Two Pell Grants In One Award Year

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U.S. Department of Education
Two Pell Grants In An Award Year

- Basic Concepts
- Regulatory Requirements
- Cross-Over Payment Period Requirement
- Cross-Over Payment Period Transition
- Academic Year Progression Requirement
- Operations
- Questions
Two Pell Grants In An Award Year

Basic Concepts
Two Pells In An Award Year

• Authorized by the Higher Education Opportunity Act (HEOA)
• If eligible, student able to receive all or a portion of a second Scheduled Award within an Award Year
• Objective is to help needy students accelerate their academic progress
• Effective beginning with the 2009-2010 Award Year
Regulations

• Team V-General and Non-loan Programmatic Issues in 2009
• Notice of Proposed Rulemaking: August 21, 2009
• Final regulations: October 29, 2009
• Effective beginning with the 2010-2011 Award Year
Unchanged Pell Rules

• Scheduled Award
  - Amount that full-time student would receive for a full academic year based on the student’s EFC and COA

• Payment periods as defined in the regulations

• Calculation of award and payment for a payment – Pell Formulas
Changed Pell Rules

• Scheduled Award Limitation –
  –Old: Student may receive only one Scheduled Award in an award year
  –New: Student may receive more than one Scheduled Award in an award year
Changed Pell Rules

• Enrollment Status -
  – Old: Less than half-time enrollment eligible at all times
  – New: Must be at least half-time for second scheduled award
Changed Pell Rules

• Cross-Over Payment Periods

-Old: Institution may assign a crossover payment period to either Award Year as a general policy or on a case-by-case basis

-New: Must assign to award year that will produce higher payment amount
Award Amount

• No change in way award for payment period is calculated
  • Pell awarding formulas have not changed
  • Calculation by payment period based on student’s Scheduled Award

• Within an Award Year, school continues to pay eligible student until reaching 200% of Scheduled Award for the Award Year
  - A payment period may include awards from both first Scheduled Award and second Scheduled Award
Student Eligibility

• Second Scheduled Award
  • Student otherwise Pell Grant eligible.
  • Enrolled at least half-time
  • Received 100% of first Scheduled Award.
  • Amounts received will count toward lifetime aggregate limit, if applicable
  • Beginning with 2010-2011 Award Year, student must demonstrate academic year acceleration consistent with the regulations
If Law Had Not Changed - Semester Example

Student may only receive up to ONE Scheduled Award within an Award Year. Assume student’s 2010-2011 Scheduled Award is $5,550 and will be $5,710 for 2011-2012.

### 2010-11 Award Year
- **Fall 2010**: $2,775
- **Spring 2011**: $2,775
- **Summer 2011**: $0
- **100% 2010-11 AY**

### 2011-12 Award Year
- **Summer 2011**: $2,855
- **Fall 2011**: $2,855
- **Spring 2012**: $0
- **100% 2011-12 AY**
New Law - Semester Example

Student may receive up to TWO Scheduled Awards within an Award Year. Assume student’s 2010-2011 Scheduled Award is $5,550 and will be $5,710 for 2011-2012.

<table>
<thead>
<tr>
<th>2010-11 Award Year</th>
<th>2011-12 Award Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2010</td>
<td>Fall 2010</td>
</tr>
<tr>
<td>$2,775</td>
<td>$2,855</td>
</tr>
<tr>
<td>Spring 2011</td>
<td>Spring 2011</td>
</tr>
<tr>
<td>$2,775</td>
<td>$2,855</td>
</tr>
<tr>
<td>Summer 2011</td>
<td>Summer 2012</td>
</tr>
<tr>
<td>$2,775</td>
<td>$2,855</td>
</tr>
<tr>
<td>150% 2010-11 AY</td>
<td>150% 2010-11 AY</td>
</tr>
</tbody>
</table>

Student may receive up to TWO Scheduled Awards within an Award Year.
New Law - Semester Example

Student may receive up to TWO Scheduled Awards. Student’s Scheduled Award is $5,550 for the Award Year.

