

Financial Aid Handbook

**Office of Student Financial Aid
(OSFA) George Mason University**

Federal School Code 003749



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Office of Student Financial Aid Contact Information

Location:	The OSFA is located on the first floor of Student Union Building 1 on the Fairfax campus.
Office Hours:	The OSFA is open Monday to Friday, from 9am to 5pm, with the exception of university holidays.
Mailing Address:	Office of Student Financial Aid George Mason University 4400 University Drive MS 3B5 Fairfax, VA 22030-4444
Website:	financialaid.gmu.edu
Email:	finaid@gmu.edu
Office Phone:	703-993-2353
Office Fax:	703-993-2350

The Financial Aid Office at George Mason is staffed by a Director of Financial Aid, three Senior Associate Directors of Financial Aid, two Assistant Directors, an additional four Counselors, and 12 staff members responsible for specific areas of financial aid processes. Counselors must have a minimum of a BA degree (Master's preferred) with 5 years of financial aid experience in order to be hired at the Counselor level.

The Human Resources Office houses all information regarding employee management practices. Full time staff members are evaluated on a yearly basis. Staff job descriptions and evaluations are kept on file. Staff members participate in regular financial aid trainings offered by Federal Student Aid (FSA) and NASFAA (National Association of Student Financial Aid Administrators), as well as attendance in local, state and national conferences. Employees access the NASFAA daily news feed as well as the IFAP website for regular updates. The Associate Director of Compliance and Operations disseminates training and compliance information regularly to the staff. The Financial Aid Office works closely with Student Accounts, Admissions, Military Services, the individual Academic Units, and the Registrar's Office in order to ensure a smooth flow of aid processing.

Office of Financial Aid Staff (June 2018)

Sandra L. Tarbox, Director of Financial Aid - is a career financial aid professional who has worked in the field for over 30 years. She has a Bachelor's Degree in Economics from Antioch College (Ohio), a Master's Degree in Higher Education from Antioch University (Ohio), and a Ph.D. in Higher Education Policy from the University of Michigan.

Kimberly Shumadine, Associate Director of Compliance and Operations - has a Master's Degree in Education from George Mason University, with a concentration in Adult Education, Curriculum and Instruction, as well as a Bachelor's Degree in Human Services Counseling from Old Dominion University. She has 18 years of experience in financial aid and has been employed in the Financial Aid Office at Mason for thirteen years.

John Szkutak, Associate Director Funds Management and Strategic Planning - has a Bachelor of Arts in Business Administration from Methodist University and has worked in the field of financial aid for over 32 years.

Cassandra Thomas, Associate Director of Information Technology and Scholarships - has over 27 years of experience administering financial aid programs and systems. She holds a Bachelor's in Psychology from Texas Southern University and a Master's Degree in Organizational Management from the University of Phoenix.

Daniel Frank, Assistant Director of Counseling and Outreach - Dan Frank has worked in the financial aid field for over 12 years. He is a graduate of Virginia Commonwealth University with a Bachelor's degree in Psychology and Political Science.

Bob Smith, Assistant Director of Counseling and Compliance - has 14 years of experience in the field of financial aid. He holds an Associate Degree in Business from the College of Southern Maryland, a Bachelor of Science in Education from Millersville University, and a Masters of Sports Science from the United States Sports Academy. He has advanced to the dissertation state in Educational Leadership from Argosy University.

Akifa Ishtiaq, Counselor - has worked in higher education for 10 years and in financial aid for 5 years. She is fluent in Urdu, Punjabi and Hindi as well as English. She has a Master's degree in Counseling from George Mason University, and has extensive experience working with large, diverse populations both in the community college and state university settings.

Kevin Mayer, Counselor - has worked in financial aid for 12 years, and holds a Master's degree in Higher Education Administration from Loyola University Chicago, in Chicago, Illinois and a Bachelor's degree in Economics from the College of William and Mary, in Williamsburg, VA.

Jennifer Naradzay, Counselor - has 7 years of experience in higher education with application in financial aid, client services along with collections and account reconciliation. She obtained her Master's Degree in Higher Education Administration from Louisiana State University in 2018.

Tom Perdiou, Counselor - holds a Bachelor's degree from the University of Iowa, and has been working in the financial aid field for over 20 years at George Mason. He is fluent in Greek.

Lorenzo Atienza, Financial Aid Account Manager - has worked at George Mason University for 15 years, 7 in the Cashier's Office and 8 in the Office of Financial Aid. He is fluent in Pilipino and English. He has a Bachelor of Arts in Mathematics from Far Eastern University in Manila, Philippines.

Gwen Brown, Client Services Supervisor - has worked in Client Services in both Student Accounts and Financial Aid at Mason for over 23 years.

Vanessa DeShane, Financial Literacy Counselor - has worked in the financial aid field for 6 years and holds a Bachelor's degree in Art History and a Master's degree in Education and Teaching, both from SUNY Potsdam. She also has experience as an adjunct faculty at George Mason University.

Dorothy Kroll, Office Manager - has worked in the Financial Aid Office for over 19 years.

Lanita McCullerses, Information and Technology Specialist - has worked in the financial aid field for over six years and holds a Bachelor of Arts in Psychology (2006) from the University of Virginia.

Jane Moore, Information and Technology Coordinator - has worked in the Financial Aid Office at Mason for 16 years.

Roz Moore, Scholarship Manager - is a 30 year Army military spouse, and has worked in the financial aid field for over 11 years. She holds a Bachelor's degree from South Carolina State University.

Val O'Neal, Client Services Representative - has worked in the financial aid field in Client Services for over 10 years. She is a veteran of the US Air Force, and holds a Bachelor of Science degree with a concentration in Marketing from Christopher Newport University.

Lady Ramirez, Federal Work Study Coordinator - has worked in Financial Aid at George Mason for 11 years, and

is fluent in both Spanish and English.

Ayush Saxena – Financial Aid Coordinator - has worked in the Financial Aid Office for 6 years (as both a student employee and subsequent to his graduation, a full time employee). He speaks fluent Hindi and holds a Bachelor of Fine Arts degree in Computer Game Design from George Mason University.

Sue Tietz – Verification Coordinator - has worked at George Mason for over 9 years, with 7 of those years in the Financial Aid Office.

Paola Torrico – Scholarship Coordinator - has worked in the financial aid field for 6 years, first as a student employee and then as a full time employee beginning in 2014. She is fluent in Spanish and English. She has a Bachelor's degree in Communication from George Mason.

Contacting your Financial Aid Counselor

Undergraduate students are assigned a dedicated Financial Aid Counselor based on their last name:

Last Name	Counselor	Email
A – B – C	Dan Frank	dfrank3@gmu.edu
E – F – G – H – I – J – Y	Kevin Mayer	kmayer4@gmu.edu
D – O – P – Q – R – W	Akifa Ishtiaq	aishtia2@gmu.edu
L – M – N – U – V – X – Z	Tom Perdiou	tperdiou@gmu.edu
K – S – T	Bob Smith	rsmithz@gmu.edu
Law Students	Bob Smith	rsmithz@gmu.edu
Graduate Students	Jennifer Rakowski	jrakowsk@gmu.edu

Other Contacts:

Position	Staff	Email
Financial Literacy Counselor	Vanessa DeShane	vdeshane@gmu.edu
Scholarships	Roz Moore	rmoore11@gmu.edu
Graduate Grants/Waivers and Athletic Scholarships	Larry Atienza	latienza@gmu.edu
Federal Work-Study Coordinator	Lady Ramirez	lramirez@gmu.edu

Federal Student Aid Contact Information

FSA Student Loan Ombudsman Group Contact Information:

Web: <https://studentaid.ed.gov/sa/repay-loans/disputes/prepare>

Phone: 877-557-2575

Fax: 606-396-4821

Mail: FSA Ombudsman Group

P.O. Box 1843 Monticello, KY 42633

Federal Student Aid Feedback and Complaint System: <https://feedback.studentaid.ed.gov>

National Student Loan Data System: https://www.nsls.ed.gov/nsls/nsls_SA/

Entrance and Exit Loan Counseling, Direct PLUS Loan Application: <https://studentloans.gov>

Communication Policy

The Office of Student Financial Aid's primary form of communication with students is via the student's Mason email address. Please be sure to monitor your Mason email account regularly for important information, requests and notifications regarding your financial aid.

