



COLLEGE OPPORTUNITY FUND GUIDELINES & FAQs

ISSUED BY THE
COLORADO DEPARTMENT OF HIGHER EDUCATION
Revised OCTOBER 2011

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STATE OF COLORADO



DEPARTMENT OF HIGHER EDUCATION

John W. Hickenlooper
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Executive Director

MEMORANDUM

TO: Higher Education College Opportunity Fund Advisory Committee,
Higher Education Institution Staff,
Parents & Students

FROM: Daniel Krug, Director of Capital Assets and Compliance

SUBJECT: College Opportunity Fund Guidelines & FAQs, 2011 updates

Attached are the Department of Higher Education (DHE or Department) “College Opportunity Fund Guidelines and FAQs.” Please be sure to review the guidelines, FAQs, and the enclosed forms. We have revised these guidelines, FAQs, and forms to comply with recent statutory changes and due to requests for additional guidance from institutions of higher education.

During the 2010 legislative session, the SB10-064 legislation provided institutions the ability to create COF account on behalf of students. These guidelines provide clarification on account creation and authorization. Expanded guidance is also provided on COF appeals and waivers.

The Department will strive to amend and update, as necessary, Department COF Guidelines with draft versions distributed to institutions for comment. At any point when issues arise an institution and/or student may request additional clarification or guidance from the Department and it will be provided. The Department will provide clarification and guidance as needed and requested. In addition any guidance or FAQs that institutions would prefer to have addressed in these (or subsequent) guidelines may be requested.

The primary sources for legal and policy rules are listed below:

- C.R.S. 23-18-101, et seq.
- Commission Policy Section II, Part D – Public Institutions
(<http://highered.colorado.gov/Publications/Policies/Current/ii-partd.pdf>)
- Commission Policy Section II, Part E – Private Institutions
(<http://highered.colorado.gov/Publications/Policies/Current/ii-parte.pdf>)

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The following Forms are located in the appendices of this manual. They are also available on the DHE COF webpage (<http://highered.colorado.gov/Finance/COF/>):

DHE Appeal Form: Students that believe a mistake was made in the current or prior semesters’ COF stipend/billing should submit an appeal.

CCHE Waiver Form: Students that have exhausted their allowed 145 stipend credit hours may request a waiver/extension for current and future semesters.

Part I – Overview

I.A Introduction

Except where otherwise noted, Part I pertains to public and participating private institutions.

During the 2004 legislative session, the General Assembly passed Senate Bill 04-189 which changed the process for funding postsecondary education. The Bill established the College Opportunity Fund (COF) as a trust fund to provide financial assistance to eligible undergraduate college students through stipend payments and created the mechanism for purchasing various services through Fee-For-Service (FFS) contracts. Higher education institutions no longer receive direct state funding through General Fund appropriations.

Annual appropriations made in the Long Bill to the COF trust are designated with a split between stipend payments and FFS contract payments. Staff and institutions have historically referred to stipends as COF and monthly contract payments as FFS.

This document supplements the Commission policies on the College Opportunity Fund program and provides guidance to institutions and students on: student, course, and enrollment eligibility; invoice and reconciliation files; and program operations. The Commission and the Department recognize that Department COF Guidelines may not address every possible circumstance. Institutions should request an interpretation from the Department when encountering a circumstance that policy or guidelines do not address. The Department will provide the requested interpretation in writing within a reasonable time period.

Compliance with the policy and these guidelines is subject to audit. Institutions should maintain appropriate records for audit purposes.

I.B Statutory Authority

Statutory Authority, C.R.S. 23-18, establishes the College Opportunity Fund (COF) and changes how higher education is funded in Colorado. Under COF, eligible undergraduate students receive a stipend that is submitted on their behalf to the institution(s) of their choice. Funding through the College Opportunity Fund applies to the state institutions listed in C.R.S. 23-18-102(10)(a) as well as participating private institutions outlined in C.R.S. 23-18-102(8) and (9). At their meeting on June 2, 2005, the Colorado Commission on Higher Education (CCHE or the Commission) approved policies related to COF stipend reporting. These policies have been revised periodically as necessary due to legislative changes to the COF program. Commission policy Section II Parts D and E are available on the Commission website at <http://higher.colorado.gov/Publications/Policies>.

I.C Stipend History

The COF stipend is paid on a per credit rate with students attending private institutions receiving 50% of the stipend amount. This rate has changed each year since FY2005-06. The rate has

been reduced during a fiscal year twice in its history. The table below displays the rate throughout the history of the program and the requested FY11-12 rates.

	FY 05-06	FY 06-07	FY 07-08	FY 08-09	FY 08-09 Revised	FY 09-10	FY 09-10 Revised	FY 10-11	FY 11-12	FY 12-13	FY 13-14
Public	\$80	\$86	\$89	\$92	\$68	\$68	\$44	\$62	\$62	\$62	\$64
Private	\$40	\$43	\$44.50	\$46	\$34	\$34	\$22	\$31	\$31	\$31	\$32

FY 14-15	FY 15-16	FY 16-17	FY 17-18
\$75	\$75	\$75	\$77
\$37.5	\$37.5	\$37.5	\$38.5

See Part VII for guidance on processing student bills in the event of a per credit stipend reduction.

I.D Questions

Questions not addressed by policy or guidelines should be directed to the Department while technical questions relating to the aspects of file transmission, format, process, and database issues should be directed to College Assist.

Part II – COF Accounts

Except where otherwise noted, Part II pertains to public and participating private institutions.

II.A Receiving COF stipends

COF stipends are paid directly to institutions on behalf of eligible students through their student accounts. Institutions are responsible for submitting appropriate and accurate billing invoices and reconciliations to College Assist (the financial manager of COF for the Department) in a timely manner following the established deadlines listed in Section III.B below. Students have the responsibility to (1) create a COF account and (2) authorize the use of the stipend.

II.B Account Creation

It is the responsibility of resident students to create a COF account with the College Assist division of the Department of Higher Education. Students may use either a paper application or the online application found at the College Assist website (<http://cof.college-assist.org>). Upon request by a student or institution, College Assist will transmit a copy of the application to the student.

With the passage of SB10-064, institutions of higher education gained the ability to create COF accounts on behalf of their students. C.R.S. 23-18-202 (5)(a)(II) states: “an institution, with a student’s permission, may apply for the program on the student’s behalf using the information in the student’s admission application after the student has been enrolled in the institution.” In these cases, student permission should be recorded by the institution.

SB10-064 did not provide K-12 institutions the ability to create COF accounts. Students enrolled through the Concurrent Enrollment Program must either create their own accounts or give permission to the college/university they are attending to create the account.

Statute does not define “enrolled.” Department interprets “enrolled” to include students submitting deposits to signify an intent to attend, the actual enrollment in courses, or other cases determined to be acceptable by the institution.

The ability of institutions to create a COF account for their students does not impact the requirement of students to authorize the use of the stipend. Statute continues to require both the account creation and the authorization as separate steps in the process.

II.C Authorization

It is the responsibility of every resident student to authorize the use of the COF stipend at the institution(s) of their choice. Authorizations are done at the institution level and neither the Department nor College Assist has the ability or authority to create or collect authorizations.

Students attending more than one institution may have stipends paid to more than one institution during the same term. However, each institution wishing to receive the stipend on the student’s behalf must collect the student’s authorization and submit billing information to College Assist. Each authorization is only valid at the institution that collects it.

Student authorizations are typically done at the time of course enrollment and may be collected via paper forms, online prompts, or other mode as determined by the institution as long as proof of authorization are recordable and accessible. Institutions have the ability to collect “lifetime authorization” from a student. Because of the reduced administrative burden on the student and institution by not requiring separate authorization on each individual term, the Department encourages “lifetime authorization” policies. However, for the purposes of the COF program, “lifetime authorization” shall be construed to mean during a period of continuous enrollment at the institution. When a student authorizes the use of the stipend, that authorization shall only be valid for the current and subsequent terms (if the institution utilizes “lifetime authorization”). After a term has ended and the reconciliation file has been submitted to College Assist a student no longer has the ability to authorize that term.

Part III – Public Institutions

III.A Public Institutions

This section applies to all public four-year institutions and to colleges within the Colorado Community College System (C.R.S. 23-18-102(9.5)(a)).

For participating institutions, Colorado Revised Statutes define eligibility requirements for COF stipends. These requirements relate to the type of student, the type of course, and the type of enrollment within a course. In addition, COF eligibility may be affected by one or more of the following situations: whether the student has exceeded his/her lifetime credit hour limitation,

whether the student has been granted a credit hour limitation waiver from their institution or from the Commission, or the student's drop/add/withdrawal activity.

III.B Invoice and Reconciliation Filing

Institutions submit COF files (invoice files reconciliation files, and query files) to College Assist within the following time windows:

Semester Schools	
Fall 20XX	Invoice File – September 18 (earliest date to submit) Reconciliation File – January 31 (latest date to submit)
Spring 20XX	Invoice File – February 1 (earliest date to submit) Reconciliation File – May 31 (latest date to submit)
Summer 20XX*	Invoice File – June 15 (latest date to submit) Reconciliation File – September 15 (latest date to submit)

Quarter Schools	
QTR1	Invoice File – October 1 – October 31 Reconciliation File – December 1 – December 31
QTR2	Invoice File – January 1 – January 31 Reconciliation File – March 1 – March 31
QTR3	Invoice File – April 1 – April 31 Reconciliation File – June 1 – June 15
QTR4	Invoice File – July 1 – July 31 Reconciliation File – August 1 – August 31

*Institutions must submit their first summer invoice file by June 15th of each year to allow adequate time for CA to process payments by the end of the fiscal year (June 30th). This invoice should include students enrolled in summer courses that began prior to June 30th. The summer reconciliation file can be submitted from July 1st until September 15th and includes adjustments to the invoice as well as stipend requests for students enrolled in summer courses that began after July 1st. Deadlines for spring and summer submissions are necessary due to state fiscal rules related to year end payment processing. Institutions with additional, shortened or specialty terms may contact the Department or College Assist for submissions deadlines on an individual basis.

