

# **Student Financial Services**

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# Student Financial Services

## Introduction

Once you make the decision to attend college, the Broward Community College Student Financial Services Offices are ready to assist you in funding your education. Our goal is to help students who can benefit from further education but cannot afford to attend college without financial support. Our office staff will guide you through the application process as well as assist you in completing all the required forms. Please feel free to visit any of our campus offices for further information.

## Student Financial Services Offices

A. Hugh Adams Central Campus Building 19 Lobby 954-201-6573	North Campus Building 46, Room 251 954-201-2330
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Judson A. Samuels South Campus Building 68, Room 116 954-201-8846	Willis Holcombe Downtown Center Building 33, First Floor 954-201-7580
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## Types of Financial Assistance

BCC participates in a variety of federal, state, and institutionally funded programs. Financial assistance programs are classified as Grants, Scholarships, Loans, or Employment.

**Grants** are federal and state financial programs that do not require repayment. This type of aid is generally awarded to individuals who demonstrate exceptional financial need.

**Scholarships** are usually awarded to students who demonstrate academic excellence, exceptional talent or skills, or service to the College. Each scholarship has its own criteria, requires a separate application and does not require repayment. Scholarships are not guaranteed.

**Loans** are financial assistance that must be repaid usually with interest in a specific time period. Often repayment is deferred while students are attending classes.

**Employment programs** allow students to defray part of their expenses by working part-time up to 20 hours. Some positions are located on campus and others are located off campus.

## Determination of Financial Need and Eligibility Requirements

Although parents and students are expected to contribute to a student's educational expenses, the federal government does consider income, assets, number of dependents and other relevant 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. Qualified students may receive a combination of grants, scholarships, work-study and loans in their financial aid package. Financial aid is based on an individual's financial need, college costs, and the availability of state and institutional funds.

In order to qualify for financial aid, a student generally must:

1. be a U.S. citizen, eligible permanent resident, or in the U.S. for other than temporary purposes and be able to provide proof of such;
2. be enrolled or accepted for enrollment in an eligible program leading to an A.A., A.S., A.A.S., or a federally approved certificate at Broward Community College;
3. be making satisfactory academic progress in the selected course of study according to the BCC guidelines;
4. not be in default of a student loan or owe a refund for any financial aid previously received;
5. be registered with Selective Service, if required to do so (applies to males between the ages of 18 and 25);
6. not have been convicted of a drug offense;
7. have a high school diploma or a GED;
8. have a valid Social Security number;
9. sign the statements of educational purpose located on the Free Application For Student Financial Aid (FASFA).

**Note: Transfer students must have all of their transcripts from previous institutions received and evaluated before financial aid may be awarded.**

## Financial Aid Application Procedure

It's easy to apply for financial aid at BCC. You may apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Students may apply for financial aid throughout the year for some aid programs, such as the Federal Pell Grant and the Federal Family Education Loan Programs. Other programs, such as federal and state grants and most institutional scholarships require students to file applications by a specified deadline. All you need to do is respond quickly to any requests for further information or documentation by the Student Financial Services Office so that we may award your financial aid in a timely manner.

When applying for financial aid, **apply as early as possible**. In general, students should take the following steps:

- **Apply for admission.** New and transfer students must apply for admission to Broward Community College. A student does not have to be accepted to Broward Community College before applying for financial aid; however, he/she must be accepted before a financial aid award may be packaged.

When applying for admissions, you must request academic transcripts from any other postsecondary school you attended and request them to be evaluated.

- **Complete the Free Application for Federal Student Aid (FAFSA) after January 1, 2005.** Students who applied for financial aid last year should receive a 2005/2006 Renewal FAFSA from the U.S. Department of Education by mail between November and mid-January.

#### First Time Applicants

The FAFSA can be obtained online via FAFSA on the web ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) or at [www.broward.edu](http://www.broward.edu) on the financial aid web page.

After January 1st, complete and return your FAFSA to Federal Student Aid Programs. List Broward Community College and the BCC Title IV Code (001500) in Item #86.

You will receive a Federal Student Aid Report (SAR) from the federal processor approximately three to four weeks after you submit your FAFSA or renewal FAFSA to Federal Student Aid Programs (**or earlier if you apply online**). The SAR indicates your expected family contribution, which is used to determine your eligibility for financial aid. The SAR also lists the information you recorded on your FAFSA or renewal FAFSA so that you can check your information for accuracy. If no corrections are needed, keep the SAR with your financial aid records. If corrections are needed, contact your campus Student Financial Services Office.

