



9.0 VERIFICATION

Verification is the process required by the Department of Education to verify the accuracy of the information submitted by or on behalf of a student for the purpose of applying for financial aid. The purpose is to reduce errors in applicant reported data and to insure, to the maximum extent possible, that eligible applicants receive the financial aid they are eligible for.

The process of verification is separate from the requirement to resolve conflicting information. Discrepancies in a student's aid application must be resolved before aid can be disbursed, regardless of existing verification policies.

The process of verification is also separate from the requirement to document certain application items. Unconfirmed selective service registration, unconfirmed eligible non-citizen status, and Veteran's Educational Benefits may be documented regardless of any existing verification policies.

Schools must verify all FAFSAs selected by Central Processing System (CPS). The institution reserves the right to verify any FAFSA not selected by CPS for verification.

Refer any instance of suspected fraud or criminal conduct by an applicant to the Office of the Inspector General of the Department of Education or to the state or local authorities.

Assistant Inspector General for Investigations

U. S. Department of Education

400 Maryland Avenue, SW

Washington, D.C. 20202-1500

Phone: 800-647-8733

Online Complaints: <http://www.ed.gov/about/offices/list/oig/hotline.html>

Each award year, the Secretary will publish in the Federal Register a notice announcing the FAFSA Information that an institution will be required to verify.

9.1 Federal Verification Requirements and Exclusions

Applicants who must be verified include the following:

- Applicants who go through a federally approved need analysis system and are selected by the edits.
- Applicants for whom the institution has inconsistent data and/or who are selected by institutional criteria.

Applicants not selected for the verification process (assuming no conflicting data) include the following:

- Citizens of the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau;
- Legal resident of Commonwealth of the Northern Mariana Islands, Guam or
- American Samoa;
- Incarcerated students at the time of verification;
- Deceased applicants (regardless of conflicting data);
- Recent immigrants (who migrated during one of the calendar years of the award year);
- Non-Title IV recipients; Verified at another school: Student completed verification for the current award year at another school before transferring. The FAFSA data must be the same as it was at the previous school, and we must get a letter from that school stating that it verified the student's application and must provide the transaction number of the pertinent valid ISIR
Post Enrollment: The student was selected for verification **after** ceasing to be enrolled at your school and all (including late) disbursements were made.
- For all students: Only funds for which the student is eligible are from the unsubsidized student financial assistance programs (i.e., eligibility is not based on student's EFC); In other words, students with only non-needbased funding do not need to be verified.
- For all dependent students: Applicants cannot locate the parents because their contact information is unknown and cannot be obtained by the student;
 - Parents' address is unknown and cannot be obtained by the student; or
 - Parents are deceased or physically incapacitated.
- For all independent students: Applicant cannot locate the spouse because his/her contact information is unknown and cannot be obtained by the student.
 - Spouse's address is unknown and cannot be obtained by student; or
 - Spouse is deceased or physically incapacitated.

*Except in the case of the student's death, none of the exemptions excuse TTU from the requirement to resolve conflicting information.

**SATISFACTORY ACADEMIC PROGRESS (SAP)****9.2 Noncitizen Verification Without SSN and Tax Filing Requirements**

Noncitizens must file a U.S. federal income tax return for wages earned while working in the U.S. regardless of whether that income comes from U.S. or non-U.S. sources unless the only income received from a U.S. source is less than the personal exemption amount, according to IRS guidance.

Not having a Social Security Number (SSN) does not prevent an individual from filing a federal tax return when otherwise required by the IRS, and it does not prevent a dependent student's parent or an independent student's spouse from completing the FAFSA.

If a resident or non-resident alien is required to file a federal tax return but does not have and is not eligible for a SSN, the IRS will issue an Individual Taxpayer Identification Number (ITIN). The ITIN is for federal tax purposes only and cannot be used in place of an SSN on the FAFSA.

If an individual (with an ITIN or SSN) was required to file a federal tax return, but did not file one, this constitutes conflicting information which must be fully resolved before processing the student's federal aid application continues.

When the Department of Homeland Security (DHS) is unable to verify an applicant's eligible noncitizen status through the automated primary or secondary confirmation process, the school must perform manual secondary confirmation by submitting a Document Verification Request (G-845) form to the DHS along with copies of the applicant's DHS documentation.

