

Student Financial Services

Introduction and Locations

Types of Financial Assistance

Determination of Need and
Eligibility Requirements

Financial Aid Application Procedure

Filing Deadlines

Financial Aid Policies

Program Application Procedures

Veterans Benefits

Student Financial Services

Introduction

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

Student Financial Services Offices

A. Hugh Adams	North Campus
Central Campus	Building 46, Room 251
Building 19 Lobby	954-201-2330
954-201-6573	

Judson A. Samuels	Willis Holcombe Center
South Campus	Building 33, First Floor
Building 68, Room 116	954-201-7580
954-201-8846	

Types of Financial Assistance

BC 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 the 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 College;
3. make satisfactory academic progress in the selected course of study according to the BC 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 transcripts from previous institutions submitted and evaluated before financial aid may be awarded.

Financial Aid Application Procedure

It's easy to apply for financial aid at BC. Apply online at 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. Students should respond quickly to any requests for further information or documentation by the Student Financial Services Office so that financial aid may be awarded in a timely manner. When applying for financial aid, **apply early, and if eligible, students will receive the maximum financial aid award.**

In general, students should take the following steps:

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

When applying for admissions, students 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, 2008.** The FAFSA can be obtained online at www.fafsa.ed.gov or a www.broward.edu on the financial aid web page.

After January 1st, complete and return FAFSA to Federal Student Aid Programs listing Broward College and the BC Title IV Code 001500 in Item #97A. When filling out the application, correctly complete the planned housing code (step 6). Leaving this step unanswered may result in an under funding of the award package.

After submitting the application, the student will receive a Federal Student Aid Report (SAR) in approximately three to four weeks (or earlier if the student applied online). The SAR indicates the expected family contribution, which is used to determine a student's eligibility for financial aid. The SAR also lists the information recorded on FAFSA so that the information can be reviewed for accuracy. If there are no corrections, keep the SAR with your financial aid records. If corrections are needed, contact a campus Student Financial Services Office.

PIN Number

The Federal Government is strongly advising all financial aid students to obtain a pin number by going online to www.pin.ed.gov and follow the directions to obtain a pin number. This number will allow a student to go onto the web and review the status, make changes or corrections to the application and sign the application electronically. The application will be processed quickly and efficiently.

Filing Deadlines

Listed below are priority deadline dates to file for financial aid. These priority deadline dates mean that all requested financial aid forms must be submitted to the Student Financial Services office in order for funds to be processed in time to pay for classes. Students may still be able to apply for financial aid but it may not be processed in time to pay for the student's tuition, fees and books. Students are responsible to pay for their classes, but will be reimbursed when the aid is processed and awarded.

Deadline Dates 2008/2009

Fall Term:	July 3 rd
Winter Term:	October 17 th
Summer term:	March 20 th

Tentative Dates for 2009/2010 are:

Fall Term:	July 3 rd
Winter Term:	October 16 th
Summer Term:	March 12 th

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

What is requested documentation?

When you log on to the BC website and go to financial aid, you will be directed to your application status. It will give you the forms you are required to complete and submit to the Student Financial Services Office. It will also tell you if you have any transcript issues. All high school and college transcripts must be received and evaluated for your aid to be processed. The Student Financial Services Office must receive a separate, official transcript from every school you attended.

Financial aid is a process and the earlier the information is received, the earlier the aid may be awarded and the file completed. Some funds are awarded on a first completed basis so the earlier you

have a completed file; the better your chances are at receiving maximum funding.

Federal/State/Institutional Financial Aid Policies

Dependency Status

Dependency is determined by a student's reliance on the parents for financial support or the ability to be self supporting. If one of the following statements applies, the government considers a student to be independent:

- The student was born before January 1, 1985.
- The student is married.
- The student has children or other 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.
- The student is currently serving on active duty in the US armed forces for purposes other than training.

If none of the above statements apply, the student is considered as dependent student and the Student Financial Services Office must consider the parents income when determining financial need.

Professional Judgment

If a student has extenuating personal circumstances, that require special consideration, they are encouraged to contact a campus financial aid advisor. Financial aid professionals are empowered to make adjustments if the situation is warranted and the required documentation is provided.

