

College Opportunity Grant Program

REGULATIONS – 1500.

2010 - 2011 Award Year



Effective Date – July 1, 2010



2082 East Exchange Place
Tucker, Georgia 30084

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1502. Program Overview.

The College Opportunity Grant Program (COG) is a needs-based grant program with no specific grade point average eligibility requirements. The purpose of the COG is to provide financial assistance to Georgia's neediest Degree-seeking students who are enrolled in an institution which is a unit of the University System of Georgia or a unit of the Technical College System of Georgia, while also encouraging those students to offer help to others in the form of a Community Service requirement.

The COG Program was created beginning with the 2010-2011 Award Year (State Fiscal Year 2011), with the first awards for Winter 2011 and Spring 2011 terms. The program is fully funded by the Georgia Lottery for Education and administered by the Georgia Student Finance Commission.

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1503. Definitions.

“Academic Year” means a period of time, usually eight or nine months, during which a Full-Time student is expected to complete the equivalent of two semesters or three quarters of postsecondary coursework.

“Accel Program” or **“Accel”** means a student financial aid program funded by the Georgia Lottery and administered by the Commission to assist students who are attending an Eligible High School in Georgia and simultaneously taking Degree coursework from an Eligible Postsecondary Institution in Georgia as a Dual Credit Enrollment student.

“Administrative Review” means a review by Commission staff of an eligibility determination made by an Eligible Postsecondary Institution or by the Commission to determine if a COG program rule, policy, or regulation was applied correctly in a student’s specific case.

“Associate Degree” means a two-year Degree conferred on students by a postsecondary institution upon completion of a unified Undergraduate program of study in an academic discipline or major. Associate Degrees typically require a student to earn at least 60 semester or 90 quarter credit hours.

“Audit” means the act of a student attending a course for personal development, with the understanding and agreement of his or her postsecondary institution that no credit hours or grade will be earned for that course.

“Award Year” means four consecutive quarters or three consecutive semesters, beginning with the summer term and ending with the spring term, or the Non-Standard Term equivalent.

“Award Year Reconciliation” means the final student-by-student reconciliation for an Award Year conducted by Eligible Postsecondary Institutions with the Commission.

“Baccalaureate Degree” means a four-year Degree conferred on students by a postsecondary institution upon completion of a unified Undergraduate program of study in an academic discipline or major. Baccalaureate (Bachelor’s) Degrees typically require a student to earn at least 120 semester or 180 quarter credit hours.

“Board” means Board of Commissioners, the governing body of the Georgia Student Finance Commission.

“Board of Regents” means the governing body of the University System of Georgia.

“C-Codes” or **“Comment Codes”** means codes on a student’s ISIR prompting the financial aid officer to resolve certain issues or secure additional documentation prior to payment of funds to the student. In some cases the

codes indicate that certain assumptions were made in processing the ISIR. In such cases, the financial aid officer must determine if the assumptions are correct prior to payment of funds to the student.

“College Opportunity Grant Program” or “COG” means a State of Georgia needs-based student financial aid program administered by the Commission and funded by the Georgia Lottery for Education that provides financial assistance to eligible Georgia Residents Enrolled in Degree programs at University System of Georgia or Technical College System of Georgia institutions.

“Combined Paid-Hours” means the total number of Paid-Hours a student has accumulated as a result of payment from any combination of the HOPE Scholarship Program, plus HOPE Grant Program, plus Accel Program.

“Commission” means the Georgia Student Finance Commission, the agency responsible for administering certain postsecondary educational student financial aid programs offered by the State of Georgia, and other programs for which funds may be appropriated or assigned to it by the state legislature, or from other sources, from time to time.

“Community Service” means services volunteered by a student at a Non-Profit Organization to benefit a community or its institutions. Work performed to serve a sentence in lieu of or in addition to jail time does not meet the definition for purposes of these regulations.

“Compliance Review” means an assessment by the Commission of an Eligible Postsecondary Institution by evaluating the Eligible Postsecondary Institution’s compliance with the regulations governing programs administered by the Commission, in accordance with the Commission’s *Compliance Review Process and Procedures* document.

“Cost of Attendance” means the estimated expenses, both direct and indirect, which may be incurred by a student and the student’s family to finance the cost of receiving a postsecondary education. As determined by the student’s postsecondary institution and as defined by Federal Title IV Regulations, these expenses may include Tuition, fees, room, meals, books, supplies, transportation, and personal expenses.

