

## **2019-2020 Verification Policy**

Verification is the process by which the Financial Aid Office compares the information on the financial aid application with source documents provided by the student to verify the accuracy of the application information. These policies are to be used in conjunction with the Department of Education verification guidelines. Washtenaw Community College (WCC) will verify the information on the ISIR for all students who are selected for verification by the Department of Education and submit the required documentation. In addition, WCC may select files for verification to resolve conflicting information.

At WCC, financial aid is not awarded to those selected for verification until all required documentation is submitted and the verification process has been completed. Exceptions to this rule, include students selected for verification on a subsequent ISIR, students selected by WCC due to conflicting information, and students awarded as a result of a process running in Banner, such as needs analysis due to an aid period change.

### **Verification Deadlines for 2019-2020**

Students must submit all required documents by the processing deadline printed in the Federal Register. Students who fail to turn in all documents required to complete verification by the appropriate deadline will be ineligible for financial aid for 2019-2020.

### **Corrections**

If discrepancies are found between the documents submitted for verification and the information on the ISIR, the following procedures will be used for making the corrections:

- **ISIR** – corrections to any selected verifiable item will be made in Campus Logic, Banner or on FAA Access, as necessary. The corrections are then transmitted to the Central Processor, processed, and a new electronic student aid report will be returned to the school.
- **Award changes** – If corrections to the ISIR, due to verification, result in a change in the student's award, the student will be sent a revised award letter notification via email. Financial aid notifications are emailed/mailed daily for new awards and emailed/mailed every 14 days for changes to awards.

### **Verification Selection**

A random selection of the financial aid population will be selected for verification by the US Department of Education. WCC's Financial Aid Office will select additional students for verification who have conflicting data on their ISIR record. Students selected by WCC will be identified using, but not limited to, the following: in person contact, telephone contact, email contact, or during the dataload procedure. Students selected by WCC will be placed in either the Dependent or Independent Standard Verification group (V1).

## **Notification of Verification Requirements**

Students will be notified of the required documents to submit in order to complete verification by a tracking (missing information) letter sent via WCC email for admitted students or paper mail if the student is not admitted. Students may also receive a text message, if they have opted-in to the text message process. Additional Tracking letter notifications will be sent from Campus Logic or WCC as needed.

The tracking letter will list required verification items, other actions required to complete verification, and other items required by the Financial Aid Office.

## **2019-2020 Verification Tracking Groups**

### **1. Standard Verification Group (V1)**

Verification requirements for tax filers:

- Adjusted gross income
- US tax paid
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- IRA deductions and payments
- Tax-exempt interest income
- Education credits
- Household size
- Number in college

Verification requirements for non-tax filers:

- Income earned from work
- Verification of Non-Filing Letter from IRS
- Household size
- Number in college

### **2. Custom Verification Group (V4)**

Students (and/or parents) must provide documentation to show their high school completion status, certify their identity and complete a statement of education purpose. Students must certify their identity and sign their statement of educational purpose in-person with the Financial Aid Office only. Students who are unable to provide verification of identity or sign their statement of educational purpose in-person may have these items verified by a Notary and the signed originals mailed to the Financial Aid Office. The Financial Aid Office reserves the right to refuse any notarized documents, if it is determined the students could have presented in-person.

### **3. Aggregate Verification Group (V5)**

Students (and/or parents) must provide documentation to show their high school completion status, certify their identity and complete a statement of education purpose, as well as, the items in the Standard Verification Group (V1).

## **Verification of Income**

Students selected for verification must submit a copy of his/her US Form 1040, 1040A, or 1040EZ and/or parents' US Form 1040, 1040A, 1040EZ, or an IRS Tax Return Transcript (if a dependent student) if the IRS Data Retrieval was not used. If the student and/or parent did not file taxes and **was not required to file** taxes, copies of the student's and/or parent's W-2 forms and a Verification of Non-filing Letter will be requested. **If a student or parent was required to file taxes and did not, verification cannot proceed until the student or parent submits a US Form 1040, 1040A, 1040EZ, or an IRS Tax Return Transcript or use the IRS Data Retrieval on the FAFSA.** IRS Publication 17 will be used to determine if a student and/or parent is/was required to file an income tax return.

- If the student and his/her spouse or parents of a dependent student are separated or divorced, but filed a joint tax return, W-2 forms will be required from one of the filers so as to determine the amount of income and taxes paid for the student or the parent of a dependent student who is listed on the FAFSA. In the case of stepparents, both incomes will be used in the calculation.
- If the student and/or parent(s) filed an amended 2017 IRS tax return, the student and/or parent(s) must provide copies of both a hand-signed copy of the 2017 IRS Form 1040X Amended US Individual Tax Return that was filed with the IRS and a 2017 IRS Tax Transcript or original signed 1040. The original 2017 IRS Tax Transcript or 1040 may not be needed if the student and/or parent(s) successfully used the IRS Data Retrieval Tool on the FAFSA.
- If a student and/or parent has been granted a filing extension by the IRS; the following documents are required to complete verification: A copy of the IRS Form 4868 "Application for Automatic Extension of Time to file US Individual Tax Return and copy of all W-2 forms for each source of employment received for tax year 2017. If self-employed, a signed statement certifying the amount of the individuals AGI and US Income tax paid for tax year 2017 will be accepted. Students will be verified using this estimated information, and are required to submit a tax return transcript or use the Data Retrieval Tool once their tax return is filed and processed. Students are informed that they will need to submit the tax transcript or use the Data Retrieval Tool when submitting the documents. Students who fail to provide the tax return transcript or use the Data Retrieval Tool will have their aid returned.
- A victim of IRS identity theft who has been unable to obtain a 2017 IRS Tax Return Transcript or use the IRS DRT can submit a Tax Return DataBase View (TRDBV) transcript as well as a signed and dated statement indicating that the tax-filer was the victim of tax-related identity theft and that the IRS has been made aware of the issue. A US Form 1040, 1040A, or 1040EZ that has been hand-signed can also be accepted.

## **Subsequent ISIR transaction**

All subsequent ISIR transactions will be reviewed for conflicting information. If conflicting information is found and the student has not been verified, the student will be selected for the Standard Verification Group (V1) provided the student is still enrolled at WCC. A comment will be placed in Banner discussing the reason(s) as to

why the student was selected. The student's aid will be reversed until verification is completed. If the student was previously verified, the new ISIR will not be loaded. If the student is no longer actively enrolled at WCC, the new ISIR will not be loaded and a comment will be placed in Banner.

### **Updating marital status**

A student's dependency status may be updated based on a change in the student's marital status if it is determined the update is necessary to address an inequity or to reflect more accurately the student's ability to pay.