Deadlines

Priority Filing Deadline - January 15

The FAFSA should be filed as soon as possible on or after October 1st for the next academic year. For example, the 2019-2020 FAFSA will be available on October 1, 2019. For priority consideration of limited State and Institutional grant funds, students must submit their FAFSA and all verification and other requested documents by **January 15** each year. The priority filing deadline for the 2018-19 academic year was March 1.

Satisfactory Academic Progress Appeals - June 30, 2018

Students appealing for the 2018 summer term must submit an appeal to the OSFA by June 30, 2018. Appeals for the 2018 fall semester must be submitted to the OSFA no later than one week prior to the start of the semester. Appeals received after this date will be reviewed for the 2019 spring semester only.

Financial Aid Programs

George Mason University participates in several Federal, State and Institutional Aid Programs. These programs include Grants, Scholarships, Federal Work Study and Federal Direct Student Loans. Descriptions of these aid programs and eligibility requirements can be found on the OSFA website at: [Types of Aid](#)

Mason Merit Scholarship Policy

Award amount

Merit award amounts are listed on student award letters. Awards are applied to tuition over four years of undergraduate study (maximum of eight semesters), beginning with the semester in which the student is admitted. Merit awards do not need to be repaid.

Renewal criteria

University and Early Identification Scholars must maintain a minimum 3.0 cumulative GPA in order to renew their scholarship annually. Renewal of Admission Scholarships requires a minimum 2.75 cumulative GPA annually. Students who fail to meet this requirement will be notified of their award cancellation via email by the OSFA Scholarship Manager.

Enrollment requirements

Awards require full-time enrollment (minimum of 12 credits per semester).

Change of Residency

Merit awards may be reduced or cancelled if student residency status changes at any point in their academic career.

Transfer of scholarship

Matriculated students may request deferment of a merit-based admissions scholarship for one semester in the event that:

- They are enrolled less than full-time standing; or
- They are participating in co-op or internship; or
- They are taking a leave of absence for any other reason other than low academic performance

The student must notify the Office of Student Financial Aid & Scholarships for approval before leaving and upon re-entry.

Deferment of Admission

Merit award recipients who wish to defer their admission term should contact the Mason Office of Admissions. Merit awards are subject to reduction or cancellation due to residency status changes after deferring admission.

Use of funds and combining additional scholarships/resources

Merit awards are designated for tuition only. Merit awards will be cancelled if a student receives any additional aid, scholarship, benefit or resource that pays full tuition. This applies to the receipt of additional Mason or non-Mason awards. Merit funds may be reduced if a student receives any additional aid, scholarship, benefit or resource that specifically pays the difference between resident and non-resident tuition costs. Students should notify the Office of Student Financial Aid if they anticipate receipt of any additional aid or resources. For information regarding Athletic Scholarships, please see below in the Institutional Grant Programs section.

Withdrawal policy

Merit recipients who fully withdraw from all courses in a semester are subject to a reduction or cancellation of their merit award for that term.

Cost of Attendance (Budget)

The Office of Student Financial Aid establishes an estimated cost of attendance (budget) for each Mason student. The student's combined financial aid (including internal and external scholarships, federal and state financial aid and tuition benefits/resources) cannot exceed the established cost of attendance. If a student receives aid that exceeds the cost of attendance, the student's financial aid package, including merit funds, will be revised in order to stay within the student's cost of attendance. Every effort is made to first reduce loan funds awarded to the student, however some revisions of aid will result in a reduction or cancellation of merit or institutional grant funds.

Cost of Attendance Adjustment

The OSFA may be able to increase a student's budget if the student has allowable, reasonable expenses during the academic year that are higher than the standard financial aid budget. Fall/spring semester budget adjustment requests will be considered for a 9 month period. Individual fall or spring budget adjustment requests will be considered for a 4 month period and summer adjustments will not exceed a 3 month period.

Allowable costs include:

- Child Care/Elder Care
- Computer Purchase (one time only)
- Research Related Travel
- Additional Books and Supplies or Musical Instrument

The OSFA will not increase the room and board portion of the student's budget.

An approved Cost of Attendance increase does not guarantee receipt of additional aid. The OSFA may request additional information, including but not limited to cashed checks or other bank statements to verify your additional expenses. Standard COA figures can be found at: <https://www2.gmu.edu/admissions-aid/paying-for-college>.

Students who wish to request a Cost of Attendance must submit a Cost of Attendance Adjustment form, found on the OSFA website.

Financial Aid Packaging

Financial aid packages are created for students throughout the academic year. Applicants who file their FAFSA on or before the January 15th priority filing deadline and submit any outstanding documentation prior to January 15 will receive maximum consideration in the distribution of need-based funding resources according to funding criteria. Eligible applicants completing a file after the priority deadlines will be awarded as LATE applicants. The FAFSA priority filing deadline for the 2018-2019 academic year was March 1.

Due to limited funding, Mason cannot attempt to meet the full financial need of all students and due to the large applicant pool and limited funding allocations, not all students meeting the priority deadline are awarded funds from all programs. Institutional funds, not included in the initial packaging formulas below, may be used to replace and/or supplement as funds remain available.

Notification of Academic merit scholarships, which are awarded by the Admissions Office, is sent directly to the student. These are awarded prior to need-based awarding.

Award packages are created based on expected full-time enrollment. Students must log on to Patriot Web to view and accept their awards.

The OSFA will then determine a student's eligibility for Federal Pell Grant and Federal Supplemental Grant. Due to limitations in funding, Federal Supplemental Grant is awarded to "0 EFC" (Expected Family Contribution) students only on a first-come, first served basis.

For Virginia residents, eligibility for either the Commonwealth Grant or Virginia Guaranteed Assistance Program will follow. Because of limited funding from the state, not all Virginia residents eligible for these grants will receive them. State grants are awarded until they are exhausted.

Non Residents (out-of-state students) will be considered for Mason Out-of-State Grant on the basis of remaining need.

Federal Work Study (FWS) may be awarded if the student demonstrates need and has indicated on their FAFSA that they wish to be considered for Federal Work Study. Because of limitations in federal funding, not all students who indicate they wish to be considered for FWS will receive it.

Eligibility for Federal Direct Subsidized and Unsubsidized Loans will next be determined.

Revisions to Financial Aid Packages

Financial Aid Packages will be re-evaluated based on changes in Cost of Attendance (e.g. student is less than full time, etc.), change in residency status or the receipt of additional awards including Athletic scholarships, merit scholarships or other resources from Mason or external sources.