“Degree” means an Associate Degree or Baccalaureate Degree conferred on students by a postsecondary institution upon completion of a unified Undergraduate program of study in an academic discipline or major.

“Dependent Child” means an individual under the age of 24 who receives financial support from a Parent whose most recent federal or state income tax return lists the individual as a dependent.

“Disbursed” means the Eligible Postsecondary Institution has credited the student’s account, issued or made available to the student a check, or directly deposited the funds in the student’s personal account.

“Distance Learning” means an educational process that is characterized by the separation, in time or place, between instructor and student. It may include courses offered principally through the use of television, audio, video cassettes/discs, correspondence, audio/computer conferencing, and transmission by computer, Internet, open broadcast, closed circuit, cable, microwave, or satellite.

“Dual Credit Enrollment” means an arrangement whereby a high school student is Enrolled in postsecondary coursework with a postsecondary institution and earning postsecondary credit hours while continuing to pursue a high school diploma, and the student’s high school has agreed to accept the postsecondary coursework toward the student’s high school graduation requirements.

“EFC” means Expected Family Contribution, the amount of money the U.S. Department of Education expects a student and the student’s family to contribute to the student’s school costs for a school year. The EFC is shown at the top of a student’s ISIR.

“Eligible Non-Citizen” means a person who, in accordance with the Federal Title IV Regulations, is a United States permanent resident with a Permanent Resident Alien Card (I-551); or a conditional permanent resident (I-551C); or the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: “Refugee”, “Asylum Granted”, “Parolee” (I-94 confirms paroled for a minimum of one year and status has not expired); or “Cuban-Haitian Entrant”. Victims of human trafficking, in accordance with the Victims of Trafficking and Violence Protection Act, may also be considered Eligible Non-Citizens. Persons with an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa are not Eligible Non-Citizens.

“Eligible Postsecondary Institution” means an institution that is:

- (1) a unit of the University System of Georgia; or
- (2) a unit of the Technical College System of Georgia.

“Enroll”, “Enrolled”, or “Enrollment” means a student has completed the registration requirements, as defined by the postsecondary institution, except for payment of Tuition and fees.

“Exception” means a formal action by the Board to waive a specific regulation for a student.

“FAFSA” means Free Application for Federal Student Aid, the paper or electronic form provided and processed by the United States Department of Education and used by students to apply for Federal Title IV Programs, institutional aid, and some state aid programs.

“Federal Title IV Programs” means the student financial aid programs administered by the United States Department of Education that are authorized by Title IV of the Higher Education Act of 1965.

“Federal Title IV Regulations” means federal regulations governing Title IV of the Higher Education Act of 1965, as amended by the Higher Education Amendments of 1998, found in Chapter Six of Title 34 of the Federal Register.

“Full-Time” means Enrollment for the equivalent of at least 12 quarter or 12 semester credit hours during a term at a postsecondary institution.

“Georgia Resident” or “Georgia Residency” means an individual or the status of such individual who is a United States citizen or Eligible Non-Citizen and meets the in-state Tuition requirements of the Board of Regents or the governing body of the TCSG Eligible Postsecondary institution he or she attends, as specified and limited by these regulations.

“Graduate” means a postsecondary program of study beyond the Baccalaureate Degree.

“Home Institution” means an Eligible Postsecondary Institution in which the student is Enrolled and is in a Matriculated status working toward a Degree.

“HOPE” means Helping Outstanding Pupils Educationally, a State of Georgia student financial aid program that provides scholarship and grant assistance to Georgia Residents attending Eligible Postsecondary Institutions in Georgia. The components that comprise HOPE are the HOPE Scholarship Program, HOPE Grant Program, College Opportunity Grant Program, and HOPE GED Grant Program. HOPE is authorized by the O.C.G.A. § 20-3-519 et seq., funded by Georgia Lottery appropriations, and administered by the Commission in accordance with the *HOPE Scholarship Program Regulations, HOPE Grant Program Regulations, College Opportunity Grant Program Regulations, and HOPE GED Grant Program Regulations*.

“HOPE Grant Program” or “HOPE Grant” means a State of Georgia student financial aid program that provides grant assistance to Georgia Residents seeking technical Certificates or Diplomas from TCSG and USG Eligible Postsecondary Institutions. The HOPE Grant Program is authorized by the O.C.G.A. § 20-3-519 et seq., funded by Georgia Lottery appropriations, and administered by the Commission in accordance with the *HOPE Grant Program Regulations*.