III.C Eligibility Parameters

III.C.1 Student Eligibility

According to Colorado Revised Statutes, students who meet the following qualifications may receive a stipend from the College Opportunity Fund:

- A student “enrolled at a state institution of higher education and who is classified as an in-state student for tuition purposes” (C.R.S. 23-18-102(5)(a))
- Students who have applied and been accepted into the COF program (C.R.S. 23-18-202(5)(a))
- Students who have authorized a payment from COF to the institution(s) they are attending (C.R.S. 23-18-202(5)(a))
- Students who are classified as undergraduate students and have not exceeded their lifetime-credit-hour limitation (145 hours) or have already completed their baccalaureate degree and are eligible to receive stipend payments for an additional 30 undergraduate credit hours (C.R.S. 23-18-202(5)(c)(I))

In addition to qualifications provided for in statute, the following student types are eligible for COF stipends, provided they apply and are accepted into the COF program:

- Students receiving institutional scholarships granted to a special group of students, such as employees or employees’ dependents, are eligible to receive the COF stipend if the following criteria are met: the eligible employee or dependent must pay the tuition and fees when registering for the course, and there is a published application process under which recipients qualify.
- Children and grandchildren of the displaced Auraria residents who are granted free tuition and Native-American students attending Fort Lewis College under its statutory role and mission are eligible for COF stipends.
- Military personnel or their dependents, and Olympic trainees, whose out-of-state tuition is waived under C.R.S. 23-7-103 and 23-7-105, respectively, are eligible for COF stipends.
- Students participating in the Colorado Education Exchange Program (CEEP) are eligible for COF stipends (Note: No student may participate in CEEP for more than one year).
- Students enrolled through the Concurrent Enrollment Program Act (C.R.S. 22-35). Students enrolled in the predecessor programs to the Concurrent Enrollment Program were also eligible for COF stipend support. These programs were: Post Secondary Enrollment Options (PSEO) and Fast Track.

The following students are not eligible for the COF stipend:

- Students enrolled in Commission-approved reciprocity agreements are **not** eligible for COF stipends. Although they receive in-state or reduced tuition, students participating in WICHE’s Western Undergraduate Exchange Program (WUE) are **not**

eligible for COF stipends. These programs are covered through their Fee-For-Service contracts.

- Students classified as non-resident, out-of-state, or international.
- Students enrolled in graduate programs, or classified as graduate students.
- Students that have not complied with verification of lawful presence under the terms of HB06-1024 (see section on 1023 verification for further details).

Students may elect not to use their stipend for eligible courses. This may be done through either declining the stipend or failing to authorize its use. At their discretion, institutions may allow students to apply the stipend to: a) all or none of their eligible credits; or b) allow students to apply the stipend on an individual credit hour basis. Institutions should develop specific guidelines regarding COF eligible students who choose not to use their stipend. Students should have access to guidelines upon registration and they should clearly explain that students who do not use their stipend for eligible credit hours are responsible for the total tuition.

After students earn a baccalaureate degree at a participating COF institution and with COF stipend support, they become eligible for an additional 30 credit hours of post-baccalaureate stipends.

Students not receiving the COF stipend will be responsible for the total tuition.

III.C.2 Available credit hours

C.R.S. 23-18-202(5)(c) establishes the “lifetime limit” of 145 COF credit hours and the waiver processes. The following section addresses confusion over credit hour eligibility.

Students enrolled in higher education institutions at the time the COF program came into effect were included in a “system preload file” that determined the number of COF hours available based on class standing. The following table details the number of credit hours that an in-state undergraduate student received if that student was enrolled fall 2004 and/or spring 2005 and included in the system pre-load:

Actual Accrued Hours	Preloaded hours in the COF system	Remaining COF hours at time of program start
0 – 29	0	145
30 – 59	30	115
60 – 89	60	85
90+	90	55

All other students begin with zero (0) used COF hours and retain the possibility of 145 lifetime hours. Students falling into the following categories will begin with zero (0) credit hours accrued and will receive the full 145 credit hours:

- Students who have completed an undergraduate degree program at a COF participating institution prior to July 1, 2005;
- Students who earned a degree from an institution not participating in the COF program;
- Students who are returning to complete a degree following a period of leave from an institution and were not included in the system pre-load during Academic Year 2004-2005.

These students will begin with zero (0) credit hours accrued. Once these students earn a baccalaureate degree through COF, they then become eligible for the 30 post-baccalaureate stipend hours, on top of any stipend hours remaining from their original 145 limit.

All students who earn a bachelor's degree through participation in the COF program after July 1, 2005 and are returning for additional degree work at any undergraduate degree level will qualify for an additional 30 undergraduate post-baccalaureate degree credits, on top of any stipend hours remaining from their original 145 limit.

A student is entitled to receive the full 145 credit hours leading to the completion of a baccalaureate degree. In the event that a student completes a baccalaureate degree in less than the 145 allotted hours, the remaining hours are available for the student to use in addition to the 30 post-baccalaureate stipend hours. (For example, if a student completes a degree using 135 hours then that student has the remaining 10 hours plus the 30 post-baccalaureate stipend hours for a total of 40 hours available to them.)

Some students may enroll at an institution to either take additional undergraduate courses or pursue a baccalaureate degree after: a) completing a baccalaureate degree; or b) attaining a graduate/professional degree. In these cases the student should be considered a COF eligible undergraduate or a non-degree seeking student unless they are enrolled in graduate/professional level courses and/or pursuing a graduate/professional degree.

III.C.3 Course and Enrollment Eligibility

The Commission is responsible for defining the criteria that institutions must use to determine if various types of instruction are eligible for COF stipend support. To qualify for COF, the credit hours must meet the following criteria:

- Be attempted by eligible students;
- Be attempted in courses congruent with an institution's statutory role and mission;
- Be offered within an institution's service area boundaries including credit hours earned from any Internet course or interactive television course delivered by a Colorado public institution of higher education.

In addition, concurrent enrollment courses, state-funded off-campus programs identified and approved by the Commission, and graduate course enrollments taken by undergraduate students as part of their baccalaureate degree program may be funded through the COF stipend.

Through SB05-132 and starting July 1, 2006, Basic Skills courses became eligible for stipend funding. The statute says that Basic Skills courses *will not* count against the students 145 credit hour limitation (C.R.S. 23-18-202(5)(c)(I)(B)). For example, if a student enrolls in 15 credit hours (9 core credits and 6 Basic Skills credits), the institution will receive 15 credit hours of COF stipends payments, however only 9 credit hours will count against the student's 145 credit hour limitation. Both types of credits will be tracked by College Assist.

Basic Skills courses are defined in Commission Policy Section I, Part E and typically refer to courses that are designed to provide instruction or academic skills or remedial courses that are necessary content preparation for college-level work. By statute, Basic Skills courses will not count as credit for any academic degree at an institution. Vocational certificates and A.A.S. degrees are typically excluded from this definition of academic degrees.

Specific course enrollments are not eligible for COF funding, even in the situation where the student enrolled in the course meets the student eligibility criteria. These courses may be funded through a Fee-For-Service contract established between the institution and the Department, contracted with private organizations, or they may be outside the institution's service area. Specifically, the following course enrollments are ineligible for COF stipend support:

- Transcribed credits not directly attributed to college instruction, such as AP, ACE, IB, and CLEP;
- English as a Second Language (ESL) courses that are not a degree requirement or defined by the institution to be a developmental/Basic Skills course;
- Off-campus, extended campus, or continuing education courses that are not state-funded, unless approved by the Commission;
- Non-credit courses;
- Audited courses;
- Courses and instruction that are funded under an institution's Fee-For-Service contract;
- All course sections where the enrollment is closed to the general public, the curriculum is customized for an employer, or the course is funded by customized job training dollars that are separately appropriated and outlined in C.R.S. 23-60-306 and 307;
- All courses offered on a military base (prior to fiscal year 2007-08).

In circumstances where there is no available space on campus to house additional course sections, some institutions may be required to rent or lease off-campus space for regularly scheduled courses. These courses are eligible for COF stipend support so long as they are regularly scheduled, non-specially contracted, open to the entire campus community and are equal in all ways to on-campus offerings except for physical location.

The three Auraria institutions: Metropolitan State College of Denver, the Community College of Denver (CCD), and the University of Colorado at Denver for CCD have a memorandum of

understanding (MOU) to provide Basic Skills courses to students at Metro and UCD. Under the agreement, Metro and UCD will submit Basic Skills courses credit hours as the agent for CCD for their respective students. The COF stipends collected by Metro and UCD are transferred to CCCS on behalf of CCD. Records of credit hours and COF stipends transferred pursuant to the MOU should be available for audit purposes.

In the event that a course is not supported with state funds, the institution is not permitted to charge the student for COF revenue however non-COF supported courses may be a part of the institution's cash funded program and may charge a different tuition rate.

Institutions should consider both student and course enrollment criteria when determining eligibility for COF support. Questions on this matter may be forwarded to College Assist or the Department.

III.D Course Drop/Add/Withdrawal Activity

In the past, an institution's funding was tied to the amount of reported FTE. These same policy and procedures guide an institution's COF reporting and determine COF eligibility.

The census date is the last date of the registration adjustment period. Typically, census date falls within the first 15 percent of the term, however, it can vary depending upon the course. Up to and including the official course census date, students can adjust their schedules without academic or financial penalty. The course census date affects three enrollment adjustments, which, in turn, may affect COF eligibility.

1. **Course Drops**: Student formally process out of a course prior to course census date and his/her transcript does not record enrollment in this class. Institutions are not eligible to receive COF stipend support for course drops. If an institution has already received a stipend payment for a dropped course, the institution must refund the applicable amount to the College Opportunity Fund. The credits for which the stipend is refunded shall not count against the eligible undergraduate student's lifetime-credit-hour limitation.
2. **Course Adds**: Institutions can claim COF stipend support for students who add a course before the course census date. For students who are allowed by the institution to add a course after the course census date, the institution is not eligible to claim COF stipend support for the added course.
3. **Course Withdrawals**: Students formally process out of a course after the course census date and they receive a "W" or "NC" on their official transcripts. Because the schedule adjustment occurs after the course census date, the institution can still receive COF stipend support for this course enrollment. Credit hours for dropped courses will count against the student's lifetime-credit-hour limitation.

Changes in total COF eligible enrollments should be reflected in the reconciliation reports sent each term to College Assist

III.E College Opportunity Fund Stipend Cash Advances

C.R.S. 23-18-208 allows institutions to apply for and receive a cash advance from the College Opportunity Fund in order to manage its cash flow. The advances are non-interest bearing and must be paid back in full within the same fiscal year in which the advance was made. To receive a cash advance from the Fund, Commission Policy (Section II, Part D, Paragraph 4.05) states that a governing board must provide the following information in writing to the Commission:

- Purpose of the advance
- Reason and justification for the advance
- Cash flow statement that demonstrates the need for the advance
- The expected term of repayment
- A signed statement from a member of the governing board certifying that the advance will be paid in full by the end of the fiscal year in which it was made

Upon approval by the Department, College Assist will process the cash advance and transfer the applicable amount to the institution.

When an institution applies for a cash advance from the College Opportunity Fund, they are borrowing against their future student stipend reimbursement. An institution's cash advance cannot exceed the total amount forecasted by legislative staff to be reimbursed through stipends in the current fiscal year.

In addition, since an institution is receiving a cash advance against future student stipend reimbursements, it must pay back the amount of the cash advance each term that corresponds to the amount submitted through the institution's reconciliation file within 30 days of receiving the normal stipend payment. For example, if an institution receives a cash advance for \$100,000 in September and then submits a reconciliation file for \$50,000 on December 15th, the institution must pay back \$50,000 of the cash advance by January 14th.