9.4 Marital Status Changes

An EFC/SAI will not be calculated if the applicant attempts to update marital status. Students can use FAFSA on the Web to update their marital status after submission of their FAFSA in Student Correction Entry. *Student initiated corrections are not automatically loaded by the school

9.5 Homeless Youth Determination

A student is eligible for homeless youth status if he/she meets the homeless definition and was determined to be homeless by his/her high school or school district homeless liaison, the director of a runaway or homeless youth center, or HUD. Students who meet this criterion are independent. *Supporting documentation may be required by the school.

9.6 Completion of Verification Prior to Professional Judgment Adjustment

Verification must be completed for an application prior to exercising professional judgment to adjust a student's Expected Family Contribution (EFC), Student Aid Index (SAI) or Cost of Attendance (CoA) only when:

- Applicants who go through a federally approved need analysis system and are selected by the edits.
- Applicants for whom the institution has inconsistent data and/or who are selected by institutional criteria.

Otherwise, completion of verification is not required for professional judgments.

9.7 Pell Grant

Pay Pell on the correct SAI after verification. If corrections increase the amount of a student's Federal Pell Grant and a valid ISIR is received after the student is no longer enrolled but before the annual Federal Register deadline, the school must pay the student the higher award amount.

9.8 Verification Deadlines

Applicants selected for verification will be required to submit documentation to the Office of Student Financial Aid & Scholarships in support of the data supplied on the FAFSA and required by the Department of Education as published in the Federal Register for each academic year.

The financial aid office will notify selected applicants of the documentation needed to complete the verification process via the applicant's official TTU Email as well as through the RaiderLink Student Portal.

All information required to complete the verification process or to resolve conflicting data must be submitted by the applicant's last day of attendance for the award year being verified. If all information is not received by this deadline, the applicant forfeits all rights to any aid for which the applicant would be otherwise eligible for the award year.

9.9 Applicant Correction and Notification Procedures

The Office of Student Financial Aid & Scholarships will electronically submit to the Central Processor (CPS) correction to FAFSA data resulting from verification. CPS will then send notification of these changes to the applicant as notification of these corrections. Applicant



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will be notified of award changes resulting from verification by the receipt of an updated award notification from the financial aid office via the applicant's TTU Email as well as through the RaiderLink Student Portal.

9.10 Time of Verification - State Priority Deadline is January 15th

It is the policy of the Financial Aid Office at Texas Tech University to award as follows:

NEW and RETURNING students to TTU (including new transfer students) -

- To package aid in the awarding process prior to the completion of the required verification steps, including the completion of any necessary corrections.

Any adjustments to aid due to verification will result in an adjustment of student financial aid award.

9.11 IRS Data Retrieval or Direct Data Exchange

All applicants selected for verification, regardless of Verification Tracking Group, who retrieve and transfer their income tax return information, unchanged, using the IRS Data Retrieval Tool (DRT) or the Direct Data Exchange (DDX) —either when initially completing the FAFSA using FAFSA on the Web (FOTW) or through the corrections process of FOTW—are considered to have verified the following FAFSA IRS information, as applicable:

- Adjusted Gross Income
- U.S. Income Tax Paid
- Untaxed Portions of IRA Distributions
- Untaxed Portions of Pensions
- IRA Deductions and Payments
- Tax Exempt Interest Income
- Education credits

As of 2024-25, changes to this income data will not be possible but if the institution has reason to believe that the information transferred is inaccurate, the applicant must provide other acceptable documentation as required.

9.12 IRS Tax Document Required

Either an IRS Tax Return Transcript or a signed copy of the income tax return and the applicable schedules that were filed with the IRS or other relevant tax authority of a U.S. territory, or a foreign government that lists tax account information of the tax filer is acceptable documentation:

- When the applicant or parent did not use the IRS Data Retrieval/Direct Data Exchange Process—either at initial FAFSA filing or through the FOTW correction process.
- When information obtained by using the IRS Data Retrieval Tool was changed before or after submission of the FAFSA or the FAFSA correction.
- When a married independent applicant and spouse filed separate tax returns.
- When the married parents of a dependent student filed separate tax returns.
- In all instances when the dependent student's legal parents are unmarried and living together.
- When an applicant or an applicant's parents had a change in marital status after the end of the IRS tax year on December 31.
 - The copy of the income tax return must include the signature of the tax filer, or one of the filers of a joint income tax return, or the signed, stamped, typed, or printed name and address of the preparer of the income tax return and the preparer's Social Security Number, Employer Identification Number, or Preparer Tax Identification Number.
 - IRS Tax Return Transcripts do not have to be signed by the tax filer.