“HOPE Scholarship Program” or “HOPE Scholarship” means a State of Georgia student financial aid program that provides merit-based scholarship assistance to Georgia Residents seeking Degrees from Eligible Postsecondary Institutions. The HOPE Scholarship Program is authorized by the O.C.G.A. § 20-3-519 et seq., funded by Georgia Lottery appropriations, and administered by the Commission in accordance with the *HOPE Scholarship Program Regulations*.

“Host Institution” means an Eligible Postsecondary Institution a student is temporarily attending as a Transient student.

“Incarcerated” means to be confined by competent public authority or under due legal process. A student is considered Incarcerated if he or she is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, half-way house, or similar correctional institution (whether operated by the government or a contractor) or is sentenced to home detention.

“ISIR” means Institutional Student Information Report, a report issued to a postsecondary institution or other agency listed by a student on a FAFSA. A valid ISIR is one for which Verification has been completed, if required, and on which there are no Comment (“C”) Codes for which resolution is required.

“Joint Enrollment” means an arrangement whereby a high school student is Enrolled in postsecondary coursework with a postsecondary institution while continuing to pursue a high school diploma, and the high school has not agreed to accept the postsecondary coursework as credit toward the student’s high school graduation requirements.

“Learning Support” means remedial coursework provided by a postsecondary institution to a student whose entrance or placement evaluation has identified deficiencies in the student’s academic preparation or readiness for specific core curriculum postsecondary coursework.

“Matriculated” means a student is fully admitted and Enrolled at a postsecondary institution in a unified academic program of study leading to a Degree.

“Military Personnel” means an active member of the Armed Forces of the United States, including members of the Army, Navy, Air Force, Marine Corps, and Coast Guard. Commissioned officers of the Public Health Service or the National Oceanic and Atmospheric Administration on active duty are also considered to be Military Personnel.

“Non-Profit Organization” means an organization not conducted or maintained for profit, whose activities are legal, and which is exempt from federal income tax under section 501(c) of the Internal Revenue Code.

“Non-Standard Term” means a term where all coursework is expected to begin and end within a set period of time, but is not a semester, trimester, or quarter term. Non-Standard terms may be of unequal length within an Award Year.

“Paid-Hours” means the postsecondary credit hours attempted by a student, for which he or she received payment from the HOPE Scholarship Program, HOPE Grant Program, and Accel Program. (Refer to the definition of Paid-Hours in the *HOPE Scholarship Program Regulations*, the *HOPE Grant Program Regulations* and the *Accel Program Regulations*.) Paid-Hours are used to determine when a student has reached the maximum number of hours for which he or she can receive payment from any combination of the HOPE Scholarship, HOPE grant, and Accel Program, referred to in these regulations as the Combined Paid-Hours limit.

“Pell Grant” means a type of postsecondary educational federal grant sponsored by the U.S. Department of Education and awarded based solely on demonstrated financial need.

“Satisfactory Academic Progress” means the academic standards required of students by their postsecondary institutions in order to be eligible to receive payment from Federal Title IV Programs, in accordance with Federal Title IV Regulations.

“Stationed” means the permanent place of military duty to which Military Personnel are officially assigned or attached by official military orders. Military Personnel are not considered Stationed when the military orders are for temporary duty assignments.

“Study Away” means postsecondary credit-earning coursework approved by an Eligible Postsecondary Institution for its students in locations outside the State of Georgia, including locations in foreign countries.

“SURFER” means the Commission’s web-based system used by Eligible Postsecondary Institutions to electronically transmit and receive student data, award information, and conduct other administrative activities related to the Commission’s scholarship and grant programs.

“Technical College System of Georgia” or **“TCSG”** means the State of Georgia’s unified system of public technical colleges, formerly known as the Department of Technical and Adult Education (DTAE), which is governed by the Board of Commissioners of the Technical College System of Georgia.

“Term-Reconciliation” means an official acknowledgement by an authorized official of an Eligible Postsecondary Institution, at the end of each term, that the number of students submitted for payment and amount invoiced by the institution, and the number of students awarded and amount issued by the Commission, according to the SURFER system, are accurate on the date of such acknowledgement.

“Transient” means temporary admission to a Host Institution for the purpose of completing coursework and earning postsecondary credit that the Home Institution has agreed to accept as transferable postsecondary credit.

“Tuition” means the charges to a student for postsecondary academic instruction without regard to other fees such as technology, activity, athletic, health, etc.

“Undergraduate” means coursework that is included in a postsecondary program of study leading to an Associate Degree or Baccalaureate Degree, and is not included in a Graduate program of study.

