requirement
Doctor of Philosophy in Clinical Psychology	PHPS	3.00	8 years	Anually	comprehensive Examination Requirement Clinical Practice Examination Dissertation Proposal Dissertation Requirement Professional
Master of Science in School Psychology	MSSP	3.00	5 years	Anually	Comprehensive Examination Requirement Professional Behavior Requirement
Professional Certificate in Family and Couples Therapy	CFCT	Pass	2 years	End of Each Term	Professional Behavior Requirement
Post Graduate Certificate of Neuroscience of Learning	CNSL	Pass	3 years	End of Each Term	Professional Behavior Requirement
Master of Public Health	MPH	3.00	4 years	End of Each Term	Integrative Learning Experience (ILE) Overall Comprehensive Exam
Doctoral Degree in Public Health in Epidemiology	DRPH	3.00	8 years	End of Each term	Integrative Learning Experience (ILE) Overall Comprehensive Exam Dissertation Requirement
Bachelor of Science in Nursing	BSN	2.50	5 years	End of Each Term	Must complete 67% of all credits attempted
Master in Science in Nursing	MSN	3.00	4 years	End of Each Term	Professional Behavior Requirement

FINANCIAL AID PROBATION

A student failing to meet the required academic standards of the School will lose her/his eligibility for financial aid. The student may formally request a review of her case to the Student Promotion Committee. If the Appeal to this Committee for reconsideration of the academic status is positive and or establishes an academic plan, an opportunity for reconsideration of financial aid will be in effect a probationary status for the next period of enrollment. At the conclusion of the probation period, the student must have achieved compliance with the School's academic standards in order to continue with his/her financial aid eligibility.

REFUND POLICY

INSTITUTIONAL REFUND POLICY FOR CAMPUSES IN PUERTO RICO

(Complete withdrawals and or DROP of individual courses)

Semester/Quarter/Trimester Programs

1. Registration Deposit guaranteeing admissions is not refundable
2. Students withdrawing prior to start classes will receive complete refund for tuition and fees.
3. After beginning classes there will be no refund on fees.
4. Students withdrawing on or before the end of the first week of classes will receive 80% refund of tuition.
5. Students withdrawing after the first week of classes or during the second week of the particular semester or trimester will receive 50% refund of tuition.
6. After the second week of classes there will be no refund.

Refer to the PHSU Calendar provided by the Registrar's Office that details important dates.

INSTITUTIONAL REFUND POLICY FOR THE ST. LOUIS, MISSOURI CAMPUS

(Complete withdrawals and or DROP of individual courses)

Semester Programs

1. Registration Deposit guaranteeing admissions is not refundable.
2. Students withdrawing prior to start classes will receive complete refund for tuition and fees.
3. After beginning classes there will be no refund on fees.
4. Students withdrawing on or before Friday of the second (2nd) week will receive 75% refund of tuition.
5. Students withdrawing on or before Friday of the sixth (6th) week will receive 50% refund of tuition.
6. Students withdrawing on or before Friday of the tenth (10th) week will receive 25% refund of tuition.
7. After the tenth week of classes there will be no refund.

Trimester Programs

1. Registration Deposit guaranteeing admissions is not refundable.
2. Students withdrawing prior to start classes will receive complete refund for tuition and fees.
3. After beginning classes there will be no refund on fees.
4. Students withdrawing on or before Friday of the second (2nd) week will receive 75% refund of tuition.

5. Students withdrawing on or before Friday of the fifth (5th) week will receive 50% refund of tuition.
6. Students withdrawing on or before Friday of the eighth (8th) week will receive 25% refund of tuition.
7. After the tenth week of classes there will be no refund.

TITLE IV REFUND POLICY

The University will determine the percentage of attendance and the amount of financial assistance that the student did not earn when a student withdraws, does not return from an approved leave of absence, is expelled, or otherwise fails to complete the enrollment period for which the student was charged. The Department of Education Title IV funds will be returned according to the federal regulations and within a forty-five (45) days period from the official date of determination of withdrawal.

All other non-Title IV funds will be refunded according to institutional refund policy. The student's first year registration deposit guaranteeing admission is not refundable.

THE PERCENTAGE OF THE PAYMENT PERIOD OR PERIOD OF ENROLLMENT

COMPLETED (Percentage of completion) for a program measured in credit hours, is equal to the number of calendar days attended divided by the total calendar days in the period (semester, quarter or trimester).

If a student's percentage of completion of a period is up to 60%, then the School must calculate the amount of unearned funds that must be returned to the Department of Education Title IV Student

Financial Assistance Programs by the student and or the School. The School uses the software provided by the Federal Government for calculating the refunds.

If the withdrawal occurs after completion of more than 60% of the payment period or period of enrollment, the percentage of earned funds is 100%, therefore, no refund.

The return of funds will be done in the following order within a 45 days period of date of determination of withdrawal:

- Unsubsidized Direct Loans
- Subsidized Direct Loans (only applicable to undergraduate students)

- Direct Graduate Plus Loan
- Direct Parent Plus Loan
- Pell Grant
- FSEOG
- Other Title IV Assistance Programs that might be available at PHSU, the Student may visit the OSFA for a detailed review of the process.

MONTHLY REVIEW OF TITLE IV REFUNDS

The Office of Student Financial Aid established a monthly revision process to ensure Title IV refunds are processed in a correct and timely manner.

The Associate Director of Financial Aid or its designee will review all cases of Title IV refunds process every month as part of the month closing exercise. The review of cases will be performed using the withdrawal report extracted from the SIS. The report will be generated using the first and last day of the month to retrieve all cases processed as withdrawals during that period.

The report will be compared with the refunds processed during the month.

The revision of cases will include the verification of the file documentation including the certification of withdrawal, the R2T4 calculation sheet, and the report from the FA software. During this process deficiencies identified will be documented and corrected as part of the month closing process to guarantee timely and correct processing of returns.

Any deficiencies identified will be reported to the Director of Financial Aid and the Vice President of Student Affairs and will be documented as part of the performance evaluation of the FA officers. The information will also be used to train and retrain FA employees to ensure compliance with Title IV regulations.

FINANCIAL AID AWARDING PROCESS

I. COST OF EDUCATION/ EDUCATIONAL BUDGETS

Financial Aid is the economic resource available for the payment of the **Cost of Education** expenses related to the particular field of studies. The **Cost of Education** includes the following items:

- Tuition And Fees
- Books And Educational Materials
- Equipment
- Room And Board
- Transportation
- Personal Expenses
- Child Allowances
- Special Electives
- Computer Rental/Purchase
- And Others Relevant Expenses

The **STUDENT'S EDUCATIONAL BUDGET** represents an approximation of the amount of expenditures for a particular Class and Year of studies (FIRST, SECOND, THIRD, OR FOUTH, etc.).

The Student's Educational Budgets is the foundation for the determination of financial aid awards. These budgets are distributed annually and are also available in the OSFA for review.

The financial obligation is primarily the responsibility of the student and his/her family. That is why it is extremely important to discipline yourself with a well-thought-out budget for using your money during the academic year. Developing a realistic budget—and sticking to it—gives you a head start towards a financially secure future.

II. STUDENT ELIGIBILITY

- Student must be U.S. Citizen or permanently resident of the U.S.
- Student must be enrolled or accepted for enrollment at least as a half-time student at Ponce Health Sciences University.
- If currently enrolled, the student must maintain satisfactory academic progress according to the norms established by the School.
- Student cannot be in DEFAULT in any Federal Program or owe any refund at a school previously attended.
- Male students between the ages of 16 to 26 years of age, who are not presently a member of the armed forces, must register with Selective Services (this requirement was eliminated from the FAFSA requirement for 2021).
- Student must show financial need to be eligible for loans and scholarships that are need based.

