2010-2011 Verification/Discrepancy Procedures

Verification: What is it?

“Veriﬁcation” is a review process, mandated by the federal government, to check the accuracy of information reported on ﬁnancial aid documents submitted by students and their families. The veriﬁcation process was established to ensure that limited ﬁnancial aid dollars are awarded to eligible students in an equitable and consistent manner. Nationwide, the federal government selects more than 30 percent of student ﬁnancial aid applications for veriﬁcation; at the University of Florida (UF), less than 30 percent are chosen for veriﬁcation.

UF participates in the federal Department of Education’s “Quality Assurance Program,” a program that allows us to establish our own veriﬁcation criteria and determine which student ﬁles must be veriﬁed. UF students are selected for veriﬁcation based on error-prone areas determined through Quality Assurance. Some students’ Federal Student Aid Reports may indicate that they have been selected for federal veriﬁcation, and a federal veriﬁcation worksheet may be sent to these students. Please ignore this notification and the federal worksheet. UF will NOT use or accept this worksheet. If your application is selected for veriﬁcation by UF, you will receive oﬃcial notification from us. Do not submit any documents unless we request that you do so. See “How Are Students Notiﬁed if They Are Selected” on the next page.

Who Must Be Verified?

1. In general, students who appear likely to have made errors in completing their applications are selected for veriﬁcation.

2. This institution veriﬁes applicants:
   • whose application data fails to successfully complete a mandatory federal data match.
   • who ﬁle as independent but do not appear to meet the criteria for age, being a foster child, orphan, having children, or other dependents, marital status, active duty military status, veteran status, being graduate/professional students, having a legal guardian, being an emancipated minor, being an unaccompanied youth or having dependency status overrides.

3. In addition, UF will select applicants for veriﬁcation when:
   • conﬂicting information exists within the student’s ﬁle. UF will resolve discrepancies in application information if a discrepant item was used to determine eligibility and an update of the item could cause the applicant’s eligibility to change.
   • we have reason to believe that the information provided to establish eligibility for aid is inaccurate.

4. An Exemption:
   • Students who have had “professional judgment” changes made to their ﬁnancial aid awards and who, as a result of those changes, meet any of the criteria listed below in the section “Speciﬁc Items that Will Be Veriﬁed” are exempt from selection for veriﬁcation.
How Are Students Notified If They Are Selected?

Selection is initiated after we receive the student’s processed electronic Federal Student Aid Report (SAR) from the federal servicer. Please see “Verification: Who must be verified?” for more information on selection. UF notifies students that they have been selected for verification by emailing each selected applicant regarding required documentation.

Specific Items that Will Be Verified

**Dependent Students**

- Dependent applicants are selected for institutional verification if the results of their FAFSA need analyses indicate any of the criteria listed below. **BOTH** parents' and students' 2009 federal tax returns or non-tax filer's statements will be requested if any one of the following situations exist. In all cases, the student's gross financial need must be greater than or equal to $200.

1. The parent(s) reported filing a 2009 Tax Return. The sum of the parent’s(s’) adjusted gross income (AGI) is less than $70,000 and number in college is equal to or less than one or PAGI is less than $140,000 and number in college is greater than or equal to two, and taxed plus untaxed income reported is greater than the parent’s(s’) Income Protection Allowance, and the amount of reported income tax paid is greater than the parent’s (s’) income tax liability, 18 percent for PAGI less than or equal to $45,000 or 20 percent for PAGI greater than $45,000. (D1)

2. The parents reported filing a 2009 Tax Return. Parent(s) reported the same amount in various income fields. For example, the parent(s) adjusted gross income (AGI) is equal to parent(s) tax paid (PTAX) or parent(s) untaxed income (PNTX) OR parent(s) tax paid is equal to parent(s) untaxed income. We will also request parent(s’) untaxed income. (D3)

3. The parents(s) reported filing a 2009 Tax Return. The sum of the parent’s(s’) AGI and untaxed income, minus reported income tax paid, is greater than the parent’s (s’) Income Protection Allowance, and the parent(s) adjusted gross income is greater than or equal to $35,000 and less than $70,000 and number in college is equal to or less than one OR PAGI is greater than or equal to $70,000 and less than $140,000 and number in college is greater than or equal to two AND the parent’s(s’) reported “income exclusion” is greater than 15% of the parent’s(s’) AGI. We will also request verification of parent’s(s’) excluded income. (D5)

4. The student reported filing a 2009 Tax Return. The student's reported AGI is greater than the dependent student’s Income Protection Allowance, and the student’s reported Additional Financial Information is greater than 30% of his/her AGI and the parent(s) adjusted gross income is greater than or equal to $35,000 and less than $70,000 and number in college is equal to or less than one or PAGI is greater than or equal to $70,000 and less than $140,000 and number in college is greater than or equal to two. The type analysis is not a zero EFC bypass. We will also request verification of student's Additional Financial Information. (D7)

5. The parent(s) reported filing a 2009 Tax Return. Parent(s) reported adjusted gross income (AGI) is equal to Parent(s) Additional Financial Information (PXCL) or Parent(s) tax paid (PTAX) is equal to Parent(s)’ Additional Financial Information. We will also request verification of parent's(s') Additional Financial Information. (D8)