“University System of Georgia” or “USG” means the State of Georgia’s unified system of public colleges and universities, which is governed by the Board of Regents.

“Verification” means a process used to verify certain information on the FAFSA to ensure its accuracy.

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1504. General Eligibility Requirements.

1504.1. Citizenship.

A student must be a United States citizen or an Eligible Non-Citizen for 12 consecutive months immediately prior to the first day of classes of the school term for which the COG is sought. Employees of the Free Trade Area of the Americas (FTAA), their spouses, and their dependents are not exempt from this requirement.

1504.2. Georgia Residency.

- a. A student must meet the Georgia Residency requirements of the Board of Regents or the Technical College System of Georgia for 12 consecutive months immediately prior to the first day of classes of the school term for which the COG is sought.
- b. A Dependent Child of Military Personnel who is Stationed in Georgia on active duty shall be treated as a Georgia Resident for purposes of COG eligibility.
- c. A student who was correctly determined to meet the Georgia Residency requirements for purposes of COG eligibility and began receiving COG payment, will continue to meet the Georgia Residency requirements for purposes of COG eligibility, unless he or she has a break in Enrollment of two or more consecutive semesters and resides outside of Georgia for 12 or more consecutive months. If such student later returns to Georgia, he or she must re-establish Georgia Residency for 12 consecutive months, (in accordance with *Section 1504.2.a.*) before regaining eligibility. A student who has a break in Enrollment of two or more consecutive semesters, and who resides outside Georgia for less than 12 consecutive months, and then later returns to Georgia and Enrolls in an Eligible Postsecondary Institution within 12 consecutive months from his or her most recent date of Enrollment in an Eligible Postsecondary Institution, will continue to meet the Georgia Residency requirements for purposes of COG eligibility.
- d. The full time employees of the Free Trade Area of the Americas (FTAA), who are recognized by the United States Department of State as based in Georgia, their spouses, and their dependents are considered to meet the Georgia Residency requirements for participation in the COG Program, regardless of the length of time they have resided in the State of Georgia.

1504.3. Enrollment Status.

- a. A student must be Enrolled at an Eligible Postsecondary Institution in a Matriculated status leading to a Degree.

- b. A student must be enrolled Full-Time at the end of the institution's drop/add period to be eligible for the COG for that term.
- c. A student cannot receive COG payment from more than one Eligible Postsecondary Institution during the same term.

1504.4. Satisfactory Academic Progress.

A student must maintain Satisfactory Academic Progress, as defined and certified by his or her Eligible Postsecondary Institution

1504.5. Selective Service Registration.

A student must be in compliance with United States Selective Service System requirements, if such requirements are applicable, prior to the COG application deadline (Refer to *Section 1507.2.*) in order to be eligible for COG payment.

1504.6. Defaulted Loan or Refund Due.

A student must not be in default on a Federal Title IV or State of Georgia educational loan, nor owe a refund on a Federal Title IV or State of Georgia student financial aid program, nor in any other way be in violation of Federal Title IV Regulations or State of Georgia student financial aid program regulations. A student must meet the requirements of this section at the time funds are disbursed by the Commission on behalf of the student. If such student has repaid the defaulted loan or refund due in full, or resolved the default status, then he or she may be eligible to receive COG funds beginning with the school term in which repayment was made in full, but not retroactively for previous school terms. A student's default status can be resolved one of four ways: 1) completing an acceptable rehabilitation plan 2) having the loan repurchased by the original lender and the default status reversed, 3) by consolidating the loan out of a default status, or 4) by receiving an approved Title IV debt settlement.

1504.7. Georgia Drug-Free Act.

A student convicted of committing certain felony offenses involving marijuana, controlled substances, or dangerous drugs, is ineligible for COG payment from the date of conviction to the completion of the following school term, in accordance with the Georgia Drug-Free Postsecondary Education Act of 1990, O.C.G.A. § 20-1-24.

1504.8. Incarceration.

A student seeking a Degree from an Eligible Postsecondary Institution is ineligible for HOPE payment while Incarcerated. Upon release from Incarceration, such student may begin receiving COG payments, if he or she meets all COG eligibility requirements.

1505. Program Specific Eligibility Requirements.

1505.1. Pell Grant Eligibility.

A student must be a recipient of the Pell Grant for the term for which COG is received. The EFC range of eligible students will be determined and announced at the beginning of each award year by GSFC.

