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Tennessee State University
Banner Financial Aid Discovery Report

Prepared by: Francesca Sisto, Senior Business Analyst

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Executive Summary

The purpose of this document is to serve as a resource for the management and staff of Tennessee State University. It is to be used to evaluate and assess recommendations for improvements in current business practices using the Banner Financial Aid applications.

This document contains general observations, problem identification, and specific recommendations on ways to enhance the overall use of the Banner applications.

During the weeks of 4/26, 5/3 and 5/17 representatives from the Financial Aid Office met with Francesca Sisto, Financial Aid Sr. Business Analyst, to discuss the current state of several key business processes, as well as issues and desired improvements with these processes. This document outlines the results of these meetings, as well as recommendations for improvement in each of these areas. The business processes examined during the week were:

- **Processing Financial Aid Applications**
- **Communications Management for Financial Aid**
- **Packaging and Disbursement**
- **Managing Funds and Processing Loans**
- **Managing Student Employment/Federal Work Study**
- **Managing Satisfactory Academic Progress**

The recommendations for Tennessee State University are included in the detail section of this report. During this analysis, it is important to recognize that Tennessee State University is using most of the system functionality well. No large systemic or compliance issues were uncovered during this analysis. The recommendations listed below reflect changes and should reduce manual processes and automate operations in more efficient ways. If these recommendations are accepted for implementation, work should be planned and scheduled over the upcoming months to ensure time for training, development of any setup needs, and preparation for Production use.

Participants

Name	Email
Amy Wood	awood7@tnstate.edu
Temisha Hardy	thardy@tnstate.edu
Tanaka Vercher	tvercher@tnstate.edu
Cindy Donnelly	cdonnelly@tnstate.edu
Karl Lehenbauer	karl.lehenbauer@tnstate.edu

Processing Financial Aid Applications

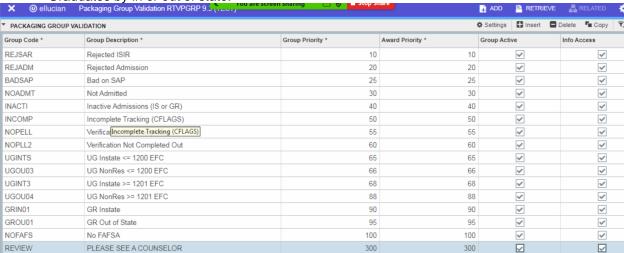## Processing Financial Aid Applications Current Processes

Tennesse State University uses the job scheduling software, Automic for the Dataload process. The school is not currently using the TD client resource from the department of Ed and is manually pulling files from the SAIG mailbox into the finaid folder so that the Automic (UC4) process can kick off to run as scheduled. The manual financial aid application processing begins by downloading student's FAFSA information in the form of the Institutional Student Information Report (ISIR) from ED through the provided ED software, EdConnect.

TNSU processes ISIRs daily during the financial aid award year. ISIR/COD processing is done by Ms. Vercher and the times are Daily - Time 8:30pm for the 2021 aid year and 4:40pm for the 2122 aid year.

