

State Financial Aid Manual

Future Together Grant

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About the Minnesota Office of Higher Education

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state's clearinghouse for data, research and analysis on postsecondary enrollment, financial aid, finance and trends.

The Minnesota State Grant Program is the largest financial aid program administered by the Office of Higher Education, awarding up to \$207 million in need-based grants to Minnesota residents attending eligible colleges, universities and career schools in Minnesota. The agency oversees other state scholarship programs, tuition reciprocity programs, a student loan program, Minnesota's 529 College Savings Plan, licensing and early college awareness programs for youth.

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Introduction

This manual is written for Office of Higher Education (hereafter referred to as OHE) staff and college or university (hereafter referred to as institutional) staff for use in administering the Minnesota Future Together Grant (FTG) program. This manual is updated on a regular basis and subject to all subsequent changes in both federal and Minnesota state laws and regulations governing this program. Institutions are required to read all e-mail and written correspondence from OHE to keep informed of any changes in policy or guidance. Changes announced during the interim have the full force and effect of the State Financial Aid Manual.

Program Objective

The objective of the FTG program is to provide financial assistance to cover tuition and fees for eligible students negatively impacted by the COVID-19 pandemic so that they may complete academic programs leading to employment in high-demand and high-need fields.

Program Overview

The FTG program supports eligible students enrolled in academic programs leading to a certificate, diploma, or degree in high-need career areas. This is a temporary program funded with a \$35 million investment of American Rescue Plan funds. The program addresses the negative economic impacts of the COVID-19 pandemic by seeking to increase the number of qualified workers in high-need careers and supporting the education and training needs of individuals in occupations most affected by the COVID-19 pandemic.

The FTG creates tuition and fees-free pathways for eligible students. The FTG will not only support economic development, but also play a critical role in advancing efforts to meet OHE's goal of having 70 percent of Minnesotans, aged 25 to 44, attain a postsecondary certificate or degree by 2025.

Definitions

Academic Year

An academic year is the period of time in which a full-time student is expected to complete the equivalent of at least two semesters, two trimesters or three quarters; or at least 30 semester hours or 45 quarter hours; or at least 900 clock hours. See the ['Common Definitions'](#) chapter of this manual for more details.

Award Year

An award year is the period of time between July 1 and June 30. It can also be referred to as the state fiscal year.

Eligible Academic Program

An eligible academic program is one that meets the high-need/high-demand definition described in the Determining Eligible Academic Programs section of this chapter.

Resident Student

A resident student is one who meets one of the definitions outlined in the Common Definitions Chapter of the State Financial Aid Manual as defined in 136A.101 Subd.8.

Tribally Controlled College

An accredited institution of higher education located in this state that is formally controlled by or has been formally sanctioned or chartered by the governing body of a federally recognized Indian tribe, or a combination of federally recognized Indian tribes. Tribally controlled college does not include any institution or campus subject to the jurisdiction of the Board of Trustees of the Minnesota State Colleges and Universities or the Board of Regents of the University of Minnesota.

Tuition and Fees

Tuition and fees are charged to each student by each individual institution. Tuition amounts vary by institution, program, and credit-level. Fees may include, but are not limited to, any fees that are included in the institution's State Grant Budget to OHE. Fees may also include mandatory fees charged to all students, any required fees (application or graduation), course-specific, or program-specific fees.

Eligibility

FTG eligibility is based upon a number of institution and student-specific factors.

Postsecondary Institution

To be eligible, a postsecondary institution must be one of the following:

- Public postsecondary institution eligible to participate under [Minnesota Statutes 136A.101, Subd. 4](https://www.revisor.mn.gov/statutes/cite/136A.101) (<https://www.revisor.mn.gov/statutes/cite/136A.101>) and [Agency Rules 4830.0300](https://www.revisor.mn.gov/rules/4830.0300) (<https://www.revisor.mn.gov/rules/4830.0300/>); or
- [Tribally controlled college](#) eligible to participate under [Minnesota Statutes 136A.101, Subd. 4](https://www.revisor.mn.gov/statutes/cite/136A.101) (<https://www.revisor.mn.gov/statutes/cite/136A.101>) and [Agency Rules 4830.0300](https://www.revisor.mn.gov/rules/4830.0300) (<https://www.revisor.mn.gov/rules/4830.0300/>)

Academic Programs

Eligibility Requirements

Eligible academic programs are certificate, diploma, or degree programs leading to a high-need career area which meets one of the following:

- Programs leading to high-demand occupations with a Current Demand Indicator of 3 to 5 stars in the Minnesota Department of Employment and Economic Development (DEED) Occupations in Demand data (https://apps.deed.state.mn.us/lmi/oid/Results_9Columns.aspx)
- Programs leading to occupations with a high vacancy rate with a Job Vacancy Rate above the statewide Job Vacancy Rate for the same survey period as reported in DEED Job Vacancy Survey data (<https://apps.deed.state.mn.us/lmi/jvs/Results.aspx>)
- Programs covered under the Carl D. Perkins Career and Technical Education Act (Perkins V)
- Programs that support the local and/or state's economic vitality, as approved by the OHE Commissioner

Only academic programs otherwise eligible for Minnesota Student Financial Aid are eligible.

Determining Eligible Academic Programs

Preliminary lists of eligible academic programs by Classification of Instructional Programs (CIP) code were compiled at OHE by matching Student Enrollment and Awards Conferred data by CIP code with Federal Perkins and Minnesota Department of Employment and Economic Development (DEED) data.

OHE issued a list of eligible academic programs to each institution in the fall of 2021. OHE then collaborated with each institution to determine the eligible academic programs under each eligible CIP code. Program eligibility is determined by CIP code. If the CIP code is eligible, all academic programs under that CIP code are eligible academic programs for FTG. Institutions shall review the OHE generated lists prior to each semester to determine if there are any necessary changes for new or closed programs.