Summer 2010 $2,775  Fall 2010 $2,775  Spring 2011 $2,775  Summer 2011 $2,775

2010-11 Award Year  200% 2010-11 AY
If Law Had Not Changed - Clock Hour Example

Student may receive ONE Scheduled Award.
1500 clock hour program  AY = 900 hours/26 weeks
No cross-over period
Scheduled Award is $5,550 for 2010-2011

<table>
<thead>
<tr>
<th>Hours/Weeks</th>
<th>2010-11 Award Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>450 hours/13 weeks</td>
<td>$2,775</td>
</tr>
<tr>
<td>300 hours/8 weeks</td>
<td>$0</td>
</tr>
</tbody>
</table>

100% 2010-11 AY
### New Law - Clock Hour Example

Student may receive up to TWO Scheduled Awards

1500 clock hour program  \( \text{AY} = 900 \text{ hours/26 weeks} \)

Student’s Scheduled Award is $5,550 for 2010-2011.

<table>
<thead>
<tr>
<th>Hours/Weeks</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>450 hours/13 weeks</td>
<td>$2,775</td>
</tr>
<tr>
<td>300 hours/8 weeks</td>
<td>$1,850</td>
</tr>
</tbody>
</table>

#### 2010-11 Award Year

#### 166.6%  
2010-11 AY
One Term - Two Scheduled Awards

- When the calculated award for a payment period is greater than the remaining balance of first Scheduled Award, the award for the payment period is the remaining amount of the first Scheduled Award plus an amount from the second Scheduled Award.
  - May be awarded as one amount.
  - Will be reported to COD as one amount.
One Term - Two Scheduled Awards

Completes first Scheduled Award and begins second Scheduled Award within same term
Scheduled Award is $5,550

<table>
<thead>
<tr>
<th>Term</th>
<th>Percentage</th>
<th>Amount</th>
<th>From First Scheduled Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summer 2010</td>
<td>37.5%</td>
<td>$2,081</td>
<td>$2,081</td>
</tr>
<tr>
<td>Fall 2010</td>
<td>50%</td>
<td>$2,775</td>
<td>$2,775</td>
</tr>
<tr>
<td>Spring 2011</td>
<td>12.5%</td>
<td>$694</td>
<td>$2,081</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$2,081</td>
</tr>
</tbody>
</table>

Total Percent of First Scheduled Award is 87.5%
Two Pell Grants In An Award Year

Regulatory Requirements
Final Regulations – October 29, 2009

• Effective with the 2010-11 Award Year

• Cross-Over Payment Period
  • If cross-over payment period, school must award from the award year with the highest award amount for the payment period for the student

• Academic Year Progression
  • At least one credit or clock hour in the payment period must be attributable to the student’s next academic year
Two Pell Grants In An Award Year

Cross-Over Payment Period Requirements
Cross-Over Payment Period

- Longstanding Policy –
  - Payment period that includes both June 30 and July 1
  - Must have valid SAR/ISIR for assigned year
  - Must be assigned to only one award year.
  - First and last cross-over payment periods could be from the same award year
  - May be different award year for Pell than for other Title IV aid
Cross-Over Payment Period

EXAMPLE

• A program has a semester calendar with two summer sessions (6/1–7/14 and 7/20–8/28)
• If combined in one term, the combined term is a crossover payment period regardless of what classes students attend or when a disbursement is made
• If the two sessions are considered separate terms, only the 6/1 – 7/14 term is a crossover payment period
Cross-Over Payment Period

• For Pell, use EFC for the award year from which the student will be paid
• May use either EFC, COA, and need for all other Title IV programs except Pell
• Treat Pell as estimated financial assistance (EFA) for other Title IV, regardless of which award year it is from
Cross-Over Payment Period

- Trailer Example – Summer 2011
  - Summer COA is $7,500
  - 2010-11 EFC is 1800 with Pell of $1,875
  - 2011-12 EFC is 0 with Pell of $2,855
  - 2011-12 Pell award for period is higher

- Summer Package –
  - COA $7,500
  - EFC (3-Month) 600
  - Pell 2,855
  - Campus Based/Sub Loan 4,045

- Use 2011-12 COD to Report Pell
- Use 2010-11 COD to Report Loan
Cross-Over Payment Period

