

GO GRANT PROGRAM

QUESTIONS AND ANSWERS

Q – 1 What is the Louisiana GO Grant?

- A. The Louisiana GO Grant is a state grant program that assists students who can demonstrate financial need to pay for the cost of postsecondary education. The GO Grant is used to pay a portion of the cost of attendance at an eligible Louisiana institution.

ELIGIBILITY/PACKAGING POLICY

Q - 2 Which schools are considered eligible participating institutions?

- A. All Louisiana public colleges or universities and regionally accredited independent colleges or universities in the state that are members of the Louisiana Association of Independent Colleges and Universities (LAICU), AND

Louisiana public colleges that have been granted regional Candidacy Status, but are not yet eligible to participate in Title IV programs. Candidacy Status institutions must require students to complete a FAFSA and the institution must determine a student's eligibility.

Q - 3 How does a student qualify for a GO Grant?

- A. The student must:
- Be a Louisiana resident; AND
 - File a Free Application for Federal Student Aid (FAFSA); AND
 - Receive a federal Pell grant; AND
 - Have remaining financial need after deducting Estimated Family Contribution (EFC) and all federal/state/institutional grant or scholarship aid (gift aid) from student's Cost of Attendance (COA).

Q – 4 Who determines if a student qualifies for GO Grant?

- A. The Financial Aid Office of the eligible participating institution is responsible for determining a student's eligibility based on their Packaging Policy.

Q – 5 What is a Packaging Policy?

- A. Institutions must have a written packaging policy for GO Grant Awards. The packaging policy must provide the following:
- Semester, quarter or term award amounts that are equal to the annual maximum amount at the institution divided by the number of semesters, quarters or terms during the academic year (excluding summer sessions, quarter and terms);
 - Basis for any institutionally set maximum award amount that is less than the authorized maximum amount established in the framework;
 - Priority for students who are 25 or older;
 - Award amounts for students who attend school less than full-time;
 - Procedures for identification of transfer and re-entering students that ensure such students receive awards on the same basis as continuing students;

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- Eligibility criteria (NOTE: Eligibility criteria MAY NOT use academic criteria other than Satisfactory Academic Progress for receipt of Title IV aid and it MAY NOT automatically eliminate students receiving a TOPS award.)

Q – 6 Can the school make changes to the packaging policy during the current academic year or in subsequent years?

- A. An approved packaging policy should remain in effect for the academic year it was intended. The school's packaging policy may be changed from year to year; however, each policy should be documented with effective dates and all must be maintained for audit purposes.

Q – 7 What happens if the number of eligible students exceeds the school's academic year allocation?

- A. The school should devise criteria for disbursing funds in the event its allocation will not fund all students eligible and should make this criteria part of its Packaging Policy. See the following excerpt from Student Financial Aid Bulletin S2010-04:

In the event that the allocation is insufficient to fund all eligible students, schools will have autonomy relative to award distribution, e.g., first come, first served; priority to incoming students; priority to continuing students; or another method in line with the school's priority order. Schools are required to document the chosen priority/distribution method as a matter of policy and to adhere to the policy in a consistent manner. Documentation of compliance should be sufficiently present for audit purposes.

Q - 8 Once awarded a GO Grant, is the award automatically renewed in subsequent semesters/years?

- A. A student is eligible to receive a GO Grant in subsequent semesters if the renewal requirements are met; however, a student is not guaranteed to receive the GO Grant in subsequent semesters/years.

Q - 9 What are the renewal requirements that must be met to be eligible for GO Grant in subsequent years/semesters?

- A. The student must:
- File a Free Application for Federal Student Aid (FAFSA) at least annually; AND
 - Continue receiving a Federal Pell Grant; AND
 - Have remaining financial need after deducting Estimated Family Contribution (EFC) and all federal/state/institutional grant or scholarship aid (gift aid) from student's Cost of Attendance (COA).
 - The award can be renewed for subsequent years to a maximum lifetime award that correlates to that of the Federal Pell Grant.

Q - 10 Is the award available to graduate students?

- A. No, GO Grant is limited to students who receive Pell Grants, and is therefore only available to undergraduate students.

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APPLICATION

Q - 11 How does a student apply for a GO Grant?