Institutions may request additional academic programs be added to their list each term by submitting requests at this website: <https://forms.office.com/g/BbJrmMCTBB>

Requests must indicate why the institution believes the academic program supports the local and/or state's economic vitality. Requests will be reviewed by the OHE Commissioner each semester.

Students

The institution is responsible for determining and ensuring the student meets all eligibility requirements. Before awarding the FTG, aid administrators will want to ensure the following requirements have been met.

General Eligibility Requirements

- Minnesota Resident Student as defined in 136A.101 Subd.8
- Attending a public higher education institution or participating Tribal College which includes:
 - All Minnesota State colleges and universities (<https://www.minnstate.edu/campusesprograms/index.html>)
 - All University of Minnesota campuses (<https://system.umn.edu/campuses>)
- Began attending an [eligible institution](#) in the fall 2021 term or later and is one of the following:
 - New student with no previous enrollment in any postsecondary institution not including any postsecondary enrollment prior to receiving a high school diploma
 - Student with previous postsecondary enrollment at any postsecondary institution but has not been enrolled at any postsecondary institution in the three semesters or the equivalent (including summer) prior to beginning attendance at any [eligible institution](#)
- Enrolled in at least 1 credit
- Undergraduate student who has not received a baccalaureate degree
 - Students who have previously earned certificates, diplomas, or associate degrees remain eligible to receive the FTG
- Graduate of a secondary (high) school, or high school equivalent/GED recipient.
- Not receiving tuition reciprocity benefits from another state while attending a Minnesota postsecondary institution
- Meet Satisfactory Academic Progress (SAP) as defined in the '[Common Definitions](#)' chapter of this manual on the date of disbursement

- Enrolled in an eligible program leading to a certificate, diploma, or degree at an [eligible postsecondary institution](#) (for definition of a “Certificate Program,” see the ‘[Common Definitions](#)’ chapter of this manual)
- Not in default on a federal or state student loan or, if in default, has regained eligibility for federal or state student aid
- Completed a Free Application for Federal Student Aid (FAFSA) or State Aid Application and applied for other state and federal scholarship and grant programs
 - To be eligible for FTG, the student must have submitted a FAFSA or State Aid Application by the June 30th FAFSA deadline for the academic year.
 - If an undergraduate student is unwilling or unable to provide transcripts or other required documentation in order to complete the State Grant Program application, the student is not eligible unless the institution has determined the student would not qualify for a state grant award based on EFC at **any** enrollment level.

Additional Eligibility Requirements

Students are eligible if they meet one of the following:

1. Have a Family Adjusted Gross Income (AGI) reported on FAFSA or State Aid Application less than \$50,000
2. Have a Family AGI reported on FAFSA or State Aid Application of \$50,000 to \$99,999 and the student was employed in a critical industry listed in Executive Order 20-74 at least one hour between March 1, 2020 - December 31, 2021
3. Have a Family AGI reported on FAFSA or State Aid Application of \$50,000 to \$99,999 and the student received unemployment benefits between March 1, 2020 - December 31, 2021

Family Adjusted Gross Income (AGI) for a Dependent student includes Parent and Student AGI and for an Independent student includes Student and Spouse AGI (if applicable).

The AGI for students, spouses, and/or parents who are not required to file federal income taxes (non-filers) and who do not have an AGI reported on the FAFSA or State Aid Application should be treated as having an AGI of \$0. For reporting purposes, the AGI can be reported as \$0 or blank.

Negative AGIs are considered as a negative number and can be subtracted when determining AGI for dependent and independent students. For reporting purposes, the AGI can be reported to OHE as a negative number.

The FTG uses AGI, not EFC, to determine income-related eligibility. It is possible, albeit rare, for a student to have an AGI below \$50,000 but an EFC that exceeds the institution’s cost of attendance. In this situation, the AGI below \$50,000 eligibility requirement is met and the student is eligible for the FTG.

It is the responsibility of the aid administrator to determine if a student was employed in a critical industry during the time period listed. Critical industries are further defined in Appendix A. As long as a student has worked at least 1 hour between 3/1/2020 and 12/31/2021 in a critical industry the student has met the ‘employed in a critical sector’ requirement for FTG.

To the best of their ability, aid administrators must collect and retain documentation of the student’s employment in a critical industry and/or receipt of unemployment benefits. An institution may furnish this documentation themselves in the instance where the student was a student employee or work study student at the institution. An institution may use previously submitted documentation of employment in critical industry and/or receipt of unemployment benefits for award consideration in future terms.

A child support hold does not preclude a student from being eligible to receive the FTG.

Incarcerated students are eligible to receive FTG.

Eligibility components can change from semester to semester therefore eligibility for FTG must be confirmed for every student, each semester. It is possible for a student to qualify for an FTG award in one award year and not the next due to updated FAFSA data (e.g. AGI) from year to year.

Determining Student Eligibility Based on Changes in Academic Program

Changes to a student’s academic program, student transfers between eligible institutions, or changes to the eligibility of a student’s Academic Program may result in changes to a student’s eligibility. The chart below provides guidance on various scenarios involving otherwise eligible students and the impact on their eligibility due to changes in their Academic Program or institution. Additional guidance based on other scenarios may be provided at a later date.

