

Student Financial Services

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Student Financial Services

Introduction

The Student Financial Services Office provides assistance to students who need financial aid to attend Broward College. The office is committed to quality customer service by providing accurate information and counseling to educate students and their parents about financial aid. The office awards funds to all eligible students in compliance with applicable laws, regulations and policies that govern federal, state, institutional, and foundation programs. We are committed to help students “Finish What You Start” providing that students follow the application/procedure steps in order to receive financial aid.

Student Financial Services Offices

A. Hugh Adams North Campus
Central Campus Building 46, Room 251
Building 19 Lobby

Judson A. Samuels Willis Holcombe Center
South Campus Building 33, First Floor
Building 68, Room 116

Pines Center
16957 Sheridan Street

What is Financial Aid?

Financial Aid is assistance from federal, state, and institutional sources offered in the form of [grants](#) (Pell, Federal Supplemental Educational Opportunity Grant, Florida Student Assistance Grant, Financial Aid Fee (Merit and Need), [scholarships](#) (Institutional and Private), [work programs](#) (Federal and State), and [loans](#) (Federal Direct Subsidized - need based, Unsubsidized - not need based; Direct Plus Parent Loans; Private Loans). Students who qualify may expect to receive a financial aid award that will be a combination of sources. Financial aid helps fund an education while the student attends Broward College.

Financial Aid Application Procedure

Broward College strongly recommends that all students apply for financial aid regardless of their circumstances by going online to www.fafsa.gov.

Note: Students must apply for aid each academic

year and are encouraged to apply early. The Federal application period for the Free Application for Federal Student Aid (FAFSA) opens after January 1, of each calendar year and closes 18 months later on June 30 of the following year. All information provided on the FAFSA is subject to verification by the Federal government-accuracy is important.

Financial Aid Deadline

For Financial Aid to be available by the tuition due date, and funds available for bookstore charges, students must complete the FAFSA and submit verification documents by the deadline for the term. Students attending Broward College for the first time must also be registered for classes or an Admission and Registration orientation session by the deadline. The 2011-2012 deadline dates are:

Fall 2011	-	July 15, 2011
Winter 2012	-	November 11, 2011
Summer 2012	-	March 23, 2012

If the deadline is not met, students can still apply and submit forms, but will have to pay for tuition and books on their own. Students who pay on their own may be reimbursed depending on enrollment and eligibility.

Initial Eligibility Requirements

Although parents and students are expected to contribute to a student’s educational expenses, the federal government does consider income, number of dependents, and other information when determining a student’s financial need. Financial assistance is provided after a determination is made that the resources of the family are insufficient to meet the student’s educational expenses.

Eligible students may receive a combination of grants, scholarships, work-study and loans as part of their financial aid package. Financial aid is based on an individual’s financial need, college costs, and the availability of funds.

To be eligible, a student must be:

1. A U.S. citizen with a valid Social Security Number;
2. An eligible permanent resident, or in the U.S. for other than temporary purposes and be able to provide proof of such;

3. Enrolled or accepted for enrollment in an eligible program leading to an, A.A., A.S., A.A.S., BS or a federally-approved certificate at Broward College;
4. Making Satisfactory Academic Progress in the selected course of study according to Broward College guidelines;
5. Registered with Selective Service, if required to do so (applies to males between the ages of 18 and 25);
6. Able to provide a valid high school diploma, GED or show ability to benefit. Ability to benefit requirements can be met with 6 credit hours of college credit that applies to the program of study, or with passing scores on the College Placement Test (CPT)

The student must also sign the statements of educational purpose located on the (FASFA).

Other Eligibility Criteria

The student must not:

1. Be in default on a prior student loan; or
2. Owe any prior financial obligations to the College or the federal government;
3. Have been convicted of a drug offense;

Dependency Status

The federal government provides specific questions to determine dependency status. If a student cannot answer “yes” to any of the questions, that student is considered dependent of their parents for financial aid purposes.

In Step Three on the FAFSA, the questions are summarized as follows:

- Age 24 or older
- Married
- Seeking a graduate degree
- Veteran
- Dependents-children or other
- If, since age 13, a student is:
 - A ward of the court /orphan/legal guardian
 - An emancipated minor
 - A homeless or at-risk homeless youth

If a student is not in any one of the above categories, then the student is considered dependent and must provide parental financial information.