- A. Students must complete the Free Application for Federal Student Aid (FAFSA) for each year in which they intend to enroll in college.

LOUISIANA RESIDENT

Q - 12 What determines if a student is a Louisiana resident?

- A. If a dependent or independent student indicates that he/she is a Louisiana resident on his/her FAFSA that was received by the federal processor, he/she is a Louisiana resident.

Q - 13 What if a dependent student is not living in Louisiana or does not list his/her state of residency as Louisiana on the FAFSA but his/her parents' state of residence does reflect Louisiana on the FAFSA?

- A. If a dependent student's FAFSA does not reflect his/her residency in Louisiana, but the FAFSA does reflect his/her parents' residency as Louisiana, the student will be considered a Louisiana resident.

Q - 14 What if a dependent student is not living in Louisiana but has a parent that is a Louisiana resident, but that parent's state of residence is not reflected as Louisiana on the FAFSA?

- A. The dependent student's parent will be required to complete a residency affidavit and submit proof that he/she is a Louisiana resident.

Q - 15 What if an independent student does not list his/her state of residence as Louisiana on the FAFSA?

- A. If the student is considered independent and the FAFSA does not reflect his/her residency as Louisiana, the student will not be considered a resident. If an independent student believes he/she should be considered a resident, the student must complete a Residency Affidavit and submit proof that he/she is a Louisiana resident.

Q - 16 Where does the student obtain a residency affidavit?

- A. The residency affidavit can be obtained from LOSFA by calling a Public Information Representative at 1-800-259-5626 or by visiting LOSFA's website at www.osfa.la.gov and selecting the GO Grant Residency Affidavit on the Scholarships/Grants Frequently Requested Forms page.

Q - 17 What types of proof are needed for the Residency Affidavit?

- A. Standard documents that can be used to support residency are voter registration cards, a valid Louisiana driver's license, and Louisiana income tax returns. The documents must have been issued or be for tax years prior to the time of enrollment and the application for a GO Grant Award.

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Q - 18 Can documents other than those listed above be used to prove residency?

A. Yes, but each request and type of document will be reviewed on case-by-case basis.

Q - 19 Who reviews the Residency Affidavit and documentation?

A. LOSFA. Once a student completes the Residency Affidavit and compiles the required supporting documentation, he/she should forward it to LOSFA, Attention Scholarships and Grants, at P.O. Box 91202, Baton Rouge, Louisiana, 70821-9202. LOSFA will review the documentation and notify the college/university whether the student is a Louisiana resident for purposes of the GO Grant Program.

Q - 20 How can the college/university document LOSFA's determination of residency?

A. LOSFA will notify the college/university of its determination via facsimile. The college/university should retain a copy of the notification in the student's file.

GO GRANT METHODOLOGY

Q - 21 What is remaining financial need?

A. Remaining Financial Need is the amount that remains after the Estimated Family Contribution (EFC) and all federal/state/institutional grant or scholarship aid ("gift aid") is subtracted from the student's Cost of Attendance (COA).

Q - 22 What is considered "Gift Aid"?

A. Examples of gift aid include Federal Pell Grant, Federal SEOG, TOPS, TOPS stipends, and institutional scholarships.

Q - 23 Who calculates the remaining need and award amount?

A. The college/university at which a potential GO Grant recipient is enrolled will calculate the remaining financial need and will determine the award amount.

Q - 24 How does a college/university calculate the award amount?

A. Award amounts to eligible students are based on the institution's allocation of GO Grant funding and their Packaging Policy. Awards may vary with each academic year. Institutions are expected to make a good faith effort to distribute their GO Grant allocation in a manner that reaches students with the most financial need to bring their maximum financial need met with gift aid to 60%.

Q - 25 Is the financial need and award amount calculated each semester?

A. No, financial need and award amount are calculated once for the academic year in which the student enrolls.

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Q - 26 What is used to calculate the financial need and award amount for a student who is enrolled only half-time?

A. The appropriate less than full-time cost of attendance is used in calculating financial need. The payment amount will be based on the amount defined in the school's Packaging Policy.

Q - 27 What is used to calculate the financial need and award amount for a student who is enrolled only for the spring semester or term?

A. Financial need would be based on the Cost of Attendance (COA) and Estimated Family Contribution (EFC) for the appropriate term(s) or semester. The award amount will be based on the amount defined in the school's Packaging Policy.