Change	Effect on Eligibility	Action, if needed
<p>Student first enrolled fall 2021 or after at an Eligible Institution but was <u>not enrolled</u> in an Eligible Academic Program.</p> <p>Student remains enrolled at Eligible Institution but changes major to an Eligible Academic Program.</p>	<p>Student becomes eligible for FTG in the term after they enrolled in the Eligible Academic program. A student cannot change majors mid-term and receive FTG that same term.</p>	<p>Student does not need to take action.</p> <p>Eligible Institution shall identify this student as eligible when determining eligible students for the term.</p>
<p>Student enrolled fall 2021 or after in an Eligible Institution</p>	<p>Student becomes eligible for FTG in the semester for which</p>	<p>Student does not need to take action.</p>

Change	Effect on Eligibility	Action, if needed
<p>but was <u>not enrolled</u> in an Eligible Academic Program.</p> <p>Student remains enrolled at Eligible Institution and enrolled in the same Academic Program but the Academic Program <u>becomes eligible</u>.</p>	<p>the Academic Program became eligible.</p>	<p>Eligible Institution shall identify this student as eligible when determining eligible students for the term.</p>
<p>Student enrolled fall 2021 or after in an Eligible Institution but <u>not enrolled</u> in an Eligible Academic Program.</p> <p>Student transfers to a different Eligible Institution and <u>is enrolled</u> in an Eligible Academic Program.</p>	<p>Student becomes eligible for FTG the term they enroll in an Eligible Academic Program at the Eligible Institution.</p>	<p>Student must self-identify to the financial aid office at the new Eligible Institution. As long as the student does this within the award year and there are funds available, the Eligible Institution may provide retroactive awards back to the first term the student was eligible.</p>
<p>Student first enrolled in an Eligible Institution fall 2021 or after and <u>is enrolled</u> in an Eligible Academic Program.</p> <p>Student transfers to a different Eligible Institution and <u>is enrolled</u> in an Eligible Academic Program.</p>	<p>Student remains eligible for FTG at the Eligible Institution to which they transferred.</p>	<p>Student must self-identify to the financial aid office at the Eligible Institution to which they transferred. As long as the student does this within the award year and there are funds available, the Eligible Institution may provide retroactive awards back to the first term the student transferred.</p>
<p>Student first enrolled in fall 2021 or after at an Eligible Institution and <u>is enrolled</u> in an Eligible Academic Program.</p> <p>Student remains enrolled at Eligible Institution but changes major to an Academic Program that is <u>not eligible</u>.</p>	<p>Student is not eligible beginning in the next term after changing major.</p>	<p>Student does not need to take any additional action.</p> <p>Eligible Institution shall identify this student as <u>ineligible</u> when determining eligible students for the next term.</p>

Application Process

A complete FAFSA or State Aid Application and any other documentation related to state financial aid eligibility must be on file in order for student to be eligible. This includes but is not limited to all of the following:

- Documentation of Minnesota Resident Student status
- Any required documentation related to the federal verification process
- Any required information to resolve Conflicting Information related to the FAFSA or State Aid Application
- Transcripts or other required documentation in order to complete the State Grant Program application unless the institution has determined the student would not qualify for a State Grant award based on EFC at **any** enrollment level

An institution may choose to create a form or tool to assist eligibility determination and award processing for the FTG. See Appendix C for an example. However, an institution must not require a separate application in order for a student to receive the FTG.

Federal Verification, Conflicting Information and C Codes

Before awarding and disbursing FTG, the institution is responsible for resolving any conflicting information and C codes on the student's ISIR or SAR, including unusual enrollment history flags. The institution must also verify the data on the student's application if it is selected for verification using the verification criteria established by the Department of Education for federal student aid programs. This is true even if the student's program does not meet minimum program length requirements for the Federal Pell Grant and State Grant programs.

Institutions should refer to the federal Application and Verification Guide for the aid year in question for detailed instructions. The verification guide and information about resolving conflicting information, C codes and unusual enrollment history flags are available at <https://fsapartners.ed.gov/home/>

In instances where verification selection, conflicting information, C codes, and unusual enrollment history flags take place after FTG was disbursed, all future disbursements must be held until the institution resolves the issues. If corrections are required, the institution must recalculate the FTG award and make any necessary adjustments to the award amount.

Award Process and Calculation

Institutions must calculate award amounts for eligible students each term.

Award Calculation

The following formula is used to calculate the FTG:

Tuition and fees charged to the student for semester **minus** all grant and scholarship aid received by the student **equals** FTG Award (within minimum and maximum award amounts).

Award Amounts

The maximum award per term is \$7,700, the minimum is \$50 per term (including summer). An eligible student may receive up to \$7,700 (maximum term amount) for each term fall, spring, and summer. A student qualifying for an award amount less than \$50 in a term is not eligible for an award.

If the award calculation yields a negative or \$0 amount, the institution is not required to notify the student of a \$0 award.

Award amounts with cents should be rounded up to the next whole dollar. If rounding up to the nearest dollar results in an under \$1 credit balance on the student's account and the institution's policy is not to refund in that nominal amount then it can be carried forward, returned to the general ledger for future FTG use, or written off as miscellaneous income. In general, OHE has no issue with not refunding a credit balance of less than \$1 but the FTG must be paid to the student in the correct, rounded up, amount.

Components of the Award Calculation: Tuition and Fees

Tuition includes the student's actual tuition charges including any differential program tuition rates. Fees includes any mandatory, program-specific, and/or course-specific fees. Fees may include, but are not limited to, any fees that are included in the institution's State Grant Budget.

Tuition and fees are not limited to 15 credits per term in cases where the student enrolls for more than 15 credits.

The following chart provides examples of charges that should be excluded in the calculation of tuition and fees amount. Institutions may contact OHE staff to discuss any charges not in this chart.

Examples of Charges to Exclude
Fines such as library, lost room key, parking
Health care and/or counseling/therapy charges
Gym membership
Books (including direct digital access) and supplies

Examples of Charges to Exclude
Parking pass and parking related fees Technology (laptop, etc.) Fees such as late payment and payment plan Transportation Housing Meal Plan

Students enrolled in more than one FTG eligible postsecondary institution during the same semester may be eligible for the FTG program. The institution responsible for awarding other federal and state financial aid, should assess students for FTG eligibility in order to avoid situations where students are receiving federal and state aid at one institution and FTG at another. For the Award Calculation, the institution may choose to count both tuition and fees charged at the institution awarding the FTG and tuition and fees at the FTG eligible institution(s) where the student is dually-enrolled. FTG is meant to provide a tuition and fees free pathway for eligible students including those enrolled at more than one eligible institution simultaneously.