ISIR Download process
1. ED puts the ISIR files from each day in the institution's SAIG mailbox.
2. TNSU logs into ED's EdConnect software and downloads the ISIR files from the SAIG mailbox. Typically, there are 2 to 4 ISIR files a day, per award year. There are times when years overlap so it could be between 4 to 8 files a day.
3. The multiple files are moved from the local computer where the download occurred to the staff server for uploading.
4. The multiple ISIR files concatenated, and all the files are merged into one file to upload for the aid year, this file is named esar.tap.
   a. Automic chain is then kicked off and the steps are as follows.
5. Step 1 of the data load process is run via RCPTPxx. From RCPTPxx, go to Options and select the Upload option to load the file from the Financial Aid Share drive. Then the user must log into the Portal to complete the file transfer. Then the RCPTPxx process is run. This loads the ISIR data to temporary tables in Banner.
6. Step 2 of the data load process is run via RCPMTCH. This process looks at the temporary tables and matches the data in the temporary tables to existing records in Banner. Records that do not match are put in the RCRSUSP form for further review and included in an output file for review. There is currently no established process to resolve files on the RCRSUSP form. Students without a Banner record are put into Hold status and will be loaded once a Banner record is created by the Admissions Office. There are many students that have a status of Suspense due to not passing the matching rules on GORCMRL. If a student self-identifies, the student is matched and loaded from RCRSUSP.
7. Step 3 of the data load process is run via RCRTPxx. This process loads the ISIR data to permanent tables in Banner.
8. A population selection is run on GLBDATA (POST_DL_GROUPING) to be used for the grouping process.
9. Tracking Groups are assigned using RORGRPS. The Tracking Groups are separated out based on Verification groups and Dependency status. Example DVF1: Dependent V1 Verification and IVF1: Independent V1 Verification.
10. The CFLAG_REJECT population is run on GLBDATA to identify students with an ISIR comment code that will need a requirement batch posted to RRAAREQ.
11. The dataload categories are checked on RORPOST by running the ROPPCAT process for the in the Automic chain.
12. RORBPST is run for the aid year to batch post the necessary requirements to RRAAREQ based on the ISIR comment code.
13. Budgets are assigned through the Period Based Budgeting Process, RBRPBGP. This is run with no population selection to capture all students.
14. Emails/Letters are sent to students using the Baseline processing ROREMAL and then using Microsoft Mail merge. Automic scheduler is creating these letters daily and the letter indicators are reset each day using the RLRLETR process.
15. Packaging is ran using a population selection and is run on GLBDATA.

16. Packing Groups are assigned via RORGRPS using the population selection of students that are "Ready to Package."
17. TNSU uses multiple packaging groups and Action item packaging, UG are packaged by EFC and Graduates by in or out of state.

Group Code *	Group Description *	Group Priority *	Award Priority *	Group Active	Info Access
REJSAR	Rejected ISIR	10	10	☑	☑
REJADM	Rejected Admission	20	20	☑	☑
BADSAP	Bad on SAP	25	25	☑	☑
NOADMT	Not Admitted	30	30	☑	☑
INACTI	Inactive Admissions (IS or GR)	40	40	☑	☑
INCOMP	Incomplete Tracking (CFLAGS)	50	50	☑	☑
NOPELL	Verifica Incomplete Tracking (CFLAGS)	55	55	☑	☑
NOPLL2	Verification Not Completed Out	60	60	☑	☑
UGINTS	UG Instate <= 1200 EFC	65	65	☑	☑
UGOU03	UG NonRes <= 1200 EFC	66	66	☑	☑
UGINT3	UG Instate >= 1201 EFC	68	68	☑	☑
UGOU04	UG NonRes >= 1201 EFC	88	88	☑	☑
GRIN01	GR Instate	90	90	☑	☑
GROU01	GR Out of State	95	95	☑	☑
NOFAFS	No FAFSA	100	100	☑	☑
REVIEW	PLEASE SEE A COUNSELOR	300	300	☑	☑

The Verification and Correction Process

TNSU verifies all students who are selected for verification by the Central Processer from the Department of Education. The Verification process is completed prior to students being awarded. The students who are selected are assigned to either the V1, V4 or V5 verification groups by ED's Central Processor. V1 verification requires a verification worksheet and tax information. V4 requires proof of high school completion, identity verification and a statement of educational purpose. V5 requires both V1 and V4 requirements.

1. Students selected for verification are assigned to the appropriate tracking group via the RORGRPS process.
2. RRRGREQ is set up to add the required documents for each verification group upon tracking group assignment.
3. Students are notified via the initial FAFSA email that is sent when the ISIR is loaded into Banner.
4. Students submit the documentation to the Financial Aid Office
5. Verifications are reviewed by Financial Aid staff member.
6. The verification information is updated in FAA Access.
7. When the corrected ISIR comes back from the Central Processing System, it is loaded into Banner via the data load process. A financial aid staff member goes through the pending correction file folders and verifies all the information is correct. If it is not correct, the necessary corrections are made in FAA Access. If it is correct, the outstanding correction requirement on RRAAREQ is satisfied and the verification status is updated to V on the verification tab on ROASTAT.