#### Renewal Applicants

After January 1st, complete and return your renewal FAFSA to the Federal Student Aid Program Processor. List Broward Community College and the BCC Title IV Code (001500) in Item #86. If you do not receive a renewal FAFSA between November and January, **do not wait for it**. Please go online via FAFSA on the web ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) and choose the option for renewal.

#### PIN Number

The Federal Government is strongly advising all financial aid students to obtain a pin number by going to [www.pin.ed.gov](http://www.pin.ed.gov) and follow the directions to obtain a pin number. This number will allow you to go on the web and review your status, make changes or corrections to your application and let you sign your application electronically. Your application will be processed quickly and efficiently.

#### Filing Deadlines

Below we have listed deadline dates for the filing of financial aid. These deadline dates mean that all financial aid forms must be submitted to the Broward Community College Student Financial Services office in order for your funds to be processed in time to start classes. If you do not meet the deadline date, you must be prepared to pay for your tuition, fees and books on your own.

#### Deadline Dates

Priority Filing:	May 15 <sup>th</sup>
Fall Term:	July 1 <sup>st</sup>
Winter Term:	October 17 <sup>th</sup>
Summer term:	March 15 <sup>th</sup>

#### Tentative Dates for 2006/2007 are:

Fall Term:	July 5 <sup>th</sup>
Winter Term:	October 16 <sup>th</sup>
Summer Term:	March 15 <sup>th</sup>

**Filing deadlines are critical. Failure to submit all requested documents will delay the processing of your application and affect the amount of aid you will receive.**

**Priority Deadline Date:** The priority-filing deadline of May 15, 2005 is the date the completed FAFSA should be received by Federal Student Aid Programs. Students wishing to be considered for other types of financial aid, Federal Supplemental Educational Opportunity Grants, Federal Work Study, and some institutional scholarships (e.g., merit awards, SEESE awards) must meet the priority-filing deadline of May 15, 2005.

**Term Deadline Dates:** The other dates which are listed by term are the dates that the Broward Community College Student Financial Services Office must receive and complete your financial aid information, if you would like your financial aid to cover your tuition and books by the start of the term.

#### Federal/State/Institutional Financial Aid Policies

##### Dependency Status

Many students believe that they are independent if they support themselves. This is not the only factor the government uses to determine if you are still dependent on your parents and if you still need to submit their information. If one of the following statements applies to you, then the government considers you an independent student.

- The student was born before January 1, 1982.
- The student is married.
- The student has legal dependents who receive more than half of their support from the student.
- The student is an orphan or a ward of the court (or was a ward of the court until age 18).
- The student is a veteran of the US Armed Forces.

If none of the above statements apply to your situation, you are considered a dependent student and we must consider your parents' income when determining your financial need.

#### **Professional Judgment**

If you have extenuating, personal circumstances you feel need special consideration, please feel free to contact a campus financial aid advisor. Financial aid professionals are empowered to adjust certain situations if you provide the required documentation.

#### **Verification**

Verification is the required federal process of checking the information you provided to the federal government for accuracy. Applications are randomly selected by the federal processor and are based on guidelines set up by the Department of Education. If your application is selected for verification, you will be required to provide additional documentation, such as:

- signed copies of your income tax forms
- signed copies of your parent's income tax forms
- 2005/2006 verification worksheet (available online at [www.broward.edu](http://www.broward.edu) at the financial aid website)
- Copies of your W-2 statements
- Copies of your parents' W-2 statements

#### **Satisfactory Academic Progress**

Federal and state regulations require that students meet minimum academic standards in order to be eligible to receive financial aid funds. The following minimum standards are applied uniformly to all Title IV financial aid programs administered at the College. A financial aid student's progress must be measured in qualitative (grade point average) and quantitative (time frame needed to complete the degree) standards. The standards of Satisfactory Academic Progress are:

**Warning:** If a student attempts 1-30 credits and earns less than a 2.0 overall GPA and does not complete 67% of coursework, the student is in danger of losing financial aid eligibility.