Students enrolled in study or education abroad, national student exchange, student teaching and/or online programs are eligible for FTG as students do not need to be physically present on the campus to receive the FTG.

As long as the student is enrolled in one FTG eligible academic program, then all of the tuition and fees charges, regardless if those courses count toward the eligible program, can be included in the Award Calculation as long as the courses themselves are aid eligible.

Not included in the tuition and fees number calculation are charges such as fines, late fees, books, parking passes, etc. However, FTG can *pay* these charges as institutions are not required to set up FTG in their systems to exclude payment of certain charges.

Components of the Award Calculation: Grants and Scholarships

In general, grants and scholarships included in the Award Calculation are funds disbursed to the student that do not have to be repaid.

The following chart provides examples of aid that should be included and excluded in the Award Calculation.

Grants and Scholarships <u>Included</u> in the Award Calculation	Other Aid <u>Excluded</u> in the Award Calculation
Athletic grants Aspiring Teacher of Color Scholarship Deaf and/or blind waivers	Americorps funding ARP/CRRSAA/HERF funding CCAMPIS

Grants and Scholarships <u>Included</u> in the Award Calculation	Other Aid <u>Excluded</u> in the Award Calculation
Education Vouchers for Former Youth in Care Federal Tuition Assistance (FTA) ID Grant Institutional Scholarships and Grants Minnesota GI Bill Minnesota Indian Scholarship Program Minnesota State Grant Minnesota Student Teacher Grants Minnesota Teacher Candidate Grant Pell Grant Privately Funded Scholarships SEOG Grant TEACH Grant Teacher Candidate Grant Tribal Scholarships Tuition Waivers Tuition Assistance within the Term Vocational Rehabilitation Services Funds (DRS) WIOA Funds	Federal Veterans Education Benefits Institutional Emergency Grant Funds Loans of Any Type Minnesota Post-Secondary Child Care Grant Student payments on their account (including from a 529 or educational savings account plan) Third Party Payments received after the end of the term (Including Dual-Training Grant) Work Study Awards

For the purposes of FTG, third party **payments** are generally those that come after the term and are not included on the financial aid award. Third party **awards**, however, are typically included on the financial aid award but refer to awards from a variety of sources. Refer to the chart above to better understand if third party awards should be included or excluded in the FTG calculation. Contact OHE if you cannot determine how a third-party award should be included in the FTG calculation.

FTG Interaction with Other Last Dollar Programs

Included in this section is guidance on how FTG interacts with Fostering Independence Grant, Grants for Students with Intellectual and Developmental Disabilities (ID Grant), and Federal Veterans Education benefits.

Students can receive FTG and Fostering Independence Grant in the same term. The FTG is calculated first, and the Fostering Independence Grant after.

Technically students can receive FTG, Fostering Independence Grant, and ID grant in the same term, however since FTG and ID grant are both tuition and fees programs it is unlikely the student would qualify for both. If they do, ID grant should be calculated first, then FTG, and finally Fostering Independence Grant.

In the chart on page 10, Federal Tuition Assistance is *included* in the award calculation as it is paid directly to the institution specifically to cover tuition and fees charges. Federal Veterans Education Benefits are *excluded* from the FTG award calculation; however, if an FTG grant is awarded *after* the Veterans benefit, the Veterans benefit will likely need to be reduced. OHE recommends calculating the FTG before the Federal Veterans education benefit to avoid having to re-calculate the Veterans benefit.

According to guidance provided by U.S. Department of Veterans Affairs, OHE believes FTG funds and Federal Veterans Education Benefits cannot both be used to pay the same tuition and fees expenses within a term. If a student is eligible for both FTG and Federal Veterans Education Benefits, OHE recommends that institutions work with the student to create a plan to best utilize their benefits. Because FTG is a temporary program, it may be in the student's best interest to utilize FTG and not certify their VA benefits until a later term when FTG is no longer available.

Awarding Period

FTGs may be awarded spring 2022, summer 2022, fall 2022, spring 2023, summer 2023, fall 2023, spring 2024, or until the funding is expended. Additional guidance may be provided at a later date regarding spending down remaining funding nearing the end of the program.

Awards for Summer Term

FTG may be awarded in summer term as long as funds are available.

Awarding Transfer Students

See the [Determining Student Eligibility Based on Changes in Academic Program](#) section of this chapter.

Notification of Awards

Students should be notified of their FTG award through the typical awarding process conducted at each institution. Institutions may choose to notify students of estimated FTG amounts prior to the semester starting and then award actual amounts later in the semester. Institutions may also choose to wait and notify students of the actual awards after enrollment, tuition, fees, grants, and scholarships have been finalized and applied for the term.

Special Conditions – Professional Judgement

When an aid administrator uses professional judgement resulting in a modification of the AGI data element into the range of eligibility for FTG, the institution should make sure to consider the student for FTG eligibility. Eligible students shall be awarded retroactively to the first term in which they were eligible during the award year, if funds are available.

OHE strongly recommends that institutions consider formally adjusting/increasing a student's Cost of Attendance (COA) when students have additional allowable budget expenses such as childcare and emergency costs. Although the FTG award calculation does not consider COA, an increase to COA could create eligibility for other need-based award programs.

Institutions cannot use professional judgement to waive FTG eligibility requirements.

Award Amount Adjustments

Award amounts are adjusted for various reasons. Institutions are responsible for informing students about all award adjustments.

