

FINANCIAL AID GUIDANCE MEMO

REFERENCE: **FA 12-003**
TOPIC: **OHIO COLLEGE OPPORTUNITY GRANT (OCOG)**
AUTHOR: **TAMIKA BRASWELL, PROGRAM MANAGER**
DATE: **28 JULY 2011**
RELEVANT STATUTE: **OHIO REVISED CODE, SECTION 3333.122**

This program, for students who are enrolled at Ohio and Pennsylvania public university main campuses and Ohio and Pennsylvania private, non-profit colleges or universities, will be administered in 2011-12 in the same fashion it was administered during 2010-11. Therefore, all prior guidance on this program applies.

Am. Sub. H.B. 153 also provides \$2.28 million in state supported OCOG funding for eligible students attending Ohio's private, for-profit institutions enrolled in approved programs. It should be noted that an additional OCOG - Proprietary program will be administered through the Board of Regents in FY 2012 and FY 2013 with the use of casino licensing fees. Once the state receives these funds, additional guidance regarding the OCOG - Proprietary program will be released.

Following are some important reminders from prior guidance memos, which can be found at <http://www.ohiohighered.org/sgs/guidance-memos>:

Maximum Household Income

In addition to an EFC of 2190 or less, students must have a household income of no greater than \$75,000 in order to qualify for OCOG. Household income is an edit we run against individual ISIR records to determine final eligibility on our rosters. The field used to define household income is the FISAP Total Income (FTI) field.

Flattened OCOG

Statute maintains the requirement that a student's Pell grant and EFC must be applied toward tuition/general fees before the OCOG award can be determined.

The flattened OCOG scale is a direct result of the Pell/EFC first concept. This OCOG formula recognizes that Pell awards have already 'leveled the playing field' and provide each student with an equal amount of 'buying power' (Pell/EFC combo). A flattened OCOG scale maintains this equalization.

In essence, the OCOG formula takes a fixed number (tuition/general fees), subtracts a fixed number (Pell/EFC combo of \$5,550) and results in a fixed number (OCOG eligibility capped at the appropriate maximum award).

Influence of other Tuition-Specific Aid

OCOG has always been tuition/general fees specific and will continue to be tuition/general fees specific for the 2011-2012 academic year. As such, in the past, any student receiving 100% tuition/general fees in the form of a waiver or institutional, athletic, third party, federal or state aid was not eligible for OCOG. That will remain true for 2011-2012. Examples of state aid that covers 100% of tuition/general fees at public institutions are the National Guard Scholarship and the Safety Officers Memorial Scholarship. The Ohio War Orphans Scholarship was formerly in this category, but now covers less than 100% tuition/general fees at public institutions (addressed in the next paragraph).

For students receiving any tuition/general fees-specific aid not equal to 100% of their tuition/general fees, a simple calculation should be performed to determine final OCOG eligibility. Tuition/general fees minus tuition/general fees-specific aid equals OCOG eligibility (up to respective maximum grant award). A student's Pell Grant does ***not*** have to be factored in to this equation since it has already been factored in before arriving at the respective OCOG maximum grant award. For ease of administration, a calculator is available on our website for this purpose.

General Fees

OCOG is available to use toward instructional and general fees charges. *For the purposes of the OCOG program*, general fees are defined as those assessed universally to all students and those that *do not allow* for a waiver to be offered to any student(s). For example; a fee charged to students to provide health care coverage would not be considered to be universally assessed if students can opt out and therefore, this would not be considered a general fee and would not be factored in to any OCOG eligibility scenario.

Treatment of Federal Veterans' Education Benefits

Changes to the Federal Higher Education Act now exclude federal veterans' education benefits from a student's estimated financial assistance. As such, any tuition/general fees specific federal veterans' educational benefits that normally would have been counted before OCOG was awarded can now be disregarded in line with federal guidance.