The Tax Return Transcript or signed 1040 Tax Return can be accepted under either requirement on the student/parent dashboard.

IRS Tax Return Transcript may be obtained through:

- Get Transcript by Mail – Go to www.irs.gov, click "Get Your Tax Record." Click "Get Transcript by Mail." Make sure to request the "Return Transcript" and NOT the "Account Transcript." The transcript is generally received within 10 business days from the IRS's receipt of the online request.
- Get Transcript Online – Go to www.irs.gov, click "Get Your Tax Record." Click "Get Transcript Online." Make sure to request the "Return Transcript" and NOT the "Account Transcript." To use the Get Transcript Online tool, the user must have (1) access to a valid



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email address, (2) a text-enabled mobile phone (pay-as-you-go plans cannot be used) in the user's name, and (3) specific financial account numbers (such as a credit card number or an account number for a home mortgage or auto loan). The transcript displays online upon successful completion of the IRS's two-step authentication.

- Automated Telephone Request – 1-800-908-9946. Transcript is generally received within 10 business days from the IRS's receipt of the telephone request.
- Paper Request Form – IRS Form 4506T-EZ or IRS Form 4506-T. The transcript is generally received within 10 business days from the IRS's receipt of the paper request form.

9.13 Documentation Requirements for Tax Filers Who Have Special Filing Circumstances

Victims of Identity Theft:

An individual who was the victim of IRS tax-related identity theft must provide:

- A Tax Return DataBase View (TRDBV) transcript obtained from the IRS or, if unable to obtain a TRDBV, an equivalent document provided by the IRS or a copy of the signed income tax return and applicable schedules the individual filed with the IRS; and
- A statement signed and dated by the tax filer indicating that he or she was a victim of IRS tax-related identity theft and that the IRS is aware of the tax-related identity theft

Tax filers who are denied an IRS Tax Return Transcript using one of the regular request processes due to IRS identity theft will be referred to the Identity Protection Specialized Unit (IPSU) toll-free number at 1-800-908-4490. Tax filers who believe they are victims of identity theft do not need to be referred to the IPSU; they may call the number directly or go to the IRS identity theft website at www.irs.gov. After the IPSU authenticates the tax filer's identity, the tax filer can request that the IRS mail to the tax filer an alternate tax return transcript known as the TRDBV (Transcript DataBase View).

IRS Extension for Filing Form:

For an individual who is required to file an IRS income tax return and has been granted a filing extension by the IRS beyond the automatic six-month extension must provide the following documents:

- A signed statement listing the sources of any 2022 income and the amount of income from each source;
- A copy of the IRS's approval of an extension beyond the automatic six-month extension for the applicable tax year;
- A copy of IRS Form W-2 for each source of employment income received or an equivalent document; or
- If self-employed, a signed statement certifying the amount of AGI and U.S. income tax paid for the required tax year.

Amended Tax Returns:

An individual who filed an amended IRS income tax return for applicable tax year must provide a signed copy of the IRS Form 1040X, "Amended U.S. Individual Income Tax Return," that was filed with the IRS or documentation from the IRS that include the change(s) made by the IRS, in addition to one of the following:

- Updated income and tax information from the IRS on an ISIR record with all tax information from the original tax return;
- An IRS Tax Return Transcript (that will only include information from the original tax return and does not have to be signed), or any other IRS tax transcript(s) that includes all of the income and tax information required to be verified; or
- A signed copy of the IRS Form 1040 and the applicable schedules that were filed with the IRS. Separated, Divorced, Remarried, or Widowed:

When dependent students' parents or independent students have filed a joint return and have separated, divorced, married someone else, or been widowed, they must submit:

- A copy of each W-2 form for the parent whose tax information is on the FAFSA. Similarly, an independent student must submit a copy of each of her W-2 forms if she filed a joint return and is separated, divorced, or a widow.
 - W2 Summary Page from a 1040 tax return is acceptable documentation.
 - o Tax Return Transcript or signed copy of the IRS Form 1040 and the applicable schedules that were filed with the IRS
- AND**
- Signed Letter of Separation (if separated)-stating when the separation occurred and current situation along with current filing status. (this may only be used for one academic period, after that, a divorce decree must be provided)
- OR**
- Copy of divorce decree (if divorced) **OR**
 - Copy of Death Certificate (if widowed)