The institution must set an award adjustment end date after which FTG award adjustments are no longer required for the term, provided the student has begun attendance in all classes. There is no requirement that the award adjustment end date used for state financial aid programs match the end date selected for adjusting Pell Grants. The institution has the option of selecting different award adjustment end dates for different programs of study offered by the institution. The institution may choose an award adjustment end date that coincides with the end of the drop/add period or any other date during the term, including the last day of the term if the institution opts to perform award adjustments through the entire term. Whichever end date is selected for award adjustments, it must also be used for all applicable state financial aid programs.

The award adjustment end date does not apply to award revisions based on a change in EFC, changes in grants or scholarship amount, or classes in which the student did not begin attendance.

If an increase to the FTG is required but all FTG funds have been expended, the institution is not required to increase the award.

Adjustments Based on Change in Enrollment Level

Regarding adjustments based on changes in enrollment, the FTG operates under a general principle that FTG-eligible students who have begun attendance in at least one of their courses in a term should have all FTG-eligible tuition and fees amounts paid by the last-dollar application of FTG.

The chart below outlines how FTG interacts with some common change in enrollment situations. When an enrollment change occurs, the following are important to discern:

- whether or not the FTG has already disbursed; and
- whether or not the institution's award adjustment end date has passed.

In general, if the enrollment change happens *after* the FTG has been disbursed, the institution is required to re-calculate the students' eligibility for FTG given the likelihood that enrollment changes after disbursement will alter components of the award calculation. However, in general, if the

enrollment change happens *before* the FTG is calculated, the institution may choose to re-assess a student’s FTG eligibility based on the change in enrollment.

If the award adjustment end date for the term has passed, FTG award adjustments due to change in enrollment are no longer required (but may be permitted), provided the student has begun attendance in at least one class.

Change in Enrollment	Action
<p>Student drops some or all classes, or adds classes, during the drop/add period for full-term courses.</p>	<p><u>If the FTG has disbursed:</u></p> <p>If components of the FTG award calculation (tuition and fees or scholarships and grant amounts) change, the FTG award must be recalculated and adjusted, which could result in a decrease or increase in the award amount.</p> <p><u>If the FTG has not disbursed:</u></p> <p>Student must be (re)assessed for FTG eligibility and may become eligible for the grant.</p>
<p>Student drops or adds a “late-start” class or classes after the add/drop period for full-term courses.</p>	<p><u>If the FTG has disbursed:</u></p> <p>If components of the FTG award calculation (tuition and fees or scholarships and grant amounts) change, the FTG award must be recalculated and adjusted, which could result in a decrease or increase in the award amount. If award adjustment end date has passed, no adjustment is required (but it is allowed).</p> <p><u>If FTG has not disbursed:</u></p> <p>Student may be (re)assessed for FTG eligibility and may become eligible for the grant. If the enrollment change caused any adjustments to the tuition and fees and/or scholarships and grants amounts, the FTG is calculated after these adjustments are made.</p>
<p>A student receives W or FW grades in some, but not all classes (partial withdrawal) after beginning attendance in at least one class.</p> <p>A student receives a failure due to non-</p>	<p><u>If the FTG has disbursed:</u></p> <p>If components of the FTG award calculation (tuition and fees or scholarships and grant amounts) change, the FTG award must be recalculated, which could result in a decrease or increase in the award amount.</p> <p>FTG may be increased to “back fill” for reductions in scholarships or grants (e.g. Pell or State Grant) for classes the student did not attend, as long as the student attended at least one class during the term.</p>

Change in Enrollment	Action
attendance grade in some, but not all, classes.	<p>If award adjustment end date has passed, no adjustment is required (but it is allowed).</p> <p><u>If the FTG has not disbursed:</u></p> <p>Student may be (re)assessed for FTG eligibility and may become eligible for the grant. If the enrollment change caused any adjustments to the tuition and fees and/or scholarships and grants amounts, the FTG is calculated after these adjustments are made. The institution may use the budget/COA that includes the W grades(s).</p>
A student receives W, FW, or F grades in <u>all</u> classes after beginning attendance in at least one class.	<p><u>If the FTG has disbursed:</u></p> <p>If components of the FTG award calculation (tuition and fees or scholarships and grant amounts) change, the FTG award must be recalculated which could result in a decrease or increase in the award amount.</p> <p>The FTG award may be increased even after complete withdrawal or receiving Fs in all classes as long as the student began attendance in at least one class.</p> <p>If award adjustment end date has passed, no adjustment is required (but it is allowed).</p> <p><u>If the FTG has not disbursed:</u></p> <p>An institution may (but is not required to) calculate and disburse a new FTG award. This includes, but is not limited to, situations where a student was eligible for the FTG award prior to the enrollment change but the institution had not disbursed the award yet, and/or a situation where the refund/aid recalculation resulted in a new award calculation whereby the student is now eligible for a new or an increased award amount.</p> <p>If the enrollment change caused any adjustments to the tuition and fees and/or scholarships and grants amounts, the FTG is calculated after these adjustments are made. The institution may use the budget/COA that includes the W, FW, or F grades(s).</p>
A student receives failure due to non-attendance grades in <u>all</u> classes.	<p><u>If the FTG has already disbursed:</u></p> <p>If attendance is not documented in any classes (the student never attended) then the student is not eligible for the FTG, and the award must be adjusted.</p>

Change in Enrollment	Action
	<p><u>If the FTG has not disbursed:</u></p> <p>If attendance is not documented in any classes (the student never attended) then the student is not eligible for the FTG.</p>
<p>A class, classes, or all classes are retroactively dropped by the institution.</p>	<p><u>If the FTG has disbursed:</u></p> <p>If components of the FTG award calculation (tuition and fees or scholarships and grant amounts) change, the FTG award must be recalculated, which could result in a decrease or increase in the award amount. The FTG must be recalculated using new tuition and fees and scholarship and grants amounts.</p> <p><u>If the FTG has not disbursed:</u></p> <p>Student may be (re)assessed for FTG eligibility and may become eligible for the grant. If the enrollment change caused any adjustments to the tuition and fees and/or scholarships and grants amounts, the FTG is calculated after these adjustments are made.</p>

Adjustments Based on Change in Needs Analysis (EFC/PC)

A change to the student’s FAFSA or State Aid Application which results in changes to components in the Award Calculation may result in an increase or decrease of the FTG award. Institutions are required to adjust the FTG award regardless of whether or not the change was before the Award Adjustment End Date.