**Denial:** If a student attempts 31 or more credits, earns less than a 2.0 GPA and/or does not complete 67% of the coursework attempted; or attempts more than 90 credits; or is suspended from the College, the student is denied financial aid.

**Note:** Transfer credit hours must be counted when determining qualitative and quantitative standards; therefore all academic transcripts must be received and evaluated by BCC before financial aid can be awarded.

If there are extenuating circumstances that negatively affected your academic progress, you may petition to the campus. For more information, please read the award guide on the financial aid website.

**Remedial Courses** – The federal government does not allow financial aid to cover more than 30 remedial credits (equivalent to one academic year) for any

student. This means that if you are enrolled in classes and you have already taken 30 credits of remediation, your financial aid will not pay for those classes. This does not include any ESL courses.

#### **Withdrawal and the Return of Federal Financial Aid**

The Federal Return of Title IV Funds policy applies to any student who has officially or unofficially withdrawn from all BCC classes in a term the student is receiving any form of Title IV aid. This aid includes the Pell Grant, Supplemental Grant, Stafford Subsidized and Unsubsidized Loans and PLUS Loans.

The Office of Student Financial Services will use the Federal Title IV formula to determine the percentage of funds that were "earned" for the portion of the term enrolled. If a student has received more aid than he or she is entitled to, federal law requires that the student must repay the College within 45 days of notification or lose eligibility for future federal aid payments. For copies of the complete policy on the return of Title IV aid, please go online and view the financial award or application guide.

#### **Application Procedures for Financial Aid Programs:**

##### **Pell Grant and Other Grants:**

- Pell Grant
- Federal Supplemental Opportunity Grant
- Florida Student Assistance Grant
- Merit Awards
- Seese Scholarship Award

Students must complete a FASFA form and receive the answer from the federal government. The form must be processed by May 15<sup>th</sup> in order to be considered for all possible grants. Although you may apply for Pell Grant throughout the academic year, if you want to be considered for the other grant programs, you must have a complete file by May 15<sup>th</sup>.

##### **Student Loan Programs:**

- Stafford Subsidized Loan
- Stafford Unsubsidized Loan
- PLUS Loan
- Alternative Loan

Students wishing to apply for a student loan must first complete the FASFA form and receive a response from the federal government. Students must also complete a Loan Request and Acceptance Form indicating the name of the lender and the amount of the loan. This form must be completely filled out and returned to the campus Student Financial Services Office. You may access the master promissory note online at the financial aid website under loan e-signature. **Loan funds cannot be disbursed until the master promissory note has been completed and returned to the lender.**

First-time borrowers must complete a loan entrance interview before loan funds can be disbursed. Loan

funds for first-time, first-year borrowers cannot be disbursed until 30 days after the first day of classes. It is extremely important that you respond promptly to all requests for additional information from Student Financial Services Office. Failure to do so will delay the processing, awarding, and disbursement of your financial aid funds.

### **Scholarship Programs**

Broward Community College scholarships are available on a limited basis for academically talented students who demonstrate financial need, students who are performing service to the college, or students experiencing a financial hardship. Scholarships are awarded based on available funds. **Students must complete a FAFSA or renewal FAFSA to apply for scholarship funds. Scholarships are usually advertised in July on the web and on the campus Student Financial Services bulletin boards. The scholarships require students to fill out one scholarship application for all awards. The deadline is usually September 15<sup>th</sup>, unless otherwise noted.**

#### **Institutional Scholarships**

**Athletic Scholarships** provide awards to qualified members of Broward Community College athletic teams. Selection is made by the individual athletic coach prior to the academic year.

**Fire Rescue Scholarships** provide awards to fire rescue members identified by Broward County Aviation Department. The division determines application and approval processes.

**I CAN MAKE IT Scholarships** provide awards to Broward County high school students identified as economically, educationally, or socially at risk. Students must be referred by a community organization (i.e., Urban League, Boys Club, and United Way) and students must participate in the BCC campus Mentor Program.

**International Student Scholarships** provide awards to international students who suddenly find themselves in financial difficulty. Students must have a minimum 2.0 GPA and be recommended by the international student advisor.

**Music/Theatre Scholarships** provide awards to students, by audition, who are academically talented, and majoring in music or theatre. Awards are usually made prior to the academic term.