**In the event additional documentation is needed to verify an individual's circumstance, a specific request for the needed document will be computer generated through the forms tracking system or through a hand-written request at the time verification is performed. If the applicant does not comply with the request for additional documentation or submit an acceptable alternative, the application will not proceed further through the awarding process.*



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9.14 Forms and Documentation Collection Procedures

The basic verification forms (tied to tracking flag) and FAFSA information required to be verified with each packet include:

| Verification Tracking Flag | Verification Tracking Group Name | FAFSA Information Required to be Verified |
|----------------------------|----------------------------------|--|
| V1 | Standard Verification Group | <p>Tax Filers</p> <ul style="list-style-type: none"> Adjusted Gross Income Income Earned <u>From</u> Work U.S. Income Tax Paid Untaxed Portions of Individual Retirement Account (IRA) Distributions Untaxed Portions of Pensions IRA Deductions and Payments Tax Exempt Interest Income Education Credits Foreign Income Exempt from Federal Taxation Family Size <p>Nontax Filers</p> <ul style="list-style-type: none"> Income Earned from Work Family Size |
| V4 | Custom Verification Group | Identity/Statement of Educational Purpose |

| Verification Tracking Flag | Verification Tracking Group Name | FAFSA Information Required to be Verified |
|----------------------------|----------------------------------|--|
| V5 | Aggregate Verification Group | <p>Identity/Statement of Educational Purpose</p> <p>Tax Filers</p> <ul style="list-style-type: none"> Adjusted Gross Income Income Earned <u>From</u> Work U.S. Income Tax Paid Untaxed Portions of IRA Distributions Untaxed Portions of Pensions IRA Deductions and Payments Tax Exempt Interest Income Education Tax Credits Family Size <p>Nontax Filers</p> <ul style="list-style-type: none"> Income earned from <u>work</u> Family Size Identity/Statement of Educational Purpose |

**The Identity/Statement of Educational must be signed IN PERSON in front of an Institution Official or in front of a Notary Public.



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9.15 Items to be Verified and Acceptable Documentation

All Applicants

- Family Size
 - Not required if dependent student family size reported is two and the parent is single, separated, divorced, or widowed; or three if the parent is married.
 - Not required if independent student family reported is one and the applicant is single, separated, divorced, or widowed; or two if the applicant is married.
 - Foster care – A foster child can be included in the family if they are considered to be in a “kinship foster care”. The foster parent does not receive any support, income or benefits from the state or foster agency and pays more than half of their support. The number of family members for dependent students must now include both of a dependent student’s legal (biological or adoptive) parents if the parents live together, regardless of the marital status or gender of the parents.
- Identity and Statement of Educational Purpose
 - Students should appear in person at the school and present a valid, government-issued photo identification (ID) such as a passport or a driver’s license or other state-issued ID. We must maintain an annotated copy of that ID that includes the date it was received and the name of the person at the school who is authorized to receive it.
 - Students must also sign a statement of educational purpose that certifies who they are and that the federal student aid they may receive will only be used for educational purposes and for the cost of attending the school for the applicable aid year.
 - A student who is unable to appear at the school must sign and submit the statement of educational purpose, and they must submit a copy of their ID with the statement signed by a notary public confirming that the student appeared before them and presented the ID confirming his identity. *we must receive the original wet ink copy, cannot be faxed or emailed*

Tax Filers (From FA-DDX)

- Adjusted Gross Income (AGI)
- Income Earned From Work
- US Income Tax Paid
- Untaxed IRA distributions
- Untaxed pensions
- Education credits
- IRA deductions and payments
- Tax exempt Interest
- Education Credits
- Foreign Income Exempt from Federal Taxation

Nontax Filers

If an institution questions a claim that the tax filer has not, will not, and is not required to file an Internal Revenue Service (IRS) income tax return, the institution must require the applicant to submit a “Verification of Nonfiling” from the IRS that the tax filer did not file a IRS income tax return. The request for “Verification of Nonfiling” can be obtained by the tax filer using IRS Form 4506-T and checking box.

