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## **FEDERAL LOAN PROCESSING POLICY**

SFFS uses an active confirmation process for students to accept, adjust and/or decline financial aid awards. Students are automatically packaged up to their eligibility.

Dependent students whose parents are denied Federal Direct PLUS loan funding (or denial is assumed under the Director of Financial Aid's Professional Judgement authority) will be offered the option to accept additional Federal Direct Unsubsidized Loan funding by the Financial Aid Office. If the student accepts a new Financial Award Offer will also be generated to allow for active acceptance of the additional funding.

Federal Direct Stafford Application Process: Federal Direct Subsidized and/or Unsubsidized Loanborrowers must complete Entrance Counseling and Master Promissory Note (MPN) through the Department of Education (ED) website (<https://studentaid.gov/>). The Entrance Counseling must be completed prior to origination and the MPN must be completed prior to disbursement. Federal Direct PLUS Application Process: Federal Direct PLUS borrowers must complete a Master Promissory Note (MPN) through the "PLUS Request Process" online via the ED's Student Aid website (<https://studentaid.gov/>). Parents who request a Parent PLUS loan at Lehigh Valley Barber School are directed to apply on the Federal website (<https://studentaid.gov/plus-app/>). If a Parent is denied a PLUS loan due to adverse credit, they can request a second check ([appeal](#)) of their eligibility to obtain the loan or obtain an endorser with positive credit history. In the event an endorser is added to a Parent PLUS Loan an Endorser Addendum will need to be completed [PLUS Credit Counseling](#) on the [Student Loan website](#). Once all the documents are

received and reviewed by the Financial Aid Administrator, then the students PLUS Loan will be originated.

#### PROCEDURE:

Disclosure of Processes and Available Assistance: These processes are explained to potential borrowers by the Financial Aid Administrator.

Assistance is available in the Financial Aid Office for any borrower who needs help with completing the application process(es).

Confirmation/Documentation of Entrance Counseling: The confirmations of Federal Entrance Counseling are maintained on the Department of Education's COD website. Direct Loans will not originate unless this requirement has been met and confirmed.

#### **VERIFICATION**

Each year at least 30% of financial aid recipients are randomly selected for verification by the U.S. Department of Education. If a student is selected for federal verification, they will be asked to complete a Verification Worksheet (provided by the Financial Aid Office) and must provide additional information before financial aid can be disbursed to the student account. This documentation may include but is not limited to federal income tax transcript and W-2 forms (student's, spouse and/or parents/guardians), proof of untaxed income, housing allowances, etc.

Students will be notified in writing of all documents required to fulfill this federal requirement. If after review by the Financial Aid Office, there are any changes to the Estimated Family Contribution and possibly the financial aid available, the student will be notified in writing.

#### **FINANCIAL ASSISTANCE**

SFFS has a trained financial advisor on staff ready to work with you, one-on one, to help assess your tuition options. Tuition for the Digital Filmmaking Programs can be paid in monthly installments. SFFS is nationally accredited by the Council on Occupational Education (COE) and is registered with the Veterans Administration. Talk with one of our financial advisors if you think you qualify for any state, federal or veteran funding. Call 415.824.7000 to speak to a school representative directly.

## How Eligibility is determined for TITLE IV, HEA

To receive Federal Student Aid, you will need to:

1. Qualify to obtain a college or career school education, either by having a high school diploma or General Educational Development (GED) certificate, or by completing a high school education in a homeschool setting approved under state law.
2. Be enrolled or accepted for enrollment as a *regular student* in an eligible degree or certificate program.
3. Be registered with Selective Service, if you are a male (you must register between the ages of 18 and 25).

Men exempted from the requirement to register include;

- Males currently in the armed services and on active duty (this exception does not apply to members of the Reserve and National Guard who are not on active duty);
  - Males who are not yet 18 at the time that they complete their application (an update is not required during the year, even if a student turns 18 after completing the application);
  - Males born before 1960;
  - Citizens of the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia\*;
  - Noncitizens that first entered the U.S. as lawful non-immigrants on a valid visa and remained in the U.S. on the terms of that visa until after they turned 26.
4. Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau.
  5. Completed a FAFSA and the school must have a current ISIR to start the initial eligibility process.
  6. Sign certifying statements on the *FAFSA* stating that:
    - you are not in default on a federal student loan
    - do not owe a refund on a federal *grant*
    - Sign the required statement that you will use federal student aid only for educational purposes
  7. Maintain *satisfactory academic progress (SAP)* while you are attending college or a career school.
  8. Be enrolled at least halftime to receive assistance from the Direct Loan Program.
  9. The Pell Grant program does not require half time enrollment, but the student enrollment status does affect the amount of Pell a student

may receive. A student may receive Pell for a total of 12 payment periods or 600%. Once the student has reached this limit, no further Pell may be received.