- Header Example – Summer 2011
  - Summer COA is $7,500
  - 2010-11 EFC is 0 with Pell of $2,775
  - 2011-12 EFC is 2100 with Pell of $1,805
  - 2010-11 Pell is higher for period
- Summer Package –
  - COA $7,500
  - EFC (2011-12) 700
  - Pell 2,775
  - Campus Based/Sub Loan 4,025
- Use 2010-11 COD to Report Pell
- Use 2011-12 COD to Report Loan
New Regs for Cross-Over Term

• Effective with the 2010-2011 Award Year
• Must assign to award year in which student receives greater payment for the term - based upon information available at initial calculation
  • Assume other year is higher if –
    • No SAR/ISIR
    • Rejected ISIR with no EFC
    • ISIR selected for verification but verification not completed
New Regs for Cross-Over Term

- Effective with the 2010-2011 Award Year
- Must assign to award year in which student receives greater payment for the term - based upon information available at initial calculation
  - Student not eligible for second scheduled award funds, regardless of which Award year is higher if –
    - Student not enrolled at least half-time
    - Student does not meet acceleration requirement
New Regs for Cross-Over Term

Changes –

• Must monitor until date published in Federal Register (2010-11 - September 10, 2010)

• Must reassign payment period if information received showing greater payment from other Award Year

• May monitor and adjust after Federal Register date up to February 1, 2011
New Law – Assign Cross-Over To Higher Payment Semester Example

Student may receive up to TWO Scheduled Awards. Assume student’s 2010-11 Scheduled Award is $5,550 and $5,710 for 2011-2012 and student eligible for either.

| 2010-11 Award Year |  |  
|---------------------|---------------------|---------------------|---------------------|
| Fall 2010 | Spring 2011 | Summer 2011 | 100% 2010-11 AY |
| $2,775 | $2,775 | $0 | |

| 2011-12 Award Year |  |  
|---------------------|---------------------|---------------------|---------------------|
| Summer 2011 | Fall 2011 | Spring 2012 | 150% 2011-12 AY |
| $2,855 | $2,855 | $2,855 | |
New Law – Assign Cross-Over To Higher Payment Semester Example

Student may receive up to TWO Scheduled Awards. Scheduled Award is $5,550 for 2010-2011 and $5,710 for 2011-2012.

<table>
<thead>
<tr>
<th></th>
<th>Paid as Header</th>
<th>Paid With Higher Award</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Summer 2010</strong></td>
<td>$2,775</td>
<td></td>
</tr>
<tr>
<td><strong>Fall 2010</strong></td>
<td>$2,775</td>
<td></td>
</tr>
<tr>
<td><strong>Spring 2011</strong></td>
<td>$2,775</td>
<td></td>
</tr>
<tr>
<td><strong>Summer 2011</strong></td>
<td>$2,855</td>
<td></td>
</tr>
</tbody>
</table>

| 2010-11               | 2011-12        |

Paid as Header

Paid With Higher Award
New Law – Assign Cross-Over To Higher Payment Semester Example

Student may receive up to TWO Scheduled Awards. Assume student’s 2010-11 Scheduled Award is $5,550 but only $4,700 for 2011-12 and student eligible for either.

<table>
<thead>
<tr>
<th>Semester</th>
<th>Fall 2010</th>
<th>Spring 2011</th>
<th>Summer 2011</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010-11 AY</td>
<td>$2,775</td>
<td>$2,775</td>
<td>$2,775</td>
<td>150%</td>
</tr>
<tr>
<td>2011-12 AY</td>
<td>$0</td>
<td>$2,350</td>
<td>$2,350</td>
<td>100%</td>
</tr>
</tbody>
</table>

New Law – Assign Cross-Over To Higher Payment Semester Example
New Law – Assign Cross-Over To Higher Payment Semester Example

Student may receive up to TWO Scheduled Awards. Scheduled Award is $5,550 for 2010-2011 and less for 2011-2012.