Verification

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

- signed copies of income tax forms
- signed copies of parent's income tax forms
- 2008/2009 verification worksheet (available online at www.broward.edu at the financial aid website)
- Copies of the W-2 statements
- Copies of the 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 and earns less than a 2.0 GPA and does not complete 67% of the coursework attempted a student is denied financial aid. Additionally, if a student 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 BC before financial aid can be awarded.

A student may submit a petition to a campus Student Financial Services Office if there are extenuating circumstances that negatively affected the student's ability to make academic progress. For more information, please read the Application and Award Reference Guide found on the financial aid web page online at www.broward.edu.

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. If a student is enrolled in classes and has already taken 30 credits of remediation, financial aid will not pay for those classes. This does not include any ESL courses.

Non Credit Courses – Financial aid does not cover non-credit 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 BC classes in a term the student

is receiving any form of Title IV aid. This aid includes the Pell Grant, Supplemental Grant, Academic Competitiveness Grant, Stafford Subsidized and Unsubsidized Loans and PLUS Loans.

If a student does not attend class within two weeks after the drop/add period in each session, the student will be withdrawn from classes or receive a failing grade for non-attendance.

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 they are 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. The complete policy on Return of Title IV aid is accessible online at www.broward.edu.

Application Procedures for Financial Aid Programs:

Pell Grant and Other Grants:

- Pell Grant
- Academic Competitiveness Grant
- Federal Supplemental Opportunity Grant
- Florida Student Assistance Grant
- Merit Awards

Students must complete a FASFA form and receive the answer from the federal government. Priority funding is given to students who are first to have a completed file. A student may apply for a Pell Grant throughout the academic year, but funds for other grants and scholarships may not be available for students who apply late.

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 completed and returned to the campus Student Financial

Services Office. Students may access the master promissory note online at the financial aid website under loan e-signature online at www.broward.edu. **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 students 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 financial aid funds.

Institutional Scholarships

Broward College’s institutional scholarships are available on a limited basis for academically talented students who demonstrate financial need, for students who perform service to the college, or for 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 complete one scholarship application for all awards.**

Foundation Scholarships

Scholarships are available from private donors, foundations and organizations through the generosity of the BC Foundation. These scholarships are advertised and are awarded for a full academic year, unless otherwise noted. These awards require that a student files for financial aid. Check the BC website and campus bulletin boards for further information. The scholarships require students to complete one scholarship application to be considered for all possible Foundation awards.

Work Study Programs

Federal Work Study Program provides students an opportunity to work on campus and earn up to \$9.00 an hour for 20 hours a week. Funds are limited and awards are made to eligible students who completed the financial aid in a timely manner. Students must complete an employment packet prior to beginning employment.

America Reads

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 Florida students an opportunity to work in the public school system as teacher aides or tutors. Students may also work on campus earning up to \$10.00 per hour. **Funds are limited so students must have a completed financial aid file as early as possible.**

Check with a campus Student Financial Services office for further information and application.

Florida Prepaid Tuition Plan

Participants must present an authorization card at the campus cashier's office. The prepaid tuition will be applied to the fees and the student will be responsible for paying the balance. Call 800 552-4723 for eligibility requirements.

Florida State Sources of Financial Aid

For more information on Florida programs, obtain a copy of the **2008-2009 Financial Aid Sources for Florida Students** booklet, or access it online at www.firn.edu/doe.

Veterans Benefits

Broward College is committed to providing services to veterans who have served honorably in the United States armed forces and their eligible dependents. Broward 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 Associate Vice President for Student Affairs/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 College Catalog, Academic Information, College Regulations, and the Class Attendance Policy.

If a student does not attend class within two weeks after the drop/add period in each session he/she will be withdrawn from classes or receive a failing grade for non-attendance. In either case, no refund will be given. **For financial aid and veteran benefit recipients, this will affect the amount of the award.**

Requirements for class attendance are determined by the instructor and will be outlined in the course syllabus. It is the student's responsibility to attend classes to ensure that he/she is properly enrolled.