In addition, you must meet one of the following:

1. Be a U.S. CITIZEN or U.S. NATIONAL  
You are a U.S. citizen if you were born in the United States or certain U.S. territories, if you were born abroad to parents who are U.S. citizens, or if you have obtained citizenship status through naturalization. If you were born in American Samoa or Swains Island, then you are a U.S. national.
2. Have a GREEN CARD  
You are eligible if you have a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident.
3. Have an ARRIVAL-DEPARTURE RECORD  
You're Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:
  - Refugee
  - Asylum Granted
  - Cuban-Haitian Entrant (Status Pending)
  - Conditional Entrant (valid only if issued before April 1, 1980)
  - Parolee
4. Have BATTERED IMMIGRANT STATUS  
You are designated as a "battered immigrant-qualified alien" if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.
5. Have a T-VISA

You are eligible if you have a T-visa or a parent with a T-1 visa.

## **PACKAGING AND AWARDING POLICY**

Educational Compliance Management (ECM) in conjunction with the Financial Aid Office at San Francisco Film School will package funds based upon the ISIRs received following all federal and institutional policies for student applicants.

General Packaging Policy: Funds packaged for San Francisco Film School students will include, in this order: Federal Pell Grants, Federal Supplemental Educational Opportunity Grant (FSEOG Grant), and estimated financial aid from other sources

when appropriate/applicable, Federal Direct Subsidized Loans and Federal Direct Unsubsidized Loans. Upon receipt of approved applications and confirmed eligibility criteria being met, Federal Direct Parent Loan for Undergraduate Students (PLUS) will also be packaged upon request of the student/parent. Additional aid elements including, but not limited to, outside scholarships, alternative loans and institutional discounts will be applied.

VA Benefits: Veterans' Educational benefits are not considered in the packaging process. However, San Francisco Film School will advise students on the process for applying for VA educational benefits and will consider the impact of anticipated benefits on the student's financial situation when counseling the student about borrowing. All students receiving VA Educational Benefits will also be provided with a copy of the Consumer Financing Plan.

Student Award Confirmation: The school employs an active confirmation method for packaging applicants and acceptance of awards. Student award packages are prepared manually in Solfia and funding notifications are provided to all students participating in the financial aid programs.

Repackaging: Repackaging will occur as necessary due to verification, if additional outside funding is received, or any other eligibility criteria have changed since initial packaging.

## **VETERANS/MILITARY BENEFITS**

SF Film School is approved to train veteran students by the California State Approving Agency for Veteran Education (CSAAVE). CSAAVE operates under contract with the US Department of Veteran Affairs under the authority of federal law. Title 38 U.S.C CSAAVE operates as part of the government of the State of California.

The following is a list of entitlement programs for which CSAAVE has approval and supervisory responsibilities:

- Post 9/11 GI Bill - Active Duty and Reserve (Chapter 33)
- Montgomery GI Bill – Active Duty (Chapter 30)
- Veteran Readiness and Employment (Chapter 31)
- Montgomery GI Bill — Selected Reserve (Chapter 1606)
- Veterans Educational Assistance Program (VEAP), (Chapter 32)
- Survivors' and Dependents' Educational Assistance Program, (Chapter 35)
- Reserve Educational Assistance Program (REAP), (Chapter 1607)

In some cases military educational benefits will not cover the entire cost of tuition. Eligibility and amount of active or reserve tuition assistance is determined by the branch of service. Students must independently apply for tuition assistance online with the Department of Veteran Affairs (VONAPP). All military students with a gap in tuition will need to secure the enrollment in congruence with school policies prior to starting class.

### **Credit Balances**

Whenever the school disburses title IV, HEA program funds by crediting a student's account and the total amount of all title IV, HEA program funds credited exceeds the amount of tuition and other authorized charges the school assessed the student, the school pays the resulting credit balance directly to the student or parent as soon as possible but:

No later than 14 days after the balance occurred if the credit balance occurred after the first day of class of a payment period; or

No later than 14 days after the first day of class of a payment period if the credit balance occurred on or before the first day of class of that payment period