Institutional Grant Programs

Institutional grants including Patriot Incentive and Financial Aid Assistance Grant, are designated for tuition only. Students who receive any other aid, merit or athletic scholarship, employee tuition waiver or other benefit/resource that pays full tuition are ineligible for institutional grants. Only students who have accepted all aid offered to them, including Federal Direct Loans, will be considered for institutional grants.

The Out-of-State grant is a need based grant and is awarded after all other scholarships, federal and state grants are awarded. If you receive any institutional scholarship (academic, athletic, departmental etc.) after you have been awarded Out-of-State Grant, the Out-of-State Grant will be recalculated and may be eliminated based on the amount of scholarship received. Out-of-State Grants will also be recalculated or eliminated if you are receiving ROTC or other benefits that are for tuition and fees.

Students should inform the OSFA of any additional resources they anticipate receiving. If revisions to aid awards are made, notification is sent to the student via their Mason Email Account

Financial Aid Terms and Conditions

Academic Requirements for Financial Aid

In order to receive federal financial aid, students must maintain satisfactory academic progress (SAP) toward graduation. The OSFA evaluates academic progress annually at the end of each spring semester (students in eight week modular online programs will be evaluated at the end of the fall semester). If you meet the requirements for SAP and all other requirements, you could be eligible for federal financial aid for the following year (fall/spring/summer).

Federal Code of Conduct

The Higher Education Opportunity Act of August 14, 2008 includes provisions requiring institutions participating in the federal Title IV student aid programs to publish and ascribe to a Code of Conduct. The Code of Conduct outlines prohibited practices related to the administration of federal student loan programs. The intent of the Code of Conduct is to ensure that institutions administer federal student loan programs in a fair and equitable manner and to prohibit any conflict of interest. As a participant in the federal Title IV student loan programs, The George Mason University Office of Student Financial Aid has adopted the NASFAA Standards of Conduct. Additionally, all staff are required to sign an annual Code of Ethics Certification.

NASFAA Code of Conduct:

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
 - a. Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
 - b. If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publically disclosed. Borrowers will not be auto-assigned to any particular lender.
 - c. A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.
 - d. No amount of cash, gift, or benefit in excess of a de minimis amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking

to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).

2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
3. Institutional award notifications and/or other institutionally provided materials shall include the following:
 - a. A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
 - b. Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.
 - c. Standard terminology and definitions, using NASFAA's glossary of award letter terms.
 - d. Renewal requirements for each award.
4. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
5. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.

Method of Disclosure

The OSFA provides information through various channels, including publications such as the university's financial aid website, PatriotWeb student portal, emails and catalogs (electronic and print). The OSFA emails important information to the student's Mason email address. The OSFA will use this as the primary means for contacting students. The OSFA uses the main OSFA website and email to notify students of any targeted or general announcements. Students may find consumer information topics throughout the OSFA website and at [Student Consumer Information](#).

Rights and Responsibilities

Your "Rights" Related to Financial Aid

You have the right to know:

- [The cost of attendance](#)
- [The refund policy for students who withdraw](#)
- [What financial assistance is available from federal, state, and institutional sources](#)
- [Procedures and deadlines for submitting applications for financial aid](#)
- How your eligibility was determined
- How and when funds will be disbursed to you
- An explanation of each type of award you receive
- For any student loan you accept: the interest rate, total amount you must repay, when your repayment begins, the length of your repayment, and the cancellation and deferment provisions applicable to your loan
- [For any Federal Work Study job: a description of the job, the hours you must work, the rate of pay, and how and when you will be paid](#)
- The criteria used to determine [satisfactory academic progress](#) for financial aid purposes

Your "Responsibilities" Related to Financial Aid

It is your responsibility to:

- Read directions thoroughly, complete forms accurately, and comply with deadlines
- Provide supplemental documentation as requested

- Read, understand, and keep copies of forms
- Repay student loans
- Complete entrance and exit counseling if you receive federal student loans while in attendance at Mason
- Notify the Office of Student Financial Aid of any change in your enrollment, housing, or financial aid status (including any scholarships or grants received from outside sources). Changes of address and enrollment status must also be reported to your lender if you have a loan
- Satisfactorily perform the work agreed upon in a Federal Work-Study job
- Know and comply with all requirements for continuation of financial aid, including [satisfactory academic progress](#) requirement
- Frequently monitor your Mason email account
- [Inform the university promptly of any name or address changes](#)

Terms and Conditions

Students receiving financial assistance at George Mason University are responsible for understanding the following Terms and Conditions prior to receiving any funds:

You understand that an offer of financial aid is based upon anticipated full-time enrollment for the academic year and that offers are contingent on the availability of funds. Payments and Cost of Attendance (COA) may be adjusted for three-quarter time, half-time, and less-than-half-time enrollment based on your enrollment as of the Enrollment Freeze date. Visit [Paying For College](#) to review the COA in detail.

If you are offered federal student loan funds, you understand that undergraduates and students in [eligible certificate programs](#) must be enrolled in a minimum of 6 credits (graduates must be enrolled in a minimum of 4.5 credits) in the loan period to be eligible to receive any loan funds. Initial loan offers are based on COA for enrollment of 12 or more credits for undergraduate and 9 or more for eligible certificate and graduate students, and may be reduced if enrolled in fewer credit hours.

You understand that financial aid offered is available for payment only if you have been officially admitted, are enrolled in the required number of credits each semester, and meet all other disbursement requirements.

As a financial aid recipient, you understand that educationally-related funds received from outside sources (i.e. scholarships, fee waivers, University stipends, fellowships, etc.) are coordinated with all other aid offered and may result in changes to the types and amounts of financial aid offered by Mason.

You understand that once financial aid funds are available for payment typically ten days before the start of the fall term start (for students in the eight week modular term your funds will disburse five days into the term). By accepting your aid offer in PatriotWeb, you authorize Mason to apply funds from your financial aid to pay for enrollment fees and other educationally-related financial obligations owed to the University. If your financial aid disbursement is not sufficient to pay the balance due, you are responsible for payment to the University by the appropriate deadlines. You are responsible for all University charges on your Mason student account, regardless of financial aid eligibility and the timing of disbursements. For additional disbursement details, visit [Enrollment freeze Date and Financial Aid Eligibility](#).

You understand you must meet [Satisfactory Academic Progress \(SAP\)](#) standards according to the policies established by the Mason Office of Student Financial Aid (OSFA) which are consistent with federal guidelines.

You understand that if you withdraw from all classes following payment of financial aid, you are subject to repayment of funds already received based upon Return to Title IV calculations per the U.S. Department of Education. The federal

calculations determine the amount of financial aid you have earned as of the date of withdrawal from all semester classes. Your withdrawal from all classes may also result in a bill due to the University. Additional information regarding withdrawals and Title IV aid can be found [here](#). You further understand that future eligibility for financial aid may be affected by failure to meet Satisfactory Academic Progress standards.

You understand the OSFA reserves the right to review, modify, or cancel your financial aid award at any time due to changes in your financial status, eligibility for financial aid, or changes in federal, state or institutional fund availability. In addition, you understand your financial aid award may be cancelled, changed, or modified if the aid offered was based on error in determining eligibility for the amount of financial aid award offered, regardless if the error was made by you or the OSFA.

You understand that if you are awarded a Federal Pell Grant, federal regulations limit the amount you may receive in Pell grant funds. You understand that the maximum amount of Pell Grant funds you may receive is approximately equivalent to six years of full-time awards.