1505.2. Community Service.

- a. A student must complete Community Service hours for each term for which the COG is received.
- b. Community Service hours must be completed between July 1 of the award year and the application deadline date for the term for which the COG award is sought.
- c. Community Service hours must be performed at a Non-Profit Organization.
- d. Community Service hours cannot be performed in conjunction with, or to satisfy the requirements of, a postsecondary course or coursework.
- e. Community Service hours performed to serve a sentence in lieu of or in addition to jail time do not satisfy the requirements of this program.
- f. A student cannot receive remuneration from any source for Community Service hours performed to satisfy the requirements of this program.
- g. The Community Service hours requirement may be met by combining hours from more than one Non-Profit Organization.
- h. A student must complete a GSFC Certification Form of Community Service and submit it to the Eligible Postsecondary Institution at which he is seeking COG payment prior to the application deadline date for the term for which the COG award is sought.

1505.3. Paid-Hours Limit.

Hours for which a student receives COG funding are not considered Paid-Hours for the HOPE Combined Paid-Hours Limit.

1505.4. Attainment of a Baccalaureate Degree.

A student is ineligible for COG payment if he or she has attained a Baccalaureate Degree of any kind, at any time, from any postsecondary institution, including the equivalent of a Baccalaureate Degree from a foreign institution as indicated by the foreign academic transcript and/or foreign academic transcript translation.

1506. Eligible and Ineligible Coursework.

1506.1. Joint Enrollment and Dual Credit Enrollment Coursework.

A student is ineligible for COG payment for coursework attempted while participating in Joint Enrollment or Dual Credit Enrollment.

1506.2. Learning Support Coursework.

A student seeking a Degree who Enrolls in Learning Support coursework, is eligible for COG payment for such coursework, if he or she meets all other COG eligibility requirements.

1506.3. Coursework Exemptions.

A student is ineligible to receive COG payment for coursework that was exempted or given credit by examination, testing, training, or experience.

1506.4. Distance Learning Coursework.

A student participating in Distance Learning coursework is eligible to receive COG payment if all other eligibility requirements are met. The institution offering the Distance Learning coursework must be an Eligible Postsecondary Institution.

1506.5. Transient Coursework.

- a. A Transient student is eligible to receive COG payment if all other eligibility requirements are met. Both the Home Institution and the Host Institution must be Eligible Postsecondary Institutions.
- b. The Host Institution awards COG funds to the Transient student based on certification of eligibility from the Home Institution. The Home Institution is responsible for verifying the eligibility of their Transient students. The COG award must be the amount the student would normally receive at the Host Institution if he or she were a regular student. The Host Institution must report COG payment for Transient students to the Commission in the same manner it reports COG payments for its regular students. Upon the student's return to the Home Institution, the Home Institution must receive from the Host Institution information necessary for the Home Institution to determine continued COG eligibility.
- c. The Home Institution is liable for the return of funds the student receives at the Host Institution, if the Home Institution erroneously certifies the student's eligibility to the Host Institution.

1506.6. Study Away Coursework.

- a. A student Enrolled in a Matriculated status at an Eligible Postsecondary Institution may qualify for COG payment while participating in a Study Away program.
- b. A student's Eligible Postsecondary Institution, which is his or her Home Institution, must approve the Study Away program for credit toward the student's Degree program prior to the student's departure.
- c. The COG award must be the amount the student would normally receive at the Home Institution.
- d. COG payment must take place through the Home Institution, unless the student is participating in a Study Away program administered by another Eligible Postsecondary Institution. In such situations, the Transient student process described in *Section 1506.5.* of these regulations must be followed. The Home Institution may also coordinate the Study Away program through institutions that are not Eligible Postsecondary Institutions. For example, the student's Home Institution may have an arrangement with an out-of-state institution's Study Away Program. In such cases, the COG payment must take place through the Home Institution, which must be an Eligible Postsecondary Institution, and the student must be considered to be in a Matriculated status by his or her Home Institution.

1506.7. Continuing Education and Audit Coursework.

A student is ineligible to receive COG payment for coursework classified by his or her Eligible Postsecondary Institution as Continuing Education or Audit coursework.

1506.8. Board of Regents Test Preparation Coursework.

A student seeking a Degree at an Eligible Postsecondary Institution who is required to participate in coursework to prepare for the Board of Regent's Test (Examination) is eligible to receive COG payment for such coursework.