Part IV – Private Institutions

IV.A Participating Private Institutions

This section applies to all private institutions in which the Colorado Commission on Higher Education has entered into a performance contract with to participate in the College Opportunity Fund. For participating institutions, Colorado Revised Statutes define certain eligibility requirements for COF stipends. The COF stipend for eligible undergraduates attending private institutions is half the amount of the public COF stipend and is considered a form of financial aid.

As of July 2011 three private institutions are participating in the College Opportunity Fund program. These are:

- Colorado Christian University (since Fall 2009)
- Regis University (since Fall 2005)
- University of Denver (since Fall 2005)

Private institutions may apply to the Department and Commission to participate in the COF program. Interested institutions should review the COF RFI posted on the Department's COF website (<http://higher.ed.colorado.gov/Finance/COF>) before contacting Department staff.

IV.B Eligibility Parameters

IV.B.1 Institution Eligibility

To participate in the COF program, a private institution of higher education must agree to enter into a performance contract with the Colorado Department of Higher Education, as approved by the Colorado Commission on Higher Education (C.R.S. 23-5-129 and 23-18-201).

Statute outlines other requirements pertaining to the eligibility of private institutions to participate in the COF program:

- C.R.S. 23-18-201(2):
 - The private institution of higher education must agree to participate and provide data to the Colorado Department of Higher Education's Student Unit Reporting Data System (SURDS) in the amount and quantity required by the Department. Further, as required by law, the private institution is responsible for any costs related to including it in the SURDS system which may include computer hardware, software, and staff time and charges.
- C.R.S. 23-18-108(9):
 - The private institution of higher education must be "a not-for-profit college or university" which shall be interpreted to mean a non-profit business with an Internal Revenue Service designation as such under section 501 (C) (3) or other related sections of the code.
 - The college or university must maintain its primary place of business in the State of Colorado.
 - The college must offer general Baccalaureate degrees in the Arts and Sciences (meaning the institution must offer a broad spectrum of majors in the Arts and Sciences).
 - The private institution must be regionally accredited by one of the six national accrediting agencies.

IV.B.2 Student Eligibility

Undergraduate students at participating private institutions may receive a stipend from the College Opportunity Fund if they meet all of the requirements specified in C.R.S. 23-18-102(5)(a)(II) as follows:

- (A) Is classified as an in-state student for tuition purposes;
- (B) Is a graduate of a Colorado high school or has successfully completed a nonpublic home-based educational program as provided in section 22-33-104.5, C.R.S.;
- (C) Demonstrates financial need through the student's eligibility for the federal Pell grant, or its successor program;
- (C.5) Is not pursuing a professional degree in theology; and
- (D) Meets any other eligibility requirements established by the commission.

Private institutions may choose to accept the GED test as equivalency for the high school diploma based on Commission policy.

Students eligible to receive the COF stipend at participating private institutions are entitled to the full 145 credit hours so long as the student continues to meet all criteria specified in statute and Commission policy. Once they have completed a baccalaureate degree, students are eligible to receive stipend payments for an additional 30 credit hours. (C.R.S. 23-18-202(5)(c)(I)). Students eligible to receive the COF stipend at eligible private institutions are only eligible for half of the total per credit hour stipend amount paid on behalf of eligible students at public institutions. Because the stipend amount varies by fiscal year, in fiscal years when the stipend dollar amount is an odd number, for accounting purposes, the amount is to be rounded up to the nearest whole dollar.

See section III.C.2 for a detailed discussion of hours available to students in unique circumstances.

IV.B.3 Course and Enrollment Eligibility

Certain course enrollments are not eligible for stipend payments regardless of student COF eligibility. Please see the above section on Course and Enrollment Eligibility in the Part III Public Institutions for a detailed description of eligible courses.

IV.C Course Drop/Add/Withdrawal Activity

The section is primarily targeted to private institutions participating in the COF program that base tuition charges on credit hour enrollment. Institutions that utilize a “flat tuition” for full time and/or part time students must charge their appropriate tuition to the student and seek the COF stipend for eligible credit hours undertaken.

The census date is the last date of the registration adjustment period. Typically, census date falls

within the first 15 percent of the term, however, it can vary depending upon the course. Up to and including the official course census date, students can adjust their schedules without

academic or financial penalty. The course census date affects three enrollment adjustments, which, in turn, may affect COF eligibility.

- **Course Drops**: Students that formally process out of a course prior to course census date and his/her transcript does not record enrollment in this class are not charged tuition for the course. Since there is no charge for the course institutions and students are not eligible to receive COF stipend support for course drops. If an institution has already received a stipend payment for a dropped course, the institution must refund the applicable amount to the College Opportunity Fund. The credits for which the stipend is refunded shall not count against the eligible undergraduate student's lifetime-credit-hour limitation.
- **Course Adds**: Institutions can claim COF stipend support for students who add a course before the course census date. For students who are allowed by the institution to add a course after the course census date, the institution is not eligible to claim COF stipend support for the added course.
- **Course Withdrawals**: Students formally process out of a course after the course census date and they receive a "W" or "NC" on their official transcripts. Because the schedule adjustment occurs after the course census date, the institution typically still charges full tuition to the students. Therefore the student can still receive COF stipend support for this course enrollment. Credit hours for dropped courses will count against the student's lifetime-credit-hour limitation.

Part V – Appeals

Except where otherwise noted, Part V pertains to public and participating private institutions.

V.A General

For students/institutions that believe a mistake was made in the current or prior semesters' COF stipend billing there is an appeals process. The Department will accept billing appeals from students/institutions for the COF stipend after students have tried to resolve the issue with their respective institution. For information on institutional appeal processes, students should contact their respective institutions.

V.B Instructions

To initiate the appeal process the student must complete the DHE APPEAL FORM found in appendix B of Department COF Guidelines and on the Department's COF webpage [<http://higher.colorado.gov/Finance/COF>]. When institutions are appealing on behalf of a student, they may provide a letter to the Department provided that all information required on the form is included.

Please note:

- All appeals must be submitted in writing; no in-person or telephone appeal applications will be considered.
- All written appeals must be complete and legible. Incomplete or illegible appeals may be delayed in process or denied.
- Any documentation supporting a claim should be submitted with the appeal form. *All information and documents submitted will remain confidential and retained by the Department. No documents submitted to the Department will be returned.*
- Appeal requests will be considered based on the materials provided, including the supporting or opposing materials submitted by the appropriate institutional offices and/or individuals.
- Appeal requests should be sent/delivered to:

Colorado Department of Higher Education
1560 Broadway, Suite 1600
Denver, CO 80202
Attention: COF Appeals

Submitting a COF appeal request *DOES NOT* exempt students from paying all tuition and fees required by the institution. All tuition and fees must be paid in full by the applicable institutional deadline. After a successful COF appeal, tuition and fees will be re-calculated and COF hours will be adjusted.

Institutions should refrain from submitting a student to the collections process if the student informs the institution that he/she is seeking an appeal from the Department.

Students whose appeals are denied by the Department may request reconsideration by the Department within thirty (30) days of notification, provided that new or additional information relevant to the appeal is presented.

V.C Eligibility

Students and courses must meet all eligibility criteria established in statute and outlined in sections III.C and IV.B of Department COF Guidelines.

In general the Department of Higher Education (DHE) will only grant appeals to students who were billed incorrectly. Failing to apply (create a COF account), authorize, or provide necessary information for the COF stipend when sufficient notification to do so was provided, are not grounds for an appeal.

Students/institutions are welcome to submit documentation they deem relevant to their appeal. This can include information or statements provided by the home institution relating to an

appeal. If any additional documentation is required, the Department will notify students and/or institutions via regular mail or email.

The Department will only consider appeals received within one year of the end of the semester in which the stipend was to be received. Under extenuating circumstances the Department may consider appeals that exceed the one year window. The decision of the Department is final and cannot be appealed to another body.

V.D Notifications

The Department will notify students of the outcome of all appeal requests. If an appeal is granted, the Department and College Assist will take the appropriate steps to notify institutions and process payments to the affected student account in a timely matter.

If an appeal is denied the student is required to pay the full cost of Total Tuition (Student Share + COF stipend) to the institution.

Note that in some circumstances an appeal will be denied due to the course not being COF eligible. In these situations the Department will notify the institution and student of the determination and the student will not be charged the COF stipend share of total tuition. In these situations the Department will work with the institution to ensure the student's account is adjusted accordingly.

Part VI – COF Credit Hour Waivers

Except where otherwise noted, Part VI pertains to public and participating private institutions.

VI.A General

Each eligible student may receive the College Opportunity Fund (COF) stipend for 145 credit hours in pursuit of a baccalaureate degree. If a student exceeds this limit prior to the completion of a degree, the student is responsible for the Total Tuition (Student Share of Tuition plus the COF stipend), unless the student receives a waiver. There are two types of waivers: institution waivers and Commission waivers. A student is eligible for both one (1) waiver from their institution and one (1) waiver from the Commission. Per statute, only public institutions may grant institution waivers. Students attending private institutions participating in the COF program are only eligible to receive waivers from the Commission.

VI.B Waiver Process

The institution waiver process precedes the Commission waiver process.

If needed, a student can apply for a waiver from the Commission only after exhausting the institutional waiver process, or if a waiver is not available from the institution (either because the institution already granted waivers to the five percent limit or the institution has denied a

student's request). An institution's waiver application must inform students of the availability of waivers from the Commission.

Nothing prevents the issuance of a waiver for a student pursuing a simultaneous dual baccalaureate degree program or simultaneous dual major degree ("double major"). Students in this position are treated the same as students having a single major. Similarly, a student seeking a subsequent baccalaureate degree after attaining one under the COF program is eligible for a waiver. In the event that at the end of an institution waiver the student has not completed a degree, that student may apply to the Commission for a waiver.

VI.C Institution Waiver

The primary statutory guidance on institution waivers comes from C.R.S. 23-18-202(5)(f):

“...a state institution of higher education may annually grant a one-year waiver of the lifetime-credit-hour limitation for up to five percent of the eligible undergraduate students enrolled in the state institution of higher education. In granting the waivers under this paragraph (f), the state institution of higher education shall, upon request, grant a waiver to an eligible undergraduate student for courses taken pursuant to the "Concurrent Enrollment Programs Act", article 35 of title 22, C.R.S. For any remaining portion of the institution's five percent of eligible undergraduate students who may receive waivers, the institution shall give priority to students who are seeking job retraining.”

The “one-year” requirement of the waiver has never been defined in statute. The Department interprets “one-year” to be a twelve month period or three consecutive terms at the discretion of the institution.

