2012-2013 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. Beginning in 2012/13 federal regulations mandate that schools must collect IRS tax return transcripts as official documentation. W2s are also required by SFA. **BOTH** the parents’ and student’s 2011 IRS tax return transcripts 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. Any applicant selected for verification who answered yes to receiving food stamps will also receive a request for certification food stamp eligibility.

1. The parent(s) filed or will file a 2011 Tax Return. The Effective Family Contribution (EFC) is less than or equal to $6,000. The sum of the parent(s)’ adjusted gross income (AGI) is greater than or equal to $25,000 and less than $140,000 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 taxed plus untaxed income reported is greater than the parent(s)’ Income Protection Allowance, and the amount of reported income tax paid is greater than the parent(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 filed or will file a 2011 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 and any two that are equal are > 0. We will also request parent(s)’ untaxed income. (D3)

3. The parents filed or will file a 2011 Tax Return. The sum of the parent(s)’ AGI and untaxed income, minus reported income tax paid, is greater than the parent(s)’ Income Protection Allowance, and the parent(s) adjusted gross income is greater than or equal to $25,000 and less than $140,000 AND the parent(s)’ reported “income exclusion” is greater than 15% of the parent(s)’ AGI. We will also request verification of parent(s)’ excluded income. (D5)

4. The student filed or will file a 2011 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 EFC < 11000 and the parent(s) adjusted gross income is greater than or equal to $25,000 and less than $140,000. 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) filed or will file a 2011 Tax Return. Parent(s) Additional Financial Information is greater than zero. 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 or Parent(s) untaxed income (PNTX) is equal to Parent(s) Additional Financial Information (PXCL) and any two that are equal are > 0. We will also request verification of parent(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 $4995 and Parent(s) reported adjusted gross income (AGI) is equal to or greater than $25,000 and less than $140,000 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, MC, MD, VM, DN, PA PT, CD, ND or (PD with Track type ≠ GBC). (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 blank. The parent(s) adjusted gross income is
equal to or greater than $25,000 and less than $140,000 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 2011 parent(s) adjusted gross income is equal to the prior year (2010) adjusted gross income, **and** EFC < 10,000, and PAGI is not equal to zero or blank. The parent(s) adjusted gross income is equal to or greater than $25,000 and less than $140,000 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:**

EFC is < $10,000 and the parent’s(s)’ “total contribution” as shown on the FAFSA need analysis is greater than $4995, **and** the number of family members in college is greater than one, **and** the parent contribution of the EFC is less than $16,836 (40 percent of the off-campus out-of-state budget), and the gross need from the FAFSA need analysis is greater than $9,905 (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) 2011 federal tax return transcript or non-tax filer statement(s) will be requested if any one of the following situations exist. Any applicant selected for verification who answered yes to receiving food stamps will also receive a request for certification of food stamp eligibility.

1. The student and/or spouse filed or will file a 2011 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 filed or will file a 2011 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 less than or equal to $4995 (Pell eligible), and the student’s AGI is equal to or greater than $8,500 and less than $30,000, and Class is < 6 and College ≠ LW, MC, MD, VM, DN, PA, PT, CD, ND or PD with Track Type ≠ GBC. (I6)

5. The reported 2011 student(s) adjusted gross income is equal to or greater than $8,500 and less than $30,000 and equal to the prior year (2010) 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 $4995, 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)

2012-2013 Deadlines for Submission of Documents - Per federal regulation, to be eligible, students must have a valid Free Application for Federal Student Aid (FAFSA) in-house while the student is in attendance.

1. Federal Perkins Loan, Supplemental Educational Opportunity Grant (SEOG), and Federal Work-Study (FWS) applicants must submit all documentation 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 2012-13 academic year, or by September 27, 2013, 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 2012, the deadline for submission of documents is April 16, 2013. Applicants with spring 2013 as a last term must submit all documents by September 3, 2013. The Summer A/B/C applicants’ deadline is September 27, 2013.

Consequences of Missed Deadlines

1. Applicants who miss the deadlines listed above will be termed ineligible for 2012-13 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 2012-13 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.