**Earl Nightingale Scholarships** provide awards to academically talented students in the areas of marketing or sales, based upon the recommendation of the Business Administration department.

**President's Ensemble Scholarships** provide awards to students selected to perform in a Broward Community College musical group. Auditions and recommendations are made through the Music Department.

**Principal's Honors Scholarships** provide awards to academically talented seniors graduating from a Broward County high school or adult center, based upon the recommendation of the school principal. Other area high schools graduates may be considered based on the availability of funds.

**Scholars Awards** provide awards to students who graduate in the top 10 percent of their high school graduating class from a Broward County high school. Application and required recommendations must be submitted to the BCC Honors Program Director prior to the academic year.

**Service to the College Awards** provide awards to students based on their service to the college. Awards are based on the recommendations of staff or faculty members.

**Student Ambassador Awards** provide awards to students who represent BCC as ambassadors at high schools, college nights and community events. Contact the Student Ambassador advisor on each campus for further award information.

**Margaret Roach Award/Two+Two Scholarships** provide awards to African-American students graduating from a Broward County high school in the upper quarter of the class (25%) with a 3.0 GPA. Students must be recommended by their high school principal.

#### **Foundation Scholarships**

Scholarships are available from private donors, foundations and organizations through the generosity of the BCC Foundation. These scholarships are advertised each July with a September application deadline and are awarded for a full academic year, unless otherwise noted. Most of these awards require that you file for financial aid. Please check the BCC website and the campus bulletin boards for further information.

#### **Work Study Programs**

**Federal Work Study Program** provides students an opportunity to work on campus and earn up to \$6.50 an hour for 20 hours a week. Funds are limited and awards are made based on the priority filing date of May 15<sup>th</sup>. Students must fill out an employment packet prior to beginning employment.

**Florida Work Experience Program** provides eligible Florida students an opportunity to work in the public school system as teacher aides or tutors. Students can earn up to \$10.00. Funds are limited and awards are made based on a priority deadline of May 15<sup>th</sup>. Students must fill out an Employment Packet and be fingerprinted prior to beginning employment.

Please check with the campus Student Financial Services office for further information and application.

**Other Financial Aid**

Other scholarship information, when available, is advertised on our web site or on the campus Student Financial Services bulletin boards. Please check periodically for award availability.

**Florida Prepaid Tuition Plan**

Participants must present their authorization card at the campus cashier's office. Your prepaid tuition will be applied to your fees and you will be responsible to pay the balance. For eligibility questions, call (800) 552-4723.

**Florida State Sources of Financial Aid**

For more information on Florida programs, obtain a copy of the **2005-2006 Financial Aid Sources for Florida Students** booklet, or access it at [www.firn.edu/doe](http://www.firn.edu/doe).

**Veterans Benefits**

Broward Community College is committed to providing services to veterans who have served honorably in the United States armed forces and their eligible dependents. Broward Community College is approved for veterans training in associate degree programs. A student receiving Veteran's Administration (VA) educational benefits who previously received postsecondary training or education elsewhere must request the school(s) to forward an official transcript to the College Registrar's Office. For information regarding

credit for military training, see an Academic Advisor on any campus. A student who has not maintained satisfactory progress (2.0 or higher college cumulative GPA) at the end of any term will be placed on academic probation for the next two consecutive terms (for VA pay purposes, "Academic Warning" is the same as "Academic Probation"). If the student has not attained satisfactory progress (2.0 or higher college cumulative GPA) by the end of the second consecutive academic probation term, the student's VA educational benefits will be terminated. The student may petition the College to be recertified for VA pay purposes after one term has elapsed. The College may then recertify the student when the College determines there is a reasonable likelihood the student will be able to attain and maintain satisfactory progress for the remainder of the program. Students needing assistance can contact Advisors on Central Campus at (954) 201-6573, North Campus at (954) 201-2330, or South Campus at (954) 201-8846.

**Attendance Policies:** For Certificate Programs (NCD): Monthly attendance reports are sent to students enrolled in certificate programs. It is the student's responsibility to get the completed forms back to the VA advisor in a timely manner. If nine hours of scheduled classes are missed, the student's benefits are terminated. For Degree Programs (IHL), the class attendance policy is in accordance with the current Broward Community College Catalog, Academic Information, College Regulations, and the Class Attendance Policy.