Institutions must comply with the requirement that waivers are limited to five percent of eligible undergraduate students but are free to establish additional rules and regulations as needed. The Commission encourages institution policies that make the waiver process open and accessible in keeping with the state goal to increase degree attainment.

VI.C.1 Calculation of 5% limit

The Commission requires institutions to use *the credit hour method* to calculate the 5% threshold.

Under this approach if an institution has 100 FTE students then there are 3,000 total credit hours funded by COF and 150 credit hours can be allocated for waivers. Therefore there is flexibility to give waivers to 5 full time students, 50 students each taking one three credit class, or any other permutation. (See Appendix B for a detailed breakdown by institution.)

COF allocations are made to Governing Boards and not individual institutions creating a one year lag in the calculation of available waiver hours by institution. Institutions should calculate their five percent limit based on the previous fiscal year's credit hours converted to student FTE.

For example, if an institution bills for 3,000 credit hours in fiscal year 2005-06, they may grant waivers for an additional 150 credit hours (five percent of 3,000) in fiscal year 2006-07.

At their discretion, institutions may establish their own waiver policy to meet the needs of the institution, as long as this policy complies with statute and the institution does not bill for more than five percent of the previous fiscal year's credit hours converted to student FTE each year.

VI.C.2 Waiver Priority

SB05-132 and HB09-1319 adjusted the priority of the allocation of COF credit hour limit waivers. Beginning in fiscal year 2006-07 priority is given to students who exceeded the 145 hour COF limit and used COF stipends for courses taken while participating in the PSEO, Fast Track, ASCENT or successor programs. The institution shall grant a requested waiver only if the student exceeds the lifetime credit hour limitation. After granting waivers to students who participated in the PSEO, Fast Track and ASCENT programs, the institution shall give priority to students who are receiving instruction for purposes of job retraining.

VI.C.3 Multiple Waivers

An eligible student may only receive one waiver from an institution. However, a student could theoretically receive more than one waiver from more than one institution. This could occur if a student received a waiver at one institution and after completing the waiver (with or without degree completion) transfer to another institution that subsequently grants a waiver.

VI.D Commission Waivers

Statutory guidance on Commission waivers comes from C.R.S. 23-18-202(5)(e):

“...an eligible undergraduate student may apply to the commission for a waiver of the limitation. The commission may grant a waiver of the lifetime-credit-hour limitation if it finds:

- (I) That extenuating circumstances exist related to the student's health or physical ability to complete the degree program within the lifetime-credit-hour limit;
- (II) That the degree program, as approved by the commission, requires more than one hundred twenty hours to complete;
- (III) That, while the eligible undergraduate student was enrolled in a specific degree program, the commission approved and the institution implemented an alteration of degree requirements or standards for the specific degree; or
- (IV) That requiring the eligible undergraduate student to pay the full amount of total in-state tuition for credit hours that exceed the limitation would cause a substantial economic hardship on the student and the student's family.”

The Commission has delegated the administration of waivers to the Department. (CCHE Policy Section II, Part D, 4.04). The Commission has not placed any limitation on the number of waivers that may be issued. The Commission has encouraged access to waivers for students in order to comply with the statewide goal of increasing degree attainment of Colorado citizens. The Department will accept waiver applications throughout the year as needed.

A student may apply to the Department for a waiver using the application found on the Department's website (and/or Appendix D of Department COF Guidelines).

If granted, the waiver shall only be valid for courses needed to complete in order to meet the requirements for the degree program in which the student is enrolled at the time he/she applied for the waiver. As part of the waiver application process, a student will be required to meet with an academic advisor to determine the specific courses the student needs to graduate or to complete their enrolled program. The waiver will be good for the specific number of credit hours and it is the student's responsibility to ensure he/she enrolls in the appropriate courses. For example, if a student is granted a waiver for four specific three credit courses, the Department will notify the institution and College Assist that the student has been granted a waiver for twelve credit hours. If a student deviates from the agreed upon course load, or wishes to add additional courses, the changes will not be covered by the approved waiver.

The Department will provide the student a final decision whether the waiver request is granted or denied. The Department will also notify the student's institution and College Assist of its decision. In extenuating circumstances a student may reapply to the Department for a waiver after it has been denied.

Part VII – Mid-year COF Stipend Reductions

VII.A General

COF Stipend reductions, while rare, are possibilities for future fiscal years. There are two main reasons why per credit hour stipend amounts may be reduced during the course of a fiscal year: 1) insufficient funds in stipend fund in relation to Fee-For-Service contract amounts; 2) budget shortfall affecting entire COF program (stipends and Fee-For-Service).

VII.A.1 COF Stipend/Fee-For-Service balancing

According to statute (C.R.S. 23-18-202(4)):

“(b) If moneys in the college opportunity fund in any fiscal year are not sufficient to pay the rate per credit hour established pursuant to paragraph (b) of subsection (2) of this section, then the Colorado student loan program shall reduce the amount of the stipend per credit hour for all students to match the available funds, subject to joint budget committee approval. This paragraph (b) shall not be construed to limit the department's ability to request an adjustment to, or the general assembly's ability to adjust, the amount of the stipend during the budget process.”

Statute allows the state to reduce the per credit hour amount of the stipend to adjust for available funds, but in practice, reductions have more often involved reducing the Fee-For Service (FFS) contracts to each Governing Board by the amount needed to sustain COF stipends at the existing per-credit hour level. Nevertheless, significant statewide budget shortfalls have caused the COF per credit hour stipend to be reduced twice since COF was initiated. On these occasions the COF stipends and the FFS contracts were both reduced.

Because private institutions participating in COF do not have FFS contracts, the Department has historically: 1) requested additional funds from the General Assembly; or 2) requested participating private institutions to provide additional institutional aid to hold students harmless.

VII.A.2 Budget shortfall

The two times that the COF per credit hour stipend has been reduced was in light of shortfalls in the state budget and the inability of the state to fund the COF stipends at the previously appropriated level. During both of these events the COF stipends and the FFS programs were both cut.

VII.B Student Impact

When the stipend amount is reduced the impact on students depends on whether the student attends a public institution or a participating private institution and whether the student has authorized their COF account. For specific examples refer to Appendix A.4 on Stipend Reductions.

VII.B.1 Prohibition against tuition increases to make up for stipend reduction during the same fiscal year

Statute intends that students attending public institutions are to be protected from cost increases in the case of stipend reductions (C.R.S. 23-18-202(4)):

“(a) Regardless of when an institution receives moneys in the form of a stipend on behalf of a student, or if the stipend amount is reduced by the general assembly, a state institution of higher education shall not increase the student's share of in-state tuition to make up for an actual or effective reduction during the same fiscal year in the stipend amount from which the total in-state tuition amount was calculated or for issues relating to the timing of stipend payments.”

Statute precludes public institutions from increasing tuition paid by resident students in the same year that there is a reduction in the COF stipend amount. In effect, this means the student is protected from having to pay the difference between original and reduced stipend amounts during the same fiscal year. For example, in FY 2009-10 when the stipend was reduced from \$68 per credit to \$44 per credit the institution could not increase the cost to the student by \$24 per credit to compensate for the COF stipend reduction.

VII.B.2 Tuition overpayment resulting from stipend reduction

Mid-year stipend reductions have no impact on students who apply for and authorize the COF stipend during the year in which the stipend was reduced but a mid-year COF stipend reduction can impact students who have not applied for and authorized COF.

If a student fails to create a COF account, authorize the use of the COF stipend, or declines the COF stipend, and the COF stipend is reduced the student is responsible for paying Total Tuition (Student Share + COF) at the higher COF stipend level.

In the exceptional instance that the COF stipend is reduced when a COF eligible student is in the process of taking action to activate their COF status (i.e., the student files a COF appeal), the student should not be charged at the higher COF per credit hour rate.

VII.B.3 Private Institutions

In the past the state has taken action to hold students at private institutions harmless in the event of stipend rate reductions but this is not a legal requirement. Statute gives very clear instructions that students attending public institutions are to be protected from cost increases due to stipend reductions (C.R.S. 23-18-202(4)(a)); however, this protection is not extended to private institutions.

VII.C Student Billing

In light of a stipend reduction, institutions may make whatever administrative adjustments to student accounts that are needed to comply with statute and audit needs. Student bills are not required to be reissued in the event of stipend reductions.

Part VIII – Verification of Lawful Presence

VIII.A Overview

HB06S-1023 requires state agencies to verify the lawful presence of applicants for certain, public benefits. The COF stipend has been legally determined to be a public benefit and therefore requires verification of lawful presence.

Students that have not yet reached the age of 18 are statutorily exempted from the requirement. Likewise, students participating in the Concurrent Enrollment Program are exempted from this requirement as their enrollment is through an agreement of the institution and school district.

VIII.B Requirements

Effective August 1, 2006, HB06S-1023 required all state agencies and political subdivisions to verify the lawful presence in the United States of each person 18 years-of-age or older who

applies for state and federal public benefits. State benefits provided by the Department of Higher Education and institutions of higher education include:

- College Opportunity Fund (COF) Stipends;
- In-State Tuition Rates;
- State Financial Aid;
- Institutional Financial Aid, Scholarships, and Grants.

Students receiving any of the above benefits must verify their lawful presence through each benefit's application process.

The legislation creates a two-part verification process for applicants. First, applicants must present one of the following forms of identification:

- A Colorado Driver's License or Identification Card
- A United States Military Card or Military Dependent's Identification Card
- A United States Coast Guard Merchant Mariner Card
- A Native American Tribal Document
- An alternative form of identification as listed in the Department of Revenue's Rules for Evidence of Lawful Presence, 1 CCR 201-17.

Second, applicants must sign a sworn affidavit attesting that he she is a U.S. citizen, a permanent resident, or otherwise lawfully present pursuant to federal law.

Although the legislation states that an applicant must present the necessary identification and submit a signed affidavit, according to the Attorney General's office, the applicant does not need to submit this information in person. On-line applications are allowable under HB06S-1023. The guidance issued by the AG's office states:

Personal appearance is not required but the agencies and political subdivisions must institute procedures for verifying that the person applying for the benefit is the person described in the submitted identification and affidavit. The method of meeting this requirement is left to the discretion of the agency or political subdivision. For example an agency may require the applicant to appear in person or to submit a notarized copy of an authorized identification, or have an alternative mechanism in place that ensures the identification is being produced by the rightful owner of that identification.

Department COF Guidelines establish the processes and procedures to be followed by College Assist to verify the lawful presence of applicants for the COF Program. These guidelines can also be used by Admissions and Financial Aid offices at institution of higher education to verify lawful presence for students claiming in-state residency and/or applying for state or institution aid.