Foster Youth

Qualified foster youth at community colleges continue to be eligible for OCOG for 2011-2012. Statute requires that for otherwise OCOG eligible students, their living expenses are to be added to their tuition/general fees to determine their OCOG award amount. Qualified foster youth should receive a letter from the Ohio Education and Training Voucher (ETV) Program that lists their ETV award. A scanned copy of this letter must be sent to our office in order to override the \$0 OCOG eligibility that will normally populate all community college students on the eligibility roster.

Assuming the living expenses plus tuition/general fees exceed \$6,222 (\$5,550 plus \$672) for the academic year, these community college foster youth could be eligible for the 2011-2012 maximum public OCOG amount of \$672. The living expenses to consider are the full amount contained in each student's institutional cost of attendance. Note that since living expenses are included in these students' state cost of attendance, *in these cases only*, OCOG is not tuition specific. For ease of administration, a calculator will soon be available on our website for this purpose.

Financial Aid Consortia

The combined number of credits under a financial aid consortium can be counted toward determining a student's enrollment status for OCOG. So, a student enrolled in 6 credits at his 'home' school and 6 credits at his 'visiting' school would be eligible for a full-time OCOG award. This applies only if the home school is 'OCOG eligible' even though the visiting school may not be, e.g., community colleges and regional campuses. For example, a student attending a public university main campus can have his community college credits under a financial aid consortium counted toward his OCOG enrollment status even though the community college sector is not 'OCOG eligible' under the Pell-first structure.

However, schools should factor in the modified tuition charges for the classes taken at the visiting school. It is possible that a reduced tuition charge could make an otherwise OCOG eligible student ineligible or eligible for less OCOG in any given term if his Pell/EFC combo covers all or a larger portion of his tuition/fees due to lower charges at the visiting school. A scenario where a university main campus student would be taking *all of his classes* at a 'visiting' community college under a financial aid consortium during any given term would yield no OCOG eligibility. A student in this case, just like his peer attending the same community college as her 'home' school, would have his full tuition/general fees covered by his Pell/EFC combo for that term. For ease of administration, a calculator will soon be available on our website for this purpose.

Study Abroad

The 'home' school needs to have paperwork showing courses being taken and tuition charges at the Study Abroad institution (if not recorded on transcript and account statement). The paperwork also needs to show that any tuition specific State Funds (Ohio College Opportunity Grant, Ohio National Guard, Ohio Safety Officers College Memorial Fund and Ohio War Orphans Scholarship) were used for tuition and general fees only. The 'home' school must keep the above documentation in case of an audit.

Refunds

Note the OCOG refund policy continues to be valid. Since OCOG will remain tuition and general fees specific for 2011-2012, a portion of OCOG must be refunded if a student drops a class or withdraws entirely and is refunded all or a portion of tuition/general fees. However, if a student receives no refund of all or a portion of tuition/general fees, no OCOG refund is necessary. For ease of administration, a calculator is available on our website for this purpose.

OCOG Calculators

OCOG calculators can be found at <http://www.ohiohighered.org/ocog/calculators>. These calculators will be updated for 2011-2012 to reflect changes in OCOG award amounts.

Extension Requests

Ideally, campuses will completely reconcile and submit all refund and payment requests to the Office of Financial Aid before the specific edit/submission window for any given term has closed. In the event a campus is approaching the expiration of its edit/submission window for a given term and needs additional time to reconcile and submit, an extension can be requested.

The timing of an extension request is crucial. ***Extension requests should be made before an edit/submission window closes and not after.*** Additionally, extension requests should be based on compelling circumstances, not convenience. Extension requests are never guaranteed to be approved by the Office of Financial Aid. To avoid any instance of payment requests being denied, every attempt should be made to submit payment requests in a timely manner within the specific edit/submission window.