III. REQUIRED DOCUMENTS

The candidate for financial aid, in addition to having the previously mentioned requirements, must have presented the following documents by the deadline date which usually occurs during the last week of April or May prior to the commencement of the Award Year for which financial aid is being sought:

- A FAFSA or RENEWAL FAFSA that has been process by the U.S. Department of Education
- Ponce Health Sciences University documents: "Request for Aid and Loans" / "Student Authorization"
- Master Promissory Note (MPN), which is the loan application (for first time borrowers)
- Evidence of Citizenship or naturalization
- Any other documentation required by Federal Regulations and any other funding source

Those students that are selected by the Federal Government for "Verification" will be required to present documentation to verify the data presented in the FAFSA. The selected student will be informed of the documentation that must be presented. No financial aid award will be awarded or disbursed until the verification process is completed.

Verification

All cases selected for Verification will be notify by the school to the Student that they must provide the required documentation to evidence the information provided. Student is also instructed that no funds will be disbursed until the verification process is completed.

Student selected for Verification will receive specific instruction from OSFA Office on the documents and data needed to complete the process.

Documents needed are:

1. Signed and completed appropriate (Dependent or Independent) Verification Worksheet
2. For Tax filers; signed copies of the Tax Return completed (PR or IRS form)
3. Income source and signed statement of income source (non- tax filers)
4. Tax responsibility data

Note that the Verification W/S contains the remaining needed information to document the Verification process.

Every student must complete a Verification Worksheet based on its status (Dependent or Independent) This document must be completed and returned to the OSFA Office. Items subject to verification are:

- Family household size
- Students in family at post-secondary level
- Adjusted Gross Income
- Tax Responsibility
- Pension Paid
- IRA/Keogh deductions
- Other income and or interest earned subject to tax.

Once the student presents the required documentation if needed a correction to the FAFSA will be performed using the FAA Access utility provided by the USDE and upon the processing of the new ISIR the school them will proceed to disburse funds to the student.

Schools constantly receive documents that may contain conflicting information which must be reviewed and resolved. Some sources of conflicting information are:

- Requested or unsolicited tax documents.
- Initial or subsequent Student Aid Reports or Institutional Student Information Records.
- C Flags or Comment Codes on SAR or ISIR documents
- Verification worksheets or signed statements.

Unsolicited Information

The regulations do not distinguish between information that the school receives because of its own request and that which is unsolicited. If anyone working in an official capacity at the institution receives information — via e-mail, regular mail, fax or in person — the information is considered received for financial aid purposes.

The school is not permitted to ignore or shred documents that may substantiate the students' or parents' eligibility for federally funded financial assistance.

Institutional Responsibility

The institution as a whole is responsible for notifying the financial aid office of any information that may affect a student's eligibility for Title IV programs. Information received by any institutional office is relevant and its effect on student eligibility is pertinent. Such information must be communicated to the financial aid office and any conflicts resolved before originating and/or disbursing financial assistance.

In order to solve conflicting information, the OSFA collect documentation, recalculate EFC and submit corrections to CPS, as appropriate. No disbursements allowed until conflicting information resolved.

C code Resolution

"C" codes are generated by CPS through data matches to point out a possible question about FAFSA data or to inform the applicant that an assumption was made on missing or inconsistent FAFSA data. Resolution of ISIR/SAR C codes or submission of correction data is not required for the system to calculate an EFC; however, institutions are required to retain documentation of ISIR/SAR C code resolution. Examples of questionable data from the data match that would result in ISIR/SAR C codes include – Pell grant or federal loan overpayments; no confirmation for qualifying veteran; no confirmation of U.S. citizenship; no confirmation for eligible non-citizen status; not registered for Selective Service; and a FAFSA response indicating drug related convictions.

Unusual enrollment verification procedure

The Department of Education has implemented federal regulations in an effort to prevent fraud and abuse in the Federal Student Aid Program by identifying students that have received federal Pell Grants and/or Direct Loans at multiple institutions for the last four consecutive funding years.

The Office of Student Financial Aid at Ponce Health Sciences University will review the student's completed evaluation report including all official academic transcripts from all colleges and universities attended during the review period. If federal Pell Grants and/or Direct Loans were received and credit hours were not earned at each of the institutions attended, additional documentation will be requested. Documentation must be emailed to psmfinstu@psm.edu.

All required documentation must be received and the UEH flag must be resolved before a student is eligible to receive federal student aid.

IV. EVALUATION PROCESS

Upon receipt of the documents for each student, the staff of the OSFA reviews the forms determines the educational need of applicant, prepares and forwards the Award Notification (notification of the financial aid being offered).

The amount of funds allocated to the student depends upon the economic need that the student demonstrates through a process known, as "needs analysis".

The first step in this process is the determination of the Expected Family Contribution (EFC) by the Federal Government through the personal income data presented by the student and his family in the FAFSA to the U.S.

Department of Education. This presentation of data must be submitted annually to the U.S. Department of Education.

The second step involves the following basic calculation:

Student Educational Budget -

Expected Family Contribution

FINANCIAL NEED

The third step consists in the awarding of Financial Aid. The student may not receive financial assistance from all funding sources, need based or non-need based, in excess of the stipulated financial need. A need- based source requires that the student demonstrate financial need through the need analysis of the federal government. If a student demonstrates no financial need, he may borrow funds from non-need based funding sources for an amount that does not exceed the total cost of education as approved by the school. Those students that will be recommended for scholarship programs will be presented to the Scholarship Committee for approval of awards. The students awarded any financial aid will receive an "Award Notification" indicating the amount of the aid and the educational budget used in the awarding process. This notification is sent electronically to the student's PHSU email. The student is indicated the timeframe for presenting any questions regarding the awards; if none are submitted, then the financial aid awarded is considered to be accepted in its entirety by the student.

IV. DISBURSEMENT OF FINANCIAL AID

At the beginning of each Award Year (academic year), upon completion of the registration period and commencement of classes, the OSFA will proceed to inform the Finance Department of the student's awards. The Finance Office will determine if any funds will be disbursed directly to the student. Disbursement will occur, if possible, at the beginning of each semester, quarter, trimester, or midterm of a certification program, however, this depends upon several factors such as application and approval dates of the aid, electronic transfer dates, academic calendar's periods of enrollments and the administrative procedures required prior to disbursements. Confirmation of the academic progress by the Registrar and OSFA verifies that the same coincides according to federal program regulations is required prior to disbursement.

The student receiving aid will receive a "Disbursement Notification" from the OSFA, indicating the projected date that Finance might begin the accrediting the student account and providing any applicable credit balance. A receipt of the disbursement transactions will be given to the student each semester or trimester. In addition, the Finance Department will periodically inform each student of the outstanding balance with the School.

VI. CHANGES TO FINANCIAL AID AWARDS

The student, who desires to increase the original request of the loan or cancel a portion of the loan, and or any other adjustments, must provide a written request to the Office of OSFA. The request should be presented prior to the end of the first semester or trimester of the actual Academic Year. The deadline of this period for adjustment occurs in November. Refer to the OSFA Annual Calendar for specific date.

VII. CERTIFICATION OF FINANCIAL AID NEED OR AWARDS

Certification of the student's educational expense budget, financial need and or financial aid award will be provided upon request of the student. The OSFA will require at least three days for the processing of this request.