Institutions are not required to revise the award based on a subsequent ISIR received after the student has stopped attending the institution if the award for the term has already been disbursed and there was no conflicting information at the time of disbursement.

Adjustments Based on Change in Grants/Scholarships or Tuition/Fees Amounts

If after an initial FTG award is calculated a student receives a disbursement of an additional (new) grant or scholarship, the institution must recalculate the FTG award and make any necessary award adjustments.

If after an initial FTG award is calculated the disbursed amount a student receives in grant or scholarship aid is reduced or increased, the institution must recalculate the FTG award and make any necessary award adjustments.

If after an initial FTG award is calculated, the tuition and fees amounts are changed caused by a change in enrollment, the institution must re-calculate the FTG award and make any award adjustments.

After an initial FTG award is calculated, the student accrues an additional eligible tuition and fees charge on their account caused by something other than a change in enrollment, the institution *may* recalculate the FTG award and make any necessary award adjustments.

Other Award Adjustments

In the rare instance when a change to the student's EFC affecting the student's FTG award amount, and there is also a change to the student's enrollment level requiring an adjustment to the award, the institution must first recalculate the original award for the change in EFC and then make any required adjustments for a change in enrollment level.

If a student changes their eligible major after an FTG award has disbursed but within the same term as the disbursement, the FTG award does not need to be adjusted within that term. The student's eligibility would be reassessed in future terms to ensure they are in an FTG eligible academic major. An institution cannot disburse an FTG award to a student in an ineligible academic major. OHE recognizes there may be administrative processing time required to make academic major changes. The institution may disburse an FTG award as long as the institution has written documentation in the student's file that the student has requested their major to be changed to an FTG eligible major. In this situation, the institution must ensure that they are reporting the FTG eligible major to OHE for required reporting purposes.

Disbursement Process

Through the use of State of Minnesota Grant Contract Agreements, OHE distributes funds directly to the grantees: University of Minnesota, Minnesota State, and participating Tribal colleges. For grantees with multiple campuses, each grantee will allocate and distribute FTG funds to campuses based on their own practices and procedures. Similar to other OHE student financial aid programs, it is recommended that institutions create a separate account for FTG funds.

If an eligible institution other than a Tribal college does not have enough funds available to award to all eligible students, they should work with their system leadership to request additional funds from the system grant award. System leadership and Tribal colleges should contact OHE if system grant award funds are not sufficient to meet the demand at each eligible institution.

Disbursing Funds to Students

Documentation must exist regarding the FTG disbursement date.

Institutions may choose to disburse FTG funds to students at any point during the semester, so long as the student is eligible and has registered for classes.

The FTG award must be based on the student's enrollment level and the components of the Award Calculation as of the date of disbursement except as adjusted, if required (See Award Amount Adjustments section of this chapter).

Each institution must disburse FTG funds by applying them to the student's account. The institution must document the disbursement date and the amount of FTG funds credited to the student's account.

Institutions are discouraged from delaying disbursements until the institution's award adjustment end date to avoid award adjustments.

Institutions may disburse retroactive awards to the first term a student was eligible in the current award year if funds are available.

The disbursement date of all FTG disbursements made prior to the start of an enrollment period will be the first day of required class attendance.

All related disbursement guidelines used for the State Grant program apply including determination of disbursement date, acceptable methods of disbursement, student authorization for EFT transactions, student account balance requirements and other applicable guidelines described in the 'Disbursement Process' section of the State Grant chapter in the Financial Aid Manual.

An institution is not required to adjust the award based on a subsequent ISIR transaction received after the student stopped enrollment at the institution provided the award has already been disbursed and there was no conflicting information at the time of disbursement.

Institutional Responsibilities Prior to Disbursement

Institutions must ensure students meet all of the eligibility requirements and collect documentation of employment in critical industry or receipt of unemployment benefits (if applicable) before disbursing the FTG funds to the student.

Treatment of FTG Funds in Calculating Estimated Financial Aid for other Federal and State Student Financial Aid Programs

According to guidance provided by the United States Department of Education Federal Student Aid, OHE believes FTG funds should be considered Estimated Financial Aid (EFA) for Cost of Attendance (COA) and calculation of other federal and state need-based aid programs. While the FTG award calculation itself does not factor in financial need, other need-based programs may need to be adjusted if the FTG award causes a student to be over-need awarded, depending on the regulations of those other programs. For example, a student with no remaining need may be awarded an FTG but their subsidized loan may need to be reduced in order to resolve an over-need award situation with the subsidized loan award.

The FTG award must be calculated to pay up to 100% of tuition and fees after subtracting all scholarships and grants. If this award causes a student to exceed the annual cost of attendance, awards must be reduced to ensure the total aid does not exceed the annual cost of attendance. The FTG grant could be reduced or the aid administrator could choose to reduce a different financial aid award.

Refund Process

Any student refund required after an award adjustment shall be returned to the institution's FTG account for the corresponding award year regardless of the dollar amount of the refund. Institutions are responsible for calculating the amount of student refunds within a reasonable amount of time and returning funds to the institution's FTG account in a timely manner.

No refunds shall be made directly to OHE for grantees with multiple campuses (U of Mn and Minnesota State). Any remaining balance in the institution's FTG account at the end of an award year shall be refunded to the corresponding system office.