Steps to “Finish What you Start”

Apply for Financial Aid:

- Complete the FAFSA for academic year 2011-12 after January 1, 2011, through June 30, 2012, and for the academic year 2012-13, January 1, 2012, through June 30, 2013. The FAFSA can be accessed online at www.fafsa.gov. Students should put the Broward College School Code 001500 in Item #101a.
- TIP: Students should also carefully complete the planned housing code (step 6). Students and parents need a Department of Education Personal Identification Number (PIN) to electronically sign the FAFSA. A PIN, may be obtained at www.pin.ed.gov. The PIN also allows a student to make changes and view the application status.
- **After Application**

The , students will receive an email message from the federal processor confirming receipt of the application and including a Student Aid Report (SAR) usually within 48 hours. The financial aid office will receive the same information in the form of an Institutional Student Information Record (ISIR). The College uses the information on the ISIR to determine financial need and eligibility for grants, scholarships, loans, and work-study. Students should review the SAR for accuracy and make necessary corrections prior to any action the College would need to take.

Professional Judgment

Financial aid administrators are empowered to make professional judgment decisions for students under certain, extenuating circumstances including:

Dependency Overrides - Dependency overrides are done on a case by case basis when circumstances between the parents and the student are compromised. The override requires extensive documentation.

Income Adjustments - Income adjustments are done on a case by case basis when the financial

information requested on the FAFSA does not truly reflect the current financial situation in the household which includes changes in employment. The income adjustment requires extensive supporting documentation.

Further information and forms can be found at www.broward.edu/sfs under Forms.

Verification

The federal government randomly selects student financial aid applications for a process called verification. This process mandates that the College compare the financial information submitted on the FAFSA. To determine if additional documentation is required to complete the Federally mandated verification process, students should log on to [MyBC](#) and click on financial aid and application status. Red flags often indicates verification and that the office needs more information to complete the file. To avoid delays in financial aid awarding, students should respond to any requests as soon as possible.

Effective for the FAFSA year 2012-13 that opens for application in January 1, 2012, students or parents of eligible students should use the IRS system to populate their tax return information, if eligible. Eligible students or parents of eligible students, who do not use this system, will be notified by the Federal government to return to their FAFSA application and perform the IRS match. Students selected for verification to verify any income fields will be required to request an IRS transcript as proof to clear the verification flag. Copies of tax returns will no longer be acceptable for income verification performed for the next aid year 2012-13. For the 2011-12 aid year, if a student's application is selected for verification, the tax returns and W-2s, will be accepted along with the verification worksheet and any other requested documents.

Packaging and Awarding Aid

Students cannot be awarded aid until verification documents are submitted, financial aid staff conducts the verification, the corrections are sent to the Federal government and the Federal government sends the College a clean Institutional Student Information Record (ISIR). Once the College receives a clean ISIR, then aid can be packaged, awarded and posted on students'

accounts. When aid is awarded, students can view their awards on MyBC.

Continued Aid Eligibility Requirements

Satisfactory Academic Progress

The College's Academic Standards of Progress policy and Federal and state regulations require that students meet academic standards in order to stay enrolled at BC in good standing and also to remain eligible to receive financial aid funds. Standards are measured by grade point average cumulative and term, course completion rate each term related to attempted and earned credits, and the overall program completion pace, which must not exceed 150% of the published length of the program by College. Students (including veterans) must make academic progress in all course work in order to receive financial aid and veterans benefits. Students must maintain at least a 2.0 grade point average and complete at least 67% of the coursework attempted each term. Students should have their program completed within 150% of the published program length and should not take excess credit hours beyond the number of credit courses needed to complete the program: a 60 credit degree program within three years full-time and upper division students cannot have exceeded a 120 credit program within six years full-time. College prep coursework is excluded from standards of academic progress for financial aid, but is included in the students' cumulative and overall College grade point averages.

The College will take the following progressive steps to help students understand that they are jeopardizing their ability to remain eligible for financial aid.

Financial Aid Warning

Student Performance falls in one or more of the following categories:

- Students' qualitative measure, term or cumulative GPA falls below 2.0
- Students' pace to completion each semester is less than 67% of their hours attempted and earned for credit.

College Action: Students placed on warning can receive aid for the subsequent term and will have one term to improve academic performance.

Student Actions: Within the first two weeks of the warning term, prior to disbursement/refund of excess funds, students on Financial Aid Warning must follow the steps indicated below:

- Meet with an academic advisor to create an academic plan
- Explain the reasons for lack of academic progress and determine what needs to change in order to make academic progress
- Discuss campus tutoring opportunities
- Ask about workshops on study skills, time management
- Set reasonable expectations related to balancing school and work

Consequences of Non-Action by the Student: Loss of aid eligibility, which will result in a bill for current enrolled courses due to the loss of aid.

