



## Board of Regents

University System of Ohio

John R. Kasich, Governor

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### FINANCIAL AID GUIDANCE MEMO

REFERENCE: **FA 14-001**  
TOPIC: **OHIO COLLEGE OPPORTUNITY GRANT (OCOG)**  
AUTHOR: **TAMIKA BRASWELL, PROGRAM MANAGER**  
DATE: **22 July 2013**  
RELEVANT STATUTE: **OHIO REVISED CODE, SECTION 3333.122**

This program will be administered in 2013-2014 in the same fashion it was administered during 2012-2013. Therefore, all prior guidance on this program applies.

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 \$5,645) and results in a fixed number (OCOG eligibility capped at the appropriate maximum award).

#### Influence of other Tuition-Specific Aid

OCOG is tuition/general fees specific and any student receiving 100% tuition/general fees in the form of a waiver or institutional, athletic, third party, federal or state aid is not eligible for OCOG. 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.

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 equal 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 the 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 2013-2014. 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 \$6,565 (\$5,645 plus \$920) for the academic year, these community college foster youth could be eligible for the 2013-2014 maximum public OCOG amount of \$920. 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 is 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. For example, a student enrolled in 6 credits at their 'home' school and 6 credits at their '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. So a student attending a public university main campus can have their community college credits under a financial aid consortium counted toward their 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 their Pell/EFC combo covers all or a larger portion of their tuition/fees due to lower charges at the visiting school. A scenario where a university main campus student would be taking *all of their classes* at a 'visiting' community college under a financial aid consortium during any given term would yield no OCOG eligibility since their full tuition/general fees are covered by their Pell/EFC combo for that term. For ease of administration, a calculator is 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

Since OCOG is tuition and general fees specific, a portion of OCOG must be refunded if a student drops a class or withdraws entirely and is refunded all or a portion of their tuition/general fees. However, if a student receives no refund of tuition/general fees, no OCOG refund is necessary. For ease of administration, a calculator is available on our website for this purpose.

When a refund adjustment is submitted during an academic year, the refund will be captured from the next OCOG disbursement. If no further disbursements will be made for the academic year, a refund check must be submitted to our office within 30 days of submitting the refund file. As referenced in guidance memo FA 12-010; if after 45 days the refund check is not submitted, the amount owed plus interest and any additional fees will be turned over to the Ohio Attorney General's Office for collection.

## 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 **before the edit/submission window closes**.

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. ***The explanation for the 7 day extension request must be specific in the # of students and 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.

If the previous exceptions are not applicable and an institution misses an edit/submission window, the institution may request a one-time extension as referenced in guidance memo FA 13-006. This one-time exception applies to all financial aid programs for any one term during the academic year per each institution code and can only be used one-time within five (5) years. Those schools that have missed more than one edit window for an institution code will only be allowed to request an extension for one term (chosen by the institution).

## OCOG Calculators

For ease of administration; calculators for computing consortium agreements, foster youth eligibility, refunds and tuition specific aid can be found at <http://www.ohiohighered.org/ocog/calculators>.

## 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).

Continuous Enrollment

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

OCOG Rosters

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.

Award Chart

**2013-2014 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 2013-2014      |                               | 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                 | 224                 | 168        | 112        | 56       |
|                     | All Other Main Campuses       | 920                 | 690        | 460        | 230      |
| PRIVATE, NON-PROFIT | Allegheny Wesleyan            | 752                 | 564        | 376        | 188      |
|                     | God's Bible College           | 1120                | 840        | 560        | 280      |
|                     | Rosedale Bible College        | 1000                | 750        | 500        | 250      |
|                     | Trinity School of Nursing     | 504                 | 378        | 252        | 126      |
|                     | Tri-State Bible College       | 2048                | 1536       | 1024       | 512      |
|                     | All Other Private, Non-Profit | 2080                | 1560       | 1040       | 520      |
|                     | OTHER                         | Private, For-Profit | 664        | 498        | 332      |
|                     | 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](mailto:tbraswell@regents.state.oh.us).**