1506.9. Total Withdrawal from Coursework.

A student is ineligible for COG payment for coursework from which he or she totally withdrew if, as a result, such coursework does not appear on the student's academic transcript as a "Withdrawal" or any other type of identification. (Refer to *Section 1510.1.*)

1507. Student Application Requirements.

1507.1. Application Forms.

- a. In order to be considered for a COG, a student must complete a current year FAFSA.
- b. In addition to the FAFSA, an Eligible Postsecondary Institution may require students to complete the institution's application for student financial aid or other forms to provide supplemental information for the purpose of determining COG eligibility.
- c. In order to be considered for a COG, a student must submit a Certification Form of Community Service to the Eligible Postsecondary Institution.

1507.2. Application Deadline Date.

- a. A student must submit a valid current year ISIR to the Eligible Postsecondary Institution prior to the last day of the term for which COG payment is being sought.
- b. Verification and/or resolution of Comment ("C") Codes must be completed prior to the last day of the term for which COG payment is being sought.
- c. A student must submit a Certification Form of Community Service to the Eligible Postsecondary Institution prior to the last day of the term for which COG payment is being sought.

1507.3. Application for Subsequent Years.

- a. A student must complete a FAFSA for each Award Year for which COG is sought.
- b. Eligible Postsecondary Institutions may also require students to complete a new institutional application each Award Year.
- c. A student must complete Community Service requirements for each term for which COG payment is sought.

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1508. Award Requirements.

1508.1. Full-Time Award

The COG award amounts per term for a Full-Time student will be determined and announced at the beginning of each award year by GSFC.

1508.2. Part-Time Awards.

A student who is enrolled below Full-Time the day after the Eligible Postsecondary Institution's drop/add period is ineligible for the COG for that term.

1508.3. Awards Per School Term.

- a. The COG is available to students for the standard school terms of Summer, Fall, and Spring semesters or Summer, Fall, Winter, and Spring quarters. An institution may combine mini-terms or modules to form the equivalent of a standard semester or quarter. An institution may offer Non-Standard Terms, in which courses or modules are taken consecutively to form the equivalent of a standard semester or quarter. Regardless of the structure of an Eligible Postsecondary Institution's school terms, a student may be awarded COG funds for three semesters or four quarters per Award Year.
- b. A student may not receive COG at more than one school for the same term.

1508.4. Student Notification of Award.

- a. An Eligible Postsecondary Institution must notify each COG recipient of the amount of COG funds he or she is awarded for the Award Year, and identify such funds as a COG award.
- b. A student who wishes to decline a COG award must do so actively. The institution must maintain a record of the student's notification to the institution that he or she is declining the award. A student's decision to decline the COG award becomes final and irrevocable on the last day of the term for which the COG award was made.

1508.5 Adjustments to Award Amounts

A student's COG award amount must be reduced if the student is receiving any other student financial aid from federal, state, institutional, or private sources, which, in combination with the COG award amount, would exceed the student's Cost of Attendance. The student's COG award plus any other student financial aid must not exceed the student's Cost of Attendance.

1509. Invoicing Requirements.

1509.1. Submission of Invoices.

- a. Eligible Postsecondary Institutions may submit COG invoices to the Commission as early as 15 calendar days prior to the first day of classes for the school term.
- b. Invoices must be submitted, processed and approved by the Commission by the Invoicing Deadline Date as established by the Commission. In the event invoices are submitted to the Commission by Eligible Postsecondary Institutions after the Invoicing Deadline Date for a school term, the Commission may issue a notice of failure to meet the Invoicing Deadline Date to the President and/or governing body of the Eligible Postsecondary Institution and the invoices may not be honored.
- c. Prior to the beginning of any award year and no later than June 30 of each year the Commission shall establish and publish the Invoicing Deadline Dates for each school term for the upcoming Award Year.

1509.2. Payment of Invoices.

COG funds are paid to Eligible Postsecondary Institutions by check or electronic transfer of funds on behalf of eligible students each school term, upon submission to the Commission of a COG invoice.

1509.3. Payment to Students.

- a. COG funds may be applied to any portion of the student's Cost of Attendance.
- b. If a student does not owe a balance, the institution shall pay over the same or any remaining amount of the award to the student.

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1510. Student Refunds.

