



155 Sansome Street, 2nd Floor, San Francisco, CA 94104 (415) 824-7000
sanfranciscofilmschool.edu

FEDERAL AID: GETTING STARTED

Federal student loans help cover the cost of school, and they must be repaid over a designated period of time with interest. The beginning point for all federal financial aid starts with applying for a federal FSA ID. Students and a parent (if the student is a dependent) can apply online through the Department of Education website. To apply for an FSA ID, create a username and password of your choice. You will be asked to confirm your email address using a secure code that will be sent to you.

Once you confirm your email address, you will be able to log into the Free Application for Federal Student Aid (FAFSA) website using your email address. Your FSA ID is needed to complete the next step in the application process which is completing and signing the FAFSA form. San Francisco Film School is a FAFSA-approved school, meaning it's eligible to accept federal student aid for students who qualify.

FAFSA

The FAFSA form can be completed quickly and easily on the Department of Education's website. If you'd like to do it yourself, we're certain you'll find the process easy to understand. However, if you are nervous about the application, or just have questions, we are here to help. Our financial aid office staff will sit down with you to help you complete the application, or answer your questions over the phone or by email.

The information that you provide in the FAFSA application will help the school determine if you are eligible for a Federal Pell Grant and federal student loans. When completing the FAFSA form, make sure you list San Francisco Film School as your school choice (federal school code: #042340), as this will ensure we receive your information in a timely manner.

DEADLINE:

It's best to have your FAFSA completed at least 10 days prior to the start of classes since we cannot process any aid until your data is received from the federal processor. The absolute deadline to file your FAFSA is a few days before you finish school, as we must receive your information while you are still enrolled to process your aid.

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.

VERIFICATION DEADLINE:

Unfortunately, we cannot process any financial aid until all the required

documentation is submitted and reviewed. At times, this process will require us to make changes to your FAFSA data, which can add time to the processing. Therefore, it is important that you submit any documentation as soon as possible.

FEDERAL LOAN PROCESSING POLICY

Federal Loan Application (Federal Sub/Unsub and Federal Parent PLUS)

POLICY:

Federal Direct Loan Amount Confirmation: San Francisco Film School 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 Loan borrowers 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/>). 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 be originated unless this requirement has been met and confirmed.

PACKAGING AND AWARDING POLICY

PURPOSE:

To establish policies and procedures for the construction of student financial aid packages through the awarding of funds.

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 include 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.

LOAN ENTRANCE & EXIT COUNSELING POLICY

POLICY:

Entrance Counseling: San Francisco Film School will process loans through the Federal Direct Loan Program (FDLP) and will use the Entrance and Exit Interview Counseling processes at the [Student Aid Website](#). Whatever additional counseling may occur, there is no acceptable substitute for the on-line federal Entrance Counseling process; no borrower shall have a federal student/parent loan originated until they have successfully completed the on-line counseling process.

Exit Counseling: Prior to program completion or upon separation from the school without graduation students will be informed via e-mail and/or postal mail of the necessity to complete Exit Counseling. Students will be informed of the requirement to fulfill an on-line session via the [Federal Website](#).

PROCEDURE:

Entrance Counseling: San Francisco Film School will inform new student borrowers of the necessity of Entrance Counseling and the link for the [student aid website](#).

Students who have not completed the process will be reminded of their obligation and warned that their Federal Direct loans will not be originated or disbursed until the requirement has been met. Borrowers who have completed the on-line process are also welcomed to contact the Financial Aid Liaison at finaid@sanfranciscofilmschool.edu if they have questions or concerns.

Exit Counseling: The school will inform all students before the completion of their program or anytime in which the student ends enrollment at the school via e-mail or postal mail to complete the on-line Exit Counseling at the Student Aid Website.

PROFESSIONAL JUDGMENT IN TITLE IV PROGRAMS

APPROVED BY:

Financial Aid Administrator and Servicer

REFERENCE TO OTHER PUBLICATIONS GOVERNING THIS STATEMENT:

HEA Sec. 479A(a), Federal Regulation 34CFR 668.53(c)

PURPOSE:

To establish a policy regarding the use of professional judgment by financial aid staff in the calculation of student aid packages.

