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 Community College Student Financial Services Offices are ready to assist in funding one’s education. 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
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 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 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 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 BCC. 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 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, 2007.** Students who applied for financial aid last year should receive a 2007/2008 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) or at www.broward.edu on the financial aid web page.

After January 1st, complete and return FAFSA to Federal Student Aid Programs listing Broward Community College and the BCC Title IV Code 001500 in Item #97A.

The student will receive a Federal Student Aid Report (SAR) from the federal processor approximately three to four weeks after submitting the FAFSA or renewal FAFSA to Federal Student Aid Programs (or earlier if you apply 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 or renewal 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.

**Renewal Applicants**

After January 1st, complete and return the renewal FAFSA to the Federal Student Aid Program Processor listing Broward Community College and the BCC Title IV Code (001500) in Item #97A. 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) 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 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 deadline dates for financial aid filing. These deadline dates mean that all financial aid forms must be submitted to the Broward Community College Student Financial Services office in order for funds to be processed in time to start classes. If a student fails to meet the deadline date, he/she must be prepared to pay for tuition, fees and books.

**Deadline Dates**

- **Priority Filing:** May 15th
- **Fall Term:** July 5th
- **Winter Term:** October 18th
- **Summer term:** March 20th

**Tentative Dates for 2007/2008 are:**

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

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, 2007 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, SESE awards) must meet the priority-filing deadline of May 15, 2007.
Term Deadline Dates: Broward Community College Student Financial Services Office lists other dates by which students financial aid information must be received and completed in order for financial aid to cover tuition and books by the beginning of the term.

Federal/State/Institutional Financial Aid Policies

Dependency Status
Dependency is determined by a student’s reliance on the parents for financial support or by his/her 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, 1984.
- 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, 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 requires special consideration, please contact a campus financial aid advisor. Financial aid professionals are empowered to make adjustments if required documentation is provided.

Verification
Verification is the process of checking the information 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 a student’s application is selected for verification, he/she will be required to provide additional documentation, such as:
- signed copies of income tax forms
- signed copies of parent’s income tax forms
- 2007/2008 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 BCC before financial aid can be awarded.

A student may submit a petition to a campus Financial Aid office if there are extenuating circumstances that negatively affected the student’s academic progress. For more information, please read the Application and Award Reference Guide found on the financial aid web page 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’s enrolled in classes and have already taken 30 credits of remediation, 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, Academic Competitiveness Grant, Stafford

www.broward.edu
Catalog 2007-2008
Broward Community College
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, he/she will be withdrawn from classes or receive a failing grade for non-attendance. In either case, no refund will be given.

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. 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
- Seese Scholarship Award

Students must complete a FASFA form and receive the answer from the federal government. The form must be processed by May 15th in order to be considered for all possible grants. Although students apply for a Pell Grant throughout the academic year, students may also be considered for other grant programs if a complete application is on file by May 15th.

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 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.

Scholarship Programs
Broward Community College 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 a scholarship application for all awards.

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 Scholarship provides 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 find themselves in financial difficulty. Students must have a minimum 2.0 GPA and be recommended by the international student advisor on each campus.
Music/Theatre Scholarships provide awards to students, by audition, which 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 BRACE advisor or school principal. Other area high school 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 Broward County high school graduating. Prior to the beginning of the academic year, applications and required recommendations must be submitted to the Associate Vice President for the BCC Honors Program.

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 the BRACE advisor.

Foundation Scholarships

Scholarships are available from private donors, foundations and organizations through the generosity of the BCC 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 BCC website and 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 $7.00 an hour for 20 hours a week. Funds are limited and awards are made based on the priority filing date of May 15th. Students must fill out 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 can earn up to $10.00 per hour. Funds are limited and awards are made based on a priority deadline of May 15th. Students must fill out an Employment Packet and be fingerprinted prior to beginning employment.

Check with a 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 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 2007-2008 Financial Aid Sources for Florida Students booklet, or access it at 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 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 Community 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.