VIII.C Verification Procedures

There are three verification methods:

1. View actual ID and affidavit
 - a. agency creates an audit trail (initials, check box, etc.) to show that verification was completed
2. View a notarized copy of ID and affidavit submitted via mail
 - a. agencies keep notarized copies as audit trail
3. Online application and verify number through DOR, SAVE, or other database
 - a. agencies keep verification of ID as audit trail

Part IX – Concurrent Enrollment and COF

IX.A Summary

C.R.S. 22-35-107 authorizes the Concurrent Enrollment Advisory Board (CEAB) to make necessary recommendations to the Commission concerning the improvement or updating of state policies relating to concurrent enrollment programs. The Commission adopted CEAB recommended changes to policy on HB09-1319 (the concurrent enrollment act).

The CEAB recommends changes to the Statewide Remedial Education policy, Admission Standards policy, Policy for Public Institutional Reporting College Opportunity Fund Student Credit Hour Stipend Enrollment (COF policy), and Policy for Reporting Full-Time Equivalent Student Enrollment (FTE policy). Only the policies regarding the COF program are included here. For additional information on Concurrent Enrollment Programs review Commission Policy or contact relevant Department staff.

IX.B Background

HB09-1319, the Concurrent Enrollment Act, established concurrent enrollment programs and the ASCENT program. Concurrent enrollment programs allow a high school student to enroll in courses that will apply to high school graduation requirements and earn college credit. The ASCENT program allows a student to enroll in college courses during a fifth year of high school.

The Concurrent Enrollment and ASCENT programs replace the existing post secondary enrollment options (PSEO), fast track, and fast college fast jobs programs no later than July 1, 2012.

To facilitate the implementation of and the administration of programs established by HB09-1319, the Concurrent Enrollment Advisory Board (CEAB) was established. Consisting of members appointed by the Governor, Executive Director of Department of Higher Education and Commissioner of the Department of Education, the CEAB has the responsibility to establish guidelines for administration of ASCENT, advise school districts and higher education institutions in preparing cooperative agreements, and make policy recommendation as necessary to the General Assembly, State Board of Education, and the Colorado Commission on Higher Education.

IX.C Eligibility

C.R.S. 23-18-202 allows for eligible students to receive Colorado Opportunity Fund (COF) stipends for courses taken pursuant to the concurrent enrollment programs act, including basic skills courses. C.R.S. 22-35-104 requires students be in the 12th grade to enroll in basic skills courses. Commission Policy Section II Part D (paragraph 4.02.03) allows for basic skills courses taken by 12th grade concurrently enrolled student to be included in the number claimed for state support.

Students applying to participate in the ASCENT program at a four year institution of higher education will be required to meet all eligibility requirements as defined in C.R.S. 22-35-108 as well as the Higher Education Admission Requirements, the institutional minimum index requirements, and a institutionally defined provisional admission requirements.

Course credit hours earned pursuant to C.R.S. 22-35-101 are eligible for student stipend payments. The recommended changes reflect the statutory language and other requirements for eligibility of payment. These hours may not exceed 0.5% of all appropriated COF credit hours in the state and eligible programs will be annually approved by the Commission.

IX.D Responsibilities

IX.D.1 Student Responsibilities

Students have the responsibility to apply for and be accepted into the Concurrent Enrollment program, ASCENT program, or successor programs. Students also have the responsibility to create a COF account and authorize the use of the COF stipend in line with Part II of Department COF Guidelines and all applicable rules established by the school district and higher education institution.

Under the terms of agreements established by the relevant school district and higher education institution, students have the responsibility to complete all assigned coursework and examinations to qualify for program participation.

IX.D.2 Institution Responsibilities

Institutions have all responsibilities equal to Part III of Department COF Guidelines. Public K-12 school districts do not have authority to create COF accounts, authorize use of funds, submit COF billing, or in any way participate in the COF program.

If an institution of higher education wishes to create a COF account for the Concurrent Enrollment student, the institution must secure the student's permission in accordance with Part II.B of Department COF Guidelines.

Per statute, "the student loan division of the department shall record the student's uniquely identifying student number before submitting a stipend payment on behalf of the student"

(C.R.S. 23-18-202 (5)(c)(I)(B)).It is the responsibility of institutions of higher education to collect from K-12 schools or school districts the required State Assigned Student Identifiers (SASID) and transmit this information to College Assist.

Part X – COF & the GI Bill

X.A Summary

The US Department of Veterans Affairs provides GI Bill benefits to students who served in the military immediately following 9/11. The intent of the GI Bill benefits is to provide the full amount of tuition and fees for eligible veterans. For veterans who served less than the amount of time required to qualify for full benefits, only a percentage of actual costs are paid. In no case should a student receive more than 100% of the actual costs.

The intent of the GI Bill is to cover an eligible student’s cost of tuition. Students who qualify for both the COF stipend and the GI Bill should create a COF account and authorize the use of the stipend. If a student refuses to apply for/authorize COF, the amount of the stipend may be billed to the GI Bill. Students that fail to create a COF account and/or authorize the use of the stipend are liable to pay for lost stipend revenue not covered by the GI Bill.

However, if the GI Bill reimburses the institution for the amount of the COF stipend and the student also authorizes the COF stipend through the state, the student may be issued a debt on their GI Bill benefits moving forward. Institutions should either report the overpayment to either the Veteran’s Administration or to the state. The COF stipend should only be paid from one source, either through the GI Bill or through the state, not both.

The GI Bill is available for full tuition for the students who have the full benefit. For students who served a partial tour during the eligibility period, the benefit is prorated. If a student has an outstanding balance after a prorated GI Bill has been paid for the tuition & fees plus the stipend amount, it does not permit a student to receive an additional state stipend to cover the unmet costs.

In no instance should the GI Bill and COF stipend result in an “overpayment” or credit to the student’s account resulting in a refund. Institutions encountering this situation should consult with the Department of Higher Education, Department of Veterans Affairs, and the local ROTC or military liaison.

Appendix A – Frequently Asked Questions (FAQ)

Note that many of the FAQs from earlier guidelines have become obsolete with the full implementation of the COF program and subsequent statutory changes. Some questions related to this have been removed but can be located in the online archives or provided by Department staff upon request.

A.1 Student Application

1. How can students under thirteen years of age who are attending college apply for the College Opportunity Fund?

Because of privacy laws, students younger than thirteen who attend college may not have their personal information entered into the College Opportunity Fund database through either an online or paper application. Institutions serving these students should contact the Department in writing regarding the situation and to ask for an exemption on these students. All correspondence should be sent in care of the Colorado Department of Higher Education, COF-Under 13.

2. Are institutions allowed to submit College Opportunity Fund Applications on behalf of their students?

See Part II of the Department COF Guidelines for a detailed discussion of this issue.

With the passage of SB10-064, institutions of higher education gained the ability to create COF accounts on behalf of their students. C.R.S. 23-18-202 (5)(a)(II) states: “an institution, with a student’s permission, may apply for the program on the student’s behalf using the information in the student’s admission application after the student has been enrolled in the institution.” The ability of institutions to create COF accounts is open to both public and private institutions participating in the COF program.

Students must give their permission for the institution to take this action. This permission may be granted via paper applications, online applications, or any other mode of communicate so long as the permission is recorded and stored in an accessible manner in the event of an audit.

This ability does not extend to K-12 institutions. Therefore students enrolled through the Concurrent Enrollment Program must either create their own accounts or give permission to the college/university they are attending to create the account. The student’s high school does not have the statutory authority to create a COF account.

3. Are students attending a participating private institution eligible to receive a stipend if they have received a GED?

Yes. Commission Policy Section I, Part F, Paragraph 5.03.03 states that “the GED test is a test of equivalency for the high school diploma,” and establishes criteria for cut scores

on the GED equivalency to a high school diploma. Commission Policy Section II, Part E, Paragraph 4.02 gives participating private institutions the ability to accept the GED with relation to COF eligibility.

4. Students receiving the stipend at private colleges must have graduated from a Colorado high school. If a student graduated from a high school that has since closed where can the participating information go to receive information on the student's high school?

If the student graduated from a public high school or charter school, the institution should contact the corresponding school district to obtain all necessary information. If the student graduated from a private high school, the institution can verify the school's information through the National Center for Education Statistics.

5. Where are paper and online applications located?

Paper applications in both English and Spanish are available for download in a PDF format at the College Opportunity Fund website, <http://cof.college-assist.org>.

Students who apply through the paper application, instead of the electronic form, must return the completed and signed application to College Assist for system processing. To receive a notice of confirmation, students will need to provide a mailing address or an email address.

Paper applications will follow the same format as the electronic form and require the student to enter the same identifying information. Additionally, students will have the option to provide a Permanent Resident Card Number instead of a Social Security Number, which is required on the electronic application.

6. If a student refuses to enter a Social Security Number (SSN), can he or she receive a stipend?

Students who already have their SSN on file with their college should also use their SSN when applying for COF. Students who do not have an SSN can apply for COF by using their Permanent Resident Card Number (available on paper application only). All student data held in the College Opportunity Fund database is subject to privacy regulations and is not accessible through any public website or data system.

7. May a qualifying student apply or authorize for a stipend after the census date but before the end of the term and still receive the stipend for that term, provided the institution has determined that the student is also eligible for in-state tuition for the same term?

Yes. As long as a student is eligible for in-state tuition for the term under Commission requirements and the application authorization is completed before the institution's transmission of COF reconciliation data for the term to College Assist, then a student can apply for the program following the census date. COF accounts must exist during the term in which the student wishes to receive the COF stipend. Account creation or authorization after a term has ended, are not retroactive.

8. *Must a student authorize COF stipend payments each term?*

See Part II.C of the Department COF Guidelines for a detailed discussion of this issue.

Statute does not specifically require the student to authorize each term. At their discretion, institutions may create a “Lifetime Authorization” policy to allow students to only authorize COF stipend payments once at their institution and for this authorization to apply to subsequent terms. This “Lifetime Authorization” policy must:

- Clearly explain to students that they are authorizing COF stipends for the current as well as future academic terms; and
- Provide a simple and easy method for students to “un-authorize” or “decline” future terms if they choose to do so.

Note that “Lifetime Authorization” is not retroactive to prior terms. Authorization for a term must occur by the time an institution submits its reconciliation file to College Assist.

A.2 1023 Implementation

Note that some of the FAQs in Section A.3 have become obsolete with the full implementation of HB06S-1023 requirements in the COF program for fall 2006. Many questions related to this have been removed but can be provided by Department staff from archives upon request.

1. *Must out-of-state students demonstrate lawful presence in the United States?*

Any student who applies for and receives any form of federal, state, or local public benefits, including merit, need, or other institutional financial assistance through a state institution of higher education must demonstrate lawful presence in accordance with HB06S-1023. This includes the in-state tuition benefit. If a student does not receive any form of public benefit and pays the full non-resident tuition and fees, then no demonstration of lawful presence is required.