Communications Management for Financial Aid

Communications Management for Financial Aid Current Processes

The current communications sent to student from the TNSU Office of Student Financial Aid are sent via email through the ROREMAL from Banner or via a manual paper letter.

Emails being created out of Banner include:

Missing Information/Verification Notifications process:
- Tracking Letter – Requirements
- Award Letter
- Satisfactory Academic Progress (SAP)
- Exit Counseling Notification
- There may be more letters that were not covered during our meeting

Packaging and Disbursements

Packaging and Disbursements Current Processes

- Grouping and packaging
- Algorithmic packaging
- Auto-packaging
- Packaging strategies
- Tracking for compliance with federal requirements
- Assigning students to budget groups
- Communication
- Monitoring and Revising
- Disbursement
- COD Processing
- Scholarships

Assessment of Financial Aid Periods, Aid Periods and Academic Years
Financial Aid Periods
- TNSU's financial aid periods set up on (RORPRDS, RTVAPRD) and a description of each.
    - FASP – Fall, Spring
    - FASPSU – Fall, Spring, Summer
    - FASU – Fall, Summer
    - SPSU – Spring, Summer
    - FALL – Fall only
    - SPRING – Spring only
    - SUMMER – Summer Only
- TNSU uses FASP as the standard (default) aid period when an ISIR is submitted. These may be updated throughout the year when reconciliation of funds is taking place or when summer semester starts. Aid periods are updated manually, and funds are memo' d. Currently RORPOST is not being used to batch post or update aid periods. There are currently no Algorithmic rules in place to assign aid periods.
- The Scheduled academic years (SAY codes) on RTVSAYR, RORSAYR used for direct loans.
    - FASP – Standard
    - FASPSU – Crossover for summer Trailer

FUNDS MANAGEMENT AND AWARDING

Assessment of Assigning Student Budgets
Budget Groups
TNSU does use Algorithmic budgeting to assign budget groups. There are currently two budget groups GRAD and UGRAD. Set up on RBRPBGP. The students receive a budget prior to being awarded. This process is set to run in Automic. TNSU only uses the budget recalculation process on a case-by-case basis. This allows for flexibility in the best interests of the students. Prior to the freeze date budgets are considered "estimated" ones the freeze has been completed the students budgets are then considered "actual". Less than half time student enrollment budgets are automatically set based on the allowable components.

Period-Based Algorithmic Budgeting
There are currently 21 components set on RTVPBCP and used to calculate a student's budget for the period and 9 category codes set on RTVBCAT. The "Miscellaneous" category has a set dollar amount and is not tied to any algorithmic rules. The other categories have algo rules set on RBRABRC.

Assessment of Packaging Processing
Packaging Groups
Below are the packaging groups and the description of each. There are 16 active packaging groups and they are coded by:
- Action items
- UG by EFC
- Graduates
- In or out of state

The rules look to the student side and to the ready to package indicator on RRRAREQ. The rules are set in RORRULE and there is an outside sql ran in Automic. There are rules set in RORRULE and outside sql that is ran in Automic. The process runs in batch and updates as students become ready for packaging.

Packaging Methodologies
TNSU starts the new aid year packaging around February if all the upgrades and releases have been installed. Packaging is done on students have completed the verification process and/or are non-verification. Packaging is not running on students without admission to the institution this is checked using ROAENRL. Financial aid also runs a "Year in college" check that updates the students YIC using the batch posting process RORPOST/RORBPST. Currently loans are awarded to all students and there is not an additional or separate request form/application. As students are packaged loans are awarded if the student is eligible according to the FAFSA information. PLUS loans are not part of this they require additional steps for awarding. State awarding also occurs during the packaging process. There are currently eight TN state programs. Many of the state programs require a FAFSA and state application for awarding. All students are packaged at full time, and this adjusts at time of disbursement to actual enrollment.

Packaging occurs in the following order:
- New first-time freshmen, award first.
- All other packaging groups are awarded after first time freshmen and the funds are awarded until they are exhausted.