The following exceptions recognize instances beyond the control of the campuses and the Office of Financial Aid will honor extensions beyond term window submission deadlines in such cases. ***Please note that the explanation for the extension request provided through HEI must be detailed enough to reference one of the following scenarios:***

- ▶ Student completes Federal Verification late (original FAFSA completion date was before October 1 state deadline) in the academic year (late meaning the correction occurred after the terms deadline) and becomes OCOG eligible. School applies state grant retroactively to past term(s) in the current academic year which student was enrolled.
- ▶ Student sends FAFSA data (original completion date was before October 1 state deadline) to school late in the academic year (late meaning the correction occurred after the terms deadline) and appears on school's roster as OCOG eligible. School applies state grant retroactively to past term(s) in the current academic year which student was enrolled.

Ohio Administrative Code

Throughout Ohio Revised Code, there are several references to the Chancellor establishing rules for various aspects of the program. These rules are the Ohio Administrative Code. The OCOG Administrative Rule (Code) can be found at: [http://www.registerofohio.state.oh.us/pdfs/3333/0/1/3333-1-09\\$1 PH OF N RU 20100319 1637.pdf](http://www.registerofohio.state.oh.us/pdfs/3333/0/1/3333-1-09$1 PH OF N RU 20100319 1637.pdf).

OCOG Rosters

The OCOG Eligibility Query is now updated with the 2011-2012 annual award amounts and summer '11 payment files can be submitted.

Since students can receive OCOG for less than full-time enrollment, it is important that the correct enrollment status be used when submitting a payment file in order to accurately calculate a student's remaining units of eligibility. Under the 'remaining semesters/quarters' section of the eligibility roster, students that have less than a full quarter or semester remaining means that they can receive an award for less than full-time enrollment (even if they're actually enrolled at a greater enrollment status). To convert the remaining quarters and semesters into the appropriate enrollment status, please use the 'Remaining OCOG Eligibility' calculator on the front page of the roster.

Continuous Enrollment

OCOG can be used for continuous enrollment, meaning that a student can receive summer funding in addition to their annual award amount. The amount the student receives in the summer is either 1/3 (quarter terms) or 1/2 (semester terms) of the annual award.

Award Chart

2011-2012 Award Table
Ohio College Opportunity Grant (OCOG) Program

Ohio residents in a degree or nurse diploma program with an EFC of 2190 or less *and* a maximum household income of \$75,000:

OCOG 2011-2012		Enrollment Status			
		Full-time	3/4 Time	1/2 Time	1/4 Time
PUBLIC	Community Colleges*	0	0	0	0
	Regional Campuses	0	0	0	0
	Central State	0	0	0	0
	All Other Main Campuses	672	504	336	168
PRIVATE, NON-PROFIT	Allegheny Wesleyan	0	0	0	0
	God's Bible College	848	636	424	212
	Rosedale Bible College	672	504	336	168
	Springfield Regional School of Nursing	0	0	0	0
	Trinity School of Nursing	448	336	224	112
	Tri-State Bible College	0	0	0	0
	All Other Private, Non-Profit	1872	1404	936	468
OTHER	Private, For-Profit	192	144	96	48
	Pennsylvania Institutions**	600 or 800	300 or 400	300 or 400	0

- ▶ All amounts reflect annual awards in \$. Appropriate annual award amount should be divided by two for semesters or three for quarters.
- ▶ Eligible students continuously enrolled may receive an additional 1/2 or 1/3 of their respective award amount in their third semester or fourth quarter.
- ▶ Students are limited to 10 semesters or 15 quarters of state, need-based grant aid (including combination of OCOG and OIG).

*Eligible foster youth at community colleges may qualify for OCOG using main campus maximum award amounts.

**Amounts for Ohio residents attending eligible Pennsylvania institutions--\$800/\$400 figures apply to veterans and \$600/\$300 figures to non-veterans.

Financial aid personnel should direct questions to the Ohio College Opportunity Grant Program Manager, Tamika Braswell, 614.728.8862, tbraswell@regents.state.oh.us.