Federal Direct Subsidized Loan eligibility is limited to undergraduate students up to the full-time equivalency of 150% completion of the degree program (for example, up to 6 years for a 4-year bachelor's degree). Financial aid may not be received for repeating classes more than once in which a grade of D or better has been received.

You understand that you may receive financial aid at only one school for the same period of enrollment. You understand that you must re-apply and re-establish eligibility for financial aid each award year.

All financial aid communications are sent via your Mason email account. It is your responsibility to monitor your email on a regular basis.

The Financial Aid Terms & Conditions listed above remain in effect, for the current and future aid years, unless you are otherwise notified. The Financial Aid and Scholarships Office reserves the right to make necessary updates.

IRS Data Retrieval Tool

The IRS Data Retrieval Tool (DRT) allows students and parents to access the IRS tax return information needed to complete the FAFSA, and transfer the data directly into their FAFSA from the IRS Web site. If you are eligible to use the IRS DRT, we highly recommend using the tool as it's the easiest way to provide your tax data and it's the best way of ensuring your FAFSA has accurate tax information.

Students or parents who are married and filed as Married Filing Separately, are married and filed as Head of Household or filed a Puerto Rican or foreign tax return are not eligible to use the IRS DRT. If you use the IRS DRT to transfer your tax return information from the IRS, the information will not display on your FAFSA.

To use the IRS DRT, complete the following steps:

1. In your FAFSA, click 'Link To IRS'. (Note: If you have already used the IRS DRT to transfer your tax return information into your application, click the "View option to link to the IRS" hyperlink.)
2. Enter your FSA ID. (Note: The person whose tax information is being transferred should enter his or her own FSA ID. Students will not be asked to enter their FSA ID if they entered an FSA ID to begin their FAFSA.)
3. Your FAFSA will be saved and you will be transferred to the IRS Web site.
4. On the IRS Web site, enter the requested information exactly as it appears on your tax return. If you get

an error that there's no match, double check your information, including the exact mailing address on your return.

5. Once authenticated with the IRS, you will be provided with information surrounding your IRS tax information. You can either transfer your information from the IRS, or choose to return to FAFSA on the Web.

For your protection, the answer to each question is replaced with "Transferred from the IRS."

Satisfactory Academic Progress (SAP) Policy

Academic progress of aid recipients is reviewed annually. For the majority of students, this occurs at the conclusion of spring semester. Students in the fully on-line graduate programs taught in 8 week modules will have their progress reviewed at the end of FALL semester. After the review, students who do not meet minimum SAP requirements will be ineligible for financial aid and placed on financial aid suspension. Students who request summer aid and appear to be in danger of failing SAP prior to the annual review will be subject to a "hold" on summer aid disbursement until their SAP status can be confirmed.

Satisfactory Academic Progress Standards:

Academic progress standards are measured in three ways:

1. Quantitative Standard – this standard requires all students to complete at least 67% of the credits they have attempted. This is calculated by dividing the number of completed credits by the number of attempted credits. For instance, if a student has attempted 70 credits and completed 62, the student is passing the quantitative standard ($62/70 = 88.6\%$). If a student attempted 15 credits and passed only 6, the student has failed the quantitative standard ($6/15 = 40\%$). Incompletes, withdrawals, failing grades and grades of NC (no credit) all count as attempted but not completed credit hours.
 - If a student **repeats** a course, both the original and the repeated courses will count toward attempted credit hours but only one of the courses (if a passing grade is earned) will count toward earned credit hours.
 - Students may receive financial aid one time only for courses they are repeating to improve a course grade.
2. Time Frame – All students must complete their program of study by attempting no more than 150% of the hours normally required for completion. For instance, if an undergraduate is expected to complete the degree requiring 120 credits, the student can attempt no more than 180 credits before they fail SAP for Time Frame. Please note, transfer credits brought into Mason count as attempted credits. This 150% rule is also applicable to students who have changed majors or who seek a dual or second degree. All courses attempted at Mason, regardless of the length of time that has passed since the last date of the student's enrollment will be factored into a student's SAP calculation.
3. Qualitative Standard – GPA – all students must meet minimum GPA standards, depending on their level (Undergraduate, Graduate, Law)
 - Graduate and doctoral students must maintain a cumulative GPA of at least 3.0
 - Law students must maintain a cumulative GPA of at least 2.15
 - Undergraduate students will see a change in GPA standards from 2017-18 to 2018-19. Previous GPA Standards for Undergraduates (used for the 2017-18 academic year and before) required a 2.0 GPA for all levels of attempted credits.

Beginning with the 2018-19 academic year, the following standards will be used when SAP is reviewed in the spring of 2019 and thereafter. The GPA required will depend on the number of credits the student has attempted. This change brings the Financial Aid SAP standards more in line with the Good Academic Standing requirements of Mason.

The GPA minimums are as follows:

Attempted Credit Hours	Minimum GPA Required
1 - 16	.67
17 - 29	1.75
30 - 59	1.85
60+	2.0

Note that a grade of incomplete (IN) computes punitively and has the same value as an F.

Loss of eligibility due to lack of satisfactory academic progress

A student who has lost eligibility to participate in federal student aid programs for reasons of academic progress will be ineligible for financial aid until they are meeting Satisfactory Academic Progress. Students who have been academically suspended from the university but who are subsequently given permission to re-enroll are not automatically eligible to continue to participate in federal, state, or institutional aid programs. Admissions decisions are separate from funding decisions.

Appeals

Students have the right to appeal any decision of financial aid ineligibility. Appeals must be filed within 10 days of notification that aid eligibility has been lost. The appeal may not be based upon your need for the assistance, your lack of knowledge that your assistance was in jeopardy or courses taken at another institution during a “break” from attending Mason. An appeal would normally be based upon some unusual situation, condition or other mitigating circumstances which prevented you from passing courses, or which necessitated that you withdraw from classes. Examples of possible situations include documented serious illness, severe injury, or death of a family member.

Second appeals will only be considered if the student appeals based on new, mitigating circumstances.

How to Appeal

If your financial aid eligibility has been suspended due to low GPA, completion rate and/or maximum timeframe, you must request reinstatement by submitting the following forms and any supporting documentation to the OSFA. Students appealing for the 2018 summer term must submit an appeal to the OSFA by June 30, 2018. Appeals for the 2018 fall semester must be submitted to the OSFA no later than one week prior to the start of the semester. Appeals received after this date will be reviewed for the 2019 spring semester only. Students will be notified via email of the result of their appeal. **Please allow a minimum of two to three weeks for processing.**

1. [Satisfactory Academic Progress \(SAP\) Appeal Form](#)
2. [SAP Student Educational Plan Form](#)

For SAP Appeals, students may contact an advisor from the [Academic Advising Contact List](#).

Appeal Approval Conditions

Appeals can only be approved if the Financial Aid Appeals Committee determines:

- that the student will be able to meet minimum SAP standards after the next payment period;

OR

- that the student has agreed to follow an academic plan, that if followed, will ensure that the student can meet minimum SAP standards by a specific point in time.

If an appeal is approved

Students whose appeals are approved will receive aid on a conditional basis. The conditions will be outlined in a letter emailed to the student. The Financial Aid Appeals Committee will continue to monitor the student's record to determine his/her financial aid status for future semesters. Students who fail to meet the conditions outlined in their individualized academic plans will not be eligible to submit a subsequent appeal.