- Other comments:
    - RPRCNCL – Award cancel process is used if an award is in offered status and was not accepted. These funds can then be reallocated as needed. This process is set to use an Argos report that identifies the students in this situation. Do you package all students with loans, or do you wait until the student requests a loan?
- Institutional scholarships processing
    - Depending on the scholarship FA get a list of students evaluate. Some go through the Foundation office, office of enrollment, departmental scholarships then funnel back into the FA office at different times for processing. Financial aid is notified in different ways if the scholarship is a private scholarship the notification is typically student initiated. Other communications come from the various offices.
- Other student resources not managed or controlled by the Financial Aid Office which will impact student eligibility.

- Scholar rate / tuition offset comes in as a resource.

Packaging Maintenance
- What award statuses are being used?
    - A - Accepted
    - O - Offered
    - C - Canceled

Funds initially awarded in an offer status are Stafford Loans, work student and SEOG and are given a 15-day expiration timeline. However, this timeline is not always strictly adhered to. Some will be cancelled at the end of the semester if a student does not enroll. Students accept their awards on Self Service.

Funds that are using the Auto accept functionality are Pell, State grants and Scholarship.

Assessment of Financial Aid Holds
- Current hold codes
    - SAP Hold,
    - 60 or more completed hours
    - No major
    - General hold

Counselors, coordinators, salaried staff, FA assistance can place and remove financial aid Holds. Student holds are not being used for FA purposes. SAP use scripts for posting the holds. SQL is also used as a Secondary precaution and used for reports

DISBURSEMENT
Assessment of Disbursement Processing
The Memo and Authorize functionalities are both in use at TNSU.
- Expiration for memo's is set on RFRDEFA – Expiration date is usually around 4 weeks after start of semester.
- There are no special disbursement rules for specific funds that must be checked prior to disbursement.
    - For federal/state funds only disbursements are prorated depending on student enrollment level (i.e., FT, ¾, ½).
    - This process is baseline Banner utilizing the RFRMGMT, RFRDEFA and RPEDISB functionality.
    - The enrollment freeze process, RSRENRL is being utilized. Hours are locked on census date (three weeks into semester). FA is manually adding credits for late start classes.
    - Excluding audited courses via enrollment status form in Banner
    - Disbursement happens 7 – 10 days prior to the start of term.
    - TNSU is not using a specific cutoff date.
    - RFRMGMT is set to recoup funds when a student is not eligible.
- How early do you actually begin to run the memo/authorize/disbursement procedure, RPEDISB?
    - Driven by Bursars office running fee assessment, we start running in batch once they start their process.
    - For Fall it is in Mid-July, for spring it is first week of December, Summer Mid-April
    - Book bundles - charge based on how many classes that have an electronic book.
    - Terms and conditions - TIV Authorization

Managing Funds and Processing Loans

Managing Funds and Processing Loans Current Processes

TNSU transmits Federal Direct Loan and Pell Grant files with the Department of Education's Common Origination and Disbursement (COD) database. Students must complete a separate application for Federal Direct Student Loans. Parents borrowing a Parent PLUS loan must complete the PLUS loan application process with the Department of Education.

COD Direct Loan process:
1. Direct Loan export process:
   a. RPPSPGM is run for Pell and Loans
      i. This will populate the required program information the Department of Education requires.
   b. REREXxx is run next to extract all the new and adjusted loan files (origination and/or disbursement) to be sent to COD.
      i. The output file is checked for any errors. If errors exist, they are corrected and the REREXxx process is run again to pick up those corrected files.
2. Direct Loan import process:
   a. Log in to EdConnect and downloads all pending loan records. This includes, Booked receipts, DL credit decisions, DL responses, Counseling files, MPN files, Response files, Receipt files, and PLUS Loan applications.
   b. The loan response files are identified and identified for upload via the portal. Not all downloaded files are imported into Banner.
   c. Each DL file downloaded from EdConnect for the day is loaded into Banner using the RERIMxx process.
      i. The file output is reviewed to view all students who have files loaded into Banner for the day.
      ii. Rejected files are reviewed and resolved immediately. Appropriate adjustments will be picked up on the next COD extract process.
3. Loan Reconciliation
   a. Currently loan reconciliation is not utilizing the full Banner Baseline functionality.

