



COI STUDENT FINANCIAL POLICIES

Effective for the 2024-2025 Academic Year

Revised 07/23/2024

I. RESPONSIBLE PARTY

- A. If a student is of legal age, he/she is deemed to be the primary party liable for his/her financial obligation.
- B. It is the student's responsibility to be familiar with the university's financial policies.
- C. It is the student's responsibility to check their campus email during the school year.
- D. It is the student's responsibility to notify the OC Registrar of changes in the student's off campus mailing address.
- E. All students must complete an Account Payment Agreement Form each academic year which includes agreeing to our Financial Responsibilities statement and Oklahoma Christian Student Handbook.

II. ACCOUNT PAYMENTS

- A. Payment in full is due on the first day of the semester for all registered courses, **both Term I and Term II** for those in semester programs with 7-week courses. (See V. PAYMENT ARRANGEMENTS)
- B. Students, who fail to pay their balance in full or set up a payment arrangement with Financial Services prior to the first day of the semester, will be dropped from their courses.
- C. Those students enrolled in Term I, who have not made satisfactory settlement of their Term I balance, will be withdrawn from their Term II courses.
- D. Student may accrue additional charges throughout the semester. Payment for these charges is due on the last day of the month for which the charge(s) was posted or along with your arranged Installment Payment Plan (IPP) agreement.
- E. Students will not be allowed to progress to the next semester with a balance over \$500.

III. SERVICE CHARGES

- A. There is a monthly service charge of 1.75% of the unpaid balance on all accounts.
- B. The grace period for all charges is 30 days.

IV. ACCOUNT HOLDS

- A. Financial Service Holds are automatically placed on accounts with unpaid balances of \$500 or more. This hold will restrict access to enrollment changes or future enrollment, as well as full access to MyOC. In order for the hold to be removed, the account balance must be lower than \$500; or the student must be successfully enrolled and completing an Installment Payment Plan (IPP).

- B. Students, no longer attending OC, with account balances over 90 days delinquent will have their debt sent to collections.

V. PAYMENT ARRANGEMENTS

- A. All students are required to complete an Account Agreement Form before the semester begins.
- B. Exceptions must have documented approval in advance from the Financial Services office.
- C. Payment of expenses may be arranged under one (or a combination) of four payment plans:
 - 1. **Plan 1 – CASH/CHECKS:** This is the best form of payment because it eliminates all service charges. Checks should be made payable to OC. **CREDIT/DEBIT CARDS:** The University also accepts four major credit cards (American Express, Discover, MasterCard, and Visa), which can be used to pay any part of the total student charges. Those who pay with a card will be charged a 2.95% convenience fee.
 - 2. **Plan 2 – INSTALLMENT PAYMENT PLAN (IPP):** An interest-free monthly payment plan is available through the Student Account Online for a \$25 signup fee. Students who cannot pay their balance in full by the first day of the semester should enroll in the payment plan prior to the first day of the semester as well.
 - a. Fall IPP: Student's balance will be divided into five (or four) payments. Payments will be due the 25th of each month, July-November (or August-November).
 - b. Spring IPP: Student's balance will be divided into five (or four) payments. Payments will be due the 25th of each month, December-April (or January-April).
 - c. Summer IPP: Student's balance will be divided into three payments. Payments will be due the 1st of each month: May-July.
 - 3. **Plan 3 – ALTERNATIVE STUDENT LOANS:** There are a variety of student loans available to students through private lenders. Information can be obtained in the Student Financial Services office or at www.oc.edu/loans.
 - 4. **Plan 4 – PARENT LOAN FOR DEPENDENT STUDENTS (PLUS):** This fixed interest rate (July 1, 2024 – June 30, 2025) loan is available to the parents of undergraduate, dependent students enrolled in at least a half-time course of study.
 - a. The amount available is determined by the cost of education less the amount of other financial aid the student receives.
 - b. Interest begins accruing when the loan is disbursed.
 - c. Parents have two repayment options:
 - i. Begin repayment 60 days after full disbursement.
 - ii. Defer payment until the student has completed college or is enrolled in less than half time hours.
 - d. This loan is only available to parents whose student has completed the FAFSA. Information can be obtained in the Student Financial Services office or at www.oc.edu/loans. Federal law

requires all loans to be processed prior to the end of each semester. (See X. Federal & State Financial Aid A. 9.)