If you do not have grounds for an appeal, or if your appeal is denied, you may still be able to regain your eligibility for future semesters. This is done by enrolling in courses at Mason at your own expense and meeting SAP standards.

Tuition Surcharge: 125 Percent of Degree

Undergraduate students who have established Virginia domicile and eligibility for in-state tuition will be subject to a surcharge if they exceed 125 percent of the credits required to complete a degree. The surcharge will be determined by the State Council for Higher Education in Virginia. In calculating the 125% credit hour threshold, the following courses and credit hours shall be excluded: remedial courses; transfer credits from another college or university that do not meet degree requirements for general education courses or the student's chosen program of study; advanced placement or international baccalaureate credits that were obtained while in high school or another secondary school program; and dual enrollment, college-level credits obtained by the student prior to receiving a high school diploma. See <https://studentaccounts.gmu.edu/policies/> with questions regarding this policy.

Repeat Coursework

For federal aid (not state aid or institutional aid), if you have taken a course twice, and passed it at least once, you cannot take a course a third time and receive federal aid for it. This may affect the amount of federal grants (Pell and SEOG) or federal loans (Direct Subsidized, Direct Unsubsidized or PLUS Loans) in your aid award. This is a federal regulation which Mason has to follow. Please note that a grade of "D" is considered a passing grade. If you took a course twice and withdrew from it both times, or took a course twice and received an "F" in it, (or you received an "F" once and withdrew once) you can *still* get aid for a third try since you have never PASSED the course. The rule only applies when a student has taken a course twice, and PASSED it at least once.

Constitution Day and Voter Information

September 17 is Constitution Day and Citizenship Day (Constitution Day). This day commemorates the September 17, 1787, signing of the United States Constitution. Written in 1787, ratified in 1788, and in operation since 1789, the United States Constitution is the world's longest surviving written charter of government. Its first three words - "We the People" - affirm that the government of the United States exists to serve its citizens. For over two centuries the Constitution has remained in force because its framers wisely separated and balanced governmental powers to safeguard the interests of majority rule and minority rights, of liberty and equality, and of the federal and state governments. Since 1789, the Constitution has evolved through amendments to meet the changing needs of a nation now profoundly different from the eighteenth-century world in which its creators lived.

To encourage all Americans to learn more about the Constitution, Congress in 1956 established Constitution Week, to begin each year on September 17th, the date in 1787 when delegates to the Convention signed the Constitution. In 2004,

Senator Robert C. Byrd of West Virginia included key provisions in the Consolidated Appropriations Act of Fiscal Year 2005 designating September 17th of each year as Constitution Day and requiring public schools and governmental offices to provide educational programs to promote a better understanding of the Constitution.

Additional information and links regarding the Constitution can be found at [Constitution Day](#).

Voter Information

[Learn about Elections & Voting](#) [Registering to Vote](#)

[Rock the Vote](#)

[Volunteering & Contributing to the Election Process](#)

Withdrawing from courses - Return of Title IV Funds (R2T4)

The OSFA is required by federal law to re-calculate federal financial aid eligibility for students who completely withdraw from all classes, stop attending, are dismissed, never attend, or take a leave of absence prior to completing 60% of a payment period or term. According to the regulations, the amount of Federal Title IV awarded to a student must be recalculated in these situations and any portion of the financial aid received that is considered to be “unearned” must be returned to the Title IV Program(s) from which it was received. Students will be billed by Mason for any amount due to the University as a result of Title IV funds that were returned that would have been used to cover University charges.

Please note that Mason uses the same return policy for state grants as is required for federal funds.

If you are considering dropping or withdrawing from all your courses, please contact your Financial Aid Counselor immediately regarding possible adjustments to your financial aid.

The calculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula: Percentage of payment period or term completed = the number of days completed up to the withdrawal date divided by the total days in the payment period or term. (Any break of five days or more is not counted as part of the days in the term.) This percentage is also the percentage of earned aid.

Funds are returned to the appropriate federal program based on the percentage of unearned aid using the following formula:

Aid to be returned = (100% of the aid that could be disbursed minus the percentage of earned aid) multiplied by the total amount of aid that could have been disbursed during the payment period or term.

If a student earned less aid than was disbursed, the institution would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution.

If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

The institution must return the amount of Title IV funds for which it is responsible no later than 45 days after the date of the determination of the date of the student's withdrawal.

Funds to be returned are processed in the following order:

- Federal Direct Unsubsidized Loans (other than PLUS loans)
- Federal Direct Subsidized Loans

- Direct PLUS Loans
- Federal Pell Grants for which a Return of funds is required
- Federal Supplemental Opportunity Grants for which a Return of funds is required

Please note that Mason uses the same return policy for state and institutional grants as is required for federal funds. Merit Awards will be reviewed by the Scholarship Manager.

For a student who withdraws after the 60% point-in-time, there are no unearned funds. However, a school must still complete a Return calculation in order to determine whether the student is eligible for a post-withdrawal disbursement.

Withdrawing from courses offered in modules

A program is offered in modules if, for a payment period or period of enrollment, a course or courses in the program do not span the entire length of the payment period or period of enrollment. For all programs offered in modules, a student is a withdrawal for Title IV purposes if the student ceases attendance at any point prior to completing the payment period or period of enrollment, unless the school obtains written confirmation from the student at the time of the withdrawal that he or she will attend a module that begins later in the same payment period or period of enrollment.

The summer term at Mason is considered modular-based, as are fall and spring courses that are offered in multiple sessions throughout the fall and spring term. Therefore, students enrolled in summer courses or fall and spring modules may be considered withdrawn if they do not complete all of the days in the payment period that they were scheduled to complete.

Students who drop or withdraw from any modular course and plan to enroll in future course in the same payment period or period of enrollment must immediately confirm their intent to re-enroll, in writing, to the OSFA. Students who fail to confirm their intent will be assumed to be withdrawn from the university and any aid disbursed will be adjusted or cancelled. Please contact the OSFA immediately if you are dropping course(s) prior to the start date of the course(s), or if some of your classes are canceled after your aid has disbursed, or if you withdraw from a course(s), as this may result in a recalculation of your financial aid eligibility.

Citizenship Requirements

In order to qualify for Federal and State Financial Aid, a student must be a U.S. Citizen or eligible non-citizen. Students that have been asked to provide the OSFA with proof of their citizenship status must present their original document in-person at the OSFA. Students that are unable to appear in-person must complete and follow the steps listed on the [Citizenship Affidavit](#) form. The OSFA is unable to accept citizenship documents from family members on behalf of the student. With the exception of U.S. Passports, expired documents are not acceptable.

For additional information regarding citizenship requirements, please visit: [Student Aid Guide - Citizenship](#) or [OSFA Citizenship](#).

Appeals

Dependency Appeal

Students may submit a dependency appeal if they feel they should be considered independent from their parent(s) for financial aid purposes even though they do not meet any of the automatic independent criteria as outlined in Step 2 of

the FAFSA. Please note that your parent(s) choosing not to pay for your education is not considered an estrangement and is not grounds for an appeal. Dependency appeals may be submitted under the following circumstances:

1. A severe estrangement exists between you and your parent(s) which would make it unreasonable to expect you to be able to obtain the necessary parental data to complete the FAFSA. Examples of what would be considered a severe estrangement are if the student is in danger of abuse, either physical or mental.
2. If the student has been abandoned by their parents.

These situations must be documented by a third party and submitted along with a Dependency Override Appeal.