2. *How does the "over 18" rule affect high school students enrolled in PSEO, Fast Track, courses or undergraduate students that turn 18 during a semester?*

Students enrolled in such courses or undergraduates who are under the age of 18 are exempt from the requirements of HB06S-1023. However, students will become subject to the HB06S-1023 at the time they turn 18 years of age and/or if they cease to be involved with the programs and will be required to demonstrate lawful presence in order to authorize payment of the stipend on their behalf at an institution of higher education. If a student turns 18 during an academic semester for which the use of the stipend has already been authorized, the stipend will apply to this term but for subsequent use of the stipend in future academic terms the student must demonstrate lawful presence.

Note that the rules for PSEO and Fast Tracks are different than Concurrent Enrollment.

3. How does the "over 18" rule affect high school students enrolled in Concurrent Enrollment or ASCENT courses or undergraduate students that turn 18 during a semester?

Students enrolled in such courses or undergraduates who are under the age of 21 are exempt from the requirements of HB06S-1023. However, students will become subject to the HB06S-1023 at the time they turn 18 years of age and/or if they cease to be involved with Concurrent Enrollment programs and will be required to demonstrate lawful presence in order to authorize payment of the stipend on their behalf at an institution of higher education.

Note that the rules for Concurrent Enrollment are different than PSEO and Fast Tracks.

4. Are students who are enrolled at Colorado colleges and universities through reciprocal programs like the Western Undergraduate Exchange and New Mexico/Colorado Reciprocity Agreement subject to the requirements of HB 06S-1023?

Yes, unless within the agreement the students pay the full cost of their education. If the student is responsible for paying the full cost of education, the student will not need to be verified for lawful presence. These students do not receive the COF stipend, because such programs are funded through Fee-For-Service programs.

5. Are students who were enrolled prior to August 1, 2006 exempt from the verification requirement?

Students who applied for a postsecondary education benefit and were enrolled prior to August 1, 2006 will not be required to demonstrate lawful presence for benefits they are receiving for that academic year. However, a student who applies or re-applies for postsecondary education benefits such as in-state tuition or financial aid after August 1, 2006 is required to demonstrate lawful presence. Institutions should utilize waivers granted by the Colorado Department of Revenue for transfer students or students who have been verified by the Department or other institutions under HB06S-1023.

6. How will an institution know if a student has been verified?

College Assist regularly updates the online COF database that institutions may use to track students as they demonstrate lawful presence. Institutions also have the ability to submit query files to determine whether a student is eligible for a waiver from the Colorado Department of Revenue or must be verified by the institution.

7. Are there other acceptable forms of identification other than a passport or military ID for the 17 states that are not listed in Rule 2.1.2.3?

Only the forms of identification listed in the statute or emergency rules are acceptable. Because the emergency rules are subject to further revision, applicants and institutions should check the Department of Revenue website for the most recent version of the rules and list of alternative forms of identification.

8. *What records must an institution of higher education keep after verifying the lawful presence of a student?*

Institutions must maintain an auditable record of all verifications. Institutions do not necessarily need to photocopy the ID form; however, they should keep a record that the ID was reviewed and an electronic scan of the document.

9. *When must applicants for state benefits be verified by colleges and universities?*

Pursuant to statute, verification must take place at the time of application for a state benefit. So, all students who apply as in-state residents must have their status verified at the time of application to the institution. This rule also applies to non-resident students who apply for financial assistance. Institutions may determine whether a student meets the substantive qualification for the benefit prior to verifying lawful presence.

A.3 Tuition Rates

1. *Military personnel on “Permanent Change of Station” in Colorado and their family members are granted in-state tuition under statute. This is also true for Olympic trainees. With implementation of the College Opportunity Fund, what will be the in-state tuition rate for these individuals? Should it be only the student’s portion, or like the Western Undergraduate Exchange program, could it be up to the total stipend portion and student portion? This same question will apply to the tuition for “cash-funded” programs. CCHE guidelines suggest that tuition for “cash-funded” programs may not be less than the in-state resident tuition. Which tuition rate should this calculation be based on?*

Military personnel and Olympic trainees are COF eligible and must create a COF account and authorize the use of funds. These students should be reported and billed the same way as a regular in-state student. See Part X.A of Department COF Guidelines for specific information on the GI Bill.

Students attending Colorado higher education institutions as part of the New Mexico/Colorado Reciprocity Agreement or WUE program are not eligible for the COF stipend and are covered through the Fee-For-Service contracts. (CCHE Agenda Item II, D, June 2, 2005).

A.4 Stipend Shortfall

1. *What is the process in the case of a stipend shortfall? How will institutions know? Does CCHE or COF notify the institutions?*

See Part VII of the Department COF Guidelines for a detailed discussion of this topic.

The Department will make every effort to provide adequate notice to institutions if shortfalls occur. In the event that sufficient funds are unavailable, the Department will

first reduce Fee-For-Service contracts to fully fund COF stipends., In the case of a significant shortfall, reductions to the per credit hour COF stipend amount may be needed.

2. May the institution charge students for lost revenue if either the COF stipend or Fee-For-Service contract is reduced?

No. Statute prohibits increasing resident tuition if the COF Stipend or Fee-For-Service contracts are reduced [C.R.S. 23-18-202(4)(a)]. Because participating private institutions consider COF a financial aid program they are exempt from this prohibition.

3. If a student has not created a COF account and/or not authorized the COF stipend, and the COF stipend has been reduced, should the student pay the original or reduced stipend amount?

Public Institution: If the student has not created and authorized a COF account the student is responsible for paying total tuition.

A.5 Use of Stipend

1. Are students who register for a course after census date eligible to receive a COF stipend?

In order to use their stipend, students must be registered for a course before the course census date. There may however, be legitimate administrative reasons that may allow COF eligibility. Institutions should consult with the Department on a case by case basis and should maintain adequate paper trails to justify COF eligibility decisions made at the institutional level.

2. Are courses without a standard meeting time, such as modules, independent study, senior thesis, or intensive courses eligible for COF stipend funding?

Yes, these types of courses are eligible for stipends when taken by COF-eligible students so long as they are not specially contracted courses. See Part III.C and/or IV.B of the Department's COF Guidelines for discussion of eligibility.

3. Are non-degree seeking students eligible to receive a stipend from COF?

Yes, as long as they meet other COF requirements and are taking courses that are eligible to receive COF funding.

4. Can students pick and choose the classes they want to use the stipend for each term?

In general students may choose to have the stipend apply to all of their credits or none of their credits within a specific term at institutional discretion. Institutions, at their discretion, may allow students the flexibility to apply the stipend on an individual credit hour basis.

Additionally, students attending multiple institutions can request that the stipend apply toward their credit hours at both, one, or neither institution following the same protocol as if the student is only attending one institution.

5. *Will graduate credits accrued by undergraduate students who have not completed a bachelor's degree be eligible for stipend payments?*

Under C.R.S. 23-18-201(1), "an eligible undergraduate student may use the stipend for undergraduate courses and graduate-level courses that apply toward the student's undergraduate degree that are taken at a state or participating private institution of higher education at a fixed rate per credit hour, set annually by the general assembly."

6. *Are all Concurrent Enrollment courses taken by an individual student eligible for COF stipends beginning in FY06-07?*

Effective in FY06-07, all Concurrent Enrollment courses taken by a COF-eligible student may be submitted for COF stipend reimbursement. The only exception is for courses run through an institution's off-campus, extended studies program as defined in C.R.S. 23-1-109 (see FAQ A.6 # 8 below). Concurrent Enrollment credit hours submitted for COF stipends will count towards the student's 145 lifetime credit hour limitation (unless they are Basic Skills courses).

7. *Can an institution receive COF stipend support for Concurrent Enrollment credit hours for courses taken off-campus, or must the institution get these off-campus programs approved as outlined in Commission Policy?*

The COF statute specifically prohibits COF stipend support for off-campus, extended studies, or continuing education courses (C.R.S. 23-18-202(5)(d)(I)(F)) except as approved by the Commission.

The Commission will annually approve up to one-half of one percent of the total estimated state eligible credit hours off-campus programs through Extended Studies Programs. This process is outlined in Commission Policy Section IV Part B "General Policies for Extended Studies Instruction." If approved these courses would be eligible for COF stipend support. Institutions interested in this should consult with the Department's Director of Extended Studies.

Further, C.R.S. 23-1-109(3) states: "The general assembly declares its intent that all instruction at two-year institutions, including the first two years of instruction at Adams state college and Mesa state college, shall be funded throughout the institution's commission approved service area on the same basis as on-campus instruction." Therefore, the community colleges, Adams State College, and Mesa State College are exempt from the requirement of the statewide extended studies program and the off-campus Concurrent Enrollment courses offered by these institutions are eligible for COF stipend support provided they meet other eligibility requirements.

Generally, all off-campus courses that receive state funding through the COF stipend program must comply with Commission Policy Section IV Part B.

A.6 Appeals

1. May Institutions file an appeal on behalf of the student?

Generally yes. An institution may forward an appeal to the Department on behalf of the student in the case of an administrative issue or error. Institutions may at their discretion collect hard copy appeals from students and forward them to the Department.

2. Will the Department accept appeals older than one year?

Generally no. Appeals should be filed within one year of the end of the term in which the stipend would have been received. However, the Department will consider older appeals on a case by case basis.

3. Will the Department grant appeals for failure to create a COF account?

No. A COF account must be created prior to or during the term in which the student wishes to receive the stipend. Without a COF account there is no place to credit the funds. Creation of an account after the end of the term in question does not give us the ability to retroactively credit funds. Please note that accounts will be considered timely if they are created before the submission of an institution's reconciliation file.

4. Will the Department consider appeals for delays in verification of lawful presence?

Yes. If a stipend is not paid because of a delay in verification of lawful presence (1023) appeals will be considered upon successful verification. Such appeals will be granted provided all other criteria are met.

5. Will the Department consider appeals without verification of lawful presence?

No. There is no waiver process for students over the age of 18 to verify lawful presence. If lawful presence cannot be verified no appeal will be considered or granted. Students should contact College Assist to determine if and how lawful presence could be verified.

6. Will the Department consider appeals for failure to authorize?

In limited cases. Student authorization is required by statute. However on a case by case basis, if it is determined that an institution incorrectly recorded or lost a student's authorization appeals will be considered. In the event that an institution does not give students the opportunity to authorize then appeals will be considered.

7. Will the Department consider appeals for students that decline a stipend?

No. If a student declines or “de-authorizes” the use of the COF stipend that decision is not eligible for appeal. Authorization or desire to authorize after the end of a term does not apply retroactively.

8. *Will the Department consider appeals for students that attend private institutions?*

Yes. If the student attends a participating private institution and meets all eligibility requirements, the Department will consider appeals for terms in which the private institution participated in the COF program.

