



Treatment of Other Financial Assistance (OFA)

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Student Financial Services

Wednesday, December 11th

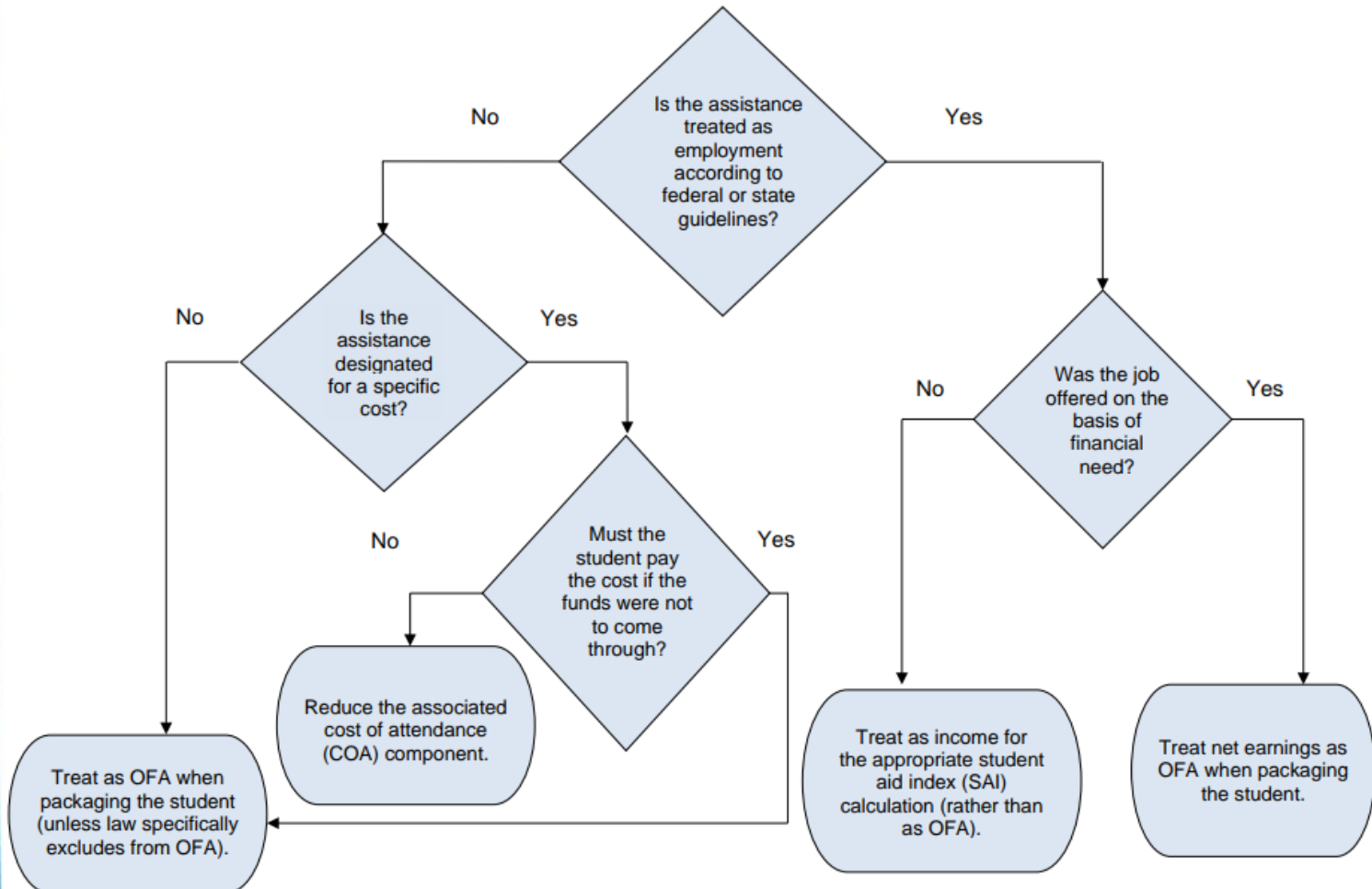


Definition of Other Financial Assistance

The definition of other financial assistance (OFA) in 24 CFR 684.102(b) states: “Estimated Financial Assistance: The estimated amount of assistance for a period of enrollment that a student (or a parent on behalf of the student) will receive Federal, State, institutional, or other resources such as scholarships, grants, net earnings from need-based employments or loans, including but not limited to- **Any educational benefits paid because of enrollment in a postsecondary education institution, or to cover postsecondary education expenses.** The assumption of this part of the definition is that the student would not be receiving the assistance if he/she was not enrolled at a postsecondary institution.

Determining the Treatment of Other Financial Assistance

Use this chart to determine if student assistance is income or other financial assistance (OFA).