6. The parents reported estimated income information on the FAFSA and the student has an EFC (expected family contribution) that is less than or equal to $5273 and Parent(s) reported adjusted gross income (AGI) is equal to or greater than $35,000 and less than $70,000 and number in college is equal to or less than one OR PAGI is greater than or equal to $70,000 and less than $140,000 and number in college is greater than or equal to two AND Class is less than 6 and College is not equal to LW, MD, VM, DN, PA PT, CD, ND or PD with Special Program field equal U. (D9)
7. The reported father’s wages and mother's wages on the FAFSA are equal to each other and the reported mother and father’s are not equal to zero or was not reported (it was left blank.) The parent(s) adjusted gross income is equal to or greater than $35,000 and less than $70,000 and number in college is equal to or less than one OR PAGI is greater than or equal to $70,000 and less than $140,000 and number in college is greater than or equal to two. (DA)

8. The reported 2009 parent(s) adjusted gross income is equal to the prior year (2008) adjusted gross income and PAGI is not equal to zero or blank. The parent(s) adjusted gross income is equal to or greater than $35,000 and less than $70,000 and number in college is equal to or less than one or PAGI is equal to or greater than $70,000 and less than $140,000 and number in college is greater than or equal to two. (DB)

- **For dependent students, we will request a Verification of Household Size & College Enrollment form if:**

  The parent(s)’ “total contribution” as shown on the FAFSA need analysis is greater than $5,273, and the number of family members in college is greater than one, and the parent contribution of the EFC is less than $18,086 (45 percent of the off-campus out of state budget) and the gross need from the FAFSA need analysis is greater than $8,955 (50 percent of the on-campus budget for a Florida resident). (D1)

**Independent Students**

- Independent applicants will be selected for UF verification if the results of their need analyses indicate any of the criteria listed below. In all cases, the student's gross financial need must be greater than or equal to $200. A student's (and spouse's if applicable) 2009 federal tax return or non-tax filer statement(s) will be requested if any one of the following situations exist.

  1. The student and/or spouse reported filing a 2009 Tax Return. The sum of the student’s AGI and untaxed income reported is greater than the student’s Income Protection Allowance, and the student’s adjusted gross income (AGI) is equal to or greater than $8,500 and less than $30,000 and the amount of reported income tax paid is greater than 15% of the student’s reported AGI. (I1)

  2. The student’s “marital status” is married, the “student’s household size” equals two, the “number in college” equals one, and the student’s adjusted gross income (AGI) is equal to or greater than $8,500 and less than $30,000 and the spouse’s wages are reported as blank or zero. (I4)

  3. The student or spouse reported filing a 2009 Tax Return. The student's AGI, minus reported income tax paid, is greater than the student's Income Protection Allowance and the student’s adjusted gross income (AGI) is equal to or greater than $8,500 and less than $30,000 and the student's reported Additional Financial Information is greater than 30% of the student's AGI, and is greater than zero. We will also request verification of student’s Additional Financial Information. (I5)

  4. The undergraduate student (and spouse, if applicable) reported estimated income information on the FAFSA, the student has an EFC (expected family contribution) that is greater than $0 and less than or equal to $5,273 (Pell eligible), and the student’s AGI is equal to or greater than $8,500 and less than $30,000. (I6)

  5. The reported student’s wages and spouse’s wages on the FAFSA are equal to each other and the reported student and spouse’s are not equal to zero or was not reported (it was left blank). (I7)

  6. The reported 2009 student(s) adjusted gross income is equal to or greater than $8,500 and less than $30,000 and equal to the prior year (2008) adjusted gross income and SAGI is not equal to zero or blank. (I8)

- **For independent students, we will request a Verification of Household Size & College Enrollment form if:**

  1. The student’s “total contribution” is greater than $5,273, and the “number of family members in college” reported is greater than one, and her or his “gross need” is greater than or equal to $200. (I1)

  2. The student’s “marital status” is listed as “married,” and the “household size” listed is greater than the number of dependent children plus the student and spouse OR the student is “unmarried” and the “household size” listed is greater than the number of dependent children plus the student. (I2)
2010-2011 Deadlines for Submission of Documents - Per federal regulation students must have a valid Free Application for Federal Student Aid (FAFSA) in house while the student is in attendance to be eligible.

1. Federal Perkins Loan, Supplemental Educational Opportunity Grant (SEOG), and Federal Work-Study (FWS) applicants must submit ALL documents needed to complete the verification process by the last day of the term for which they are currently enrolled. Unpaid Perkins, SEOG, and FWS are canceled on a term-by-term basis.

2. Eligible Federal Pell Grant applicants selected for verification must submit ALL documentation needed to complete the verification process within 120 days after their last day of enrollment for the 2010-11 academic year, or by September 28, 2011, whichever comes first. Applicants who withdraw from school during a term for which they are being verified will be given a 120-day extension from the date of their withdrawal to submit all requested documents. For applicants whose last term is fall 2010, the deadline for submission of documents is April 19, 2011. Applicants with spring 2011 as a last term must submit all documents by August 30, 2011. The Summer A/B/C applicants' deadline is September 28, 2011.

Consequences of Missed Deadlines

1. Applicants who miss the deadlines listed above will be termed ineligible for 2010-11 financial assistance and will:
   - Not be disbursed any additional Perkins, SEOG, or Pell Grant funds and will be subject to repayment of any funds previously received for the 2010-11 academic year.
   - Not be eligible to continue working through the FWS employment program.
   - Not be eligible for Federal Direct Stafford Loan certification.

2. Federal Direct Stafford Loan checks of any applicants selected for verification after their loan application has been “certified” will not be disbursed until verification has been completed.

Notification of Completion of Verification

1. For Pell Grant and campus-based aid awardees: disbursement to these students of their Pell Grant and/or campus-based aid funds constitutes notification that the verification process is completed.

2. For Federal Direct Stafford Loan awardees: disbursement to these students of their Federal Direct Stafford checks or delivery to them of their loan promissory notes constitutes notification that the verification process has been completed.