VI. STATEMENTS

- A. Monthly statement notifications will be sent by email on or around the 15th day of each month.
- B. It is the student's responsibility to grant third party access so that a parent or another third party may have access to the student's account. Third party access can be given here: <https://www.oc.edu/admissions/financial-services/third-party-access>
- C. Due to FERPA regulations, OC staff cannot give account information to third parties unless the student has granted them permission. This includes, but is not limited to, the following:
 - 1. Account balances
 - 2. Financial Aid awards
 - 3. Tax information
 - 4. Payment information

VII. WITHDRAW/DROP REFUND POLICY

- A. Tuition refunds are given to students who officially withdraw from the university or courses that are 11 to 15 weeks in length before the fourth week of a semester.

Refunds are given as follows:

- 1. If the withdrawal date is in the **FIRST WEEK** (7 days), a **100% refund** will be given.
- 2. If the withdrawal date is in the **SECOND WEEK**, a **75% refund** will be given.
- 3. If the withdrawal date is in the **THIRD WEEK**, a **50% refund** will be given.
- 4. **After the third week, no refunds will be given.**

- B. Tuition refunds are given to students who officially withdraw from the university or courses that are 7 to 10 weeks in length by the second week of class.

Refunds are given as follows:

- 1. If the withdrawal date is within the **FIRST WEEK** (7 days), a **100% refund** will be given.
- 2. If the withdrawal date is within the **SECOND WEEK**, a **50% refund** will be given.
- 3. **After the second week, no refunds will be given.**

- C. Tuition refunds are given to students who officially withdraw from the university or courses that are 1 to 6 weeks in length (including Winter term courses) by the second day of class.

Refunds are given as follows:

- 1. If the withdrawal date is on the **FIRST DAY**, a **100% refund** will be given.
- 2. If the withdrawal date is on the **SECOND DAY**, a **50% refund** will be given.
- 3. **After the second day, no refunds will be given.**

- D. If the student drops a course and adds another course at a later time during the 100% refund period, it may result in additional charges. Students should always add and drop a course during the same session to avoid these charges.

- E. **Students must initiate a Withdrawal Form on MyOC/Services or go by the Office of the Registrar to officially withdraw from the university. The signed and completed form will indicate the official withdrawal date for the student as determined by the Registrar based upon the last date of attendance for the term.** A link to the Registrar Office withdrawal process is here.
- F. Students are not withdrawn from classes for non-attendance online or in person. Lack of interest or participation in the education process does not replace an actual withdrawal; and students will be responsible for the cost of the course.
- G. Any student dismissed for unsatisfactory conduct or failure to pay charges as agreed is not eligible for refunds.

VIII. **TITLE IV AID & WITHDRAWALS**

- A. In accordance with federal regulations, OC is required to calculate the “return of Title IV funds” formula for students who are attending on federal (Title IV) financial aid. For this reason, withdrawing from classes may reduce your financial aid for the current semester.
 - 1. The regulations specify how OC must determine the amount of Title IV (federal) program assistance you earn if you withdraw. The Title IV programs covered by these regulations are Federal Pell Grants, Federal Direct Loans, PLUS Loans, and certain state grants.
 - 2. If you withdraw during the period of enrollment, the amount of Title IV program assistance you have earned up to that point is determined by a specific formula. If you received (or your parent received on your behalf) less assistance than the amount you earned, you may be able to receive those additional funds. If you received more assistance than you earned, the excess funds must be returned by the school. The amount of assistance earned is determined on a pro rata basis. For example, if you complete 30% of your period of enrollment, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed more than 60% of the enrollment period, you earn all the assistance you were scheduled to receive for that period.
 - 3. There are some Title IV funds that you were scheduled to receive that you cannot earn once you withdraw because of other eligibility requirements. For example, if you have not completed the first 30 days of your program before you withdraw, you will not earn any Federal Direct Loan funds that you would have received had you remained enrolled past the 30th day.
 - 4. If you receive (or your parent receives on your behalf) excess Title IV program funds that must be returned, OC must return a portion of the excess equal to the lesser of:
 - 5. Your institutional charges multiplied by the unearned percentage of your funds, or
 - 6. The entire amount of excess funds.
- B. The requirements for Title IV program funds when you withdraw are separate from the institutional refund policy. Therefore, you may still owe funds to the school to cover unpaid institutional charges. OC may charge you for any Title IV program funds we are required to return.
- C. In order to receive all the financial aid awarded, students must be in attendance of their classes; otherwise, the financial aid is unearned. Federal aid recipients who do not attend classes and do not

complete any hours for the term will be treated as “unofficial withdrawals” from the university. They will be subject to the Return of Title IV calculation as described above unless they can submit proof to the Assistant Director of Financial Services that they attended their classes for at least 60% of the term.