1510.1. Calculation of Refunds.

- a. If a student officially withdraws, drops out, drops hours, is expelled, or otherwise fails to complete a period of Enrollment, and is entitled to a refund, a portion of such refund may need to be returned to the COG fund. A student is ineligible for the COG for coursework from which he or she totally withdrew, if such coursework does not appear on the student's academic transcript as a "Withdrawal", or any other code or identification for such a withdrawal. If the Eligible Postsecondary Institution invoiced the Commission prior to a student's total withdrawal, then the institution must cancel the student's COG award for that term, through the SURFER system.
- b. If applicable, the Eligible Postsecondary Institution must first apply the Federal Title IV Return of Funds policy for any federal aid the student may have received. To determine the refund to the COG, the institution must apply the institution's refund policy, which may or may not be identical to the Federal Title IV Return of Funds policy, to the student's original COG award.
- c. The Eligible Postsecondary Institution must determine the amount of the refund due back to the COG program. The amount of the COG award not determined to be owed back to the COG program is retained by the institution to cover the institutions' cost for the portion of the school term that the student was enrolled.
 1. The Eligible Postsecondary Institution must adjust the student's invoice in SURFER to the new award amount remaining after the refund is calculated within 45 days of the determination.
 2. If the student only received COG funds, the Eligible Postsecondary Institution should return the funds determined to be owed to the COG program within 45 days of the refund determination. The Eligible Postsecondary Institution would then collect the refund amount from the student. However, the student should not be reported with a "Refund Due" status to the Commission since the funds have been repaid to the Commission.
 3. If the student received a combination of federal Title IV funds and COG funds, the Eligible Postsecondary Institution may not have sufficient funds on hand from the student's award disbursements to return to the Commission the refund owed to the COG program, after applying the Federal Title IV Return of Funds policy. In this instance, the student is considered to have a "Refund Due" to the Commission and the institution must report the student to the Commission with a "Refund Due" status.

1510.2. Collection of Refunds.

A student who owes a refund to the Commission should pay the Eligible Postsecondary Institution and the Eligible Postsecondary Institution should pay the Commission or, at its sole discretion, the Commission may require the student to pay the refund directly to the Commission. Nothing herein shall be deemed to prohibit the Commission or the Eligible Postsecondary Institution from using all available legal and equitable remedies to collect the refund.

1510.3. Emergency Military Duty.

A student who is a member of the United States Armed Forces, National Guard, or Military Reserve Forces receiving funds from the COG Program who is called to emergency military duty during a school term that is already in progress should not have their COG eligibility negatively impacted. If the Eligible Postsecondary Institution the student attends allows the student to totally withdraw and receive a grade such as "WM" for "military withdrawal" or the institution totally removes all grades for that term and corresponding credit hours from the student's records, the institution should return the full amount of the COG to the COG account. This regulation may also be applied to students who are not members of the military but are otherwise unusually and detrimentally affected by the emergency activation of members of the military, as determined by the president of the Eligible Postsecondary Institution that such student is attending.

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1511. Reconciliation Requirements.

1511.1. Term-Reconciliation.

Eligible Postsecondary Institutions must conduct a Term-Reconciliation by the end of each term. A Term-Reconciliation consists of an official acknowledgement by an authorized school official that the number of students submitted for payment and amount invoiced by the institution, and the number of students awarded and amount issued by the Commission, according to the SURFER system, is accurate on that date. The Commission will not issue COG funds for the following term until the Term-Reconciliation is complete. Funds are not returned to the Commission as part of the Term-Reconciliation process.

1511.2. Award-Year Reconciliation.

In addition to the Term-Reconciliations, the Eligible Postsecondary Institution must conduct the Award-Year Reconciliation. The institution must conduct a complete student-by-student Award-Year Reconciliation with the Commission, and submit a Reconciliation Certification Form to the Commission by July 15, immediately following the completion of the Award Year.

1511.3. Return of Funds.

The institution must return to the Commission any COG funds not utilized according to the Award-Year Reconciliation within 30 days of completing the Award-Year Reconciliation process. The institution must have a procedure in place to ensure that the COG funds do not go to an unintended third party (i.e. State, institution).

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1512. Records Retention Requirements.

1512.1. Length of Retention.

An Eligible Postsecondary Institution shall maintain accurate records, books, documents and other evidence concerning the COG Program, including, but not limited to individual student files for the later of three years after the Award Year in which the aid was awarded; or for such other period as required by an applicable statute, rule, or regulation; or such other time as requested in writing by the Commission.