If a student wishes to pursue an appeal of their dependency status, he or she must schedule an appointment with their Financial Aid Counselor. Approval of a dependency appeal does NOT guarantee that status in future years.

Dependency appeals must be re-certified every year. Your appeal will be reviewed by a committee of financial aid administrators and additional documentation may be required to substantiate your appeal.

Income Reduction Appeal Policy

The OSFA may consider appeals based on a reduction of income if the student or parent experienced a significant change of income due to mitigating circumstances.

Examples of mitigating circumstances that the OSFA will consider in reduction of income appeals include:

- No longer working/reduced work hours due to medical reasons or disability
- Student voluntarily leaves job or reduces work hours in order to return to school
- Layoff, contract not renewed, employment terminated, etc.

Examples of circumstances that the OSFA does NOT consider to be mitigating and therefore will not be considered in reduction of income appeals:

- Voluntary retirement
- Student or parent debt, including but not limited to mortgage, credit cards, taxes owed or car payments

To appeal financial aid eligibility based on a reduction of income, students must submit a 'Reduction of Income Appeal' form, along with all required documents to the OSFA. Students may request the 'Reduction of Income Appeal' form by reaching out to their Financial Aid Counselor via email. Financial Aid Counselor contact info can be found at: financialaid.gmu.edu, 'Contact Us'.

Assets

The FAFSA requires the balance or value of checking/savings accounts and net worth of investments and businesses to be reported as of the day the FAFSA is being submitted. The OSFA will not consider corrections made by the student or parent to the originally reported asset balances. The OSFA will only consider correcting asset reporting errors after receiving documentation of all account balances and investments as of the date the FAFSA was submitted. The OSFA may also require copies of IRS Tax Transcripts.

Projected Income Policy

The OSFA will not recalculate financial aid eligibility based on projected future earnings. Appeals will only be considered once the student or parent can provide signed copies of filed IRS Tax Returns for the year in which the reduction of income took place. For example, appeals based on a reduction of income that takes place in 2017 will not be considered until the student or parent can provide signed copies of filed 2017 IRS Tax Returns along with all other required documentation. Appeals based on a reduction of income that takes place in 2018 will not be considered until the student or parent can provide signed copies of filed 2018 IRS Tax Returns along with all other required documentation.

Students who are selected for federal verification must complete verification before an appeal can be considered.

Exclusion of Non-Recurring Income Policy

The OSFA will not consider appeals to exclude certain non-recurring items from the FAFSA. Examples of these items include but are not limited to:

- death benefits
- one-time pension withdrawal/cash-out (ex. 401K)
- life, health or home insurance payouts
- lottery/gambling winnings
- proceeds from sale of a home - even if proceeds are used for other purchases
- income bonus/commission
- lawsuit settlement income
- interest income

Athletic Grant-In-Aid Appeal

If a student-athlete's athletic grant-in-aid is reduced or cancelled during the period of the award or is reduced or not renewed for the following academic year, the student-athlete has the opportunity for a hearing to appeal the decision. Student-athletes will have 20 business days from the date of the letter notifying them of the reduction or non-renewal decision to request an appeal of that decision.

Requests for appeal must be made in writing to the OSFA Director.

Upon receipt of the written request for appeal, the OSFA Director will promptly convene the Athletic Grant-In-Aid Appeals Committee to hear the appeal. The OSFA Director will notify the student-athlete of the date of the hearing.

The Athletic Grant-In-Aid Appeals Committee is comprised of staff members from various offices in the university and is chaired by the OSFA Director.

The student-athlete will be given the opportunity to present the basis for his/her appeal after which the Head Coach (or his/her designee) will present the basis for the reduction/non-renewal decision. It is preferable that all parties are present in person for the appeals hearing; however, if that is not possible, a party may participate in the hearing via teleconference. During both presentations, only committee members shall be allowed to address or question the presenters. In addition to hearing from the student-athlete and the Head Coach (or his/her designee), the committee may interview any other witness or review any other documents or materials it deems relevant.

Each party will be able to bring one individual to the hearing to serve as a support person. That individual will be permitted only to observe the hearing; he/she shall not participate in the hearing in any way.

The Associate Athletic Director for Compliance will be present for the hearing but will not be present during deliberations. The role of the Associate Athletic Director for Compliance is to provide the committee information about applicable NCAA rules and regulations. Once both sides have presented their position and the committee has collected and considered any other evidence it deems necessary the committee will meet in private to make a decision on the appeal. The committee shall use good faith efforts to make a final decision within 48 hours of the hearing. The committee shall evaluate whether the reduction/non-renewal decision was reasonable and consistent with the NCAA rules. If it finds that the decision was either unreasonable and/or inconsistent with NCAA rules, the committee shall grant the student athlete's appeal.

The committee's decision will be determined by majority vote. Once a decision is made, the OSFA Director will notify both parties in writing of the final decision. Pursuant to NCAA rules, all decisions of the committee are final.

Appeals for Loss of Scholarships or Merit Awards

Students who have been sent a notification of loss of scholarship from the Scholarship Manager may appeal the loss by contacting (gmsch@gmu.edu). Your letter or email should explain in detail the circumstances that affected your ability to meet the minimum standards for scholarship renewal. Documentation of those circumstances should be included to the extent possible. You will be notified by the Scholarship Manager if your appeal was granted. If you are granted reinstatement of your scholarship by the Appeals Committee (or, in the case of University Scholars, the director of the University Scholars program), please note that no additional requests for scholarship reinstatement will be granted should you fail to meet scholarship standards a second time. All appeals for scholarship reinstatement must be received no later than one week prior to the start of your next semester (e.g. one week prior to fall for reinstatement for fall semester). Any appeals for scholarship reinstatement received later than one week prior to the semester will be reviewed only for the following semester.

Loss of Financial Aid Appeal

Please refer to the handbook section on Satisfactory Academic Progress (SAP) if appealing the loss of financial aid due to failure to meet SAP standards.

Study Abroad

Students may be eligible to use financial aid for study abroad. In order to determine financial aid eligibility for study abroad, students must make an appointment to meet with their assigned Financial Aid Counselor. Students must bring a cost breakdown or budget sheet for their study abroad program as well as one of the two forms listed below:

1. Intent to Use Financial Aid Form

- This form, obtained from CGE (Center for Global Education) is only used for winter, spring break and summer study abroad programs
- This form is completed prior to the Confirmation of Financial Aid form, listed below.
- This form identifies potential financial aid eligibility for study abroad and assists CGE in determining if a student is required to pay a program deposit

2. Confirmation of Financial Aid Form

- This form, obtained from CGE, is used for all study abroad programs
- This form confirms the amount of financial aid a student has available to use for study abroad

Financial Aid disburses to the Fairfax campus ten days prior to the start of the student's study abroad program, but no earlier than ten days prior to the "traditional" Mason Fairfax spring semester. Financial Aid funds apply to any charges on the student's account, and any refund due is issued to the student (or parent, depending on aid program). It is strongly recommended that students sign up for direct deposit in order to receive their refund directly to their bank account, rather than mail. A Direct Authorization form can be found at studentaccounts.gmu.edu under 'Forms'.

In situations where study broad tuition/fees is charged at another institution, students are responsible for paying that institution directly. The Financial Aid Office cannot transfer your financial aid to another institution. At the time of financial aid disbursement, any credit balance will be issued to the student (or parent, depending on aid program). Students are

responsible for using their refund and paying any balance owed to the other institution. It is strongly recommended that students sign up for direct deposit in order to receive their refund directly to their bank account, rather than mail. A Direct Authorization form can be found at studentaccounts.gmu.edu under 'Forms'.