A.7 Waivers

1. *How is the five percent figure for determining the school waivers calculated by an institution?*

A Governing Board may bill the College Opportunity Trust Fund for the actual number of credit hours provided to eligible undergraduate students each semester in accordance with predetermined billing cycles. In addition, Governing Boards may bill the trust fund for up to five percent more of the total credit hours billed in a fiscal year for eligible undergraduate student credit hours. Governing Boards may not bill for additional credit hours based upon student headcount.

For example: Governing Board A bills for 3,000 credit hours or 100 FTE for FY 2005. Governing Board A is then able to bill for up to an additional 5% of the 3,000 credit hours.

100 students x 30 credit hours per student = 3,000 credit hours

5% waiver = 150 credit hours

Total credit hours plus 5% waiver = 3,150 total billable hours

See Appendix B for a chart detailing the waiver hours each institution has available. This policy only refers to public institutions. All participating private institutions are ineligible for the five percent waiver.

2. *How many waivers may a student receive from an institution? Does a student seek a waiver from the institution first or from the Commission?*

An institution may grant a one-time waiver to a student. The institution waiver process precedes the waiver process conducted by the Commission. This waiver may not extend beyond one year and may not cause the institution to exceed the 5% threshold. Receiving a one-time waiver from more than one institution is not prohibited.

For additional information on institutional and Commission waivers, refer to Part VI of the Department COF Guidelines.

3. *May an institution seek a waiver from the Commission for a student?*

No. Because the Commission can only grant a single waiver to a student it has been decided that the student must file the request to ensure that the student is fully aware of the consequences. Institutions should inform students of the possibility of Commission waivers.

4. May institutions grant waiver requests for more than one semester?

Yes. Institution waivers may be granted to a student for a period of one year. If students need additional time to complete a degree beyond this one year time period the student should be directed to the Commission.

5. Will the Commission consider waiver requests for more than one semester?

Yes. Unlike institution waivers, Commission waivers do not have an expiration or use by date. Therefore Commission waivers can be issued to cover multiple semesters and multiple academic years. However, because the Commission can only grant a single waiver issuance to a student it is required that all credits be approved and granted at the same time. If a student varies from the approved course/credit load additional credits will not be granted.

6. May institutions consider waiver requests for dual majors or dual degree programs?

Yes. Institution waivers may provide credits for dual degree and/or dual major programs.

7. Will the Commission consider waiver requests for dual majors or dual degree programs?

Yes. Commission waivers may be requested to provide sufficient credits for dual degree and/or dual major programs. However, because the Commission can only grant a single waiver issuance to a student it is required that all credits be approved and granted at the same time. If a student varies from the approved course/credit load additional credits will not be granted.

8. May institutions grant waiver requests for second baccalaureate degree programs?

Yes. Institution waivers may be granted to provide credits for the pursuit of second degree programs, provided that the student has exhausted all 145 available COF hours and 30 post-baccalaureate hours.

9. Will the Commission consider waiver requests for second baccalaureate degree programs?

Yes. Commission waivers may be requested to provide sufficient credits for the pursuit of second degree programs, provided that the student has exhausted all 145 available COF hours and 30 post-baccalaureate hours. However, because the Commission can only grant a single waiver issuance to a student it is required that all credits be approved and granted at the same time. If a student varies from the approved course/credit load additional credits will not be granted.

10. If a student did not request or receive a waiver prior to the end of the term may they still receive a waiver?

Yes. Institutions must grant waivers by the end of the term in question. The Commission may grant waivers for past terms. Students in this situation should contact the Department and complete a Commission Waiver application.

11. Must a student meet with an academic advisor and have that advisor sign off on a course plan to receive a Commission waiver?

Yes. Because the Commission can only grant a single waiver issuance to a student it is required that all credits be approved and granted at the same time. Students are therefore required to meet with an academic advisor to ensure that the planned course load is sufficient to enable the student to graduate. If a student varies from the approved course/credit load additional credits will not be granted.

Exception to this requirement will be made for students requesting a waiver after all course work has been completed and a degree has been awarded. In this case, the Department will need confirmation from the institution that the student has completed all coursework, and confirmation on the number of credits the student was enrolled in.

12. Would the Commission grant a waiver to a student that has been denied an institution waiver?

Yes. The Commission will consider the outcome of institution waiver requests, but has separate and distinct criteria that are considered. The Commission is not bound to grant or deny a waiver request based upon an institution waiver.

13. Would the Commission consider a waiver request from a student attending a participating private institution?

Yes. The Commission will consider waiver requests from students attending participating private institutions. These students do not have the ability to receive institution waivers and should be directed to the Commission in the event they reach the Lifetime Credit Limit.

14. If a student has a bachelor's degree (earned under the COF program after July 1, 2005) and is pursuing a certificate, associate's degree, or second bachelor's degree, does the student qualify for the additional 30 undergraduate post-baccalaureate degree credits?

Yes. All students who earned a bachelor's degree after July 1, 2005 and are returning for additional degree work at any undergraduate degree level will qualify for an additional 30 undergraduate post-baccalaureate degree credits. Students should utilize their 30 post-baccalaureate hours prior to seeking an institution or Commission waiver.

A.8 Refunds/Account Reconciliation

1. If the invoice and reconciliation files and the electronic fund transfer that accompanies them do not list the dollar amount of funds provided for each student on the file (only a grand total), how will the institution be able to reconcile the cash received with the cash requested?

The payment will be processed in a summary form. However, a detailed report of hours approved response payment file and sent back to college after processing of files made available to each individual institution.

2. If a student withdraws entirely from the institution after census date, and the institution's refund policy would produce a refund consisting of some amounts originally paid by a COF stipend, is the institution required to return a portion of the refund to COF?

The institution would not refund the stipend following census date and the student would be assessed the hours.

3. What if an institution received payments for ineligible credit hours after the final reconciliation file is submitted?

The institution can submit a post-reconciliation correction file to College Assist when an error is discovered.

4. If a student pays the Total Tuition (student share + COF stipend) while filing an appeal or waiver, and that appeal or waiver is granted by the Department, does the student receive a refund?

Yes. If a student pays Total Tuition then receives an appeal or waiver from the Department that pays the COF portion resulting in a credit to the student's account it is the responsibility of the institution to provide a refund to the student for the funds that have been overpaid.

A.9 Financial Aid

1. Should the COF stipend be reported on IRS 1098-T forms?

No. The COF stipend is a public benefit that is not to be confused with financial aid.

A.10 Miscellaneous

1. Are institutional employees and their dependents who enroll in classes under an "institutional tuition waiver" eligible to receive funding from the College Opportunity Fund stipend?

Individuals are eligible to receive the COF stipend if they pay the tuition and fees when registering for the course and there is a published application process under which the

recipients qualify. Institution employees and their dependents that receive discounted or free tuition are ineligible for COF and are not to be charged for the lost COF revenue.

Appendix B – Available Waiver Credits

Institutions may annually grant waivers to 5% of their prior year's approved and paid credit hour total. This table will be annually updated by DHE staff.

Institution	Fiscal Year						
	FY 2005-06	FY 2006-07	FY 2007-08	FY 2008-09	FY 2009-10	FY 2010-11	FY 2011-12
Adams State College							
Credits Paid	42,334	43,079	41,218	40,583	44,324	44,641	TBD
Eligible Waiver Credits	2,117	2,117	2,154	2,061	2,029	2,216	2,232
Colorado School of Mines							
Credits Paid	78,175	79,986	77,559	80,651	83,766	81,951	TBD
Eligible Waiver Credits	3,909	3,909	3,999	3,878	4,033	4,188	4,098
Fort Lewis College							
Credits Paid	76,144	76,824	75,902	70,401	68,766	67,609	TBD
Eligible Waiver Credits	3,807	3,807	3,841	3,795	3,520	3,438	3,380
Colorado Mesa University							
Credits Paid	122,246	130,651	131,442	135,079	156,771	171,844	TBD
Eligible Waiver Credits	6,112	6,112	6,533	6,572	6,754	7,839	8,592
Metropolitan State College of Denver							
Credits Paid	424,139	445,449	459,158	481,649	515,772	517,461	TBD
Eligible Waiver Credits	21,207	21,207	22,272	22,958	24,082	25,789	25,873
University of Northern Colorado							
Credits Paid	267,771	262,501	248,636	248,636	240,090	242,420	TBD
Eligible Waiver Credits	13,389	13,389	13,125	12,432	12,432	12,004	12,121
Western State College							
Credits Paid	44,927	42,826	41,908	42,851	41,581	38,900	TBD
Eligible Waiver Credits	2,246	2,246	2,141	2,095	2,143	2,079	1,945
Colorado Community College System							
Arapahoe Community College							
Credits Paid	113,999	120,057	121,485	133,376	155,268	168,725	TBD
Eligible Waiver Credits	5,700	5,700	6,003	6,074	6,669	7,763	8,436
Colorado Northwestern							
Credits Paid	15,384	18,551	19,780	20,881	21,823	21,915	TBD
Eligible Waiver Credits	769	769	928	989	1,044	1,091	1,096
Community College of Aurora							
Credits Paid	78,783	91,337	91,422	101,907	118,742	130,207	TBD
Eligible Waiver Credits	3,939	3,939	4,567	4,571	5,095	5,937	6,510
Community College of Denver							
Credits Paid	92,292	122,475	112,935	122,228	164,745	196,396	TBD
Eligible Waiver Credits	4,615	4,615	6,124	5,647	6,111	8,237	9,820
Front Range Community College							
Credits Paid	246,859	261,795	276,103	298,593	355,476	371,962	TBD
Eligible Waiver Credits	12,343	12,343	13,090	13,805	14,930	17,774	18,598