- D. Because not all OC classes take attendance, the OC financial aid administrator will use the midpoint of the semester to process the Return of Title IV funds for “unofficial withdrawals” unless the Assistant Director of Financial Services is able to learn the exact date of the student’s last day of attendance. If the last date of attendance is known, the OC financial aid administrator will use that date instead of the midpoint of the semester.
- E. Title IV funds are returned to the programs from which the student received aid during the period of enrollment in the following order up to the net amount disbursed from each source.
 - 1. **Unsubsidized Federal Direct loans**
 - 2. **Subsidized Federal Direct loans**
 - 3. **Federal PLUS loans**
 - 4. **Federal Pell Grants**
- F. Return of Title IV funds (R2T4) is processed within ten (10) business days of the Student Financial Services office being notified of the withdrawal based upon the OC Withdrawal Form and all federal funds are returned within ten (10) business days of the R2T4 calculation. Once a student’s withdrawal has been processed they will receive a letter and statement showing how the withdrawal affected their financial aid.
- G. In accordance with the Satisfactory Academic Progress policy, withdrawing may jeopardize future Title IV funding.

IX. REFUND CHECKS/CREDIT BALANCES

- A. Refunds will not be issued until a credit balance occurs on the student’s account.
- B. In accordance with federal regulations, a credit balance created by a Parent Loan for Undergraduate Students (PLUS) will be sent to the parent unless the parent has indicated approval for the refund to be issued to the student on the PLUS application.
- C. E-Refunds are given to students who have input their banking account and routing numbers into their Student Account Online.
- D. Paper refund checks are sent to the address on file.
- E. Students may request the credit be applied to future charges.
- F. Refunds may take up to a week for the student to receive funds.

X. BOOKSTORE CHARGES

- A. Textbooks will be charged to the student’s account approximately one week before the first day of each term.
- B. Students may be limited to the amount of charges allowed on an individual basis, at the discretion of the student’s personal financial counselor.

- C. Students may charge textbooks or class required supplies only to their student account.
- D. No clothing, cards, magazines, candy or related items may be charged to the student's account.
- E. All students are automatically enrolled in the Textbook Butler service through Sling Shot.
- F. Books for Term 2 will not be charged to the student's account until one week prior to the term start date.
(See II. ACCOUNT PAYMENTS)

XI. SUMMER/WINTER TERMS

- A. Payment for Summer/Winter tuition & fees is due by the first day of the semester unless the student has set up payment arrangements with Financial Services. (See V. PAYMENT ARRANGEMENTS)
- B. Students attending summer classes may be eligible for financial aid as a "trailer" based on the current year calculations. This requires all aid to be disbursed prior to June 30th; therefore, students must have all financial aid paperwork complete prior to June 30th.
- C. Students may receive financial aid as a "header" on an exception basis. This means students will receive summer financial aid based on next year's calculations. Students receiving financial aid as a "header" will not have any financial aid disbursed until July 1st.
- D. Title IV aid will be adjusted throughout the summer term so that a student cannot be overpaid; thus, the student will not be placed on financial aid warning/suspension based on a failure to complete credit hours.

XII. INSTITUTIONAL FINANCIAL AID: The College of Outreach and Innovation students are given a discounted rate on tuition; and therefore, are not eligible for institutional scholarships.