Parent PLUS Loan application process:
1. The Parent applies for the PLUS loan by logging into www.studentloans.gov and completing the Request for a PLUS Loan. The parent is immediately told whether the loan was approved or denied.
2. TNSU receives a file from COD of all the PLUS Loan applications from the last time the file was received. The file is loaded into Banner. The batch file is reviewed daily in COD to identify the PLUS applications.

FISAP Reporting:
1. The baseline RORFSxx job is ran each year after the summer release.
2. There are no third party servicers for the FISAP reporting process.

RETURN OF TITLE IV/TITLE IV AUTHORIZATIONS

Assessment of Return of Title IV Funds Processing

Currently TNSU is using an argos report that provides, who has an SFAWDRL record.

- This process is running once a week.
- Sometimes students have too self-identified.
- The last class they must contact records to drop.
- Once a week the students who have dropped courses get both SFRWDRL and SFRNOWD ran in student area and output is sent to FA.
- Sometimes the student area would backdate drop date if student never attended.
- Funds are not pulled back in a batch job, they are evaluated and adjusted one by one as identified.
- Amy is responsible for the R2T4 processing.

Assessment of Title IV Authorizations Processing

- Who is responsible for collecting Title IV Authorizations?
  - Included in Terms and Conditions
- How are authorizations collected from students?
  - Not sure how these are captured on the Bursar's side of the house.
  - Terms and conditions not updated
- What are the procedures for updating authorizations after the initial collection from the student?
- What internal modifications, if any, have been made to baseline Banner to assist with Title IV authorizations processing?
- What scripts have been developed to aid in Title IV Refund and Title IV Authorizations processing?
- Other comments: Recommend putting a TIV authorization baseline process in place. Currently it is not in place they are using terms and conditions.

Managing Satisfactory Academic Progress

Managing Satisfactory Academic Progress Current Processes

TNSU evaluates Satisfactory Academic Progress (SAP) when the FAFSA is loaded into Banner for the award year and at the end of each semester. This process was heavily reviewed and updated in prior engagement sessions with the Financial Aid Consultant prior to this Discovery.

SAP Evaluation process:
1. Taneka runs the ROPSAPR job at the end of spring and at the end of each term for those on academic plan.
2. Translation tables are in use for the baseline process.
3. Currently SAP is running seamlessly the biggest issue mentioned by staff is the email process.

SAP Appeal process:
1. The student submits a SAP appeal with a detailed letter explaining the situation and any necessary documentation corroborating the explanation to the Financial Aid Office.
2. Financial Aid evaluates all SAP appeals.
3. When an appeal is approved, the student is placed on an academic plan and their SAP status is manually updated.
4. These students are reviewed after each term.

Recommendations

Recommendations for Processing Financial Aid Applications

Create documentation and conduct cross training.

Currently, only the Assistant Director of Financial Aid and Veteran Affairs can do the FAFSA data load process. Documentation needs to be created of the FAFSA data load process and cross training needs to occur so there can be a viable back up for the data load process.

Set up automated data load processing using TDClient and Automic

Automatic data load importing for FAFSA and other files sent from COD can be used with the scheduler to import information into Banner without having manual intervention. If TD client is set up it could help free up time to devote to other processing needs.

Evaluate and document processes to be added to Automic.

If TNSU decides to implement TDClient there will need to be a process evaluate of other processes that can be added to Automic for processing. Any new process added will need to be thoroughly documented before the chain can be added to the process flow. These can include importing the MPN, EXIT and ENTRANCE counseling files, monthly direct loan reconciliation and importing and exporting of pell/loan disbursement files.

Make corrections directly into Banner to be sent to COD

Recommend making corrections directly in Banner. The correction extraction job can then be ran in batch and all corrections can be sent to COD each day. Once the corrections are processed in COD they will come back as an ISIR file that can be loaded into banner during the Dataload process each day. Recommend implementing the Banner corrections process to streamline efficiencies for this process and allow for batch processing which can eventually be added to the scheduler.