At the end of the warning period, students who:

- Show progress toward degree completion in one or more of the standards of academic progress measures will continue with their academic plan and receive aid without appeal and continue to make progress as outlined in that academic plan.
- Meet all the standards of academic progress, will be removed from warning and continue their aid eligibility as normal with no conditions.
- Make no progress in any of the standards of progress measures, and have no extenuating circumstances that impacted their ability to make forward progress, will lose their aid eligibility without an appeal option. (See below to determine how aid can be re-established).
- Make no progress and lose eligibility, but can provide non-biased documentation for an extenuating circumstance that occurred during the payment term, may appeal their non-eligibility status, obtain and file a petition to determine whether their aid can be reinstated.

Students may reestablish their eligibility to receive assistance under the title IV, HEA programs if their:

- Appeal is successful. Students who appeal successfully will be placed on Financial Aid Probation.

BASIS FOR APPEAL PROCESS

When a student's lack of progress is due to extenuating circumstances beyond their control, the student may file an appeal for reinstatement of financial aid eligibility.

- Extenuating circumstances are generally those that were beyond the student's control.
 - Extenuating circumstances include, but are not limited to the following:
 - Death of immediate family member(s)
 - Illness of self or immediate family member
 - Military call to duty
 - Work schedule

PROCEDURE FOR APPEAL

A complete petition package will include the following:

- An explanation of extenuating circumstances which prevented the student from making the required academic progress AND documentation to support all written comments.
- An explanation of actions taken to ensure that circumstances have been resolved AND documentation to support all written comments.
- A degree audit and unofficial transcript.

The Financial Aid Committee reviews the petition and can recommend one of the following actions:

- Financial aid probation
- Extend academic plan
- Terminate aid eligibility

Students who wish to grieve any decision made by the committee or Associate Vice President may appeal in writing to the Vice President for Student Affairs and Enrollment Management within 5 business days after the decision is rendered. The Vice President for Student Affairs and Enrollment Management will render a decision within 5

business days after receiving the request from the student. The decision of the Vice President for Student Affairs and Enrollment Management shall be final.

The College does not permit students to submit a petition who, after a term of warning, fails to make progress in any standards of academic progress measure and cannot provide documentation for an extenuating or mitigating circumstance. In these cases, students may re-establish their aid by completing 6 college-level credits with a C or better and then petition for reinstatement.

After the end of each evaluation period, students are notified by email of their SAP status. Students may also view their status by accessing their MyBC online account.

NOTE: It is the student's responsibility to be aware of initial eligibility requirements for aid and minimum academic requirements, to ensure continued eligibility for aid. Adherence to these policy standards and Federal regulations is required by all students at Broward College. The College reserves the right to review and modify this policy annually.

For more comprehensive information on Standards of Academic Progress, please visit www.broward.edu/sfs

Remedial/Preparatory/Non-credit- Federal regulations allow financial aid to cover up to 30 remedial/preparatory credits (equivalent to one academic year) for any student. If a student is enrolled in classes and has already taken 30 credits of remediation, financial aid will not pay for additional remedial classes. This does not include ESL courses.

Financial aid does not cover non-credit courses.

Types of Financial Aid

The FAFSA is the one application needed for almost all grants, scholarships, work-study and loans. These funds are available through the federal government, the State of Florida, Broward College and the Broward College Foundation. If eligible, students can expect a combination of grants, scholarships, loans and/or work-study in

their financial aid package. In order to "*Finish What You Start*" with minimal financial concern, students should apply as early as possible.

Grants

Grants are funded by federal or state programs and do not require repayment. Grants are awarded to students who demonstrate exceptional financial need.

- Pell Grant - the foundation of all financial aid programs. Students can apply throughout the academic year for a Pell grant by completing the FAFSA and any other required Broward College forms. Eligibility is determined by the federal government and is based on several factors including household size, income and number of family members in college.
- Federal Supplemental Educational Opportunity Grant - Additional grant assistance for exceptionally needy students who are Pell eligible and apply early.
- Florida Student Assistance Grant - State grant awarded to students with demonstrated financial need. If eligible, this grant may be renewed. Because funding is limited, students must complete the application process early.