BACKGROUND:

"Professional Judgment" is a decision to alter a student's federal financial aid calculation based upon a deliberate, well considered determination by a financial aid professional. By regulation, professional judgment can only be exercised under the authority of the "capable individual", which is the Financial Aid Administrator and is responsible for the rationale, accuracy and level of documentation for each judgment made.

POLICY:

The Financial Aid Administrator and/or Servicer will work with the student/family to gather and review all information as submitted for the Professional Judgement. They will review the file for completeness/reasonableness before making reasonable professional judgment decisions.

All professional judgments must be made on a case-by-case basis based upon unusual, exceptional or mitigating student or family circumstances. It is not acceptable to create specific standards under which professional judgment will or will not be performed. The purpose of professional judgment is to allow for exceptions to be made in unusual cases, not to create a local set of eligibility rules.

A professional judgment review allows for a financial aid adjustment due to a significant change in current income compared to the required tax data reported on the FAFSA. This can be due to the recent unemployment of a direct family member (mother or father) of a dependent student or the recent unemployment of an independent student, or other circumstances.

In general, professional judgment should only be used if:

- the action is in the best interest of the student and the integrity of the Title IV programs,
- the student's circumstance is such that the standard program rules and operating procedures would not result in a financial aid package that accurately depicts the student/family's ability to contribute to the student's educational costs based on extenuating circumstances not otherwise discussed on the FAFSA.
- the student's circumstance is unusual, and is not primarily the result of voluntary or irresponsible action taken by the student and/or parent/spouse, and
- There is no reason to believe that the student and/or parent/spouse being untruthful regarding his/her circumstance.
- Other circumstances may include:
 - Involuntary loss of income due to reduced hours or shutdowns
 - Loss of income due to disability
 - Change in financial situation due to separation or divorce
 - Death of spouse for independent undergraduate student
 - Significant medical expenses not covered by insurance

Types of Judgments: There are essentially six types of professional judgment, as

follows:

1. Dependency Overrides - These judgments require the highest level of documentation and should be used sparingly. The mere separation of the student from the parent's residence, proof of self-support, and/or emotional estrangement are not sufficient to substantiate a dependency override without underlying exceptional circumstances.
2. Modifications to FAFSA data to update the EFC - Changes may be made to any of the data elements used in the calculation of the EFC. These changes must be submitted to the federal processor for re-calculation of an "official" EFC. In addition to documenting the circumstances surrounding the judgment, the Financial Aid Office must record the exact data changes that are made to the FAFSA data.
3. Changes to Cost of Attendance (COA) - The level of documentation required for a change to the Cost of Attendance is not as great as the standard required by the school for dependency overrides or modifications to FAFSA data. For example, the Director of Financial Aid might choose to add childcare or elder care expenses to a student's COA, one time computer/technology purchase or professional licensure examination fees required for employment in the student's field of study.
4. Additional Unsubsidized Loan for Dependent Student: If a student's parent is clearly incapable financially of being approved for a PLUS loan or is likely to be unable financially to repay the loan if approved, the student may be made eligible for the same additional unsubsidized loan limits as would be available to an independent student. Some specific examples of circumstances which meet this standard are provided in regulation, including but not limited to declaration of bankruptcy disallowing applying for any

additional loans, social services recipients, and or proof of income below the established poverty line. However, the refusal of an otherwise-eligible parent to apply for a PLUS loan is NOT in itself grounds for using professional judgment.

There are circumstances that do not warrant a professional judgment review. These include but are not limited to: Credit card debt, vacation expenses, car payments or mortgage payments. Also, undergraduate students who already have a 0 Expected Family Contribution (EFC) do not qualify for a Professional Judgment review since they have already received the maximum amount of aid for which they are eligible.

Verification and PJ: Prior to completing a Professional Judgment in *Modifications to FAFSA data to change EFC* or *Changes to Cost of Attendance* any required verification must be completed. This applies **only** to those applications selected for verification by the federal processor, or those institutionally selected by the school and/or its servicer. However, these verifications are subject to the exclusions listed in federal regulation and the *Federal Student Aid Handbook*. Often the documents collected for verification will also be useful in the Professional Judgment process. Refer to the *Federal Student Aid Handbook* for more detailed information.