

**University of North Georgia
ROTC Grant Program for Future Officers**

REGULATIONS - 1400.

2016 - 2017 Award Year



**Effective Date – July 1, 2016
Updated – February 3, 2017**

GSFA | Georgia Student
Finance Authority

**2082 East Exchange Place
Tucker, Georgia 30084**

1401. Table of Contents.

Section	Page
1400. University of North Georgia ROTC Grant Program for Future Officers	1
1401. Table of Contents	2
1402. Program Overview.	5
1403. Definitions. (Electronic Link)	6
1404. General Eligibility Requirements.	6
1404.1. Citizenship.	6
1404.2. Georgia Residency.	6
1404.3. Enrollment Status.	6
1404.4. Satisfactory Academic Progress.	7
1404.5. Selective Service Registration.	7
1404.6. Defaulted Loan or Refund Due.	7
1404.7. Georgia Drug-Free Act.	8
1404.8. Incarceration.	8
1405. Program Specific Eligibility Requirements.	9
1405.1. ROTC Participation.	9
1405.2. Accepting a Commission.	9
1405.3. Eligibility Limit.	9
1406. Eligible Coursework.	10
1406.1. Joint Enrollment and Dual Credit Enrollment Coursework.	10
1406.2. Learning Support Coursework.	10
1406.3. Coursework Exemptions.	10
1406.4. Distance Learning Coursework.	10
1406.5. Transient Coursework.	10

1406.6. Study Away Coursework.	10
1406.7. Continuing Education and Audit Coursework.	10
1406.8. Total Withdrawal from Coursework.	11
1407. Student Application Requirements.	12
1407.1. Application Forms.	12
1407.2. Application Deadline Date.	12
1407.3. Application Renewal.	12
1408. Award Requirements.	13
1408.1. Award Amounts.	13
1408.2. Award Amount Reduction.	13
1408.3. Awards Per School Term.	13
1408.4. Student Notification of Award.	13
1409. Invoicing Requirements.	14
1409.1. Submission of Invoices.	14
1409.2. Payment of Invoices.	14
1409.3. Payment to Students.	14
1410. Student Refund Requirements.	15
1410.1. Calculation of Refund Amounts.	15
1410.2. Collection of Refund Amounts.	15
1410.3. Emergency Military Duty.	16
1411. Reconciliation Requirements.	17
1411.1. Term-Reconciliation.	17
1411.2. Fiscal Year End Reconciliation.	17
1412. Records Retention Requirements.	18
1412.1. Length of Retention.	18

1412.2. Documentation.	18
1412.3. Extended Retention.	19
1413. Administrative Reviews and Exceptions.	20
1413.1. Administrative Reviews.	20
1413.2. Exceptions.	20
1414. Compliance Reviews.	21
1414.1. Compliance Review Policy.	21
1414.2. Compliance Review Process.	21
1414.3. Institutional Repayment.	21

1402. Program Overview.

The University of North Georgia (UNG) ROTC Grant for Future Officers provides grant assistance to residents of Georgia seeking Undergraduate Degrees and participating in the Reserve Officers' Training Corps (ROTC) as Full-Time students at UNG. The Georgia General Assembly finds that it is essential for national defense that persons are encouraged to consider military leadership positions as an honorable and rewarding career, and that UNG performs a significant role in preparing and training students for professional life in the military. The ROTC Grant Program for Future Officers promotes this effort by providing eligible students with financial assistance toward their educational costs at UNG. Recipients must have signed contracts to accept military commissions as officers in the Army National Guard or any branch of the armed services of the United States.

State revenues provide funding for this program. The award amount received by students each Award Year, and the total amount of funds appropriated for the program, is established by the Georgia General Assembly during the prior legislative session and is subject to change during the Award Year.

The UNG ROTC Grant Program for Future Officers began with the 2008-2009 Award Year (State Fiscal Year 2009). The Georgia Student Finance Authority (GSFA) administers the Future Officers Grant Program, in accordance with the Official Code of Georgia Annotated (O.C.G.A.) §20-3-440, et seq.

(The remainder of this page is intentionally blank.)

1403. Definitions. (Electronic Link)

1404. General Eligibility Requirements.

1404.1. Citizenship.

1. A student must be a United States Citizen or an Eligible Non-Citizen for 12 consecutive months immediately prior to the first day of classes of the school term for which Future Officers Grant payment is sought.