Recommendations for Communications Management for Financial Aid

Evaluate current emails for ROREMAL to find update protential or new email potential.

Evaluating and adding emails to enhance proactive communications will help decrease inquiries over common questions. Examples of proactive emails include but are not limited to, FAFSA reminders, after the start of the semester communication, loan disbursement notifications, Exit Counseling and Outstanding Requirement emails. We did not go into full detail of all letters so these may already be in use. I do still recommend evaluating letters at least on a yearly basis.

Identify communications that could be sent via Banner Communications Manager (BCM) instead of ROREMAL and Mail Merge.

Banner Communications Management (BCM) is a tool that can be utilized by the financial aid office to create letters that are customizable to each student. BCM can work with current popsels to identify students for communications. This will also address the issues with SAP letters being cumbersome after SAP is ran.

Banner Communication Management can:

- Create lists of people you want to communicate with using CM tools.

- Connect with any person or non-person known to Banner though multiple connection channels including email, hard copy PDF, or messages to the Ellucian GO mobile app.

Recommendations for Packaging and awarding

Work to streamline the cancellation process and the use of RPRCNCL.

This was a request of the financial aid office, and this can be accomplished with set timelines and dates. Utilizing the scheduler may be an ideal way to get this process working better for the needs of FA.

Implement the Baseline process for work study.

Using RJASEAR with a position code was also concern mentioned by the financial aid staff. Work study can be streamlined using the baseline process and working interdepartmentally with payroll. This will help with funds management and reconciliation of the funds as needed monthly.

Work with an HR Consultant to improve set up and payroll processing.

An HR consultant should work with HR and Payroll to improve the current process and make it more efficient.

Streamline the summer awarding process.

Creating a process for summer that will alleviate most of the need for manual intervention by the FA staff. Creating popsels that will identify which aid period the student should be in and batch posting the correct aid periods that include summer. Then the budgeting and awarding process can be ran to update the students award for summer. Currently this is a very manual process. Argos is utilized to identify students currently, but staff is manually updating the aid periods.

Recommendations Managing Funds and Processing Loans

Evaluate all files delivered from COD and determine which files to load into Banner.

Not all files delivered by COD are being loaded into Banner. Using the COD Handbook provided from Ellucian, the Financial Aid Office should determine which files should be loaded into Banner and create a process to load those files as they are received. This will also include the MMR files which can help prevent POP situations (possible over payments).

Utilize the Direct Loan Reconciliation Reports Process (RLRDLRC).

There are few reconciliation issues with the Direct Loan Program due to the diligence of correcting all rejected files as soon as possible. However, there are times where the reconciliation is off and those funds need to be found. The current process is run outside of Banner through a series of reports. While this works well for the institution, there is not up-to-date drawdown information being stored in Banner.

Set up the baseline loan reconciliation jobs in Banner

Start doing monthly direct loan reconciliation within the Banner Financial Aid Module. Utilizing RPACASH for draw down information will allow the baseline process to run for reconciliation each month. Once the jobs have been set up and the process documented we can work to move this job into the scheduler to free up even more processing time for the Financial Aid Staff members.

Recommendations for Packaging and Disbursement

Create a Summer awarding process.

Currently, Summer awards are manually processed. An automated award process for summer aid should be created to help efficiently award Pell Grant for the Summer for eligible students.

Batch update the Freeze date for late start classes.

Create popsels that can identify students with late start classes and run them through the RSRENRL process in batch. This will alleviate the need for manual intervention by FA staff.

Implement the baseline TIV authorization process.

Currently the TIV authorizations are included in the Financial Aid Terms and conditions. There is not a full picture of how this is being handled on the Bursars side. It would be a good idea to create a process flow for financial aid and the Bursars office utilizing the baseline procedure for TIV authorizations. Once this is created it can be placed in scheduler. This will allow the Bursars office to refund the correct authorized funding from the student account with little to no manual manipulation.