Accounting and Audit Requirements

To be determined and provided in a subsequent draft of this chapter.

Reporting Requirements

Institutions will be required to report a series of items to OHE on a monthly, quarterly, and end of term basis.

On a monthly basis, institutions will be asked to report details on the amount expended in grants and the number of students receiving grants by institution as well as a cumulative total. A reporting link has been provided to institutions for monthly reporting: <http://www.ohe.state.mn.us/ssl/FTG/>

At the end of each term or semester, institutions will be required to report information about grant recipients (see Appendix B for required data elements). The data elements listed in Appendix B are the column headings required to be submitted in Microsoft Excel format via an established file transfer protocol to OHE no later than 45 days after the end of the term. Report to OHE the FTG eligible academic major(s) in which each student is enrolled. The "Major Award Level" is referring to the level of the degree, i.e. certificate, associate, bachelor, diploma, etc. For the column "FTG (y/n)" there should always be a Y in that field as only FTG eligible students should be reported in this Excel file. AGI can be reported as \$0 or blank.

It is understandable that awards may need to be revised or are disbursed retro-actively which would require an update to OHE. Every time a term report is required is an opportunity for updates to be given on previously submitted records (in the same Excel file). Preferably, this is done by creating a separate "revisions" tab in the Excel workbook that indicates the updated records or retroactive award, and previous term.

On a quarterly basis, institutions (or system offices) will need to report their Unique Entity ID (UEI) number and quarterly expenditures. Specifically, the reports should detail the cumulative amount spent during the periods outlined below on administrative expenditures (and a description of the expenses), the amount expended in grants and the number of students receiving grants by institution and a cumulative total. These reports will be due for the following periods on the following specified due dates:

- October 1 – December 31, 2021 spending and performance information, due to OHE by 01/03/22
- January 1 – March 31, 2022 spending and performance information, due to OHE by 04/04/22
- April 1 – June 30, 2022 spending and performance information, due to OHE by 07/05/22
- July 1 – September 30, 2022 spending and performance information, due to OHE by 10/03/22
- And continuing on a substantially similar schedule going forward.

OHE will compare monthly, quarterly, and term reports to ensure the institutional level spending report information matches the system-level data. Discrepancies will need to be resolved.

Appendices

Appendix A: Definition of Critical Industry

In order to be eligible for FTG, institutions are required to determine if, and document when, a student is considered to have worked in a critical industry sector. Below, OHE has broadly summarized critical industry sectors based off of the guidance issued in *Executive Order (EO) 20-48*. *Executive Order 20-48* also outlined businesses that were not exempted as Critical Sectors categories but were nonetheless allowed to have employees return safely to work. Non-Critical Exempt positions do not constitute eligible employment for FTG.

Critical sector work typically refers to work that can only be done at a place of work outside home or residence. However, if the student provides documentation of working in a critical sector (pay stub, etc.) the institution is not required to verify that the student was working outside of their home or residence. In other words, a student working from home in a critical sector position is eligible for FTG.

Institutions are required to determine if, and document when, a student has worked in a critical industry sector at least 1 hour between 3/1/2020 and 12/31/2021. In determining whether a position is considered to be within a critical industry sector, institutions may choose to verify by looking employers up online or calling employers to ensure the position was in a critical industry. An institution may furnish this documentation themselves in the instance where the student was a student employee or work study student at the institution.

Financial aid administrators are encouraged to consult with OHE if they have questions on whether or not a student's employment would be defined as a position in a critical sector.

Healthcare and Public Health

- Includes workers required for effective clinical, command, infrastructure, support service, administrative, security operations across direct patient care, pharmacy, and full healthcare and public health spectrum, including mortuary services
- Human service providers such as those who provide assistance and support to older adults, people with disabilities and other chronic health conditions, and those who are frail or homebound
- Workers in residential treatment centers, those supporting shelters for adults, seniors, children, victims of domestic violence, people with developmental disabilities, substance abuse disorders or mental illness

Law Enforcement, Public Safety, and First Responders, Defense Industrial Base

- Includes workers in emergency management, law enforcement, fire and rescue, emergency medical services, corrections, and search and rescue personnel
- Workers at emergency and public safety communication centers
- Workers who support the essential services required to meet national security commitments to the federal government and U.S. Military

Food, Agriculture, Energy, Water and Wastewater, Infrastructure Support

- Farmers, farm workers, plumbers, electricians, exterminators, builders, contractors, HVAC technicians, and workers in construction and critical trades
- Workers supporting food and agriculture industry through production, distribution and transportation, equipment production and repair, warehouse workers, sanitation, etc.
- Lawn care and landscape workers, garden centers and stores, florists and bait harvesters
- Workers supporting the energy sector, regardless of the energy source (including, but not limited to, nuclear, fossil (coal, petroleum, natural gas), hydroelectric, or renewable)

Education and Other Community-Based Essential Functions

- All K-12 teachers and educators including paraprofessionals, administrative, kitchen, bus drivers and janitorial staff
- College and university employees, including student employees
- Workers in hardware and building materials stores, convenience stores, pet stores/veterinarians and animal care providers, auto supply and repair, home appliance, laundromat and dry cleaners, and management and staff at hotels and other temporary lodging facilities, childcare providers (in-home and center-based)
- Workers who provide legal services, advice, representation needed to aid delivery of critical governmental services, and clergy

Transportation, Manufacturing, Essential Supply Stores

- Truck drivers, bus drivers, dispatchers, maintenance and repair technicians, truck stop and rest area workers, driver training and education centers, DMV workers, towing, recover, road side assistance, mass and public transit, taxi and delivery services, postal service and private companies who accept, process, transport and deliver information and goods, worker supporting air transportation, bicycle shops, workers selling automobiles, motorcycles, boats, recreational vehicles and all-terrain vehicles