1512.2. Documentation.

- a. Documentation contained within an individual student file or record, which supports the original determination of a student's eligibility, must be retained by the institution and available for review by the Commission on the institution's campus, located within the State of Georgia, for at least three calendar years after the most recent Award Year for which the student received COG funds. (Refer to *Section 1514*.) Institutions are permitted to maintain these documents in an imaged media format. The imaged media format must be capable of reproducing an accurate, legible, and complete copy of the original document.
- b. Such documentation may include, but is not limited to, copies of Permanent Resident Alien Cards, Federal and Georgia State Income Tax Returns, ISIRs, verification documentation as required by federal Title IV regulations, and certifications of Community Service. Documentation regarding a student's eligibility is not limited to files, records, and other information received and maintained by the institution's Student Financial Aid Office. Documentation supporting a student's eligibility that is received and maintained by the institution's admissions office, registrar's office, business office, and other administrative operations of the institution must be available to the Commission for the purpose of Compliance Reviews. It is the institution's responsibility to resolve any inconsistencies or conflicting information within a student's records, prior to awarding or disbursing COG funds to the student.

1512.3. Extended Retention.

An Eligible Postsecondary Institution may be required to retain student records involved in a Compliance Review, Audit or investigation for more than the three-year retention period described above. If the three-year retention period expires before the issue in question is resolved, the institution must continue to retain all associated records until resolution is reached.

1513. Administrative Reviews and Exceptions.

A student may request an Administrative Review of the application of a COG rule, policy or regulation if the student believes such rule, policy or regulation was incorrectly or improperly applied.

1513.1. Administrative Reviews.

The COG Program Regulations are applied to each student considered for COG funds by appropriate officials of the Eligible Postsecondary Institution the student is attending and by the administrative staff of the Commission. If a student believes a COG rule or regulation was incorrectly applied in his or her case, the student has the right to file a request for an Administrative Review with the Commission. The Commission will review the case and determine whether the rule or regulation was applied correctly and notify the student and institution of the determination.

In order for an Administrative Review to be considered, the student must submit a written request for an Administrative Review to the Commission office within 45 days of receiving notice of denial. If additional information is requested from the student, it must be provided within the time frame specified by the Commission. The Commission decides a case based only on documentation provided, rather than a personal presentation.

1513.2. Exceptions.

Requests for Exceptions to the COG Program Regulations cannot be considered, reviewed, or granted under any circumstances.

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1514. Compliance Reviews.

1514.1. Compliance Review Policy.

The Commission shall conduct Compliance Reviews of Eligible Postsecondary Institutions participating in the COG Program in order to assess institutional administration of the program and compliance with the program's regulations. Compliance Reviews are conducted in accordance with the Commission's *Compliance Review Process and Procedures* document, which is available on the *gsfc.org* website, under *School and Lender Information-Compliance Documents*.

1514.2. Compliance Review Process.

The Commission selects a sampling of the institution's COG recipients, for the Award Year under review, and the institution's files and records for the sample are examined to assure compliance. Each Eligible Postsecondary Institution must have all student records, which document and support the eligibility of that institution's COG recipients, available for review by the Commission on the campus of the Eligible Postsecondary Institution, and such campus must be located within the State of Georgia. (Refer to *Section 1512*.)

The Commission will exclude from review the Residency determinations and Satisfactory Academic Progress determinations as they relate to *Sections 1504.2.a*, and *1504.4*. for any Eligible Postsecondary Institution which has submitted to the Compliance Department of Georgia Student Finance Commission a certification signed by the President of the Eligible Postsecondary Institution that the Eligible Postsecondary Institution is in compliance with its policies and procedures in the determination and the administration of the financial aid award process relative to Residency requirements and Satisfactory Academic Progress requirements, and that the Residency determinations and Satisfactory Academic Program requirements have been fairly and consistently applied with respect to all students receiving the COG awards. Such certification must be submitted annually to the Compliance Department of Georgia Student Finance Commission in the format required by the Commission.

Failure to provide such certification will result in a review of Residency determinations and SAP determinations made for COG recipients in the selected sample.

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1514.3. Institutional Repayment.

If a recipient is determined by the Commission to have been ineligible for payment, the institution may be required to repay to the Commission the COG funds awarded to the recipient.

If later evidence, not available at the time of awarding, indicates that a student should not have received the COG payment, then all future COG awards must be canceled. The Eligible Postsecondary Institution is held harmless by the Commission, if the student's file is adequately documented with available evidence and it is determined by the Commission that the institution was not at fault. Evidence is considered unavailable at the time of awarding if it is not available in the student's institutional files (i.e. financial aid, admissions, registrar, etc.). The institution must notify the student and the Commission of a refund due. The student will be ineligible to receive additional state aid from the Commission until the repayment is paid in full, in accordance with *Section 1510.2*. If the student's file is determined, by the Commission, not to be adequately documented during a Compliance Review, then the Eligible Postsecondary Institution may be responsible for the repayment.

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