Lamar Community College								
	Credits Paid	13,808	18,215	18,950	19,182	18,245	18,785	TBD
	Eligible Waiver Credits	690	690	911	948	959	912	939
Morgan Community College								
	Credits Paid	19,988	28,210	28,692	29,101	31,531	33,150	TBD
	Eligible Waiver Credits	999	999	1,410	1,435	1,455	1,577	1,657
Northeastern Junior College								
	Credits Paid	31,047	33,714	35,422	39,518	39,563	41,763	TBD
	Eligible Waiver Credits	1,552	1,552	1,686	1,771	1,976	1,978	2,088
Otero Junior College								
	Credits Paid	28,064	34,636	32,945	32,384	35,452	34,185	TBD
	Eligible Waiver Credits	1,403	1,403	1,732	1,647	1,619	1,773	1,709
Pikes Peak Community College								
	Credits Paid	162,051	187,785	209,275	230,558	269,099	298,739	TBD
	Eligible Waiver Credits	8,103	8,103	9,389	10,464	11,528	13,455	14,937
Pueblo Community College								
	Credits Paid	84,486	100,024	100,886	112,541	138,850	144,823	TBD
	Eligible Waiver Credits	4,224	4,224	5,001	5,044	5,627	6,943	7,241
Red Rocks Community College								
	Credits Paid	109,105	117,823	129,521	145,488	174,617	187,536	TBD
	Eligible Waiver Credits	5,455	5,455	5,891	6,476	7,274	8,731	9,377
Trinidad State Junior College								
	Credits Paid	31,624	32,111	34,047	34,991	38,706	38,815	TBD
	Eligible Waiver Credits	1,581	1,581	1,606	1,702	1,750	1,935	1,941
Colorado State University System								
Colorado State University								
	Credits Paid	483,709	481,617	480,007	487,504	498,243	503,883	TBD
	Eligible Waiver Credits	24,185	24,185	24,081	24,000	24,375	24,912	25,194
Colorado State University - Pueblo								
	Credits Paid	91,356	90,797	93,976	102,687	113,008	115,672	TBD
	Eligible Waiver Credits	4,568	4,568	4,540	4,699	5,134	5,650	5,784
University of Colorado System								
University of Colorado - Boulder								
	Credits Paid	479,574	472,774	471,099	468,149	472,318	447,513	TBD
	Eligible Waiver Credits	23,979	23,979	23,639	23,555	23,407	23,616	22,376
University of Colorado - Colorado Springs								
	Credits Paid	150,877	148,949	151,273	159,594	165,897	165,596	TBD
	Eligible Waiver Credits	7,544	7,544	7,447	7,564	7,980	8,295	8,280
University of Colorado - Denver								
	Credits Paid	176,632	199,452	204,517	210,189	220,931	205,877	TBD
	Eligible Waiver Credits	8,832	8,832	9,973	10,226	10,509	11,047	10,294

Appendix C – Appeal Form

COLORADO DEPARTMENT OF HIGHER EDUCATION COLLEGE OPPORTUNITY FUND APPEAL FORM

The Department of Higher Education (DHE), under the authority of the Colorado Commission on Higher Education (CCHE), will accept billing appeals from students for the College Opportunity Fund (COF) stipend after the student has tried to resolve the issue with their respective institution.

Instructions

- Fill out all forms completely and legibly; no in-person or telephone appeal applications will be considered.
- Any documentation supporting your claim should be submitted with this form. *All information submitted will remain confidential.*
- Your appeal application will be considered based on the materials that you provide, including the supporting or opposing facts submitted by the appropriate institutional offices and/or individuals.
- Return the attached DHE APPEAL FORM FOR COLLEGE OPPORTUNITY FUND STIPEND and all supporting documentation to:

Colorado Department of Higher Education
1560 Broadway, Suite 1600
Denver, CO 80202
Attention: COF Appeals

OR Fax information to: 303-866-4266

Submitting a COF appeal application to DHE *DOES NOT* exempt you from paying all tuition and fees generated by the institution. All tuition and fees must be paid in full by the applicable institutional deadline. However, upon approval of a COF appeal from DHE, your tuition and fees will be re-calculated and COF hours will be adjusted. DHE will notify College Assist (CA) and your institution of these changes.

For students who request but are denied an institutional appeal, the request for a DHE appeal must be submitted within 30 days of the date the institution notifies the student that he/she was denied an institutional appeal. A copy of the letter that notifies the student of denial for the institutional appeal must be attached to the DHE APPEAL FORM.

Appeal Criteria

According to Colorado Revised Statutes, students who meet the following qualifications may receive a stipend from the College Opportunity Fund:

- Students “enrolled at a state institution and ... classified as an in-state student for tuition purposes” (C.R.S. 23-18-102(5)(a))
- Students who have applied and been accepted into the COF program (C.R.S. 23-18-202(5)(a))
- Students who have requested that a payment from the COF is made on their behalf to the institution(s) they are attending (C.R.S. 23-18-202(5)(a))
- Students who are classified as undergraduate students and have not exceeded their lifetime-credit-hour limitation (145 hours) or have already completed their baccalaureate degree and are eligible to receive stipend payments for an additional 30 undergraduate credit hours (C.R.S. 23-18-202(5)(c)(I))

In general the Department of Higher Education (DHE) will only grant appeals to students who were billed incorrectly due to a mistake made by an institution or the COF administrator. Failing to apply, authorize, or provide necessary information for the COF stipend when sufficient notification to do so was provided, are not grounds for an appeal.

Multiple sources will be consulted on each appeal, including the supporting or opposing facts submitted by the appropriate institutional offices and/or individuals. Students are welcome to submit documentation they deem relevant to their appeal. This can include information or statements provided by their home institution relating to an appeal. If any additional documentation is required, the Department will notify you via regular mail or email.

The decision of DHE is final and cannot be appealed.

DHE COLLEGE OPPORTUNITY FUND APPEAL FORM

Section 1: Student Information

Student ID (SSN)	
Student Birth Date	
Last Name	
First Name	
Mailing Address	
City, State, Zip Code	
Day time telephone number (xxx) xxx-xxxx	
Email address	
Institution Name	

Section 2: Justification

On a separate page, please describe the reason(s) that you are applying for an appeal for the College Opportunity Fund stipend. This explanation should clearly show how you meet the circumstances described above in the Appeal Criteria section.

Attach any documentation as noted in the instructions.

Section 3: Course information

I am appealing to the Colorado Department of Higher Education for the College Opportunity Fund (COF) stipend. I am requesting that the Department grant my appeal for _____ total credit hours. I am specifically appealing for the COF stipend for the following courses:

- Course Number: _____ Term: _____ Credits: _____
- Course Number: _____ Term: _____ Credits: _____
- Course Number: _____ Term: _____ Credits: _____
- Course Number: _____ Term: _____ Credits: _____
- Course Number: _____ Term: _____ Credits: _____
- Course Number: _____ Term: _____ Credits: _____
- Course Number: _____ Term: _____ Credits: _____
- Course Number: _____ Term: _____ Credits: _____
- Course Number: _____ Term: _____ Credits: _____

Section 4: Certification Statement

- I certify that to the best of my knowledge the information included in this appeal application is accurate, true, and unaltered. If false information or falsified supporting documentation is found to have been included in this appeal application, the request becomes void, and the resultant action becomes retroactively nullified.
- I understand that I am responsible for the student share of tuition, plus applicable fees, for all hours taken.

Student Signature

Date

Appendix D – Waiver Form

COLORADO COMMISSION ON HIGHER EDUCATION LIFETIME CREDIT HOUR LIMITATION WAIVER

A waiver from the College Opportunity Fund (COF) lifetime credit hour limitation granted by the Colorado Commission on Higher Education (CCHE or the Commission) shall only be valid for courses needed to complete in order to meet the requirements for the degree program in which the student is enrolled at the time he/she applied for the waiver.

Instructions

- Students must request an institutional waiver prior to seeking a Commission waiver. Students who are denied an institutional waiver must include a copy of the letter that notifies the student of denial.
- Students must fill out all forms completely and legibly; no in-person or telephone waiver requests will be considered.
- Any documentation supporting a claim should be submitted with this form. *All information submitted will remain confidential and will not be retained by the Department.*
- Request will be considered based on the materials that provided, including the supporting or opposing facts submitted by the appropriate institutional offices and/or individuals.
- Return the attached form and all supporting documentation to:

Colorado Commission on Higher Education
1560 Broadway, Suite 1600
Denver, CO 80202
Attention: COF Waivers

OR Fax to 303-866-4266

Please note that submitting a COF waiver request *DOES NOT* exempt students from paying all tuition and fees generated by the institution. All tuition and fees must be paid in full by the applicable institutional deadline.

The Commission will grant or deny the request for a waiver and notify the student of the outcome. The Commission will also notify the student's institution and the College Assist of its decision.

Waiver Criteria

According to C.R.S. 23-18-202(5)(e)(I-IV), the Commission may only grant a waiver under certain circumstances:

Waiver Criteria	Documentation <i>All Information Submitted will remain Confidential.</i>
Extenuating circumstances related to student's health or physical ability to complete degree program	Dated letter from the attending physician on letterhead, containing the general nature of your illness/injury, relevant dates, severity, and why you could not complete coursework.
Enrolled degree program that requires more than 120 credit hours to complete and is approved by CCHE	Documentation from student advisor indicating the requirements for program completion.
While the student was enrolled in a specific degree program, the Commission approved and the institution implemented an alteration of degree requirements or standards for the specific degree	Documentation from student advisor indicating the new requirements for program completion
Requiring the student to pay the full amount of Total Tuition for credit hours that exceed the limitation would cause substantial economic hardship on the student and/or the student's family	Documentation explaining why paying <u>Total Tuition, rather than Tuition less the COF stipend</u> , would create substantial economic hardship for you or for the payer of your tuition bill.

In addition to the waiver request form and relevant supporting documentation, the following information may also be reviewed as part of the waiver process request:

1. Review of the student's academic transcript, including changes in major, course withdrawals, etc;
2. Statement from the student's academic advisor indicating that additional hours are required in order for the student to complete the degree program in which he/she is enrolled;

If any additional documentation is required, notification will be sent via regular mail or e-mail.

The decision of the Commission is final and cannot be appealed. Students may apply once to the Commission for a waiver.

CCHE WAIVER REQUEST FORM FOR EXTENSION
OF COLLEGE OPPORTUNITY FUND LIFETIME CREDIT HOUR LIMITATION

PLEASE PRINT OR TYPE

Section 1: Student Information

Student ID (SSN)	
Student Birth Date	
Last Name	
First Name	
Middle Initial	
Mailing Address	
City, State, Zip Code	
Day time telephone number (xxx) xxx-xxxx	
Email address	
Institution Name	

Section 2: Justification

On a separate page, please describe the reason(s) that you are requesting an exception to the College Opportunity Fund lifetime credit hour limit. This explanation should clearly show how you meet the circumstances described above in the Waiver Criteria section.

Attach documentation as noted in the instructions.

Section 3: Advisor Authorization

I have reviewed my academic progress with my advisor. We agree that I will need to complete _____ additional credit hours in order to receive a baccalaureate degree. In consultation with my advisor, I will complete the following courses in order to earn my degree:

- Course Number: _____ Term: _____ Credits: _____
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- Course Number: _____ Term: _____ Credits: _____

- Advisor Name _____
- Advisor Phone _____
- Advisor email address _____
- Advisor signature _____

Section 4: Certification Statement

- I certify that to the best of my knowledge the information included in this waiver request is accurate, true, and unaltered. If false information or falsified supporting documentation is found to have been included in this waiver request, the request becomes void, and the resultant action becomes retroactively nullified.
- I understand that if this COF waiver is approved by CCHE, it is a one-time waiver to the 145 COF lifetime credit hour limit and is only valid for the course work needed to complete the degree program in which I am enrolled.
- I understand that I am responsible for the student share of tuition, plus applicable fees, for all hours taken under the CCHE waiver.
- I certify that I previously applied for a waiver to the lifetime credit hour limitation from the institution in which I am enrolled and either received the one-year waiver and need additional courses in order to earn my degree or was denied the one-year waiver.

Student Signature

Date