TYPES OF FINANCIAL AID PROGRAMS

The financial aid programs available are of four major classifications:

- GRANTS – funds given without any repayment commitment
- SCHOLARSHIP – monies awarded for a specific reason, such as economic need, academic preparation, etc.
- LOANS – monies made available by an approved Department of Education Direct Loan Program with a repayment obligation and interest on principal.
- ASSISTANTSHIP/FELLOWSHIP – funds available to a student for a specialized activity in a specific discipline; recipients may receive a stipend.

GRANTS AND SCHOLARSHIPS, ASSISTANTSHIP/FELLOWSHIP

The Office of Student Financial Aid, as well as, other departments of Ponce Health Sciences University, receives notifications of grants, fellowships, assistantships, etc. Notification of the purpose, amount of award, requirements, deadline dates and other specific information will be posted and whenever possible, distributed directly to the student by PHSU student email communication. Specific information is available at the OSFA. The different divisions of the U.S. Armed Forces provide scholarship support to our student for commitment in their different branches. The Commonwealth of Puerto Rico offers through the Puerto Rico Counsel Education (CEPR) several programs. At present PHSU receives from CEPR funds for "Ayuda Suplementaria Graduada" (State Grants Funds) whereby PHSU select the candidates.

INSTITUTIONAL SCHOLARSHIPS

The Board of Directors of Ponce Health Sciences University will determine the availability of Institutional Scholarship Funds. The Scholarship Committee will coordinate the awarding procedures of the institutional scholarship to any student.

FEDERAL LOAN PROGRAMS-US DEPARTMENT OF EDUCATION TITLE IV

Federal Direct Loan Program

Federal Direct Loans are the Department's major form of self-help aid and are available through the Federal Direct Loan Program.

(As a result of the Budget Control Act of 2011, SEC. 502, subsidized loans cannot be awarded to graduate and professional students if the loan period begins on or after July 1, 2012).

Direct Unsubsidized Loan

This loan is essentially the same as the Subsidized loan except that the borrower is responsible for the interests that accrued while in school. Grace period of six months commences upon graduation or withdrawal. The borrower has a ten years repayment term. Accrued and unpaid interest will eventually be capitalized. These loans should be paid off as quickly as possible. The capitalization terms are found in the promissory note that the student must sign prior to disbursement of funds. The loan interest rates are established annually by federal government and the OSFA announces current rates. As per federal regulations, an origination fee is deducted from the approved awarded amount of the student.

GRADUATE PLUS LOAN

As a graduate or professional student, you are now eligible to borrow under the PLUS Loan Program up to the cost of attendance minus other estimated financial assistance. The terms and conditions applicable to Parent PLUS Loans (a federal loan program that permits parents to obtain funds to meet any pending educational cost) also applies to Graduate and Professional PLUS Loans. The features of this loan program include: a) requires that you do not have an adverse credit history, b) repayment beginning on the date of the last disbursement of the loan, c) a fixed interest rate of 5.30%. from July 1st, 2020 until June 30th, 2021, Federal Direct PLUS Loan program requires an application and a signed Master Promissory Note (MPN); to do so, go to www.studentaid.gov.

Note: For Graduate PLUS loans, forbearances and deferments are available if you qualify; contact DL Servicing at **1-800-848-0979** for more information

ALTERNATIVE LOAN PROGRAM

Alternative loans are private loans that can supplement students' federal loans. Unlike federal loans, the Federal Government does not guarantee these loans. The specific lending institution designates the funds. An approval, therefore, is based upon the applicant's credit history and other requirements of the lending institution. The availability of these funds should be verified before applying.

Historical Private Lender List

PHSU does not deny or otherwise impede the student's choice of a private lender or cause unnecessary delay in loan certification of these loans. The following is a list of the three private loans that have been most commonly selected by our students during last two previous academic years, however, we reiterate that the student may select any other lender they esteem will meet their financial need.

- Discover: <https://www.discover.com/student-loans/index.html>
- Sallie Mae: <https://www.salliemae.com/student-loans>
- Wells Fargo: <https://www.wellsfargo.com/student/graduate-loans/med-school>

FEDERAL DISBURSEMENT POLICY

A school must notify the student in writing (paper or electronic) when Direct or Grad PLUS loan funds are being credited to a student's account. This notification must be sent no earlier than 30 days before and no later than 30 days after crediting the student's account. The notification should include the following:

- Date and amount of the disbursement
- Student's (or parent's) right to cancel all or part of the loan or disbursement
- Procedures and the time by which the student (or parent) must notify the school that he/she wishes to cancel the loan or disbursement.

Under the U.S. Department of Education regulations, you have the right to cancel all or part of the loan(s) within 14 days of the date of loan notice indicating the funds accredited to your account in the Student Account Office. If you wish to cancel all or part of the loan(s) prior to a refund being generated (if eligible), please request by email or visit OSFA or Finance office. If you decide to cancel all or part of the loan(s) after you received a refund check or direct deposit (if eligible), you must submit an email, or present the same in person, request to psmfinstu@psm.edu.

COD DISBURSEMENT DATE REPORTING

A disbursement of Title IV, HEA program funds occurs on the date that the Institution credits the student's ledger account or pays the student or parent directly. 34 C.F.R 668.164(a)

Federal Register/ Vol 78, No. 40 published 2/28/2013 indicates that for disbursements that occur on or after 4/1/2013 an institution is required to submit disbursement information no later than 15 days after the institution makes a disbursement or become aware of the need to make and adjustment to previously reported disbursement data.

The Associate Director of Financial Aid will perform a revision and reconciliation of COD reported dates at least on a bi-weekly basis to ensure compliance with COD reporting requirements and regulations. During the reconciliation process the reconciliation tool in Power Faids will be used to create and updated COD push the information to the COD platform and update the dates reported for the disbursements.

As an additional control process, the Financial Aid Office will use the disbursement detail report prepared by the Bursar's Office to complete the monthly internal reconciliation to which the COD reports will be compared.

After doing the update the officer will lock the actual date of disbursement option on the Packaging/Award data view to prevent it from being changed by other Power Faids processes.

Please refer to the step by step Manual for COD Reconciliation.

STUDENT REFUND FROM A CREDIT BALANCE

If your total assistance for the period of students exceeds the direct charges (tuition, fees, room & board) on your account, you are entitled to a refund of the difference for use toward other educational expenses. The Student Accounts Office Finance issues refunds to students after final enrollment status has been determined and the funds have disbursed. Refund checks are generally direct deposit in the student bank account or a prepared a refund check provided directly to the student. The refund is completed in a period no later than 14 days after the student account reflects a credit balance. For more information, contact the Students Account Office Finance.

REFUSING A CREDIT BALANCE REFUND CHECK

Sometimes a refund check represents more loan funds than that a student does not want to apply to his/her other educational expenses. The student may reduce or cancel the loan anytime during the enrollment period. The student must request in writing that the Financial Aid Office reduce the loan. If the funds are been disbursed to the student, he/she must present to the Student Accounts Office Finance, the amount of funds to be sent to

the USDE thereby accrediting the same to the loan account for adjustment. The Office of Student Financial Aid must be kept abreast of this adjustment by the student and or the Finance Office.

FEDERAL (TITLE IV) FINANCIAL AID RECIPIENTS REFUND POLICY

Consistent with federal regulations, if the student ceases to be enrolled in PHSU, the amount of federal aid that must be returned to the federal government is based upon the percentage of time the student remained in attendance during an academic term. Students are entitled to retain only that portion of federal student aid they earned based on the time in attendance. The percentage of earned is determined by the days attended in comparison to the total days in the period of enrollment.