Scholarships

Scholarships are generally funded by Broward College, the Broward College Foundation or generous private donors or organizations. Scholarships are awarded to students who demonstrate academic excellence, but many scholarships are also available for students who demonstrate financial need and have at least a 2.0 grade point average. Each scholarship has its own criteria and does not require repayment. An online scholarship application allows students to submit their information electronically. The system matches scholarship criteria with eligible students. Scholarships are based on the availability of funds and cannot be guaranteed. Most scholarships require students to complete a FAFSA.

Scholarships administered by the Student Financial Services Office are either awarded in the financial aid package or students may apply using the online Broward College Scholarship

application. Students should have a completed financial aid file (FAFSA and all requested documents), and complete the online scholarship application. Available scholarships are advertised on the Broward College website in July of each academic year

Florida Bright Futures

Florida Bright Futures scholarships reward Florida high school students with high academic achievement. Students apply for the Bright Futures Scholarship during the final year of high school. Effective with the academic year 2011-12, Bright Futures scholars must complete a FAFSA and all order prescribed requirements by the State of Florida.

If Bright Futures recipients are eligible for Federal student aid as a result of their FAFSA, students must also completed all the Federal student aid requirements, including verification if applicable, before any need-based aid is packaged and awarded. Students who receive Florida Bright Future must maintain eligibility for renewal and comply with the State of Florida renewal guidelines

<http://www.floridastudentfinancialaid.org/ssfad/bf/renewrequiredhrs.htm>, as well as comply with the College's Academic Standards of Progress policy

Federal Student Loans

Federal student loans are also part of a student's financial aid package. All subsidized and unsubsidized student loans are funded directly from the federal government through the William D. Ford Direct Loan program. Loans must be repaid with interest in a specific time period after a period of non-enrollment. Repayment is deferred while students are attending classes at least half-time. Students whose enrollment changes to less than a half-time status, may jeopardize their eligibility to continue to receive student loans. Students who want to utilize loans to attend school must have a completed financial aid file.

Application Process

Students must log onto www.studentloans.gov to complete Entrance Counseling and a Master Promissory Note (MPN) to complete the student loan application process.

Students who are first-time borrowers, have not made required academic progress or have borrowed excessively must attend a Debt Management Workshop on any campus. Times and locations are available online or at the Student Financial Services Office.

Loan Disbursement Timeline

Loan funds cannot be disbursed unless the Master Promissory Note (MPN) is completed. For first-time borrowers, loan funds cannot be disbursed until 30 days after the first day of classes.

Types of Loans

Federal student loans are need and non-need based.

Direct Subsidized Loans are based on financial need. The federal government pays the interest on the loans while students are in school at least half-time, during grace periods, and during authorized periods of deferment.

Direct Unsubsidized Loans are not need-based. Students are responsible for the interest that accrues from the date of the first disbursement forward. Interest can be paid while students are in school or it can be postponed until repayment. Postponing interest means the interest will be capitalized or added to the principal amount, increasing the balance on which interest accrues daily.

Direct Parent PLUS loans are also available to parents of dependent students. Parents may be eligible to borrow up to the total cost of attendance less all financial aid received. Parents are eligible for the PLUS loan if they meet the minimum government credit requirements. Parents begin repayment 30 days after the final disbursement for the academic year. The PLUS loan is based on a ten-year repayment plan with no prepayment penalties.

Work-Study Programs

Work-study programs allow students to work either on or off campus to help defray their educational expenses. Students can work up to 20 hours per week depending on eligibility. Students can contact the campus financial aid office to determine if they are eligible and if so, can research job openings on the web at: <http://www.broward.edu/workstudyjobs>

The Federal Work-Study Program provides students an opportunity to work and earn up to \$9.00 an hour for 20 hours per week. Funds are limited and awards are made to eligible students who complete their financial aid file early. Students must also complete an employment packet prior to beginning employment. Students who elect to work in a Federal Work-study position on campus can exclude the income earned through work-study from the adjusted gross income (AGI). This can benefit students who are trying to manage their aid eligibility. Students should weigh the difference between part-time off campus jobs with on-campus FWS positions.

America Reads /Counts

This program is funded through the Federal Work-study Program described above. It offers students an opportunity to tutor reading and math in local elementary and middle schools. Students may work a minimum of 20 hours per week and are paid \$10.00 per hour. Security clearance is necessary.

Florida Work Experience Program provides eligible students who are Florida residents an opportunity to work in the public school system as teacher aides or tutors earning \$10.00 an hour. Students may also work on campus earning up to \$9.00 per hour. Funds are limited.