XIII. FEDERAL & STATE FINANCIAL AID

- A. OC awards financial aid to any student who has eligibility based on an approved method of need analysis. We agree with the federal government, the primary responsibility of educating a student lies with the student and the family. We observe the following general guidelines in packaging financial aid:
 - 1. **Pell Grant** – Determined by the government.
 - 2. **Oklahoma's Promise** – Determined by the Oklahoma State Regents
 - 3. **Federal Guaranteed Student Loans**
 - a. Federal Direct student loans are packaged for every eligible student according to need and grade level.
 - b. Students are required to complete their loan entrance counseling and master promissory note on the studentaid.gov website prior to the semester deadline.
 - c. The interest rate for 2024-2025 Federal Guaranteed Student Loans for Undergraduates is 6.53%.
 - 4. **Parent Loan for Undergraduate Students (PLUS)**
 - a. Parent Loans for Undergraduate Students (PLUS) are awarded to dependent students up to the dependent's cost of attendance, less the amount of financial aid received.
 - b. The interest rate for 2024-2025 PLUS loans is 9.08%.

- c. Borrowers can request the amount they want to borrow (up to the cost of attendance minus the student's financial aid) during the application and credit check. Borrowers may also request the OC Student Financial Services office process the maximum amount.
 - i. Parents wishing to apply for a PLUS loan should use www.studentloans.gov to complete the loan application and credit check.
 - ii. Borrowers wishing to increase the amount of their PLUS loan after the original disbursement has been made must specify the amount of the increase by completing the Additional PLUS Loan Request Form.
 - d. Students are allowed one increase in cost of attendance for one computer purchase as an undergraduate and/or one computer purchase as a graduate or professional student.
 - e. More information concerning student lending (including deadlines, interest rates, repayment terms, and default/origination fees) can be found at www.oc.edu/loans.
 - B. Students wishing to be considered for grants, and loans from the federal government must complete a Federal Application for Federal Student Aid (FAFSA). Once the university receives the FAFSA information, additional paperwork may be required as determined by the Student Financial Services office. In such cases, the documentation may change the student's financial aid eligibility
 - C. The deadline to apply for financial aid and to turn in the required documentation three weeks prior to the end of the semester. OC will make every effort to file federal financial aid after that day; however, there is no guarantee funds will be received.
 - D. All financial aid is awarded based on full time (at least 12 hours per semester) enrollment at OC and will be adjusted during the first and fourth week of school for part-time enrollment (less than 12 hours per semester).
 - E. If the student is enrolled part time (less than 12 hours per semester), financial aid will be prorated.
 - F. The Student Financial Services office will adjust any award letter due to incorrect data and/or additional financial aid received. The Student Financial Services office will notify students of any change in their award via email. Students are responsible for checking their OC email address for such information.
 - G. It is the policy of OC to verify all students who are selected for verification due to federal edits. It is also the policy of OC to request any documentation that we feel is necessary to complete the verification in order to improve the accuracy of the information submitted on the FAFSA, this is called institutional verification.
 - H. Students who have experienced a special condition (or in the case of dependent students, if a parent has experienced a special condition), the student and/or parent is encouraged to complete a Special Conditions application. All students/parents who complete a Special Conditions application must submit evidence of the special condition as well as all necessary verification forms, such as taxes and verification worksheets. Special conditions may include but are not limited to: loss of income, parent tuition expenses, private school tuition costs, PLUS loan repayments for dependent students not currently enrolled, high medical expenses, etc.

- I. In accordance with federal regulation, students are required to notify the Financial Services office of any change in outside resources. This may require a revision of the student's award, in which case the Financial Services office will notify the student as previously explained.
- J. In cases where the university becomes aware that a student has received an overpayment or financial aid in excess of the student's eligibility, the university will adjust the student's award rather than referring the overpayment to the Department of Education. If this creates a balance on the student account, the student is responsible for paying the university for the resulting balance.
- K. Federal financial aid is only to be used for expenses related to the student's educational cost. This may include living expenses.
- L. Certain eligibility regulations apply for students who are convicted of drug related crimes while receiving federal student aid. Please see the FAFSA Facts regarding how drug-related convictions affect your Title IV Financial Aid eligibility at the following link: [FAFSA Facts: Drug-Related Convictions](#).
- M. Federal regulations require students to maintain satisfactory academic progress toward degree objectives in order to receive financial assistance on a continuing basis. The following requirements reflect these guidelines in keeping with the policies of Oklahoma Christian University.