1404.2. Georgia Residency.

1. A student must meet Georgia Residency requirements of the Board of Regents for 12 consecutive months immediately prior to the first day of classes of the school term for which the Future Officers Grant is sought. If UNG, according to the Board of Regents policy, grants a Military Personnel Out-of-State Tuition Waiver, then such student meets the Georgia Residency requirements of the Future Officers Grant. No Out-of-State Tuition Waiver, other than for Military Personnel and their dependents, qualifies a student for Future Officers Grant eligibility.
2. A student who was correctly determined to meet the Georgia Residency requirements and began receiving Future Officers Grant payment will continue to meet the Georgia Residency requirements for purposes of Future Officers Grant eligibility, unless he or she has a break in Enrollment of two or more consecutive semesters or quarters and resides outside of Georgia for 12 or more consecutive months.
 - a. If such student later returns to Georgia, he or she must re-establish Georgia Residency for 12 consecutive months, (refer to *Section 1404.2.1.*), before regaining eligibility.
 - b. A student who has a break in Enrollment of two or more consecutive semesters or quarters, and who resides outside Georgia for less than 12 consecutive months, and then later returns to Georgia and Enrolls in UNG within 12 consecutive months from his or her most recent date of Enrollment at UNG, will continue to meet the Georgia Residency requirements for purposes of Future Officers Grant eligibility.

1404.3. Enrollment Status.

1. A student must be Enrolled at UNG in a Matriculated status leading to an Undergraduate Degree.
2. A student must be Enrolled as a Full-Time student for the school term in order to be eligible to receive Future Officers Grant payment for the school term.

1404.4. Satisfactory Academic Progress.

1. A student must maintain Satisfactory Academic Progress (SAP) as defined and certified by UNG.
 - a. For state aid programs, Eligible Postsecondary Institutions may establish an appeal process for students with dual-enrollment credit hours that fail to meet the quantitative standard (pace) for degree completion, generally identified as 150 percent of the published length of the program.
 - b. The appeal should consider attempted hours toward the program in which the student is enrolled, satisfactory qualitative (grade-based) standards, and the student's satisfactory pace in pursuit of completing the program with and without the dual enrollment credits. Eligible Postsecondary Institutions have sole discretion and responsibility for evaluation and approval of any such appeals.

NEW

1404.5. Selective Service Registration.

1. A student must be in compliance with the United States Selective Service System requirements, if such requirements are applicable, prior to the Future Officers Grant Program application deadline in order to be eligible for payment for that school term.

1404.6. Defaulted Loan or Refund Due.

1. A student must not be in default on a Federal Title IV or State of Georgia educational loan, or owe a refund due to an over-award on a Federal Title IV or State of Georgia student financial aid program, or in any other way be in violation of Federal Title IV Programs Regulations or State of Georgia student financial aid program regulations. A student must meet the requirements of this section at the time funds are disbursed by GSFA on behalf of the student.
2. A student's federal default status can be resolved in one of five ways:
 - a. Completing an acceptable rehabilitation plan;
 - b. Having the loan repurchased by the original lender and the default status reversed;
 - c. Consolidating the loan out of a default status;
 - d. Receiving an approved Title IV debt settlement, to include a compromised settlement; or
 - e. Making monthly payments over a specified period agreed-upon with the lender of the Student's federal loan; each payment must be on time and voluntary to be in a satisfactory repayment plan.

3. A student's State of Georgia refund due status can be resolved by:
 - a. Paying the refund due to the Eligible Postsecondary Institution at which the over- award occurred. The Eligible Postsecondary Institution will then forward the payment to GSFA.
4. A student's default status on a State of Georgia loan can be resolved by:
 - a. Paying off the defaulted loan in full.
5. If such student has repaid the defaulted loan or refund due in full, or resolved the default status, then he or she may be eligible to receive state scholarship or grant funds beginning with the school term in which repayment was made in full but not retroactively for previous school terms.

1404.7. Georgia Drug-Free Act.

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

1404.8. Incarceration.

1. A student is ineligible to receive Future Officers Grant funding while incarcerated.

(The remainder of this page is intentionally blank.)