If a student is dismissed, withdraws or stops attending before the first day of classes, all Federal aid is returned to the appropriate program. Students who remain enrolled through at least 60% of the payment period (semester/ trimester) are considered to have earned 100% of the aid received and will not owe a repayment of Federal Title IV funds.

When a student has received Federal Title IV funds in excess of their eligibility, it is the student's responsibility to return the unearned funds to Ponce Health Sciences University. The Federal Government requires to Ponce Health Sciences University return the unearned funds for the student to the appropriate programs. The University will calculate this amount and notify the student.

Students who have earned zero credits for any period of enrollment must receive from the Registrar confirmation of enrollment to ensure eligibility for Title IV funds; if not then they will have Federal Title IV funds returned as per the Federal Requirements, unless they can prove they completed the semester.

ENTRANCE AND EXIT INTERVIEW

An Entrance counseling session must be conducted, prior to the release of the first disbursement of the first Federal Direct Loan and or other loan made by the borrower for attendance at our School. During these sessions the specifics of the students responsibilities as a borrower will be reviewed, as well as, the specifics of his or hers loan. This counseling session may be conducted in our Office or through the School's federal government website link to www.studentaid.gov.

Every student that graduates or withdraws from the school must complete an Exit counseling. This is a process completed electronically in the federal government site www.studentaid.gov. The Financial Aid Office notifies the students of the responsibility of completing the exit counseling and provides information either via email or

regular mail about the steps to be followed to comply with the requirement. Information of a summary of the entire amount of loans that have been disbursed to the student, the responsibilities of repayment and the different options for postponement if necessary, are provided in the site during the exit interview.

MONEY MANAGEMENT TIPS

If you receive financial aid...

- Financial aid is intended to support a very modest student lifestyle, including only the basics: tuition and fees, room and board, books, and a small amount for personal expenses such as clothing, laundry, haircuts, long distance charges, an occasional movie or dinner out, and so on. Financial aid is NOT intended to PAY for your car, iPhone, cigarettes or spring break trip, marriage, etc.

- For each expenditure ask yourself: Do I really need this?

If you are taking out student loans to cover "extras" do you really want to be PAYING interest years after graduation for things you could do without for now? Your time at PHSU is a terrific chance to meet and mingle with people of many interests and cultures. Think of this as a free source of entertainment and enrichment.

- Protect your future: Don't borrow more than you need.

If you don't need all of the loans you've been offered, you may decline or reduce them, you only need to request to Financial Aid Office and or Finance.

- Consider the cost of your living arrangement.

Is that luxury apartment really a good deal? Do the math. In an apartment, in addition to your rent, you will have to purchase and cook your own food, get yourself to class, come up with a rent deposit, PAY for utilities, and possibly buy furniture. Add up all the costs associated with apartment living and select the apartment that has the most reasonable cost, order words the better deal. You might have to find yourself a roommate(s) to help you with the cost, however, the selection of the person requires compatibility to your own living dynamics.

- Be careful with credit cards!

If you don't have the cash for a purchase, you probably can't afford it. However, if you have a reasonable budget for personal expenditures and can PAY off your CREDIT CARD in full each month, you will be building good credit for your future.

- Don't use an ATM card for an individual purchase if a fee is involved.

Do you really want to pay \$2.25 for a \$1.50 taco? These little fees add up fast.

- Give yourself an allowance, for those social activities that might be as vital as academics.

Know what you can afford to spend for goodies each month and make a monthly withdrawal. Divide that into weekly envelopes to help you stay within your budget.

- Direct deposit is your friend.

A check in hand is easily spent. Have your earnings and financial aid deposited into your savings or checking account, and take it out only when you need it.

- If you're having problems making ends meet, visit the Office of Financial Aid. We're happy to help you work out a reasonable budget.

U.S. DEPARTMENT OF EDUCATION OFFICE OF THE OMBUDSMAN GROUP

If you have been unable to solve a problem with your federal student loan, you can ask the Federal Student Aid Ombudsman Group for help. As an alternative to filling out the form on the page, you may contact the Ombudsman Group through one of these other methods.

Postal Mail

U.S. Department of Education
FSA Ombudsman Group
P.O. Box 1843
Monticello, KY 42633

Phone

1-877-557-2575

Fax

606-396-4821

FINANCIAL AID STAFF DIRECTORY

Position	Employee Name	Employee Email Address
Financial Aid Director	Vacant	
Associate Director of Financial Aid	Mrs. Myrian Gaud, MBA	mgaud@psm.edu
Financial Aid Officer	Mrs. Janira Narvaez	jnarvaez@psm.edu
Financial Aid Officer	Mrs. Shaira Zengotita	szengotita@psm.edu
Financial Aid Specialist	Vacant	

OFFICE HOURS

Monday to Thursday: 8:00-11:30 am – 1:00-4:30 pm

Friday: Administrative Work (By appointment only)

Mailing Address: P.O. Box 7004, Ponce. Puerto Rico 00731

Phone Numbers: (787) 840-2575 ext. 4734, 4836 or 4736

E-mail: psmfinstu@psm.edu

ANNEX A:
REQUEST FOR AID AND LOANS FORM



Loan Request Form for Graduate Students

2022-2023

OSFA

OFFICE STUDENT FINANCIAL AID OFFICE

**Students who wish to have Direct Loans applied to their account will
need to fill out all sections of this form**

STUDENT BORROW INFORMATION

Student Name	Student ID #
Campus Program	Campus Location : <input type="checkbox"/> MAIN CAMPUS <input type="checkbox"/> SAN JUAN CAMPUS <input type="checkbox"/> ST. LOUIS CAMPUS
Email Address	Date Of Birth
Student Borrower Signature	Date
While studing at PHSU I will live: (<input type="checkbox"/>) Boarding (<input type="checkbox"/>) Living with Parents (<input type="checkbox"/>) Travel (Outside Campus Town Ponce) ** Boarding means if you have rent expenses. Evidence may be requested**	

HEALTH PROFESSIONS STUDENTS (AMOUNT BASED ON PROGRAM)

		<u>St. Louis & San Juan Campuses : Educational Programs included MSMS, PSYD, MSN, MPH,PHD</u>	
Graduate Students		Each Year \$ 20,500.00 Unsubsidized	
MD : I,II,III YEAR	\$ 41,611	**FOR MAIN CAMPUS AND ST.LOUIS CAMPUS**	
MD: IV YEAR	\$ 43,833		
CLINICAL PSYCHOLOGY (PSYD OR PHPs) I,II,II YEAR	\$ 33.694		
CLINICAL PSYCHOLOGY (PSYD OR PHPs) IV, V YEAR	\$ 35,083		
DOCTOR OF PUBLIC HEALTH	\$ 33,000		

I HAVE REVIEWED MY 2022-2023 FINANCIAL AID OFFER AND WISH TO REQUEST :

PLEASE CHECK ONE: () INITIAL REQUEST () DECREASE AWARD () CANCELLATION

REQUESTED DIRECT LOAN INFORMATION

GRADUATE STUDENT UNSUBSIDIZED	FALL	SPRING	SUMMER (IF APPLY)	TOTAL
GRADUATE STUDENT (QTRS.) UNSUBSIDIZED	QTR 1	QTR 2	QTR 3	TOTAL
GRADUATE PLUS REQUEST AMOUNT				TOTAL

*An origination fee will be taken out for the Direct Unsubsidized/Direct Graduate Plus Loan

*If your financial aid award exceeds your charges, you will receive a refund

ANNEX B:
STUDENT AUTHORIZATION FORM



STUDENT AUTHORIZATION FORM

I authorize the Financial Aid Office of Ponce Health Sciences University (PHSU) as an agent of administration of federal funds:

