

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.

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.

5. Where are paper 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.

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?

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.

A.2 Tuition Rates

1. Military personnel on “Permanent Change of Station” in Colorado, an honorably discharged member of the armed services who maintains a domicile in Colorado and their dependents 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?

Military personnel, honorably discharged members of the armed services who maintain a domicile in Colorado, and their dependents are COF eligible and must create a COF account and authorize the use of funds. Olympic trainees are also eligible for COF. 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.3 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 University and Colorado Mesa University, 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 University, and Colorado Mesa University 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.4 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.

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 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.5 Waivers

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 calendar year or three consecutive semesters, whichever is longer. 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.6 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.7 Financial Aid

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

For 2012, the IRS changed its reporting rules for the 1098-T. Now, the section to report scholarships and grants should “include payments received from governmental and private entities such as the Department of Defense, civic, and religious organizations, and nonprofit entities.” The majority of institutions have agreed the COF stipend should be included on the 1098-T form as a result of these reporting changes.

2. Is the COF stipend taxable?

While the COF stipend is now included on the 1098-T form by most institutions, the COF stipend is not taxable. This form is generally used to help a student determine their eligibility for an education tax credit. The COF stipend is included in the scholarship and grants box to inform the student that stipend is not to be included in funds submitted to the IRS as money paid for tuition in determining eligibility for an education tax credit. Since the COF stipend goes toward tuition (which is considered an eligible school expense by the IRS), it is not taxable. It is important to note that the 1098-T form is to be considered an informational form only, and students should use their own records for determining tax information. As always, please consult a tax professional for advice concerning tax questions.

A.8 ASSET (SB13-033)

For ASSET (SB13-033) questions, please see “Frequently Asked Questions Regarding SB13-033” at: http://highereducation.colorado.gov/Finance/Asset/ASSETFAQ_04232013.pdf.

A.9 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.