9.16 Discretionary Verification of Non-Required Items and Acceptable Documentation

The Office of Student Financial Aid & Scholarships may choose to verify non-required data elements in addition to the required verification items. The institution has full discretion as to which applicants must provide documentation for any additional data elements and what constitutes acceptable documentation. Written statement on the Verification Form is acceptable documentation. Possible discretionary verification items and acceptable documentation might include but are not limited to the following:

- Welfare Benefits (other than welfare benefits which are prohibited by law from inclusion) - Documentation from the paying office; or a signed statement confirming the amount.
- Worker’s Compensation - Documentation from the applicant’s employer; or a signed statement confirming the amount from the applicant.
- Veterans’ Non-educational Benefits - Documentation from the Department of Veterans’ Affairs; or a signed statement confirming the amount from the applicant.
- Housing, Food, and Other Living Allowances - Signed statement confirming the amount from the applicant.
- Cash Support - Signed statement confirming the amount from the applicant.
- Untaxed Portion of Pensions - Signed copy of the 1040 or 1040A.
- Tax-Exempt Interest Income - Signed copy of the 1040 or 1040A.



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- Other Untaxed Income and Benefits - Signed statement confirming the amount from the applicant.

9.17 Verification Tolerance Options

It is the policy of the Office of Student Financial Aid & Scholarships at TTU to submit all discrepancies to CPS. During the process of verification, discrepancies may be discovered between the dollar amount reported on the application and the dollar amount reported on the back-up documentation. The difference between the two amounts may or may not cause the application to be corrected. The following tolerance options may be used to determine whether or not corrections are necessary. For all subsidized student financial assistance programs, the school will submit to CPS any changes to a non-dollar item or a single dollar item of \$25 or more.

9.18 Processing Required Corrections

If it is determined through the process of verification that the application must be reprocessed, corrections will be made through EDE. Once the corrected ISIR has been received, eligibility for aid will be determined and initially awarded aid will be adjusted accordingly before any disbursements are made.

9.19 Student Initiated Corrections

Any student-initiated corrections after the original ISIR is received (even if selected for verification), will have to be self-identified by the student. *Student initiated corrections are not automatically loaded by the school.

9.20 Quality Reviews

A random selection of student will be quality reviewed each month using a check list to ensure the verification process was completed accurately.

9.21 Interim Disbursements and Loan Certification Prior to Completion of Verification

It is the policy of the Office of Student Financial Aid & Scholarships at Texas Tech University not to disburse any monies or certify any loans until verification has been completed.

9.22 Required Items to be Documented

Though an application may not be chosen for verification, the applicant may have a situation that requires some type of confirmation or documentation before processing can continue. If the CPS was unable to make a satisfactory match with available resources, a "C" will appear by the student's EFC/SAI on the ISIR. A comment explaining the flag (C) will be in Section I of the SAR/FFS. The following items may cause a "C" to appear on the SAR/FFS:

Unconfirmed INS Eligible Non-Citizen Status
Title IV Default
Over Payment
Veteran Status
Social Security Number Discrepancy
Citizenship Status

Documentation must be secured by the Office of Student Financial Aid & Scholarships and placed in the student's file before further processing can continue. For information concerning appropriate documentation, refer to the current Federal Student Financial Aid Handbook

In addition, if the applicant is a recipient of Veterans Educational Benefits, the amount of these benefits may be confirmed before processing can continue. Questions regarding Veterans Benefits are resolved through the [Military & Veterans Programs \(MVP\) Office](#).

9.23 Overpayments, Fraud, and Abuse

If corrections resulting from the verification process decrease an applicant's award and create an overpayment situation, the Office of Student Financial Aid & Scholarships at TTU will adjust the award accordingly and Student Business Services will send notification of this situation to the applicant and attempt to collect the overpayment. Award amounts are returned to the Department of Education by the Office of Student Financial Aid & Scholarships and the student is billed through Student Business Services.

The Office of Student Financial Aid & Scholarships at TTU will report to the Office of Inspector General all instances of suspected fraud where a financial aid applicant, employee, or other individual has misreported and/or altered documentation for the purpose of increasing aid eligibility or fraudulently obtaining federal funds.



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9.24 Notification of Verification Policy and Procedures

This verification policy will be made available to all applicants via the Student Financial Aid website.

FIND MY ADVISOR

At Texas Tech you have a dedicated advisor to assist with your financial aid and scholarship questions. To find your advisor, scan the QR code or visit www.financialaid.ttu.edu/myadvisor!



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