- To provide relevant information of my financial aid allocated as a student to any agency duly authorized to audit according to federal, state and institutional requirement.
- To obtain from the Office of the Registrar at PHSU any relevant information related to my registration and/or satisfactory academic progress.
- To complete the necessary procedures required by federal regulations and internal controls of the institution when the student is selected for the process of "verification".
- To share with PHSU - Finance Division the information concerning my official assignment of Financial Aid, and so that they may accredited my funds to my student account.
- To inform the Office of Financial Aid and/or Finance Division of any additional Financial Aid that has been approved from any Federal State, Local or Private entity (ex. Veterans, US Army, Vocational Rehabilitation)

I understand that:

- Providing false documentation/information to receive Financial Aid is a crime that can lead to imprisonment, \$20,000 fine, or both.
- My application for Institutional Financial Aid will not be valid until PHSU receives the approval of the Initial or Renewal FAFSA for the appropriate academic year. In addition, completion of any verification requirements or missing documentation relating to receiving financial aid.
- To be eligible for Title IV funds from the Department of Education (federal government) financial aid programs (Direct Loan, Pell Grant, Federal Work Study), I must be accepted or enrolled at least half-time at the school.
- I must maintain satisfactory academic progress according to the academic policies of the school that have been established under regulations prescribed by the Department of Education/Federal Government (Federal Register).

I certify that:

- I have been explained that as a condition of funding for Financial Aid from the federal or state government, I must not distribute, possess, or unlawfully use any controlled substances/drugs during the period for which I receive any aid.
- I have received orientation regarding the right to cancel my loans subject to the following time limits: up to fourteen (14) days after the accreditation of funds to my account.
- I will comply with the procedures and schedules established by the PHSU regarding the management of financial aid program.
- I have received an explanation of the eligibility requirements, disbursement, and repayment of funds applicable to each financial aid program.
- I understand and agree that my Financial Aid will be accredited to my student account, and I will receive any credit balance as a check or direct deposit as registered.
- I understand that the parking, disability insurance and health insurance fees will be reflected in my account charges (if applicable) and that my financial aid may be used to cover those additional expenses. I also understand that my signature on this document represents my agreement to cover those additional expenses with my financial aid. If I wish to cover the additional expenses with private funds, I must request it in writing prior to the funds disbursement.

Name of student: _____
Sign: _____

Date: _____

Ponce Health Sciences University does not discriminate by gender, race, religion, age, political affiliation, or disability in regard to providing financial aid.

ANNEX C:

VERIFICATION FORM (V4)



Custom Verification Worksheet (V4)

2022-2023

Student Financial Aid Office



DEPENDENT

INDEPENDENT

Federal Student Aid Programs

Your Free Application for Federal Student Aid (FAFSA) was selected for verification which compares your FAFSA information to your financial documents. This is a federal requirement under 34CFR. If there are any differences, corrections will be made to the FAFSA and sent to the U.S. Department of Education for confirmation.

What you must do:

- Complete all sections of this form according to your dependency status in Blue or Black ink only. Incomplete worksheets cause delays and will be returned for completion.
- Before signing the Identity/ Educational Purpose section of this form, the student must sign in the presence of Ponce Health Sciences University Financial Aid Official (if in person) or certified Notary (if not in person).
- You and one parent must complete and sign this form (for dependent students only).
- Hand in, or email your completed form to the PHSU Financial Services Office. • Do not make any additional income/ household size/ number in college corrections to the FAFSA once this form has been submitted.
- Contact Ponce Health Sciences University Financial Aid Office if you have questions completing this form. The final deadline to complete the verification process is established by the Federal government and published in the Federal Register on an annual basis- www.federalregister.gov.

STUDENT INFORMATION

Student Name	Student ID #
Student Email	Phone Number
Permanet Address	
City/State/Zip	Birthday

HIGH SCHOOL COMPLETION

High School diploma (with specific graduation date).	If you completed secondary education in a foreign country, a copy of the "secondary school leaving certificate" or other similar documents.
A copy of your final official high school transcript that shows the date when the diploma was awarded	A state certificate or transcript received after you passed a State-authorized examination that the State recognizes as the equivalent of a high school diploma (GED test, HiSet, TASC, or other State-authorized examination)
An academic transcript that indicates you successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree.	If you were homeschooled in a state where the state law requires the student to obtain a secondary school completion credential for homeschooling (other than a high school diploma or its recognized equivalent), a copy of that credential.
If you were homeschooled in a state where state law does not require the student to obtain a secondary school completion credential for homeschooling (other than a high school diploma or its recognized equivalent), a transcript,	

or the equivalent, signed by the student's parent or guardian, that lists the secondary school courses the student completed and includes a statement that the student completed secondary school education in a homeschool setting.

A student who is unable to obtain the documentation listed above must contact the **financial aid office**. **787-840-2575 EXT. 4736,4836,4734** or by email: finstu@psm.edu

BEFORE YOU/ YOUR PARENT (IF DEPENDENT) SIGNS BELOW....

- ❖ Manually Sign with A Ballpoint Pen.
- ❖ Forms with Digital/Electronic/Typed Signatures Cannot Be Accepted and Will Be Marked as Incomplete.
- ❖ Make Sure You Have Not Left Any Section Blank.
- ❖ Make Sure All Required Documents Are Attached and Include the Student Id on Each Additional Page

Each person signing certifies that all information reported is complete and correct. Each person also understands that if any section is left blank, any document(s) that are listed as "required" but not submitted is considered incomplete and aid will NOT be granted.

I/We, understand that all formal communication is sent to the preferred email account established for electronic communication from the Financial Aid Office from Ponce Health Sciences University about required or follow-up document requested.

The student and at least one parent (if applicable) whose information was reported on the 2022-2023 FAFSA must sign and date this worksheet

Warning:
If you purposely give false or misleading information on this worksheet, you may be fined, sentenced to jail, or both.

Student	Date	Parent (If Dependent)	Date
---------	------	-----------------------	------

STOP HERE- READ THE FOLLOWING INSTRUCTIONS CAREFULLY

IDENTITY AND STATEMENT OF EDUCATIONAL PURPOSE

In order to complete the verification process, you the student must appear IN PERSON at PHSU to verify his or her identity by presenting a valid government issued photo identification (ID), such as, but not limited to, a state issued driver's license, other state-issued ID, or passport. PHSU will maintain a copy of the student's photo ID that is annotated with the date it was received and the name of the official at the institution authorized to collect the student's ID. This section must be completed in the presence of a financial aid administrator.

OR

If you are Unable to appear IN PERSON at PHSU to verify your identity, you the student must provide to the institution: (a) A copy of the unexpired valid government-issued photo identification (ID) that is acknowledged in the notary statement below, or that is presented to a notary, such as but not limited to, a driver's license, other state-issued ID, or passport; and (b) the original Statement of Educational Purpose provided below, which must be notarized. If the notary statement appears on a separate page than the Statement of Educational Purpose, there must be a clear indication that the Statement of Educational Purpose was the document notarized. This section must be completed in the presence of a Public Notary.

STATEMENT OF EDUCATIONAL PURPOSE (COMPLETE THIS SECTION IF YOU ARE IN PERSON):

I certify that, I (print student name) _____, am the individual signing this Statement of Educational Purpose and that the federal student financial assistance I may receive will only be used for educational purposes and to pay the cost of attending the PHSU for 2022-2023.