1405. Program Specific Eligibility Requirements.

1405.1. ROTC Participation.

1. A student must be Enrolled in the Reserve Officers' Training Corps at UNG in order to receive Future Officers Grant payment for a school term.

1405.2. Accepting a Commission.

1. By the end of a student's junior year at UNG, he or she must sign a contract to accept a commission as an officer in the Army National Guard or any branch of the armed services of the United States, effective upon graduation from UNG.

1405.3. Eligibility Limit.

1. A student who meets all Future Officers Grant eligibility requirements is eligible for payment, regardless of the number of credit hours or school terms for which he or she has received Future Officers Grant payment.
2. A student is eligible for Future Officers Grant payment regardless of whether he or she has earned a Baccalaureate Degree. An otherwise eligible student who has already obtained a Baccalaureate Degree, and who is in a Matriculated status working toward a second or additional Undergraduate Degree, is eligible for Future Officers Grant payment.

(The remainder of this page is intentionally blank.)

1406. Eligible Coursework.

1406.1. Joint Enrollment and Dual Credit Enrollment Coursework.

1. A student is ineligible for Future Officers Grant payment for coursework attempted while classified as a Joint Enrollment or Dual Credit Enrollment student.

1406.2. Learning Support Coursework.

1. A student seeking a Degree who is Enrolled in Learning Support coursework is eligible for Future Officers Grant payment for such coursework.

1406.3. Coursework Exemptions.

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

1406.4. Distance Learning Coursework.

1. A student participating in Distance Learning coursework is eligible to receive Future Officers Grant payment if all other eligibility criteria are met, including Enrollment as a Full-Time student at UNG.

1406.5. Transient Coursework.

1. A Transient student is ineligible for Future Officers Grant payment, regardless of whether UNG is the student's Home Institution or Host Institution.

1406.6. Study Away Coursework.

1. A student Enrolled in a Matriculated status at UNG, who meets all other Future Officers Grant eligibility requirements, may qualify for payment while participating in a Study Away program.
2. UNG must approve the Study Away program for credit toward the student's Degree program prior to the student's departure.
3. The Future Officers Grant award must be the amount the student would normally receive at UNG.
4. The Future Officers Grant payment must take place through UNG.

1406.7. Continuing Education and Audit Coursework.

1. A student is ineligible to receive Future Officers Grant payment for coursework classified by UNG as Continuing Education or Audit coursework.

1406.8. Total Withdrawal from Coursework.

1. A student is ineligible for Future Officers Grant payment for coursework from which he or she totally withdrew if, as a result, such coursework does not appear on the student's academic transcript as a "W" or any other code or type of identification.

(The remainder of this page is intentionally blank.)

1407. Student Application Requirements.

1407.1. Application Forms.

1. A student must apply for a Future Officers Grant by completing the UNG ROTC Grant for Future Officers Application available from GSFA. In addition, UNG may require applicants to complete an institutional form to provide supplemental information for the purpose of determining Future Officers Grant eligibility.

1407.2. Application Deadline Date.

1. A student must submit an application with the UNG financial aid office on or before the last day of the school term or the student's Withdrawal Date, whichever occurs first, in order to be paid for that school term.
 - a. The last day of the school term is the last day of classes or exams for the Eligible Postsecondary Institution, whichever occurs later. Supplemental documentation required by the Eligible Postsecondary Institution or GSFA to support or verify a student's application information may be submitted after the deadline without jeopardizing the student's eligibility.

1407.3. Application Renewal.

1. A student must file a renewal application for each Award Year. An application on file from a student for a previous Award Year cannot be used to renew a Future Officers Grant award for subsequent Award Years.

(The remainder of this page is intentionally blank.)

1408. Award Requirements.

1408.1. Award Amounts.

- 1 The maximum Future Officers Grant award amount is set by the Georgia General Assembly each year, and is subject to change during the Award Year.
- 2 The Future Officers Grant award amount for an Award Year shall be no greater than \$1,500 for Fall semester and \$1,500 for Spring semester, for a total of no more than \$3,000 for the Award Year.

1408.2. Award Amount Reduction.

- 1 A student's Future Officers Grant award amount shall not be reduced or withheld because of other aid the student may be receiving, even if the student's total aid exceeds the student's Cost of Attendance (refer to *Section 1409.3.*).
 - a. However, a student is ineligible to receive Future Officers Grant payment for a school term in which he or she is receiving payment from the UNG ROTC Grant Program or the UNG Military Scholarship Program.