Financial Services

- Workers who are needed to provide, process, and maintain systems for processing, verification, and recording of financial transactions and services, including payment, clearing, and settlement
- Workers who are needed to provide business, commercial, and consumer access to bank and non-bank financial services and lending services

Outdoor Recreational Facilities

- Private, state, and local government workers who support MN State Parks, local/regional parks and trails, marinas, golf courses and driving ranges, ski areas, outdoor shooting ranges and game farms

Appendix B: Fields Required for End of Term Reporting

Student Last Name	Student (and Spouse, if applicable) AGI
Student First Name	Parent AGI
Student Middle Initial	Family AGI
Student DOB	Worked in a Critical Industry (y/n)
Student SSN	Received Unemployment Benefits (y/n)
Inst Code	Total Tuition and Fees Charged
Institution Name	FTG Amount Paid
Major 1 Program Name	Pell Grant Paid
Major 1 Program CIP Code	Other federal grant or scholarship aid paid
Major 1 Award Level	State Grant Paid
Major 2 Program Name	Institutional Aid Paid
Major 2 Program CIP Code	Other institutional grant, scholarship aid, or tuition waivers paid
Major 2 Award Level	Any other grant, scholarship, tuition waiver paid not reported elsewhere
Eligible for FTG (y/n)	
Aid Year	
Term	
State Grant Enrollment Level (Credits)	

Appendix C: Sample Eligibility Check-list

This is an example of what one state university has developed to assess student eligibility and help process the FTG in the Financial Aid Office.

Minnesota Future Together Grants

A new grant program offering tuition-free pathways for students in high-need career areas

This new program will provide eligible students with a **tuition-free pathway** for earning a bachelor's degree. The grants are available starting spring 2022 through 2024.

Who is eligible?

If you meet the following criteria, you may be eligible for a Minnesota Future Together Grant:

- You are a Minnesota resident.
- You are working on your first bachelor's degree.
- You completed the Free Application for Federal Student Aid (FAFSA) form OR Minnesota Dream Act Application.
- You first enrolled during the 2021-22 or 2022-23 school year OR you are returning to college and have not been enrolled at any college in the last three semesters.
- You are making Satisfactory Academic Progress (2.0 cumulative GPA and 67% completion rate).
- You are enrolled in one of the eligible programs listed in the table on the back of this form.

You meet ONE of the following requirements:

- Have a Family Adjusted Gross Income (AGI)* reported on FAFSA or State Aid Application less than \$50,000.
- Have a Family AGI* reported on FAFSA or State Aid Application of less than \$100,000 and you, the student, have worked in a critical industry listed in Executive Order 20-74 at least part-time between March 1, 2020 - December 31, 2021. (Documentation of employment will be required).
- Have a Family AGI* reported on FAFSA or State Aid Application of less than \$100,000 and received unemployment benefits between March 1, 2020 - December 31, 2021. (Documentation of unemployment benefits will be required).

Name (printed)

Student ID or Star ID

*Family Adjusted Gross Income (AGI) for a dependent student includes parent and student AGI and for an independent student it includes student and spouse AGI.

Eligible Programs (circle your program of study)

Accounting, BS	Entrepreneurship, BS	Mass Communications, BS
Addiction Counseling, BS	Environmental Engineering, BS	Mathematical Economics, BS
Art Education, BS	Environmental Science, BS	Mathematics Teaching, BS
Art, BA	Environmental Studies, BES	Mathematics, BA
Athletic Training, BS	Environmental Studies, BS	Mechanical Engineering, BSME
Biochemistry & Molecular Biology, BS	Feminist Leadership, CERT	Medical Laboratory Science, BS
Biochemistry, BS	Finance, BS	Meteorology, BS
Biology: Biodiversity, Ecology and Evolution, BS	Gender and Women's Studies, BA	Music Teaching, BS
Biomedical Sciences, BS	General Business, BS	Music, BA
Biotechnology, BS	Geography, BA	Nuclear Medicine Technology, BS
Business Economics, BA	Geography, BES	Nursing, BS
Chemistry - ACS Approved, BS	German, BA	Physical Education - Non-teaching, BES
Chemistry Education, BS	Graphic Design, BFA	Physical Education, BS
Communication Arts & Literature, BS	Health Administration, CERT	Physics, BES
Communication Sciences & Disorders, BES	Health and Physical Education, BS	Physics, BS
Communication Sciences & Disorders, BS	History, BA	Physics/General Science Education, BS
Communication Studies, BA	Histotechnician, CERT	Planning and Community Development, BA
Community Health, BS	Hospitality and Tourism, BA	Political Science, BA
Computer Engineering, BS	Hydrology, BS	Radiologic Technology, BS
Computer Science, BS	Information Systems, BS	Real Estate, BS
Criminal Justice Studies, BA	Insurance, BS	Recreation and Sports Management, BS
Cybersecurity, BS	International Business, BS	Social Studies Education, BS
Early Childhood Education, BS	Land Surveying/Mapping Science, BES	Social Work, BS
Earth and Space Science Education, BS	Land Surveying/Mapping Science, BS	Software Engineering, BSE
Earth Sciences, BA	Life Science/General Science Ed, BS	Spanish, BA
Economics, BA	Life Sciences, BES	Spanish, BS
Electrical Engineering, BS	Management, BS	Special Education, BS
Elementary/K-6 Education, BS	Manufacturing Engineering Technology, BS	Statistics, BS
English Studies, BA	Manufacturing Engineering, BS	Technology Education, BS
English, BES	Marketing, BS	Technology Management, BS

Office Use Only

<i>Term:</i>	<i>Tuition and fees charges:</i>	
<i>Initials:</i>	<i>Countable Aid:</i>	
<i>Date:</i>	<i>Award ID and amount:</i>	