Credits attempted/transferred will be evaluated at the end of the student's study abroad program/semester. Any credits attempted but not earned will be factored into the students Satisfactory Academic Progress.

Mason Online

Information contained in this portion of the handbook pertains only to graduate students in the fully online programs taught in 8 week modules. If you are an undergraduate or graduate student at Mason taking other online classes, please visit the following links for information about applying for aid: [Types of Students](#) or [How to Apply for Financial Aid](#).

Fully Online Graduate Programs Taught in 8 Week Modules

For information on how to apply for aid please see [How to Apply for Financial Aid](#). For the 2018-2019 academic year (beginning with fall 2018) students should complete the 2018-2019 FAFSA at fafsa.gov. Mason's school code is **003749**.

Satisfactory Academic Progress for students enrolled in fully online programs will be evaluated at the end of the fall semester.

Click here for the [2018-2019 Academic Calendar](#) for fully on line programs taught in 8 week modules.

Student Consumer Information

In accordance with the [2008 Higher Education Opportunity Act \(HEOA\)](#), George Mason University makes certain disclosures available to prospective and current students. Please refer to the university's [Student Consumer Information](#) website for disclosures and resources.

Submitting Documents to OSFA

Students that are required to submit additional documentation will be notified via email. New students who have not established Mason email accounts will be emailed at the email account listed on their Mason student record.

With the exception of any document requiring citizenship information, you may submit your documents/forms via mail, fax or in-person to the Office of Student Financial Aid (OSFA), which is located on the 1st floor of SUB I on the Fairfax Campus. The Office's fax number is 703-993-2350.

Citizenship documents must be submitted by the student in-person at the OSFA. If you are unable to appear in-person, please complete and follow the steps listed on the Citizenship Affidavit form.

After submitting your documents, please allow a minimum of 7-10 business days for processing. If any additional documentation is still required from you, you will receive another email from the OSFA. When all documents are verified, PatriotWeb will show a complete status.

Please do not email sensitive information such as tax returns, social security numbers or other personally identifiable information to the OSFA. Instead, fax to 703-993-2350 or mail to: Office of Student Financial Aid, 4400 University Drive, 3B5, Fairfax, VA, 22030.

Subsidized Loan Limitation– 150%

As of July 1, 2013, a first-time Federal Direct Subsidized Loan borrower is no longer eligible for the Subsidized Direct Loan Program and the interest subsidy if he or she exceeds 150% of the published length of the student's undergraduate degree program. This regulation defines a "first-time borrower" as someone who either has never borrowed a Subsidized Loan or is a student that has paid off all outstanding balances on either a Direct or Federal Family Educational Loan Program. The U. S. Department of Education wants to encourage students to obtain undergraduate degrees within a reasonable time frame and no longer wants to provide interest rate subsidies for students taking an exceptional amount of time to obtain an undergraduate degree. Students, who change majors, drop classes or retake classes excessively, are most likely to be affected by this federal regulation. Presently, the interpretation of the 150% rule is actual credit hours completed versus credit hours attempted.

Please view the following link for additional information: [Direct Subsidized Loan Time Limitation](#)

Disbursements and Refunds

If you are eligible to receive financial aid, and have satisfied all of your financial aid requirements, your grant and loan funds (if applicable) will be disbursed approximately 10 days prior to the start of classes for the semester (students enrolled in fully online programs offered in modules, see below). At the "enrollment freeze date" (which is the last day students are permitted to drop a course with a full tuition refund), the OSFA will verify your enrollment. If you increase or decrease your enrollment between the disbursement date and the enrollment freeze date, your financial aid will be adjusted accordingly to ensure that it is the appropriate amount for your enrollment. If you are issued a refund, then ADD credits or other charges to your account, you will owe money on your account and must pay this from the refund proceeds you received.

What This Means for You

On enrollment freeze date, your enrollment will be locked and your financial aid will be adjusted accordingly. If your financial aid award was originally disbursed on full-time status and you are not enrolled full-time at the enrollment freeze date, your financial aid may be decreased to match your enrollment and this adjustment could result in a balance owed to the University.

Financial aid refunds will be issued only to those students who have excess funds on their account. Be advised that no refunds will be issued based on pending financial aid. The easiest way to receive a refund is to submit a direct deposit authorization to the Student Accounts Office: <http://studentaccounts.gmu.edu>.

Enrollment Changes

If you change your enrollment after the enrollment freeze date, with the exception of students who stop attending, completely withdraw or drop a part of term course that begins later in semester, your financial aid will not be revised and you will be responsible for any additional charges. Students who are completely withdrawn, formally or informally, from ALL of their classes, may be responsible for returning financial aid they received prior to withdrawing from school, even if that determination is not made until the end of the term. This determination will

be made by the OSFA through a process called Return to Title IV. For more information on Return to Title IV, visit the Withdrawing From Courses page.

Enrollment Requirements for Disbursement

Undergraduate students must be enrolled in a **minimum of six (6) credits** to qualify for the majority of financial aid programs. Funds may be reduced if enrolled less than full-time.

Graduate students must be enrolled in a **minimum of 4.5 credits** to qualify for federal loan funds. Funds may be reduced if enrolled less than full-time.

Disbursement of Funds for fully online programs offered in eight week modules

Funds for students who have satisfied all financial aid requirements will disburse five days after the start of the term. For start and end dates of fully online programs offered in eight week modules, [click here](#).

Returning Loans

The OSFA will return federal loan funds or private loan funds on the student or parent's behalf up to 14 days after the loan disburses to the student's account. After 14 days, the student (or parent if PLUS loan) will be responsible for paying their loan servicer directly. Federal Loan servicer contact information can be found at www.nsls.ed.gov. Students and parents must submit requests to return loan funds in writing to the OSFA.

Perkins Loan Servicing

The loan servicer for Federal Perkins loans borrowed at George Mason University is ECSI. To make payments or manage your Perkins loan, please contact ECSI at <https://borrower.ecsi.net/> or 1-888-549-3274. Note, beginning with the 2018-19 academic year, the Federal Perkins loan program has been discontinued.

Verification

The OSFA follows the current US Department of Education guidelines for verification of the FAFSA and the guidelines therein. Students who are selected for verification are done so by either the US Department of Education or by Institutional Verification policies. Students who have been selected for verification will be notified via email and will be given instructions for viewing outstanding requirements in PatriotWeb. Students should submit the requested verification documents (as outlined in their PatriotWeb account) as soon as possible to receive aid for the current semester. Failure to return documents on time will delay awarding of student aid.

Only complete Verification Forms along with all supporting documentation can be processed. If the Verification Form along with all supporting documents is not received, the student's file will be incomplete and not ready for review by Processing Staff. Students are sent three requests for documents. The OSFA compares the data reported on the Free Application for Federal Student Aid (FAFSA) to the verification form and supporting documents to ensure accuracy of information. If the verification process shows that adjustments/corrections must be made to the FAFSA, the OSFA will submit the corrected information electronically to the Department of Education for processing.

Selection of Applicants to be Verified

All students selected by the Department of Education will be verified. Students requesting a review of Special Circumstances for a Professional Judgment change to their FAFSA data will be verified before any determination of revisions are made. Other students may be verified if, during the course of normal aid processing, discrepant data is found.