1. **Measurable Satisfactory Academic Progress**

a. Hours Completed

- i. For a student receiving financial aid as a full-time student, he/she must complete at least 12 hours each semester of enrollment.
- ii. For a student receiving financial aid as a three-quarter-time student, he/she must complete at least 9 credit hours each semester of enrollment.
- iii. For a student receiving financial aid as a half-time student, he/she must complete at least 6 credit hours each semester of enrollment.
- iv. The following shall not be considered as credit hours completed:
 - F—failing grade
 - Audit—no credit
 - W—withdrawal
 - WP—withdrawal passing
 - I—incomplete
- b. Because "I" (Incomplete) grades are not counted as hours completed, they may result in a student being placed on financial aid warning or suspension.
- c. At the conclusion of each semester, the Director of Financial Aid will review the satisfactory academic progress of students who received an "I" (Incomplete) grade. Financial Services will then make any appropriate adjustments to the financial aid standing for those students receiving a grade change.
- d. Students placed on financial aid suspension as a result of an "I" (Incomplete) grade should notify Financial Services immediately after the "I" has been changed to a passing grade. Upon

notification, the Director will recalculate the student's financial standing and will determine if the student's financial aid may be reinstated.

- e. Adjustments will be made to Title IV aid for dropping a course through the third Friday of each semester. After that date, dropped courses resulting in an enrollment status change (example: full-time to three-quarter-time), will place a student in financial aid warning/suspension.
 - f. Grade Point Average - Every undergraduate student receiving financial aid must maintain a 2.0 cumulative grade point average, except freshmen students, who must maintain a 1.7 cumulative GPA.
2. **Financial Aid Warning** - In the event that a student fails to complete the required number of hours or the required GPA, he/she may continue to receive financial aid but will be placed on financial aid warning for the next semester. As a result, he/she must achieve the following:
 - a. Grade Point Average - The student must achieve the cumulative GPA standard as defined by the student's grade classification. However, if the student does not achieve this standard, we will be forced to place him/her on financial aid suspension.
 - b. Hours Completed - or a student who was receiving federal aid based on full-time enrollment, he/she must complete 12 hours during the semester of financial aid warning.
 - c. For a student who was receiving federal aid based on three-quarter-time enrollment, he/she must complete 9 hours during the semester of financial aid warning.
 - d. For a student who was receiving federal aid based on half-time enrollment, he/she must complete 6 hours during the semester of financial aid warning.
 3. **Suspension** - If a student has been placed on financial aid warning and fails to meet the terms of the warning (complete appropriate number of hours and/or cumulative GPA standard), he/she will not be considered making satisfactory academic progress and will, therefore, be placed on financial aid suspension. This means immediate termination of financial aid received from all federal aid programs (Pell Grant, Supplemental Grant, Oklahoma Tuition Aid Grant, Oklahoma Tuition Equalization Grant, Federal Work Study, Federal Direct Loan Program and Federal Parent Loan for Undergraduate Students). Students in their final semester of their program are exempt if they graduate.
 4. **Repeated Courses** - A grade received from a repeated course will replace the pre-existing grade previously earned. Therefore, the previously earned grade will be omitted from the calculation of a student's cumulative GPA (although the previously earned grade will still be reflected on the student's transcript). All repeated courses for courses previously failed will count as hours attempted, and if successfully completed, will count as hours completed within a given semester. All repeated courses for courses not previously failed will not count as hours attempted, and will therefore not count as hours completed within a given semester.
 5. **Limitation of Eligibility of Federal Assistance** - The maximum number of hours an undergraduate student may attempt in order to receive financial aid is 189 credit hours. Any course for which a student receives credit, including transferred, repeated, remedial coursework, as well

as coursework from a previous major or a previous undergraduate degree from a regionally accredited institution are included in this calculation regardless of whether a student received Title IV funding. Grades listed as “I” (Incomplete) or “W” (Withdrawn) are not counted as hours attempted. Students needing to receive Title IV aid for more than 189 hours (i.e. double majors, second bachelors or change of major) must inform the Financial Services Department.

6. **Reinstatement** - To be reinstated a student must increase his/her cumulative GPA to a 2.0 and demonstrate that he/she has completed the most recent semester successfully (12 hours or more). Then a student may reapply in writing for the reinstatement of his/her federal financial aid.