1408.3. Awards Per School Term.

1. Future Officers Grant payment is available to students for the standard school terms of Fall semester and Spring semester.
 - a. UNG may combine mini-terms or modules to form the equivalent of a standard semester. UNG may offer Non-Standard Terms or Non-Terms, in which courses or modules are taken consecutively to form the equivalent of a standard semester. Regardless of the structure of the school terms, a student may only receive Future Officers Grant funds for a maximum of two semesters per Award Year.

1408.4. Student Notification of Award.

1. UNG should notify each Future Officers Grant recipient of the amount of funds he or she is awarded for the Award Year, and identify such funds as a UNG ROTC Grant for Future Officers award.

(The remainder of this page is intentionally blank.)

1409. Invoicing Requirements.

1409.1. Submission of Invoices.

1. UNG may submit invoices to GSFA as early as 15 calendar days prior to the first day of classes for the school term.
2. Invoices must be submitted through GSFA's online invoicing system, Scholarship Up-to-date Records for Electronic Reporting (SURFER), processed and approved by GSFA by the Invoicing Deadline Date as established by GSFA. Each invoice submitted by the Eligible Postsecondary Institution must include Enrolled-Hours, Paid-Hours and the student's program of study information, when applicable to the program.
 - a. In the event invoices are submitted to GSFA by UNG after the Invoicing Deadline Date for a school term, GSFA may issue a notice of failure to meet the Invoicing Deadline Date to the President and/or governing body of UNG and the invoices may not be honored.
3. Prior to the beginning of any award year and no later than June 30 of each year GSFA shall establish and publish the Invoicing Deadline Date for each school term for the upcoming Award Year.

1409.2. Payment of Invoices.

1. Future Officers Grant funds are paid to UNG by electronic transfer of funds, on behalf of eligible students each school term, upon submission to GSFA of a Future Officers Grant invoice.

1409.3. Payment to Students.

1. Future Officers Grant funds may be applied to any of UNG's direct charges, such as Tuition, fees, room and meals. If a student does not owe a balance, the Eligible Postsecondary Institution shall pay over the same or any remaining amount of the Future Officers Grant award to the student.

(The remainder of this page is intentionally blank.)

1410. Student Refund Requirements.

1410.1. Calculation of Refund Amounts.

1. If the student officially withdraws, drops out, drops hours, is expelled, or otherwise fails to complete a period of Enrollment, and is entitled to a refund, a portion of such refund may need to be returned to the Future Officers Grant fund.
2. If applicable, UNG must first apply the Federal Title IV return of funds policy for any federal aid the student may have received.
 - a. To determine the refund due to the Future Officers Grant, the Eligible Postsecondary Institution must then apply the Eligible Postsecondary Institution's refund policy, which may or may not be identical to the Federal Title IV return of funds policy, to the student's original Future Officers Grant award.
3. UNG must determine the amount of the refund due back to the Future Officers Grant Program. The amount of the Future Officers Grant award not determined to be owed back to the Future Officers Grant Program is retained by UNG to cover the Eligible Postsecondary Institution's cost for the portion of the school term that the student was enrolled.
 - a. UNG must adjust the student's invoice in SURFER to the new award amount remaining after the refund is calculated within 45 calendar days of the determination.
4. If UNG has sufficient funds on hand to return to GSFA the refund owed to the Future Officers Grant Program, it should return the funds within 45 calendar days of the refund determination.
 - a. UNG would then collect the refund due amount from the student. However, the student should not be reported with a refund due status to GSFA since the funds have been repaid to GSFA.
5. If UNG does not have sufficient funds on hand to return to GSFA the refund owed to the Future Officers Grant Program, the student is considered to have a refund due to GSFA and the Eligible Postsecondary Institution must report the student to GSFA with a refund due status.

1410.2. Collection of Refund Amounts.

1. A borrower in default or who owes a refund may be subject to garnishment of their pay, loss of a professional license, offset of lottery winnings, and/or offset of a state tax refund. GSFA will notify the borrower that they are in default and GSFA intends to proceed with any of the remedies listed in this subsection. The borrower will be given 60 days from the date of notification to make the loan current or to put in place a satisfactory payment plan.