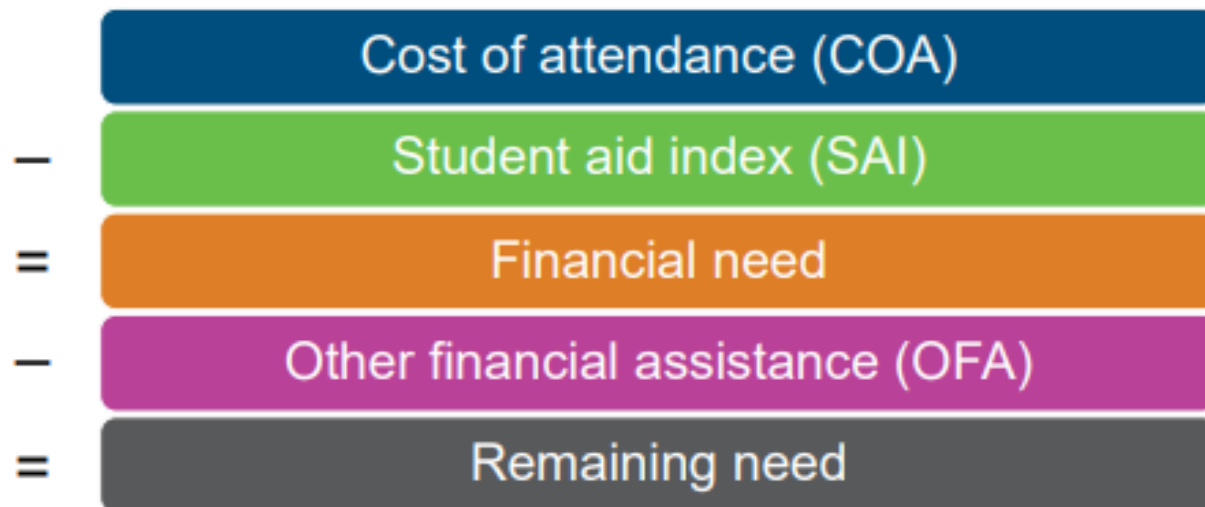


Counted as OFA

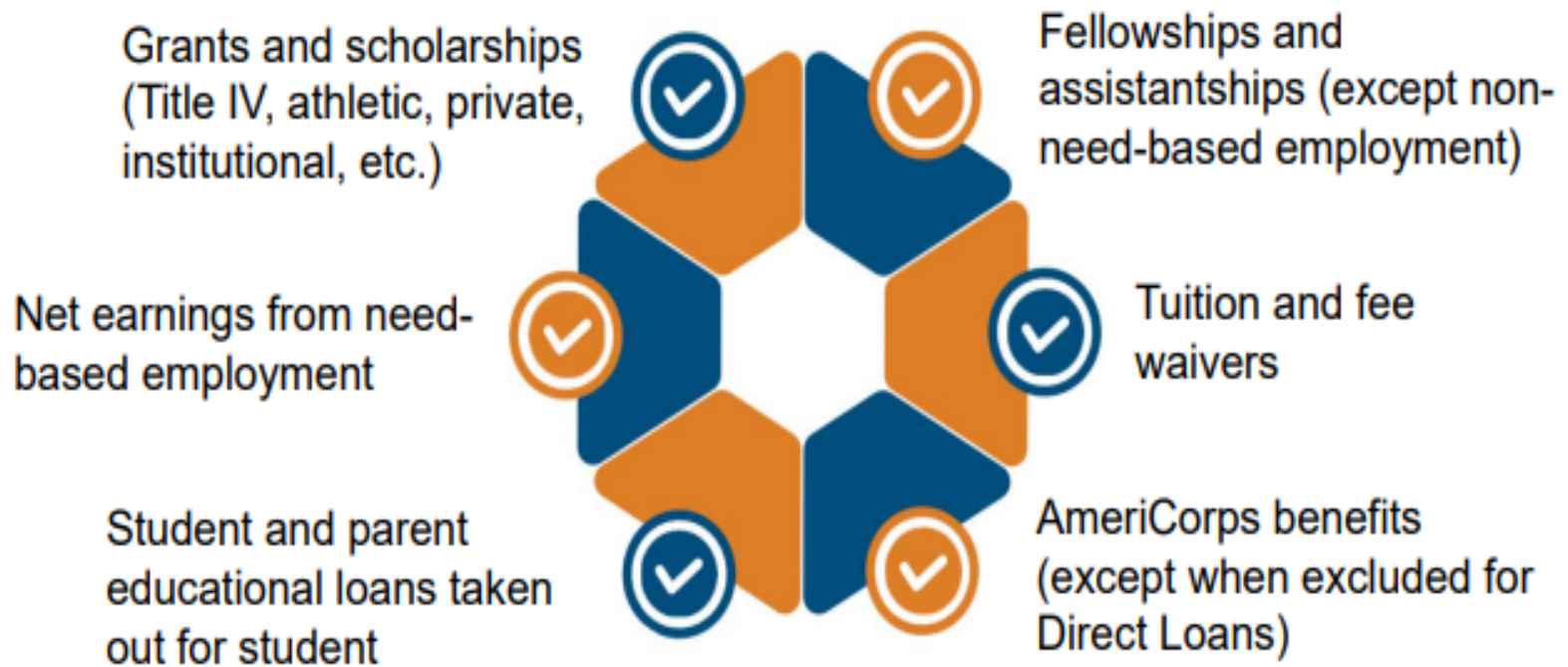
- Pell Grants;
- Direct Subsidized Loans (gross amount, including origination fees);
- Direct Unsubsidized and PLUS Loans (gross amount, including origination fees), except amounts used to replace the SAI (see below);
- Long-term need-based loans, including loans made by the school (but not short-term emergency loans – see “Not counted as OFA”);
- Grants, including FSEOG and state grants;
- Scholarships, including athletic scholarships and scholarships that require future employment but are given in the current year;
- Employer reimbursement of employee’s tuition;
- Waivers of tuition and fees;
- Fellowships or assistantships, except non-need-based employment portions of such awards;
- Income from insurance programs that pay for the student’s education;
- Net income from need-based employment such as FWS;
- AmeriCorps awards or post-service benefits (except when determining eligibility for Direct Subsidized Loans);
- McNair Postbaccalaureate Achievement Program;
- TEACH Grants (except amounts used to replace the SAI - see “Not counted as OFA”);
- Private education loans (except amounts used to replace the SAI - see “Not counted as OFA”); and
- Funds received through income share agreements (see the Note below) that are used to finance a student’s expenses for postsecondary education.

Accounting for Other Financial Resources

Financial Need and Remaining Need



Other Financial Assistance(OFA) Includes but Is Not Limited to.....



OFA Does Not Include.....