Student Signature _____ Date _____

Student ID Number _____

Financial Aid Administrator Signature _____ Date _____

NOTARY'S CERTIFICATE OF KNOWLEDGE (ONLY COMPLETE THIS SECTION IF YOU ARE UNABLE TO APPEAR IN PERSON)

State of City _____ on _____ Before me _____,
Notary's Name _____

personally appeared, _____ And provided to me on basis of satisfactory
evidence Printed Name of Signer

of identification _____.
Type of unexpired Government-Issue Photo ID

To be the above-name person who signed the foregoing instrument.

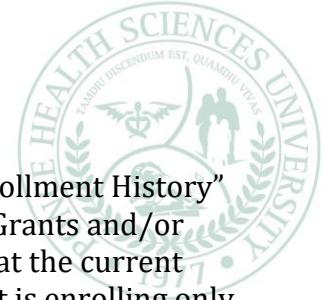
Witness my hand and official seal _____.
Notary Signature

_____. Date Commission Expire

_____. SEAL

ANNEX D:
UEH VERIFICATION FORM

**OFFICE OF STUDENT FINANCIAL AID
PONCE HEALTH SCIENCES UNIVERSITY
2022-2023 UNUSUAL ENROLLMENT HISTORY VERIFICATION**



Free Applications for Federal Student Aid (FAFSAs) are being flagged for “Unusual Enrollment History” by the U.S. Department of Education (ED) because of the student having received Pell Grants and/or Federal Direct Loan funds at multiple institutions in recent years. UEH flags require that the current institution review the student’s enrollment history and determine whether the student is enrolling only long enough to receive cash refunds of federal student aid.

NOTE: The Financial Aid Office, in the process of reviewing a student’s UEH flag, will check the National Student Loan Data System (NSLDS) for complete enrollment history.

A. Student Information

Last Name	First Name	PHSU Student ID
Address (include apt. no.)		E-mail Address
City	State	Phone Number
		Date of Birth

The U.S. Department of Education determined that you have an unusual enrollment history regarding the receipt of Pell Grant and/or Federal Direct Loan funds.

WHAT YOU SHOULD DO:

1. Review the National Student Loan Data System (NSLDS) for prior schools attended at which you received federal financial aid such as Federal Pell Grants and Federal Direct Student Loans.
Access NSLDS by going to https://nsldsfap.ed.gov/nslds_SA/ and log in.
2. List all colleges or universities (*including PHSU*) attended during the academic periods that include **2018-2019, 2019-2020, 2020-2021, and 2021-2022**. If you need additional space, please attach a separate page.

Name Of College or University	Dates of Attendance (Month/Yr. to Month/Yrs.)	Pell Grant and/or Loans received		Did you earn credits(s)?	
		<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
		<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
		<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
		<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No
		<input type="radio"/> Yes	<input type="radio"/> No	<input type="radio"/> Yes	<input type="radio"/> No

SECTION I: TO BE COMPLETED BY STUDENT

During the academic periods that include 2018-2019, 2019-2020, 2020-2021, and 2021-2022, did you receive a **Pell Grant and/or Federal Direct Loan** while at Ponce Health Sciences University?

Yes. Sign and date below. Return this form to the **PHSU Financial Aid Office**.

STOP – If you answered YES, you do not have to complete the remainder of this form.

No Proceed to Section II on REVERSE SIDE.

By signing this form, I certify that all of the information reported on it is complete and correct.

WARNING: If you purposely give false or misleading information on this form, you may be fined, sentenced to jail, or both.

Student's

Signature Date

SECTION II: TO BE COMPLETED BY STUDENTS THAT ANSWERED “NO” IN SECTION I

Obtain an Official academic transcript for any college or university attended during the academic periods that include 2018-2019, 2019-2020, 2020-2021, and 2021-2022.

The Unusual Enrollment History (UEH) verification requirements do not allow schools to accept a student's self-certification in place of an academic transcript or grade report. If you received financial aid at a school previously attended, you will have a record of attendance at that school and will be required to submit a transcript.

Students unable to obtain an official academic transcript from a previously attended school may be allowed to submit an unofficial transcript or grade report if they provide a written statement detailing why a former school, they attended will not release an official transcript.

Official transcripts should be sent to:

**Ponce Health Sciences University
Financial Aid Office
PO BOX 7004
Ponce PR 00732**

- Check this box if you have recently submitted official transcripts to the College and they are already on record.
- Check this box IF YOU DID NOT EARN ANY ACADEMIC CREDIT(S) AT A COLLEGE OR UNIVERSITY WHERE YOU RECEIVED A PELL GRANT AND/OR FEDERAL DIRECT LOAN. Proceed to Section III.

By signing this form, I certify that all of the information reported on it is complete and correct.

WARNING: If you purposely give false or misleading information on this form, you may be fined, sentenced to jail, or both.

Student's Signature

Date

SECTION III: ACADEMIC CREDIT NOT EARNED

COMPLETE THIS SECTION ONLY IF YOU DID NOT EARN ANY ACADEMIC CREDIT(S) AT A COLLEGE OR UNIVERSITY WHERE YOU RECEIVED A PELL GRANT AND/OR FEDERAL DIRECT LOAN.

Note: Passing grades for purposes of this review are A, B, C, D and constitute earned credits.

For each college or university where no academic credits were earned, attach a typed personal letter explaining why you were unable to complete a course at that school. Include applicable academic and/or personal reasons.

Personal reasons may include:

- Personal injury or illness (must have occurred during semester(s) of academic difficulty) – Requires doctor's statement, hospital records, or accident/police report.
- Death or serious illness of an immediate family member – Requires doctor's statement, hospital records, or a death certificate/obituary notice.
- Employment changes – Requires documents to show loss of job or other changes in employment.
- Divorce or separation in the student's immediate family – Requires divorce/separation documents or letter from attorney.
- Other – Allowable circumstances are at the discretion of the Financial Aid Office and require supporting documentation.

By signing this form, I certify that all of the information reported on it is complete and correct.

WARNING: If you purposely give false or misleading information on this form, you may be fined, sentenced to jail, or both.

Student's Signature

Date

NOTE: Students denied financial aid will be provided an opportunity to question and appeal the decision.

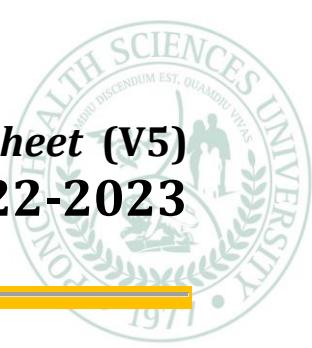
ANNEX E:

V5 VERIFICATION FORM



Aggregate Verification Worksheet (V5)

2022-2023



DEPENDENT

INDEPENDENT

Federal Student Aid Programs

Your Free Application for Federal Student Aid (FAFSA) was selected for verification which compares your FAFSA information to your financial documents. This is a federal requirement under 34CFR. If there are any differences, corrections will be made to the FAFSA and sent to the U.S. Department of Education for confirmation.

What you must do:

- Complete all sections of this form according to your dependency status in Blue or Black ink only. Incomplete worksheets cause delays and will be returned for completion.
- Before signing the Identity/ Educational Purpose section of this form, the student must sign in the presence of a LincolnU Financial Aid official (if in person) or certified Notary (if not in person).
- You and one parent must complete and sign this form (for dependent students only).
- Bring, or mail your completed form to the Financial Aid Office. • Do not make any additional income/ household size/ number in college corrections to the FAFSA once this form has been submitted.
- Contact Ponce Health Sciences University Financial Aid Office if you have questions completing this form. The final deadline to complete the verification process is established by the Federal government and published in the Federal Register on an annual basis- www.federalregister.gov.