<table>
<thead>
<tr>
<th>2010-11 Award Year</th>
<th>Paid as Header</th>
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<tr>
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<td></td>
</tr>
<tr>
<td>Spring 2011</td>
<td>$2,775</td>
<td></td>
</tr>
<tr>
<td>Summer 2011</td>
<td>$2,775</td>
<td></td>
</tr>
</tbody>
</table>
Two Pell Grants In An Award Year

Academic Year Progression
# Academic Year Minimums

## Statutory Definition of an Academic Year

<table>
<thead>
<tr>
<th>Academic Progress Measured By</th>
<th>Minimum Completion Requirement*</th>
<th>Minimum Instructional Time Requirement**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Semester hours</td>
<td>24 semester hours</td>
<td>30 weeks</td>
</tr>
<tr>
<td>Trimester hours</td>
<td>24 trimester hours</td>
<td>30 weeks</td>
</tr>
<tr>
<td>Quarter hours</td>
<td>36 quarter hours</td>
<td>30 weeks</td>
</tr>
<tr>
<td>Clock hours</td>
<td>900 clock hours</td>
<td>26 weeks</td>
</tr>
</tbody>
</table>

*Number of hours that a student enrolled full time is expected to complete in a full academic year

**A week is a seven-day period in which there is at least one day of instruction or exams.
Academic Year Progression

• At least one credit or clock hour (or partial hour if school uses partial hours) in the payment period when award will be from a second Scheduled Award must be attributable to the student’s next academic year
• Gives meaning to statutory use of term “accelerate”
• Not “grade progression”
Academic Year Progression

- Applies beginning with the 2010-2011 Award Year
  - Cross-over period payment awarded from upcoming year does not require counting hours because payment will be from first Scheduled Award
  - Hours earned in summer 2010 count toward acceleration later in 2010-11 Award Year
Semester Academic Year Progression

Assumes academic year defined as 24 hours

Fall 2010
50% Paid
12 Hours Earned

Spring 2011
50% Paid
12 Hours Earned

Summer 2011
Enrolled in
6 Hours ELIGIBLE

First Scheduled Award

No Hours to Prior Academic Year
Six Hours for New Academic Year
Pay 25% of
Second Scheduled Award
Semester Academic Year Progression

Assumes academic year defined as 24 hours

<table>
<thead>
<tr>
<th>Summer 2010</th>
<th>Fall 2010</th>
<th>Spring 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>50% Paid</td>
<td>50% Paid</td>
<td>Enrolled in</td>
</tr>
<tr>
<td>15 Hours</td>
<td>9 Hours</td>
<td>6 Hours</td>
</tr>
<tr>
<td>Earned</td>
<td>Earned</td>
<td>ELIGIBLE</td>
</tr>
</tbody>
</table>

First Scheduled Award

No Hours to Prior Academic Year
Six Hours for New Academic Year
Pay 25% of
Second Scheduled Award

Second Scheduled Award
Semester Academic Year Progression
Assumes academic year defined as 24 hours

First Scheduled Award
Fall 2010
50% Paid
12 Hours
Earned

Spring 2011
50% Paid
9 Hours
Earned

Second Scheduled Award
Summer 2011
Enrolled in
6 Hours
ELIGIBLE

Three Hours to Prior Academic Year
Three Hours for New Academic Year
Pay 25% of
Second Scheduled Award
<table>
<thead>
<tr>
<th>Semester</th>
<th>Academic Year Progression</th>
<th>Hours Earned</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2010</td>
<td>50% Paid</td>
<td>9</td>
<td>Earned</td>
</tr>
<tr>
<td>Spring 2011</td>
<td>50% Paid</td>
<td>9</td>
<td>Earned</td>
</tr>
<tr>
<td>Summer 2011</td>
<td>Enrolled in</td>
<td>6</td>
<td>NOT ELIGIBLE</td>
</tr>
</tbody>
</table>

**First Scheduled Award**

**Second Scheduled Award**

- Six Hours to Prior Academic Year
- No Hours for New Academic Year
- Cannot pay second Scheduled Award
- May pay from upcoming Award Year
Semester Academic Year Progression

Assumes Academic Year defined as 24 hours

Fall 2010
50% Paid
7 Hours Earned

Spring 2011
50% Paid
6 Hours Earned

Summer 2011
Enrolled in
12 Hours ELIGIBLE

First Scheduled Award

Second Scheduled Award

Eleven Hours to Prior Academic Year
One Hour for New Academic Year
Pay 50% of
Second Scheduled Award
## Semester Academic Year Progression