Student Notification of Verification Changes

During the verification process, the OSFA will use the required submitted documentation to determine the accuracy of the information entered on the FAFSA. Necessary changes to the FAFSA will be made based on the results of the verification process, and submitted to the Federal Processor. The student will receive notice from the Federal Processor that a change or changes were made to the FAFSA. If the verification results in a change to the aid award, a revised award notification will be sent to the student’s Mason email.

Notice of Federal Drug Violations–Title IV

In accordance with Federal regulations, George Mason University is required to annually notify all enrolled students regarding the impact on financial aid eligibility for a student who is convicted for any offense, during a period of enrollment for which the student was receiving Title IV, HEA program funds, under any federal or state law involving the possession or sale of illegal drugs will result in the loss of eligibility for any Title IV, HEAL loan, or work-study assistance (HEA Sec. 484(r)(1)); (20 U.S.C. 1091(r)(1)).

A student who has been convicted of an offense under any federal or state law involving the possession or sale of a controlled substance during a period of enrollment for which the student was receiving financial aid shall not be eligible to receive any federal student aid. Convictions do not count if the offense was not during such a period, unless the student was denied federal benefits for drug trafficking by a federal or state judge. A conviction that was reversed, set aside, or removed from the student’s record does not count, nor does one received when he/she was a juvenile, unless he/she was tried as an adult.

The period of ineligibility for financial aid funds, depending on whether the conviction was for sale or possession and whether the student had prior convictions, is specified below:

If convicted of any offense involving the possession of a controlled substance, the ineligibility period is:

- First Offense 1 Year from date of conviction
- Second Offense 2 Years from date of conviction
- Three or more Offenses. Indefinite period

If convicted of any offense involving the sale of a controlled substance, the ineligibility period is:

- First Offense. 2 Years from date of conviction
- Second Offense. Indefinite period

If a student is convicted of both possessing and selling illegal drugs, and the periods of ineligibility differ from one another, the student will be ineligible for financial aid for the longer period of time.

REGAINING ELIGIBILITY: A student may regain eligibility for federal financial aid after the required period of time has elapsed since the conviction, or if the conviction is reversed, set aside, or removed from the student’s record so that fewer than two convictions for sale or three convictions for possession remain on the record, or if the student can certify completion of a qualified drug rehabilitation program.

A qualified drug rehabilitation program must include at least two unannounced drug tests and must also satisfy at least one of the following requirements:

- Be qualified to receive funds directly or indirectly from a federal, state, or local government program
- Be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company
- Be administered or recognized by a federal, state, or local government agency or court
- Be administered or recognized by a federally or state-licensed hospital, health clinic or medical doctor

It is the student's responsibility to certify to the Office of Student Financial Aid that the student has successfully completed a rehabilitation program.

FERPA

Privacy of Student Records

If you (the student) wish to grant permission to release information related to your student record, including academic, financial aid or student account, complete and return the FERPA Release Form to the Registrar's Office. This form can be submitted via paper or online.

FERPA is a federal law that affords students certain rights with respect to their education records. Specifically, it affords students the right to: (1) inspect and review their education record; (2) request the amendment of inaccurate or misleading records; (3) consent to disclosure of personally identifiable information contained in their education record; and (4) file a complaint with the Family Policy Compliance Office of the U.S. Department of Education concerning alleged failures of the university to comply with the act. George Mason University strives to fully comply with this law by protecting the privacy of student records and judiciously evaluating requests for release of information from those records. FERPA authorizes the release of "directory information" without the student's prior consent under certain conditions, which are set forth in the act. George Mason University has defined its "directory information" in accordance with the law. Please visit the Office of the University Registrar website at registrar.gmu.edu for additional information about student privacy and FERPA.

The University may disclose education records without student consent when...

- A student is seeking to enroll in another school
- It is requested by certain authorized government authorities
- It is connected to a student's financial aid request
- To organizations conducting studies on behalf of the campus or to accrediting organizations when necessary for that function
- To comply with a court order or subpoena and the campus has made an attempt to notify the student
- To "appropriate parties" in the event of a health and safety emergency
- To a parent when the parent shows proof of the student's dependent status (per IRS); (not related to custodial parent status)
- To victims of crimes of violence or non-forcible sex offense who requests results of the student discipline process for that offense
- To parents of students under 21 who violate campus alcohol or drug policies

Financial Aid Data Sharing

Based on the FY 2018 spending bill passed on March 23, 2018, the Mason Office of Student Financial Aid may provide, with explicit written consent from the student, FAFSA information to scholarship-granting organizations or tribal organizations.

What is not allowed is eligibility determinations for state benefits programs, even with the student's written consent. This includes Vocational Rehabilitation, food stamps, and income verification for rent, low-income housing, and other social services requests. Students who need financial aid information for non-scholarship granting organizations or tribal organizations may provide requested data directly to third parties using the following methods:

- Expected Family Contribution (EFC) can be found on the Student Aid Report (SAR), which is available by logging in to the student's FAFSA at <https://fafsa.gov/>. After logging in, the student should click the link to view the SAR.
- Financial Aid awards can be printed from <https://patriotweb.gmu.edu>. After logging in, click Financial Aid, Award, Award by Aid Year. Please note that awards for continuing 2018-2019 students will be available beginning in June 2018.
- Federal loan borrowing history and status can be printed by signing into www.nsls.ed.gov.
- Cost of Attendance: Estimated cost of attendance information can be found at: <https://www2.gmu.edu/admissions-aid/paying-for-college>. Students who have a financial aid award may also print their estimated cost of attendance from logging in to <https://patriotweb.gmu.edu>, Financial Aid, Award, Award by Aid Year. Please note that award packages for continuing students will not be available until mid-June, 2018.

Loan Origination Deadlines

The deadline to accept Federal Direct Loan offers each semester is one week prior to the end of the semester. Loans accepted after that deadline will not be processed.

Admission/Readmission Policy

Mason Admission Policies can be found in the University Catalog at: [Admission Policies](#)

George Mason University - Admissions Information

- GED/High School Diploma Requirements
- Policies Regarding Students with Felony Convictions/Incarcerated Students
- NACAC Standards of Admissions Practices

Students must have evidence of GED or final high school transcript with posted graduation dates. If that is not received by the Office of Admissions by the start of the first semester, then a hold will be placed on the student's record which will prevent them from registering for future terms.

Incarceration

Mason asks every candidate for Admission to answer the following question:

Any applicant who answers "yes" to the felony questions will be asked to submit an additional questionnaire and may be subject to criminal background check. All such applicants are reviewed by a university committee that consists of the Dean of Students, the Chief of Police (or designee), the Dean of Admissions, the Associate Dean of

Admissions, the Chief Housing Officer and the Director of Graduate Admissions. Students who are currently incarcerated would not be offered admission.

Mason follows NACAC Standard of Principles of Good Practice (SPGP)

I. All Members—Mandatory Practices

A. Promotion and Recruitment All members agree they will:

1. Accurately represent and promote their schools, institutions, organizations, and services;
2. Not use disparaging comparisons of secondary or postsecondary institutions;
3. Not offer or accept any reward or remuneration from a secondary school, college, university, agency, or organization for placement or recruitment of students in the United States.
4. Not employ agents who are compensated on a per capita basis¹ when recruiting students outside the United States, unless ensuring they and their agents conduct themselves with accountability, transparency, and integrity;
5. Be responsible for compliance with applicable laws and regulations with respect to students' rights to privacy.