1410.3. Emergency Military Duty.

1. A student who is a member of the United States Armed Services, National Guard, or Armed Forces Reserve receiving funds from the Future Officers Grant Program who is called to emergency military duty during a school term that is already in progress should not have their Future Officers Grant eligibility negatively impacted.
2. If UNG allows the student to totally withdraw and receive a grade such as “WM” for “military withdrawal” or the Eligible Postsecondary Institution totally removes all coursework for that term (grades and corresponding credit hours) from the student’s records, the Eligible Postsecondary Institution should cancel the student’s Future Officers Grant award on SURFER, and return the full amount of the student’s Future Officers Grant payment to the Future Officers Grant account.
3. This regulation may also be applied to students who are not members of the military but are otherwise unusually and detrimentally affected by the emergency activation of members of the military, as determined by the President of UNG.

(The remainder of this page is intentionally blank.)

1411. Reconciliation Requirements.

1411.1. Term-Reconciliation.

1. Eligible Postsecondary Institutions must conduct a Term-Reconciliation by the end of each term.
 - a. A Term-Reconciliation consists of an official acknowledgement by an authorized school official through SURFER, that the number of students submitted for payment and amount invoiced by the Eligible Postsecondary Institution, and the number of students awarded and amount issued by GSFA, according to SURFER, is accurate on that date.
 - b. GSFA will not issue any state scholarship or grant funds for the following term until the Term-Reconciliation is complete.
 - c. Funds are not returned to GSFA as part of the Term-Reconciliation process.

1411.2. Fiscal Year End Reconciliation.

1. In addition to the Term-Reconciliations, the Eligible Postsecondary Institution must conduct the Fiscal Year End Reconciliation through SURFER.
 - a. The Eligible Postsecondary Institution must conduct a complete student-by-student Fiscal Year End Reconciliation with GSFA that includes:
 - i. Submission of a reconciliation certification form by July 15, immediately following the completion of the Fiscal Year for each state program verifying accuracy of each invoice submitted by the Eligible Postsecondary Institution with respect to Enrolled-Hours, Paid-Hours, Learning Support and the student's program of study information, when applicable to the program; and
 - ii. Return to GSFA any funds not utilized according to the Fiscal Year End Reconciliation by August 15 after the beginning of the new Fiscal Year.
 - b. GSFA will not issue any state scholarship or grant funds for the Fall term until the previous Fiscal Year End Reconciliation process is complete.
 - c. The Eligible Postsecondary Institution must have a procedure in place to ensure that the state scholarship and grant funds do not go to an unintended third party (i.e., state, postsecondary institution).

1412. Records Retention Requirements.

1412.1. Length of Retention.

1. UNG shall maintain accurate records, books, documents and other evidence concerning the Future Officers Grant Program, including, but not limited to, individual student files for whichever is later:
 - a. The later of three years after the Award Year in which the aid was awarded; or
 - b. For such other period as required by an applicable statute, rule, or regulation; or
 - c. Such other time as requested in writing by GSFA.

1412.2. Documentation.

1. Documentation contained within an individual student file or record, which supports the original determination of a student's eligibility must be retained by the Eligible Postsecondary Institution and available for review by GSFA on the Eligible Postsecondary Institution's campus, located within the State of Georgia, for at least three years after the most recent Award Year for which the student received Future Officers Grant funds (refer to *Section 1414.*).
2. UNG is permitted to maintain these documents in an imaged media format. The imaged media format must be capable of reproducing an accurate, legible, and complete copy of the original document.
 - a. Such documentation may include, but is not limited to, copies of permanent resident alien cards, Georgia state income tax returns, and applications for student financial aid.
 - i. Documentation regarding a student's eligibility is not limited to files, records, and other information received and maintained by the Eligible Postsecondary Institution's student financial aid office.
 - ii. Documentation supporting a student's eligibility that is received and maintained by the Eligible Postsecondary Institution's admission's office, registrar's office, business office, and other administrative operations must be available to GSFA for the purpose of Compliance Reviews.
3. It is the Eligible Postsecondary Institution's responsibility to resolve any inconsistencies or conflicting information within a student's records, prior to awarding or disbursing Future Officers Grant funds to the student.