Assumes Academic Year defined as 24 hours

<table>
<thead>
<tr>
<th>First Scheduled Award</th>
<th>Second Scheduled Award</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2010</td>
<td>Summer 2011</td>
</tr>
<tr>
<td>50% Paid</td>
<td>Enrolled in</td>
</tr>
<tr>
<td>6 Hours Earned</td>
<td>12 Hours</td>
</tr>
<tr>
<td></td>
<td>NOT ELIGIBLE</td>
</tr>
<tr>
<td>Spring 2011</td>
<td></td>
</tr>
<tr>
<td>50% Paid</td>
<td></td>
</tr>
<tr>
<td>6 Hours Earned</td>
<td></td>
</tr>
</tbody>
</table>

Twelve Hours to Prior Academic Year
No Hours for New Academic Year
Cannot pay second Scheduled Award
May pay from upcoming Award Year
Credit Or Clock Hours Not Applicable

• In determining if student is in second academic year, may not count credit/clock hours earned through
  • Advanced Placement
  • International Baccalaureate
  • Testing out
  • Life experience
  • Other similar competency measures
• Remedial credits DO count
Transfer Student

• Final regulations: Two options
  • Assumption method
    • Based on disbursements received
    • Do not consider hours earned at other institutions to be conflicting information
  • Hours-earned method
    • Based on actual hours earned in award year
• Method at option of institution: apply on a student-by-student basis or to all students
Transfer Student - Assumption

• Assume completed first academic year if received 100% of first Scheduled Award at prior institution(s)

• If less than first Scheduled Award was disbursed at other school(s), calculate hours assumed to have been completed:

\[
\text{Amount disbursed at prior institution} \times \frac{\text{Hours in current institution’s academic year}}{\text{Amount of Scheduled Award at prior institution}} = \text{Hours considered completed} \ *
\]

*Round down any fraction unless current institution uses partial hours.
Transfer Student - Assumption

EXAMPLE – credit hour

• Fall transfer student received $1,000 of $4,000 Scheduled Award for summer at prior institution.

• Current institution, without a summer term, defines academic year, in part, as 24 semester hours.

• Hours in award year considered to have earned for prior attendance:

\[
\frac{\$1,000 \text{ disbursed at prior institution} \times 24 \text{ hours in current institution’s academic year}}{6 \text{ hours considered completed}} = \frac{\$4,000 \text{ Scheduled Award at prior institution}}{}
\]
Transfer Student - Assumption

EXAMPLE – clock hour

- Transfer student received $3,000 of $4,000 Scheduled Award at prior institution.
- Current institution defines academic year, in part, as 900 clock hours.
- Hours in award year assumed to have been earned for prior attendance:

\[ \frac{3,000 \text{ disbursed at prior institution}}{900 \text{ clock hours in current institution’s academic year}} = \frac{4,000 \text{ Scheduled Award at prior institution}}{675 \text{ clock hours considered completed}} \]
Transfer Student- Actual

- Credit or clock hours actually earned at other institutions
- The institution must have information that includes the time periods when the credit or clock hours were earned
- Hours need not be earned in an eligible program or be accepted on transfer
- Does not include non-applicable credit or clock hours that are not earned
Transfer Student - Actual

EXAMPLE – credit hour

• Student’s transcript shows earned 6 hours in the fall term and 12 hours in the spring semester at another institution

• Transfer student received $2,000 of $4,000 Scheduled Award at prior institution and no payment for summer from the current award year

• At the current institution, the student is considered to have earned 18 semester hours in the award year: 6 from summer and 12 from fall
Transfer Student- Actual

EXAMPLE – clock hour

- Transfer student received $3,000 of $4,000 Scheduled Award at prior institution from the current award year
- Transcript shows student earned 600 clock hours in the period from June 15 to September 30
- At the current institution, the student is considered to have earned 600 clock hours in the award year since the institution confirmed that the first payment period was a crossover payment period
Transfer Student