Amounts used to replace SAI
(unsubsidized aid and loans)

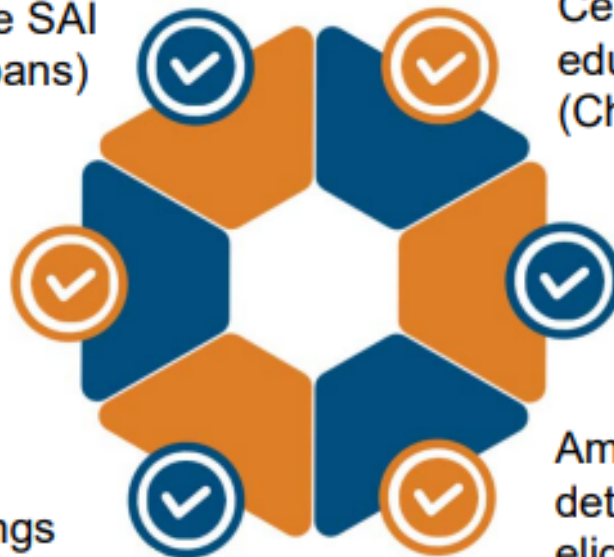
Certain federal veterans (VA)
educational benefits
(Chapters 1607, 30, 33, etc.)

Assistance included as
income in SAI calculation

Declined Federal Work-
Study (FWS)

Non-need-based
employment earnings

AmeriCorps benefits when
determining Direct Loan
eligibility only





General Rules for Making OFA Determinations

1

Other than non-need-based employment, assistance that is contingent upon enrollment **or** to pay educational expenses is treated as OFA.

2

Whether the assistance is taxed or untaxed does not affect whether it is used as OFA in the package.

3

If all or a portion of assistance is considered employment according to federal or state guidelines, the school must treat it as employment.

4

Before the school can account for employment in the package, it must determine whether the employment is need-based or non-need based.



General Rules for Making OFA Determinations

5

If any system of need assessment is used, the employment is considered need-based (even if a student does not demonstrate need).

6

Need-based employment is always treated as OFA when packaged with other Title IV aid.

7

Non-need-based employment is never treated as OFA; rather, it is treated as income in the SAI calculation.

8

If it covers an educational expense that can be included in the COA, any funds covering that expense are OFA.

OFA Examples

- Cash Gifts/Gift Cards
- Conference Travel not required for student's program.
- Post Graduation Award
- Non-monetary items that are tracked
- Any funding received due to postsecondary enrollment.
- Fellowships or assistantships

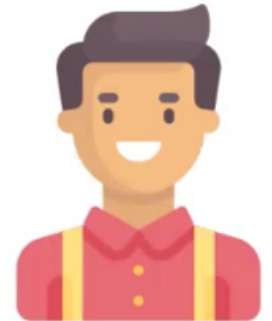
General Rules

- Whether the amount or benefit is taxed or untaxed does not affect whether it is used as OFA in the financial aid package.
- Other than non-need based employment, an amount or benefit that is contingent upon the student's enrollment is generally treated as OFA, since it is probably going toward educational expenses.

General Rules

- If a student receives an amount, benefit or need-based employment during a period of nonattendance, and those funds are provided to the student due to postsecondary enrollment, then those funds are OFA toward the upcoming period of enrollment.
- There is no de minimus or minimum amount that would not have to be counted-any amount is OFA.

Example - Phillip



The university Phillip attends received a grant to provide laptops or computers to all enrolled students. Should this count as other financial assistance (OFA) for the students?

1) Yes

2) No

3) I'm Not Sure

Example - Roxanne



The university Roxanne attends has a food pantry on campus that is strictly for students only. When a student goes to the pantry, their information such as student ID and email address are collected. The pantry keeps track of the number of products that go in and out of the pantry, but not what each individual student takes. Should this count as other financial assistance (OFA) for the students?