STUDENT INFORMATION

Student Name	Student ID #
Student Email	Phone Number
Permanet Address	
City/State/Zip	Birthday

HOUSEHOLD INFORMATION

Write the names of all household members below. (Attach additional sheet of paper if necessary) Include:

- Yourself
- Your parent(s), including a stepparent, even if you do not live with your parent(s)
- Your parent(s)' other children, even if they do not live with your parent(s), if (a) your parent(s) will provide more than half of their support from July 1, 2022, through June 30, 2023, or (b) the children would be required to provide parental information if they were completing a FAFSA for 2022-2023.
- Other people, if they now live with your parent(s) and your parent(s) provide more than half of their support and will continue to provide more than half of their support through June 30, 2022.

Also, write in the name of the college for any household member who will be attending college at least half-time between July 1, 2022, and June 30, 2023, and will be enrolled in a degree, diploma, or certificate program. Parents are part of the household, however, not included in the college count.

Full Name least	Age	Relationship	Name of College	Will Be Enrolled at
Half Time (Yes or No)				

HIGH SCHOOL COMPLETION

<input type="checkbox"/> High School diploma (with specific graduation date).	<input type="checkbox"/> If you completed secondary education in a foreign country, a copy of the "secondary school leaving certificate" or other similar documents.
<input type="checkbox"/> A copy of your final official high school transcript that shows the date when the diploma was awarded	<input type="checkbox"/> A state certificate or transcript received after you passed a State-authorized examination that the State recognizes as the equivalent of a high school diploma (GED test, HiSet, TASC, or other State-authorized examination)
<input type="checkbox"/> An academic transcript that indicates you successfully completed at least a two-year program that is acceptable for full credit toward a bachelor's degree.	<input type="checkbox"/> If you were homeschooled in a state where the state law requires the student to obtain a secondary school completion credential for homeschooling (other than a high school diploma or its recognized equivalent), a copy of that credential.
<input type="checkbox"/> If you were homeschooled in a state where state law does not require the student to obtain a secondary school completion credential for homeschooling (other than a high school diploma or its recognized equivalent), a transcript, or the equivalent, signed by the student's parent or guardian, that lists the secondary school courses the student completed and includes a statement that the student completed secondary school education in a homeschool setting.	

A student who is unable to obtain the documentation listed above must contact the **Financial Aid Office. 787-840-2575 EXT. 4736,4836,4734 or by email: finstu@psm.edu**

DEPENDENT STUDENT'S - INCOME INFORMATION COMPLETE EITHER SECTION 1 OR 2 BELOW

STUDENT TAX RETURN FILERS

Important Note: The instructions below apply to the student. Notify the financial aid office if the student filed separate IRS income tax returns for 2020 or had a change in marital status after December 31, 2020.

Instructions: Complete this section if the student filed or will file a 2020 IRS income tax return(s). The best way to verify income is by using the IRS Data Retrieval Tool (IRS DRT) within the Student Financial section of FAFSA on the Web at FAFSA.gov. In most cases, no further documentation is needed to verify 2020 IRS income tax return information that was transferred into the student's FAFSA using the IRS DRT if that information was not changed by the FAFSA filer. Contact the NNU Office of Financial if more information is needed about using the IRS DRT within your FAFSA. Check the ONE box that applies.

- The Student o Parent(s)** has used the IRS DRT within FAFSA to transfer 2020 IRS income tax return information into the Student FAFSA.

- The Student o Parent(s)** has not yet used the IRS DRT in FAFSA on the Web, but will use the tool to transfer 2020 IRS income tax return information into the Student's FAFSA.

- The Student or Parent(s)** is not eligible for or chose not to use the IRS DRT in FAFSA on the Web, and instead will provide the school a 2020 IRS Federal Tax Return Transcript from the IRS OR a signed 2020 tax return (1040, 1040A, or 1040EZ only).

A 2020 IRS Tax Return Transcript may be obtained through:

- Get Transcript by MAIL/ONLINE : Go to www.irs.gov, under the Tools heading, click "Get a tax transcript." Click "Get Transcript by MAIL" or click "Get Transcript ONLINE". Make sure to request the "IRS Tax Return Transcript" and NOT the "IRS Tax Account Transcript."
- To use the Get Transcript Online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The transcript displays online upon successful completion of the IRS's two-step authentication.

STUDENT TAX RETURN NONFILERS

Complete this section if the student will not file and is not required to file a 2020 income tax return with the IRS. Check the ONE box that applies:

- The **Student or Parent (s)** was not employed and had no income earned from work in 2020.
 The **Student or Parent (s)** was employed in 2020 and earned income, however, did not file. Please list below the names of all the student's employers, the amount earned from each employer and whether an IRS W-2 was provided or not.

Provide copies of all 2020 IRS W-2 forms. If not explain why.

Employer's Name/Sources of Income	2020 Income Earned	IRS	W2 Provided

ALL NONFILERS MUST provide documentation from the IRS or other relevant tax authority dated on or after October 1, 2021 that indicates a 2020 IRS income tax return was not filed with the IRS or other relevant tax authority.

- Check here if confirmation of nonfiling is provided.
 Check here if confirmation of nonfiling is provided. Check here if confirmation of nonfiling will be provided later.

BEFORE YOU/ YOUR PARENT (IF DEPENDENT) SIGNS BELOW....

- Manually Sign With A Ballpoint Pen.
- Forms With Digital/Electronic/Typed Signatures Cannot Be Accepted And Will Be Marked As Incomplete.
- Make Sure You Have Not Left Any Section Blank.
- Make Sure All Required Documents Are Attached And Include The Student Id On Each Additional Page

Each person signing certifies that all information reported is complete and correct.
 Each person also understands that if any section is left blank, any document(s) that are

Warning:
 If you purposely
 give false or

listed as "required" but not submitted is considered incomplete and aid will NOT be granted. I/We, understand that all formal communication is sent to the preferred email account established for electronic communication from the Financial Aid Office from Ponce Health Sciences University about required or follow-up document requested. The student and at least one parent(if applicable) whose information was reported on the 2022-2023 FAFSA must sign and date this worksheet	misleading information on this worksheet, you may be fined, sentenced to jail, or both.
Student _____ Date _____	Parent (If Dependent) _____ Date _____

STOP HERE- READ THE FOLLOWING INSTRUCTIONS CAREFULLY

IDENTITY AND STATEMENT OF EDUCATIONAL PURPOSE

In order to complete the verification process, you the student must appear IN PERSON at PHSU to verify his or her identity by presenting a valid government issued photo identification (ID), such as, but not limited to, a state issued driver's license, other state-issued ID, or passport. PHSU will maintain a copy of the student's photo ID that is annotated with the date it was received and the name of the official at the institution authorized to collect the student's ID. This section must be completed in the presence of a financial aid administrator.

OR

If you are Unable to appear IN PERSON at PHSU to verify your identity, you the student must provide to the institution: (a) A copy of the unexpired valid government-issued photo identification (ID) that is acknowledged in the notary statement below, or that is presented to a notary, such as but not limited to, a driver's license, other state-issued ID, or passport; and (b) the original Statement of Educational Purpose provided below, which must be notarized. If the notary statement appears on a separate page than the Statement of Educational Purpose, there must be a clear indication that the Statement of Educational Purpose was the document notarized. This section must be completed in the presence of a Public Notary.

A student who is unable to obtain the documentation listed above must contact the **Financial Aid Office. 787-840-2575 EXT. 4736,4836,4734 or by email: finstu@psm.edu**

STATEMENT OF EDUCATIONAL PURPOSE (COMPLETE THIS SECTION IF YOU ARE IN PERSON):

I certify that, I (print student name) _____, am the individual signing this Statement of Educational Purpose and that the federal student financial assistance I may receive will only be used for educational purposes and to pay the cost of attending the phsu for 2022-2023.