• No requirement to apply additional information to disbursements for prior payment period in award year if receive additional information on a transfer student

• For example—
  – Assumption - A reduction in payment is reported late to NSLDS
  – Actual - A transcript is received and student earned additional hours
Non-applicable Hours

• Applies to both transfer students and non-transfer students

• In determining eligibility for a second Scheduled Award in an award year, may not use hours based on:
  • Advanced Placement (AP) programs
  • International Baccalaureate (IB) programs
  • Testing out, life experience, or similar competency measures

• Are not earned by attendance in the award year
Special Circumstances

• Academic Year completion requirement can be waived if –
  – FAA determines that student was unable to complete the hours of the first academic year due to ‘circumstances beyond the student’s control’
  – Determination must be documented and made on a student-by-student basis
Special Circumstances

Special circumstances beyond a student’s control -

- May include, but are not limited to –
  - Student withdrawing from classes due to illness
  - Student being unable to register for classes necessary to complete his or her eligible program because those classes were not offered
Special Circumstances

Special circumstances beyond a student’s control does not include-

- Withdrawing to avoid a particular grade or failing to register for a necessary class that was offered during the period to avoid a particular instructor
Two Pell Grants In An Award Year Operations
Cross-Over Pell Reporting

If Pell disbursements must change Award Years due to requirement to pay largest payment then:

COD
Cancel disbursement from the incorrect year and re-originate and enter actual disbursement amount under the correct award year.

G-5
Business Office will do a draw-down adjustment reassigning the Pell disbursement to the correct Award Year and draw down any additional Pell funds from the proper Award Year if necessary.
Cross-Over Pell Reporting

If Pell disbursements must change Award Years due to requirement to pay largest payment then:

G5 -- 2010-11 Pell Grant funds available within days of release of payment schedules.

FISAP -- Report Pell disbursement on the FISAP for the Award Year from which Pell was paid.

If FISAP already filed, adjustments made during Fall edit/correction process (by December 15) or post-adjustment.
COD Reporting

• New field in COD Common Record
  – Additional Eligibility Indicator (AEI)
• Set AEI to “true” when awarding funds from the student’s second Scheduled Award
• With AEI set, no POP MRR but still triggers concurrent enrollment flag
COD
<table>
<thead>
<tr>
<th>Award Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Award Amount Approved</td>
<td>$5,350.00</td>
</tr>
<tr>
<td>Scheduled Award Amount</td>
<td>$5,350.00</td>
</tr>
<tr>
<td>Award Amount Disbursed</td>
<td>$2,675.00</td>
</tr>
<tr>
<td>CPS Transaction Number</td>
<td>01</td>
</tr>
<tr>
<td>Enrollment Date</td>
<td>09/08/2009</td>
</tr>
<tr>
<td>Cost of Attendance</td>
<td>$26,928.00</td>
</tr>
<tr>
<td>EFC</td>
<td>0</td>
</tr>
<tr>
<td>Secondary EFC</td>
<td></td>
</tr>
<tr>
<td>Pell CPS Highest Application Process Date</td>
<td>07/15/2009</td>
</tr>
<tr>
<td>Pell CPS Highest Transaction Number</td>
<td>1</td>
</tr>
<tr>
<td>Selected for Verification by CPS</td>
<td>No</td>
</tr>
<tr>
<td>Verification Status Code</td>
<td></td>
</tr>
<tr>
<td>Incarcerated</td>
<td></td>
</tr>
<tr>
<td>Additional Eligibility Indicator</td>
<td>No</td>
</tr>
<tr>
<td>Collection Status Indicator</td>
<td></td>
</tr>
<tr>
<td>Collection Referral Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Collection Amount Collected</td>
<td>$0.00</td>
</tr>
<tr>
<td>Eligibility Used</td>
<td>50.000%</td>
</tr>
</tbody>
</table>
### Additional Eligibility Indicator

- **Checkbox:**
  - **Text:** Additional Eligibility Indicator
  - **Value:**
    - **Radio Button:**
      - **Option:**
        - **Value:**
          - **Text:**
  - **Annotation:**
    - **Description:**
      - **Text:** Additional Eligibility Indicator Checkbox
      - **Highlight:**