- 1) Yes
- 2) No
- 3) I'm Not Sure

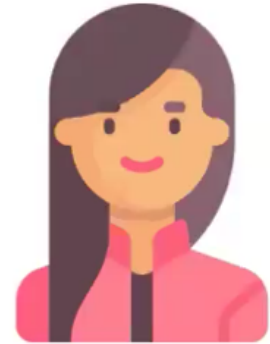
Example - Jaylen



Jaylen participated in the university's talent show as the master of ceremonies. For his participation, he received a stipend. Should this count as other financial assistance (OFA)?

- 1) Yes
- 2) No
- 3) I'm Not Sure

Example - Kelly



Kelly has been selected as an Orientation Leader for the summer 2025 term. She does not plan to enroll in courses for the summer. As an Orientation Leader she will receive free housing and meals for a period of three weeks. Should this count as other financial assistance (OFA)?

1) Yes

2) No

3) I'm Not Sure

Example - Charlotte



Charlotte will be student teaching in the Spring 2025 semester. Her university has proposed a new policy for funding for transportation to be provided for student teaching. Should this funding count as other financial assistance (OFA)?

1) Yes

2) No

3) I'm Not Sure

Example - Russell



Russell is working over the summer in the Library while he is enrolled in classes. Do we consider his Federal Work-Study earnings as other financial assistance (OFA) for the fall term?

1) ~~Yes~~

2) No

3) I'm Not Sure

Example - Sam



Sam received an interest-free nonfederal student loan for the 2024-25 award year. Does the amount of that loan need to be considered as other financial assistance (OFA)?

- 1) Yes
- 2) No
- 3) I'm Not Sure

Example - Jackson



Jackson is an entering first-year student and is a football player at the university. He is required to attend pre-season training, which is three weeks before the term begins. Does the amount of housing and meals count as other financial assistance (OFA) and need to be added to the fall semester?

- 1) Yes
- 2) No
- 3) I'm Not Sure

Yes, this is considered OFA. Cost for summer enrollment cannot be included in fall COA. If enrolled in the summer, funds would be OFA for summer.

Example - Zara



Zara is attending the university part time while she works full time. Her employer offers tuition assistance as part of the benefits package. The payment from the employer can only be applied to tuition charges. Should this be counted as other financial assistance (OFA)?

