

# Student Account T4 Permission (Authorization) FAQ

## **What is the T4 Permission Form?**

The Student Account T4 Permission Form is how a student can authorize George Fox to apply federal financial aid dollars to “non-allowable” costs. At George Fox these include course fees, fines, and other fees a department may assess for example portfolio and license fees and charges that are similar to these in kind. In addition, although already federally eligible, in our system, a balance carried over from a prior semester in the same academic year becomes “allowable” through the functionality of this permission form.

## **Will it affect me?**

Every student with a course fee either now or in the future is impacted. Fines are infrequent but the majority of students will have a course fee, either now or in the future. Most students also end up with a small balance due in a prior semester at some point.

## **Can I wait or decline to do it?**

You absolutely may decline to do this. This “task” is optional but you should do so knowing the potential impacts. These are straightforward and logical. If you have a balance due that your aid has not covered, you will be subject to normal policies for unpaid items. The impacts include holds, late payment fees and potentially refund delays. The refund delay is because a staff member will need to audit and manually approve the refund. Depending on the time of year, those delays may be negligible. At the start of the semester, the delay is longer due to the volume of refunds we are handling. The time lag will never exceed the federal timelines allowed for this process. That said, if you are counting on your funds at the earliest possible moment, you may want to choose to complete the T4 Permission Form as a way to have these costs covered more quickly.

- Your authorization does not prevent you from appealing a fine that you feel is charged in error.
- Once aid has disbursed, the authorization is limited in what it can pay. That is why we suggest you do it prior to aid disbursing.

## **If I grant permission now, how long is it good for and can I change my mind?**

The student permission granted remains in place indefinitely, unless the student chooses to rescind it.

## **Can you give an example of “allowable” and “non-allowable” charges?**

Yes. The Comprehensive fee is assessed to students who are part time or greater and attend in Newberg. That makes it an “allowable cost”. Conversely, if the Health & Counseling Center has a student who does not return a pair of crutches loaned to them, they will assess a charge that is “non-allowable”.

## **How do I rescind it?**

To change your mind, please complete the [“Rescind/Cancel Title IV Student Permissions”](#) form.

### **What about Parent PLUS Loans?**

Parent PLUS Loans are federal funds and similar rules apply, but not entirely. The difference is authorization takes place during the loan application process each year. When applying for funds, the parent is asked whether they want to authorize the loan to cover non-allowable costs. If the parent borrower says yes, it is the same as the student saying yes but it only applies to their loan. Also, unlike the student permission, parent borrowers must answer this question each year when they apply for the Parent PLUS loan.

### **I am a parent borrower and I don't remember my answer to that question.**

If a parent chooses "no," the loan award description in MyGeorgeFox will include "NonAuth". You will have an opportunity next year when you file the FAFSA to answer the loan application question differently. For this year, you may have a refund while an outstanding balance remains due on the account. If that is the case, your student will have a balance due after you have received a refund.