

FINANCIAL AID GUIDANCE MEMO

REFERENCE: FA 16-001
TOPIC: OHIO COLLEGE OPPORTUNITY GRANT (OCOG)
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DATE: 01 July 2015 *updated 20 August 2015*
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 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 the eligibility queries. 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 \$5,775) 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. This other tuition/general fees-specific aid must be applied prior to the OCOG award. 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 into this equation since it has already been factored 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 tuition 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 into any OCOG eligibility scenario.

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. Students are limited to 10 semesters or 15 quarters of state, need-based grant aid (including combination of OCOG and OIG).

Foster Youth at Community Colleges

Qualified foster youth at community colleges continue to be eligible for OCOG for 2015-2016. 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 query.

Assuming the living expenses plus tuition/general fees exceed \$7,071 (\$5,775 plus \$1,296) for the academic year, these community college foster youth could be eligible for the 2015-2016 maximum public OCOG amount of \$1,296. 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.

***New* Dual Enrollment at University Regional Branch Campuses**

The combined number of credits for students that are enrolled at both the public university main campus and the public university regional branch campus can be counted toward determining a student's enrollment status for OCOG eligibility if **EITHER** (a) the majority of the credit hours (51%) are being taken at the public university main campus **OR** (b) the student is being charged full main campus tuition and general fee rates and at least half of the credit hours (50%) are being taken at the public university main campus.

For example, a student enrolled in 7 credits at the public university main campus and 5 credits at the public university regional branch campus would be eligible for a full-time OCOG award since they are enrolled greater than or equal to 51% at the main campus. A student enrolled in 6 credits at the public university main campus and 6 credits at the public university regional branch campus would be eligible for a full-time OCOG award if they are being charged main campus tuition and fees since they are enrolled 50% at the main campus and are being assessed total tuition equal to 12 main campus credit hours. In these cases a student attending a public university main campus can have their public university regional branch campus credits counted toward their OCOG enrollment status even though the university regional branch campus sector is not 'OCOG eligible' under the Pell-first structure.

A scenario where the student is taking less than 50% of the credits at a public university main campus would yield no OCOG eligibility *unless* the student is being charged the main campus tuition charges since typically the university regional branch campus sector is not 'OCOG eligible' under the Pell-first structure. For ease of administration, a calculator is available on our website for this purpose.

New Third-term OCOG at Community Colleges, Regional Branch Campuses, and other qualifying institutions

For students attending year-round at a public community college, regional branch campus, or an institution with an adjusted award amount, statute now states that an OCOG award may be distributed for the third-term of the academic year, once Pell grants have been exhausted for that year. This exception is **only** for students that are Pell eligible. All other OCOG eligibility requirements remain. Separate guidance will be sent.

Financial Aid Consortiums

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. So a student attending a public university main campus, private non-profit institution, or private, for-profit institution 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 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.

Treatment of Federal Veterans' Education Benefits

The Post-9/11 Veterans Educational Assistance Improvement Act of 2010 <http://www.gpo.gov/fdsys/pkg/PLAW-111publ377/pdf/PLAW-111publ377.pdf> requires 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.

Updated OCOG Utilization

Students are limited to 10 semesters or 15 quarters of state, need-based grant aid (including combination of OCOG and OIG). 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 query, 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 eligibility query. For ease of administration, a calculator is also available on our website for this purpose.

Updated 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 for reasons such as residency overrides. This site can be found at https://qry.regents.state.oh.us/cgi/hei_secure_file_transfer.cgi. Please note that the HEI secure file transfer site may soon be updated. Institutions will be notified if any changes occur.

***New* Ohio Residency**

Going forward with the 2015-2016 ISIR's there will no longer be an edit in place on the OCOG eligibility query that will look at citizenship, only Ohio residency. So a student that indicates on the FAFSA that they are a non-US citizen but are an Ohio resident may be considered for the grant.

For OCOG consideration, a dependent student's residency status is based on their parent's state of residence. If the institution considers the student an OH resident but the parent is not, a residency override may be issued for the student if; 1) The parent recently moved out of state and student did not break OH residency ; 2) At least one of their parents or legal guardian has been an OH resident for 12 consecutive months preceding the student's enrollment or; 3) the parent or legal guardian, as of the first day of a term of enrollment, has accepted full-time, self-sustaining employment and established domicile in the state of Ohio for reasons other than gaining the benefit of favorable tuition rates. An internal residency override may be issued for these students if one of the above exceptions is met.

An independent student that has been a resident of OH for 12 consecutive months is considered an OH resident. However if this one year mark is met after the initial FAFSA is filed, the HEI system will automatically give an error that the student is not a resident. An internal residency override may be issued for any terms in the academic year after the one-year mark is met.

Upon moving to Ohio, veterans with one year of honorable service (and their dependents) are immediately considered in-state residents for the purposes of tuition, state educational subsidies, and financial aid. An internal residency override may be issued for these students.

All residency overrides should align with your institution's determination for in-state tuition. The Ohio Student Residency Administrative Rule can be found at: <http://codes.ohio.gov/oac/3333-1-10/>.

***New* Verification**

If a student is selected for federal verification and the determination is made that they are now eligible for OCOG, then a request can be made any time in the academic year for OCOG funds. If the determination is made that the student is no longer eligible for OCOG or verification has not been completed in that academic year for an enrolled student, then any funds requested for that academic year must be returned.

If a student leaves the institution after funds have been requested and is selected for federal verification that has not been completed, the institution is not required to return the funds, providing the student's latest ISIR is OCOG eligible.

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 tuition specific aid, OCOG utilization, dual enrollment, consortium agreements, foster youth eligibility, and refunds can be found at <http://www.ohiohighered.org/ocog/calculators>.

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 eligibility query 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

**2015-2016 Award Table
Ohio College Opportunity Grant (OCOG) Program**

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

OCOG 2015-2016		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**	600	450	300	150
	All Other Main Campuses	1296	972	648	324
PRIVATE, NON-PROFIT	Allegheny Wesleyan**	1024	768	512	256
	God's Bible College**	1264	948	632	316
	Trinity School of Nursing**	1704	1278	852	426
	All Other Private, Non-Profit	2592	1944	1296	648
OTHER	Private, For-Profit	888	666	444	222
	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 factor in receipt of an OCOG award, regardless of technical eligibility. Therefore students in this sector have a \$0 OCOG award amount unless the student attends an eligible institution year-round. In this case only, an award up to the public award amount may be distributed for one term in the academic year once Pell grants have been exhausted for the academic year.

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

** Tuition level/costs are the determining factors in receipt of an OCOG award and therefore students at these institutions have an adjusted OCOG award amount. If the student attends year-round, they may be eligible for an award up to the public or private, non-profit award amount once Pell grants have been exhausted for the academic year.

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