Student Signature _____ Date _____

Student ID Number _____

Financial Aid Administrator Signature _____ Date _____

NOTARY'S CERTIFICATE OF KNOWLEDGE (ONLY COMPLETE THIS SECTION IF YOU ARE UNABLE TO APPEAR IN PERSON)

State of City _____ on _____ Before me _____,
Notary's Name

personally appeared, _____ And provided to me on basis of satisfactory
evidence Printed Name of Signer

of identification _____.
Type of unexpired Government-Issue Photo ID

To be the above-name person who signed the foregoing instrument.

Witness my hand and official seal _____.
Notary Signature

Date Commission Expire

SEAL

ANNEX F:

V1 Standard Verification Form 2022-2023

(Waived for AY 22-23)



Standard Verification Worksheet (V1)

2022-2023

Office Student Financial Aid

DEPENDENT

INDEPENDENT

Federal Student Aid Programs

Your Free Application for Federal Student Aid (FAFSA) was selected for verification which compares your FAFSA information to your financial documents. This is a federal requirement under 34CFR. If there are any differences, corrections will be made to the FAFSA and sent to the U.S. Department of Education for confirmation.

What you must do:

- Complete all sections of this form according to your dependency status in Blue or Black ink only. Incomplete worksheets cause delays and will be returned for completion.
- You and one parent must complete and sign this form (for dependent students only).
- Hand in, or email your completed form to the Financial Aid Office. • Do not make any additional income/ household size/ number in college corrections to the FAFSA once this form has been submitted.
- Contact Ponce Health Sciences University Financial Aid Office if you have questions completing this form. The final deadline to complete the verification process is established by the Federal government and published in the Federal Register on an annual basis- www.federalregister.gov.

STUDENT INFORMATION

Student Name	Student ID #
Student Email	Phone Number
Permanent Address	
City/State/Zip	Birthday

HOUSEHOLD INFORMATION

Write the names of all household members below. (Attach additional sheet of paper if necessary) Include:

- Yourself
- Your parent(s), including a stepparent, even if you do not live with your parent(s)
- Your parent(s)' other children, even if they do not live with your parent(s), if (a) your parent(s) will provide more than half of their support from July 1, 2022, through June 30, 2023, or (b) the children would be required to provide parental information if they were completing a FAFSA for 2022-2023.
- Other people, if they now live with your parent(s) and your parent(s) provide more than half of their support and will continue to provide more than half of their support through June 30, 2022.

Also, write in the name of the college for any household member who will be attending college at least half-time between July 1, 2022, and June 30, 2023, and will be enrolled in a degree, diploma, or certificate program. Parents are part of the household, however, not included in the college count.

Full Name least	Age	Relationship	Name of College	Will Be Enrolled at
Half Time (Yes or No)				

DEPENDENT STUDENT'S – INCOME INFORMATION COMPLETE EITHER SECTION 1 OR 2 BELOW

STUDENT TAX RETURN FILERS

Important Note: The instructions below apply to the student. Notify the financial aid office if the student filed separate IRS income tax returns for 2020 or had a change in marital status after December 31, 2020.

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A 2020 IRS Tax Return Transcript may be obtained through:

- Get Transcript by MAIL/ONLINE : Go to www.irs.gov, under the Tools heading, click "Get a tax transcript." Click "Get Transcript by MAIL" or click "Get Transcript ONLINE". Make sure to request the "IRS Tax Return Transcript" and NOT the "IRS Tax Account Transcript."
- To use the Get Transcript Online tool, the user must have (1) access to a valid email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The transcript displays online upon successful completion of the IRS's two-step authentication.

STUDENT TAX RETURN NONFILERS

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Check the ONE box that applies:

- The **Student or Parent (s)** was not employed and had no income earned from work in 2020.
- The **Student or Parent (s)** was employed in 2020 and earned income, however, did not file. Please list below the names of all the student's employers, the amount earned from each employer and whether an IRS W-2 was provided or not.

Provide copies of all 2020 IRS W-2 forms. If not explain why.

Employer's Name/Sources of Income	2020 Income Earned	IRS	W2 Provided

ALL NONFILERS MUST provide documentation from the IRS or other relevant tax authority dated on or after October 1, 2021 that indicates a 2020 IRS income tax return was not filed with the IRS or other relevant tax authority.

- Check here if confirmation of nonfiling is provided.
- Check here if confirmation of nonfiling is provided. Check here if confirmation of nonfiling will be provided later.

BEFORE YOU/ YOUR PARENT (IF DEPENDENT) SIGNS BELOW....

- ❖ Manually Sign With A Ballpoint Pen.
- ❖ Forms With Digital/Electronic/Typed Signatures Cannot Be Accepted And Will Be Marked As Incomplete.
- ❖ Make Sure You Have Not Left Any Section Blank.
- ❖ Make Sure All Required Documents Are Attached And Include The Student Id On Each Additional Page

Each person signing certifies that all information reported is complete and correct.
Each person also understands that if any section is left blank, any document(s) that are listed as "required" but not submitted is considered incomplete and aid will NOT be granted.

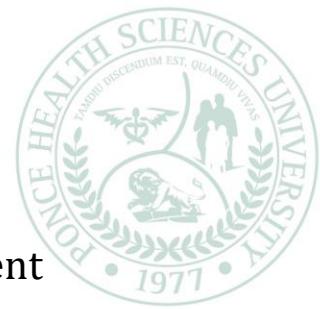
Warning:
If you purposely give false or misleading

I/We, understand that all formal communication is sent to the preferred email account established for electronic communication from the Financial Aid Office from Ponce Health Sciences University about required or follow-up document requested. The student and at least one parent(if applicable) whose information was reported on the 2022-2023 FAFSA must sign and date this worksheet		information on this worksheet, you may be fined, sentenced to jail, or both.
Student	Date	Parent (If Dependent)

ANNEX G:

Pell Lifetime Eligibility Use 2022-2023

Pell Lifetime Eligibility Used 2022-2023



Pell Lifetime Eligibility Used (LEU) Acknowledgement

The Office of Financial Aid has received information from the Department of Education that you are nearing or may have exceeded your lifetime aggregate limit for the Federal Pell grant. It is important that you understand your current Pell LEU and any remaining eligibility in order to better plan for your academic future.

Effective July 1, 2012, Federal regulations limit students to a lifetime maximum Pell Grant of 12 full-time semesters/six (6) years or full time equivalent (600%) at all colleges attended. Once you reach the 600% Pell LEU, you will be ineligible for any additional Pell Grants funding.

What this means for you: You must plan financially now for future terms if you will meet the Pell LEU limit before you graduate. The Department of Education does not allow appeals or exceptions to the Pell LEU limit. Additional information can be found at <http://studentaid.ed.gov/understand-aid/types/grants/pell/calculateeligibility>.

What actions should you take now: Visit the National Student Loan Data System (NSLDS) website at www.nslds.ed.gov using your FAFSA Federal Student Aid ID. Your LEU percentage will be displayed under the 'Grants' section. Sign the form below and return it to the campus location nearest to you. Upon receipt of this form the Financial Aid Office will review your account for any further aid eligibility and further action that must take place.

STUDENT ACKNOWLEDGEMENT

I acknowledge by signing below I have reviewed my PELL LEU on NSLDS. I understand that I have either come close to reaching, have already reached, or have exceeded my PELL LEU.

Student Name

Students ID #

Student Signature

Date