- 1) Yes
- 2) No
- 3) I'm Not Sure

Example - Robert



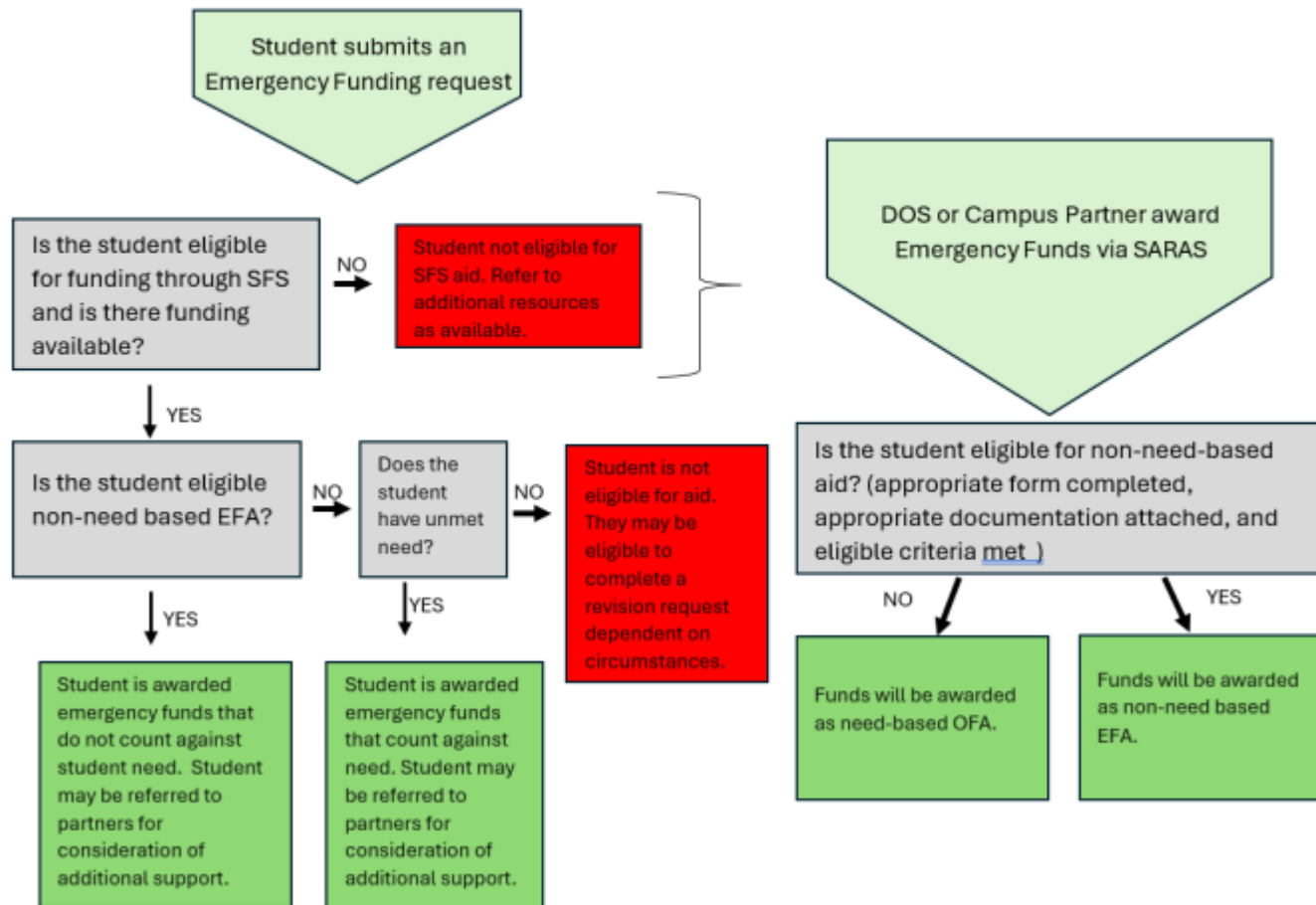
Robert received an Emergency Grant, but it was awarded and disbursed after Robert had his financial aid package completed, and financial aid already disbursed. Should this be counted as other financial assistance (OFA)?

- 1) Yes
- 2) No
- 3) I'm Not Sure

Emergency Aid

Emergency financial assistance includes any payment of grant or loan aid to a student for unexpected expenses that are included in one of the components of COA, as defined under HEA Sec. 472. For example, payments can support any unexpected expense for food; housing; course materials or equipment; or transportation (e.g., between campus and home for a death or family emergency). Institutions determine whether an unexpected expense is associated with a COA component.

Emergency Funding Process Infographic



OFA & Emergency Aid Resources for Staff

SFS Campus Partner Portal: sfspartners.wsu.edu

Accounting for Reimbursements/Payments to Students Not Processed through myWSU or Workday

- [Quick Reference Guide for Reporting Reimbursements](#)
- [Overview of Reporting Reimbursements or Payments Not Processed through SFS or Workday](#)
- [Accounting for Student Reimbursements and Payments not processed by Student Financial Services](#)
- [Report Student Reimbursements Not Accounted for in my.WSU/Workday](#)
- Rules on the Treatment of Estimated Financial Assistance:
 - [PDF](#) // [Word](#)

[Student Payment Determination Flow Chart](#)

Other Financial Assistance and Changes to Emergency Aid

- [Emergency Funding Information for Partners](#)

Resources

- SFS Website: finaid.wsu.edu
 - Consumer Information & Policies
- SFS Partner Portal: sfspartners.wsu.edu
- SFS 411
- SFS Staff Service Email:
sfs.staffservice@wsu.edu
- Contact Us
 - 509-335-9711
 - <https://financialaid.wsu.edu/contact/>
 - Sfs.compliance@wsu.edu



THANK YOU!