STUDENT FINANCIAL AID REFUNDS

Enrollment Verification

Before aid can be disbursed to the College to cover tuition and any excess refunded to students, attendance in all enrolled classes must be verified by the faculty. Students should attend all classes, especially the first day of class, as faculty disseminate valuable class information every day the class meets. If a student does not attend class, per the faculty requirements to meet the outcomes of the course, within two weeks after the drop/add period in each session, the student will be withdrawn from classes and will receive a (WN) non-attendance. Further information can be found on the web at www.broward.edu/sfs under Withdrawal Policies.

On-going attendance monitoring--Once attendance is initially verified, the faculty monitor

students' attendance throughout the term. Any changes in the enrollment status will cause a change in the aid awarded to students. Any type of withdrawal up to the 60% point of the term WILL impact students' financial aid.

Advisement TIP: Students should plan to attend ALL classes, including the first day. And, equally important, students should register only for the courses which can be successfully completed. It is the student's responsibility to notify the financial aid office about withdrawing from any class at any point during the term. Withdrawing from courses can negatively affect a student's satisfactory academic progress status. Students who withdraw from classes may be required to repay some of the funds they receive from the federal government.

Returning Unearned Student Federal Aid Funds

Return of Title IV Funds Policy

The federal government requires colleges and universities to establish a Return of Title IV policy to outline when students must repay federal funds when their aid eligibility changes. When students officially withdraw or have been unofficially withdrawn by a faculty member in any and all classes due to attendance failure or dropout status, during a term or session for which they are receiving Title IV student financial aid, a portion, if not all, aid may be returned. Aid funds impacted are as follows: the Pell Grant, Supplemental Educational Opportunity Grant, Subsidized and Unsubsidized Loans and PLUS Loans.

The federal government provides a formula to determine if the student will need to repay dollars received after courses are withdrawn. If a student has received more aid than they are entitled to receive, federal law requires that the College must return the aid overpayment and the [student must repay the College](#) or make satisfactory repayment arrangements within 45 days of notification or lose eligibility for future federal aid. The complete policy on Return of Title IV aid is accessible online on the Broward College financial aid website.

Veterans

Students who have served in the U.S. armed forces may be eligible to receive veterans' educational benefits to assist with educational expenses as well Title IV aid funds.

Veterans benefits may also extend to a spouse and child dependents of disabled veterans. Veterans services staff at Broward College act as liaisons between the students and the Veterans Administration by offering the following:

- Submission of completed forms to the Veterans Administration
- Certification of attendance
- Current news and information

The College has veterans support services on each campus to further assist veterans with their transition to college. Broward College is an approved site for veterans training which includes pursuing all degrees as well as some certificate programs. Veterans are encouraged to apply for experiential learning credit for training received in the Armed Forces in order to accelerate their educational goals and "Finish What You Start". Broward College Admissions Office will grant credit for evaluated military education that has been recommended as suitable for postsecondary credit by the American Council on Education's Guide. Veterans requesting experiential learning credit for military training must request a transcript:

SMART-

<https://smart.navy.mil/smart.welcome.do>

ARTS- <https://aartstranscript.army.mil>

For more detailed information, see the accelerated learning section of this catalog.

Post 9/11, Chapter 33 Benefits

Chapter 33 benefits pay tuition at the in-state rate. Veterans are responsible for the out-of-state fees, and are encouraged to apply for other types of financial aid to cover the additional cost.

Veterans receiving Post 9/11 benefits and taking only distance education courses receive tuition and fees benefits, but are not eligible for the basic housing allowance (BAH).

The Broward College Veterans Coordinator is required to certify the veteran's eligibility which includes attendance as well as academic progress. (see Satisfactory Academic Progress in this section above). More detailed information on attendance requirements and other necessary paperwork may be found on the Broward College website. Further, veterans needing additional assistance should visit the GI Bill website or call toll free 1-888-GIBILL1 (1-888-442-4551) to speak with a Veteran's Benefits Counselor

Veterans Billing Policy

Veterans receiving benefits must complete all coursework each term to avoid being billed for withdrawing or being dropped from classes. If a veteran student does not attend class after the drop and add period in each session, the student will be withdrawn from classes or receive a failing grade for non-attendance. Withdrawing from or dropping courses could result in termination of benefits and/or owing money to the VA and Broward College. It is the veteran's responsibility to notify the Veteran Coordinator before withdrawing from any class at any point during the term. Veterans should register only for the courses which can be successfully completed.

Further, Veterans who receive Title IV financial aid must adhere to the withdrawal policies and the Federal Return of Title IV Funds policy.