1412.3. Extended Retention.

1. UNG must retain student records involved in a Compliance Review, audit, or investigation for more than the three-year retention period, described above, if the three-year retention period expires before the issue in question is resolved. The Eligible Postsecondary Institution must continue to retain all associated records until resolution is reached.

(The remainder of this page is intentionally blank.)

1413. Administrative Reviews and Exceptions.

1413.1. Administrative Reviews.

1. The UNG ROTC Grant for Future Officers Regulations are applied to each student considered for Future Officers Grant funds by appropriate officials of UNG and by the administrative staff of GSFA.
2. If a student believes a Future Officers Grant rule or regulation was incorrectly applied in his or her case, the student has the right to file a request for an Administrative Review with GSFA.
3. In order for an Administrative Review to be considered, the student must write a request for an Administrative Review to GSFA's office within 45 calendar days of receiving notice of denial. If additional information is requested from the student, it must be provided within the time frame specified by GSFA.
 - a. GSFA will review the case and determine whether the rule or regulation was applied correctly and notify the student and Eligible Postsecondary Institution of the determination.
 - b. GSFA decides a case based only on documentation provided, rather than a personal presentation.

1413.2. Exceptions.

1. Requests for Exceptions to the UNG ROTC Grant for Future Officers Regulations will not be considered, reviewed, or granted under any circumstances.

(The remainder of this page is intentionally blank.)

1414. Compliance Reviews.

1414.1. Compliance Review Policy.

1. GSFA may conduct Compliance Reviews of the Future Officers Grant Program at UNG in order to assess the Eligible Postsecondary Institution's administration of the program and compliance with the program's regulations. Compliance Reviews are conducted in accordance with GSFA's *Compliance Review Process and Procedures* document, which is available on the *gsfc.org* website, under *Information for School Compliance*.

1414.2. Compliance Review Process.

1. GSFA selects a sampling of the Eligible Postsecondary Institution's recipients, for the Award Year under review, and the Eligible Postsecondary Institution's files and records for the sample are examined to assure compliance. Records which document and support a student's eligibility must be available for review at the Georgia campus of the postsecondary institution.
 - a. GSFA will exclude Residency determinations for UNG ROTC Future Officers Grant recipients, as they relate to *Section 1404.2.1.* and SAP determinations in the selected sample if UNG has submitted a signed certification to GSFA's Compliance Department by the President of UNG that:
 - i. The Eligible Postsecondary Institution is in compliance with its policies and procedures in the determination and the administration of the financial aid award process relative to Residency requirements and SAP; and
 - ii. That the Residency and SAP determinations have been fairly and consistently applied with respect to all students receiving the UNG ROTC Future Officers Grant awards.
2. Such certification must be submitted annually to GSFA's Compliance Department in the format required by GSFA.
3. Failure to provide such certification will result in a review of Residency determinations and SAP determinations made for UNG ROTC Future Officers Grant recipients in the selected sample.

1414.3. Institutional Repayment.

1. If a recipient is determined to be ineligible for payment, the Eligible Postsecondary Institution may be required to repay to GSFA the funds awarded to the recipient. The recipient, rather than the Eligible Postsecondary Institution, may owe the repayment to GSFA, as described in *Section 1410.2.*

2. Any person who knowingly makes or furnishes any false statement or misrepresentation, or who accepts such statement or misrepresentation knowing it to be false, for the purpose of enabling an ineligible student to wrongfully obtain a Future Officers Grant award shall be guilty of a misdemeanor.
3. If evidence, not available at the time of awarding, indicates that a student should not have received the Future Officers Grant payment, then all future awards for that student must be canceled.
 - a. UNG is held harmless by GSFA, if the student's file is appropriately documented with available evidence and it is determined by GSFA that the Eligible Postsecondary Institution was not at fault.
 - b. Evidence is considered unavailable at the time of awarding if it is not available in the student's institutional files (i.e., financial aid, admissions, registrar, etc.).
4. The Eligible Postsecondary Institution must notify the student and GSFA of a refund due.
5. The student is ineligible to receive additional state aid from GSFA until the refund due is paid in full, in accordance with *Section 1410.2*.
6. If GSFA determines the student's file is not adequately documented, UNG may be solely responsible for the repayment.

(The remainder of this page is intentionally blank.)