AWARD AMOUNT

Q - 28 What is the award amount?

A. An eligible student's actual award amount is based on his financial need and on the school's Packaging Policy. The amount can vary among schools.

Q - 29 Is there a maximum annual award amount?

A. The annual award amount for a full-time student is defined by the school in its Packaging Policy. The annual award amount may not exceed the Program maximum award which is \$3,000 for the 2013-2014 academic year.

Q - 30 Is there a minimum annual award amount?

A. The minimum annual award for a full-time student is defined by the school in its Packaging Policy. The annual award amount may not be less than the Program minimum award which is \$300 for the 2013-2014 academic year.

Q - 31 Are the award amounts for the academic year or semester/term award amounts?

A. The award amounts are for the academic year and should be divided equally among two semesters (or three terms).

Q - 32 Can a student only attending one semester or term be awarded the annual award during that one semester or term?

A. No, the annual award must be divided evenly among the number of semesters or terms available at that school, regardless of whether the student attends all semesters/terms.

Q - 33 Can a student be awarded each semester for every year he/she is enrolled?

A. A student is not guaranteed to receive the GO Grant every year he enrolls in school. The award can be renewed up to a lifetime award amount that correlates to that of the Federal Pell Grant.

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Q - 34 Who keeps track of the total amount of GO Grant a student has received?

A. LOSFA maintains a transaction file on the Award System for each student who receives a GO Grant.

Q - 35 A student is enrolled less than full-time. Is he/she eligible for a GO Grant?

A. Yes, however, a student must be enrolled at least half-time in order to be eligible for a GO Grant.

Q - 36 What does “half-time” mean for purposes of the GO Grant?

A. Half-time means that a student is enrolled less than full-time but in at least 6 semester hours, or 4 hours at a term college/university.

Q – 37 What is the award amount for a student enrolled half-time?

A. The annual award amount for a student who is enrolled half-time is defined by the school in its Packaging Policy (typically one half of the annual full-time award amount). This amount may not be less than the Program minimum award which is \$300 for the 2013-2014 academic year.

Q - 38 Can a student receive a GO Grant award during a summer session?

A. Awards will not be paid for summer sessions, quarters or terms unless authorized by the Board of Regents and only if the institution provides students with Pell Grants or financial need grants during the summer session.

BILLING

Q - 39 Is the Financial Need amount the amount to request for payment?

A. No, institutions are expected to make a good faith effort to reach students with the most financial need and to bring their maximum financial need met with gift aid to 60%.

Q - 40 How is the award amount calculated?

A. Awards are determined by calculating financial need (Cost of Attendance (COA) minus the student's Estimated Family Contribution (EFC)). The GO Grant award to the student, inclusive of Go Grant and all gift aid, cannot exceed 60% of the financial need. See examples below:

Award Calculation - Example #1:

COA = \$18,000
- EFC = \$ 0
= Financial Need - \$18,000
60% of Need (\$18,000) = \$10,800
- Federal/State Gift Aid = \$ 9,850
Go Grant Eligibility = \$ 950
(Annual Go Grant Award - \$950)

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Award Calculation - Example #2:

COA = \$18,000
- EFC = \$ 4,273
= Financial Need - \$13,727
60% of Need (\$13,727) = \$ 8,236
- Federal/State Gift Aid = \$ 4,855
Go Grant Eligibility = \$ 3,381
(Annual Go Grant Award limited to \$3,000 maximum)

Award Calculation - Example #3:

COA = \$18,000
- EFC = \$ 5,273
= Financial Need - \$12,727
60% of Need (\$12,727) = \$ 7,636
- Federal/State Gift Aid = \$ 7,361
Go Grant Eligibility = \$ 275
(No Go Grant award - eligibility less than \$300 annual minimum)

Q - 41 How does the college/university request payment?

- A. GO Grant payments are requested from LOSFA through the Award System. There are two methods in which to request payment: submission of a Batch File or individual web entry.

Q - 42 Which school bills for a student enrolled in more than one eligible institution?

- A. The home school (school paying the Pell Grant) is responsible for submitting a payment request for the GO Grant based on the total hours the student is enrolled at all institutions.

Q - 43 The college submits the payment request, but who receives the actual payment?

