



FINANCIAL AID GUIDANCE MEMO

REFERENCE: **FA 15-001**
TOPIC: **OHIO COLLEGE OPPORTUNITY GRANT (OCOG)**
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RELEVANT STATUTE: **OHIO REVISED CODE, SECTION 3333.122**

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

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).

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 \$5,730) 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 the 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 fee 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. Therefore, this would not be considered a general fee and would not be factored in to any OCOG eligibility scenario.

***Updated* Treatment of Federal Veterans' Education Benefits**

Recent changes to the Post-9/11 Veterans Educational Assistance Improvement Act of 2010

<http://www.gpo.gov/fdsys/pkg/PLAW-111publ377/pdf/PLAW-111publ377.pdf> now require that any tuition/general fees specific state (and other) aid must be **included** in the student's estimated financial assistance for federal veterans' education benefits. Therefore, any previous guidance from the Ohio Board of Regents should be discarded in light of federal regulations.

Foster Youth

Qualified foster youth at community colleges continue to be eligible for OCOG for 2014-2015. 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 \$6,778 (\$5,730 plus \$1,048) for the academic year, these community college foster youth could be eligible for the 2014-2015 maximum public OCOG amount of \$1,048. 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 on HEI 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 may be turned over to the Ohio Attorney General's Office for collection.

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>.

***New* HEI Secure File Transfer Site**

A student's full social security number should never be sent in an e-mail. The secure file transfer site can be used to submit any secure documents such as scanned social security cards and driver licenses for purposes of verification or for ETV forms. It can also be used for inquires of multiple students. This site can be found at https://qry.regents.state.oh.us/cgi/hei_secure_file_transfer.cgi.

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 Eligibility Query

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.

***New* OCOG Eligibility Query ASCII File Format Update**

Effective for 2014-2015, the ASCII file format has been updated to reflect recent changes to two ISIR fields. The fields that have been impacted on the roster are the Expected Family Contribution field which has changed from 5 characters to 6 characters and the FISAP Total Income field which has changed from 7 characters to 8 characters. *These changes only apply for 2014-2015 and forward.* Results for 2013-2014 and before will follow the previous format. **The updated AY 2015 and forward ASCII file format can be found at: <https://www.ohiohighered.org/node/5021>.**

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 provided through HEI 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 the October 1 state deadline) in the academic year and becomes OCOG eligible. School applies state grant retroactively to past term(s) in which student was enrolled.

- ▶ School completes a special circumstance/professional judgment late (original FAFSA completion date was before the October 1 state deadline) in the academic year and student becomes OCOG eligible. School applies state grant retroactively to past term(s) in which student was enrolled.

- ▶ School receives an ISIR override from the Ohio Board of Regents late (original FAFSA completion date was before the October 1 state deadline) in the academic year and student becomes OCOG eligible. School applies state grant retroactively to past term(s) in which student was enrolled.

- ▶ Student sends updated FAFSA data (original completion date was before the October 1 state deadline) to school late in the academic year and appears on school's roster as OCOG eligible. School applies state grant retroactively to past term(s) in 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).

Additionally, for those institutions that have missed an edit/submission window and have not been approved for an extension request, the Board of Regents may consider payments to those institutions at the end of the fiscal year if funds are available from current year appropriations. In this case, the Board of Regents will open the edit/submission window and allow institutions access to submit a payment request for one term it missed during the year. If there are not adequate funds at the end of the fiscal year, the remaining available funds will be pro-rated to those institutions that are applying for late payments. ***Please note that funds may not be available at the end of the fiscal year for such extensions.***

Award Chart

**2014-2015 Award Table
Ohio College Opportunity Grant (OCOG) Program**

Ohio residents in a degree (associate/first bachelor's) or nurse diploma program with an EFC of 2190 or less and a maximum household income of \$75,000:

OCOG 2014-2015		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**	328	246	164	82
	All Other Main Campuses	1048	786	524	262
PRIVATE, NON-PROFIT	Allegheny Wesleyan**	664	498	332	166
	God's Bible College**	1280	960	640	320
	Trinity School of Nursing**	1560	1170	780	390
	All Other Private, Non-Profit	2568	1926	1284	642
OTHER	Private, For-Profit	744	558	372	186
	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).
- *Students at community colleges and university regional branch campuses are not excluded from the Ohio College Opportunity Grant program. However, tuition level/costs are the determining facts in receipt of an OCOG award, regardless of technical eligibility. Therefore students in this sector have a \$0 OCOG award amount.
- *Eligible foster youth at community colleges may qualify for OCOG using main campus maximum award amounts.
- ** Tuition level/costs are the determining facts in receipt of an OCOG award and therefore students at these institutions have an adjusted OCOG award amount.
- ***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.