7. **Appeals**

- a. Any student wishing to appeal financial aid suspension must indicate in writing to the Financial Services Department reasons why he/she did not achieve minimum academic requirements and also describe what circumstances have changed that will allow the student to successfully achieve minimum academic requirements in the future.
 - b. The Director of Financial Aid will then review the appeal and with advice from the Financial Aid Committee determine whether the student’s appeal will be granted. Typically, a student’s first appeal will be granted if the student adequately explains the reasons for failure to achieve the minimum academic requirements and a plan to successfully achieve the academic requirements within one semester. Appeals from students who cannot reasonably increase his/her GPA to the minimum cumulative GPA standard will not have their appeals approved. The student will be advised in writing of the decision.
 - c. Probation – After a student successfully appeals the suspension of his/her federal aid, that student’s federal aid eligibility is by definition on “probation.” The probationary period is for one semester, during which the student must complete the required number of hours successfully and have the cumulative GPA which meets the stated GPA requirement in order to be brought back into “good standing.”
 - d. Subsequent Appeals are not granted. Students who have been granted a federal aid appeal may only have their federal aid eligibility reinstated by increasing his/her cumulative GPA to the minimum standard and demonstrating that he/she has completed the most recent semester successfully (12 hours or more). Then a student may reapply in writing for the reinstatement of his/her federal financial aid.
8. **Summer Financial Aid** - Students attending summer classes may be eligible for financial aid as a “trailer” based on the current year calculations or a “header” based upon next year. Title IV aid will be adjusted through the fourth summer term so that a student cannot be overpaid, thus he/she will not be placed on warning/suspension as a result of hours not completed. However, students receiving federal financial aid for summer enrollment will be accountable to the cumulative GPA standard necessary for Satisfactory Academic Progress (1.7 for students with less than 30 hours; 2.0 for students with 30 hours or more).

9. **Withdrawal from the university** - Students who receive Title IV funding for the semester in which they are withdrawing will be placed on financial aid warning (if you are already on financial aid warning, you will be placed on suspension).
10. **Miscellaneous** - Any student who has previously enrolled in this institution and is not a recipient of Title IV assistance may receive Title IV aid for the first time (when otherwise eligible) under a one-semester warning during which he/she must bring his/her academic standing in conformance with the existing satisfactory academic progress policy. Furthermore, a student who has not been placed on financial aid warning, but fails all of his/her classes during the semester will automatically be placed on financial aid suspension bypassing the warning status.

XIV. EMPLOYER TUITION ASSISTANCE & REIMBURSEMENT

- A. Employer Tuition Assistance: Any type of employer-provided financial aid paid to the university before the coursework is completed.
 1. This will be treated as other private financial aid.
 2. Students should provide documentation from the employer showing how much aid will be sent and when the university can expect payment.
- B. Employer Tuition Reimbursement: The employer pays for tuition costs to the university after course work is completed.
 1. Students wishing to delay payment based on an employer tuition reimbursement must submit acceptable documentation to Financial Services by the first day of the semester.
 - a. Students may fill out the Employer Assistance Form, which can be found at www.oc.edu/forms and should be signed by the Employer.
 - b. Other documentation may be accepted. However, it must include the following:
 - i. Employer contact information and verification of the employer's intent to pay.
 - ii. Anticipated date of payment.
 - iii. The amount or percentage of the student's balance the employer intends to pay.
 2. Failure to provide the proper documentation by the first day of the semester may result in the student's account being considered delinquent and therefore subjected to finance charges and possible withdrawal from classes.
 3. Students are required to pay any portion of the bill that is not covered by the employer's tuition assistance.
 4. If the student drops a class or withdraws from the University, all payments are due immediately. The University refund policy would then apply.
- C. OC reserves the right to conduct random audits, which involve contacting the student's employer about the student's employment status.
- D. For students receiving tuition assistance, any form required by your employer should be copied to Financial Services for each enrolled term (7-week enrollment period) or semester (16-week enrollment

period). Most employers have something in place through the Human Resources or Benefits office that can be provided to OC.

- E. OC Student Financial Services will invoice those employers who require proof of enrollment and costs.
- F. Tuition Assistance paid directly to the student from their employer will not be allowed to delay payment and should use the payment arrangements outlined under V. Payment Arrangements.

XV. MILITARY TUITION ASSISTANCE

1. Military service members should contact their Educational Services Office (ESO) or counselor within their Military Service prior to enrolling at OC.
2. *Oklahoma Christian University is in compliance with PL 115-407 Veterans Benefits and Transition Act of 2018 Section 103 and will not have any policy inconsistent with 38 U.S. Code § 3679 (e).*