- A. The college or university receives the actual payment from LOSFA. Once the student's account with the school is satisfied, the college should disburse any remaining amount directly to the student.

Q - 44 If a student becomes full-time after the 14th class day (9th class day at a term college/university), can a second payment be requested?

- A. Yes. In order to request a second payment, the college/university must enter a payment request which includes the additional award amount and the total number of hours in which the student is enrolled at the time of the second payment request.

Q - 45 If the student's GO Grant award amount is greater than the college/university's fee bill, do I reduce the GO Grant award?

- A. No. As long as the total amount of the student's award does not exceed 60% of his/her financial need, the student may receive the excess as a refund from the college/university.

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Q - 46 What aid must be considered when determining if a student exceeds 60% of his/her financial need?

A. All gift aid, including the GO Grant, must not exceed 60% of the financial need. Examples of gift aid include Federal Pell Grant, Federal SEOG, TOPS, TOPS stipends and institutional scholarships.

Q - 47 The school determined a student was eligible for GO Grant and notified the student of eligibility. Before the school bills LOSFA, the student receives additional aid. Should the GO Grant award be recalculated?

A. Yes, if an addition or reduction in the student's gift aid (Federal Pell Grant, Federal SEOG, TOPS, TOPS stipends, institutional scholarships, etc.) occurs BEFORE billing, the GO Grant should be recalculated in order to insure billing accuracy.

Q - 48 In the event the student's total aid exceeds his financial need or cost of attendance causing an overaward, should GO Grant be reduced?

A. If a student meets all other GO Grant eligibility but his total aid package exceeds the cost of attendance causing an overaward, any federal loan aid must be reduced first followed by any institutional aid and then other aid in accordance with the institution's policy, until there is no remaining over award. In the event the student is also a TOPS award recipient, and further reduction in award is needed, the GO Grant award shall be reduced before the TOPS award.

Q - 49 Is a college required to refund all or part of the GO Grant award to LOSFA if a student was enrolled full-time through the 14th class day (9th at a term college/university) and later dropped to less than full-time enrollment?

A. No.

Q - 50 Can a college bill for a student who was enrolled through the 14th class day (9th at a term college/university) and resigned before the college submits its bill?

A. Yes. Once the student has been enrolled through the 14th class day (9th at a term college/university), the student is entitled to the GO Grant Award. The college must submit its bill.

REFUNDS

Q - 51 Are refunds due if a student was awarded and then withdrew from college/university?

A. If the student was eligible for the award on the 14th class day (9th class day at a term college/university), the college/university is not required to submit a refund.

Q - 52 A student is enrolled through the 14th class day (9th at a term college/university) and the school bills for a GO Grant. Subsequently, the Pell Grant is cancelled. Does the college/university have to refund the GO Grant?

A. Yes, the GO Grant would have to be refunded because a student must actually receive Pell Grant funds in order to be eligible for GO Grant.

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Q – 53 A student is enrolled through the 14th class day (9th at a term college/university) and the school bills for a GO Grant. Subsequently, the Pell Grant is reduced or increased. Does the college/university have to recalculate the GO Grant award?

A. No.

Q - 54 A college/university bills before the 15th class day (10th at a term college/university) and the student is not enrolled through the 14th class day. Is the college/university required to refund the GO Grant?

A. Colleges/universities may not bill before the 15th class day (10th at a term college/university). LOSFA monitors the initial billing dates and if submitted prematurely, the payment request will be rejected. The school will be notified that the payment requests must be submitted on or after the 15th class day (10th at a term college/university).

Q - 55 A college/university bills on or after the 15th class day (10th at a term college/university) and subsequently learns that the student was not enrolled through the 14th class day. Is the college/university required to refund the GO Grant?

A. Yes, a refund is due. A student must be enrolled through the 14th class day (10th at a term college/university) in order to receive GO Grant.

Q - 56 A student receives additional gift aid after the GO Grant is awarded which causes the student's total aid to exceed 60% of the financial need. Is a refund due?

A. If the receipt of additional gift aid occurs during the fall semester or quarter or winter quarter, the GO Grant award for the spring semester or quarter should be reduced.

If the receipt of additional gift aid occurs during the spring semester or quarter, no refund is due. The school should document the reason for the excess award.