

STUDENT SUPPORT SERVICES

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Student Financial Aid

Introduction

The Office of Student Financial Aid provides information and assistance to students who need financial aid to support their enrollment at 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 processes, packages and 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 They Start.”

Student Financial Aid 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, private, 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). The College only approves unsubsidized loans for a select group of students as outlined in the College policy and procedure 5.11. Eligible students may expect to receive a financial aid award that will include a combination of sources.

Financial Aid Application Procedure

Broward College strongly recommends that all students apply for financial aid regardless of their circumstances.

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. Students file the FAFSA online at www.fafsa.gov. All information provided on the FAFSA is subject to verification - accuracy is important. The College prioritizes aid for continuing students beginning January 1 through June 1, and new students after June 1 of each year.

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.

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 according to Broward College policy;
5. Registered with Selective Service (applies to males between the ages of 18 and 25);
6. Able to provide a valid high school diploma GED or documentation of being home-schooled. The student must also sign the statements of educational purpose located on the (FAFSA).

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 does not meet any one of the above criteria, then the student is considered dependent and must provide parental financial information.

Steps to “Finish What You Start”

Apply for Admission:

- Students must apply for admission to Broward College. A student does not have to be accepted before applying for financial aid; however students must be accepted and registered for classes before financial aid awards are determined.
- Application includes submitting an official copy of the high school diploma or GED.

Apply for Financial Aid:

- Complete the 2012-13 FAFSA online at www.fafsa.gov. Students should provide the Broward College School Code 001500 when prompted for the school selection.
- 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**

Students receive an email message from the federal processor confirming receipt of the application and provides a Student Aid Report (SAR), usually within 48 hours. The financial aid office will receive the same information The College uses the information to determine financial need and eligibility for grants, scholarships, loans, and work-study. Students should review the SAR for accuracy and make necessary corrections.

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 processed 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 <http://broward.edu/financialaid/Pages/Forms.aspx>.

Verification

The federal government randomly selects student financial aid applications for a process called verification. The Federal government has authorized the College as a Quality Assurance (QA) school. With this distinction the College is authorized to select students for verification. The College follows the verification guidelines recommended by the Federal government. In

both cases, this process mandates that the College compare the financial information submitted on the FAFSA. To determine if additional documentation is required, students should log on to [MyBC](#) and click on financial aid and application status. Red flags indicate (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 students and parents should use the IRS Data Retrieval Tool to populate their tax return information, if eligible. Students selected for verification will be required to submit an IRS Tax Return Transcript to clear the verification flag. Copies of tax returns will no longer be acceptable for verification.

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. Once the College receives complete data, 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

Federal guidelines for financial aid continue eligibility require students to achieve a C or better qualitative (grade point average) and quantitative measures (attempted v. earned credits and maximum time frame to complete their prescribed program of study) at the time of review. Broward College reviews standards of academic progress annually after summer grades are posted.

Details in addition to the following are written in Broward College policies 6Hx4.23, Academic Standards of Progress for all students and 6Hx2-5.11, Student Financial Aid Programs specific to those students who receive Federal and State student aid.

Qualitative Standard for Federal Title IV students

- Students must earn a 2.0 semester grade point average

(GPA) and/or cumulative program GPA.

- Students who fail to earn the required GPA will be given the initial term of enrollment plus one more, equivalent to one academic year or 12 months, to raise their GPA. Students may qualify for continued enrollment at the College; however, students must also meet qualitative SAP requirements to remain eligible for Title IV Federal aid funds.

Quantitative Standards

Students must make progress toward completing their academic program requirements at a pace that will allow them to complete within 150% of the published time required for the program. The College uses an incremental progression that affords students more flexibility early in their academic career to deal with struggles of College transition at the freshman level or entry into college-level coursework after completion of remedial courses, such as math and English. Remedial courses do not count in pace or maximum timeframe and the qualitative measure is embedded in the course completion standards prescribed by Florida State Statute and incorporated in the course completion qualitative guidelines at the College.

Reinstatement of financial aid eligibility

Student may be eligible to regain their financial aid after loss of eligibility when their progress demonstrates passing of ALL standards of progress. Specific guidance is outlined in College procedure 5.11A.

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.

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 that are not required for degree completion such as recreational and self-development coursework. However, financial aid can be used for certain non-credit courses that apply toward a degree program.

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.

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 may be 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.

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. Effective July 1, 2012, Broward College has been approved limit the packaging and awarding

of unsubsidized loans. Students refer to the College website for more information related to the guidelines relative to awarding of unsubsidized loans.

Direct PLUS Loans for Parents 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 and faculty can define participation that includes more than physical presence. Students must show a definite pattern of attendance and participation during the enrollment verification period during the first three weeks of the term. When students do not adhere to these guidelines, a WN for non-attendance will be recorded during the verification period.

Further information can be found on the web at www.broward.edu/sfs under Withdrawal Policies.

Simply logging on in an online course is not enough to document attendance for Title IV financial aid purposes. Students complete engage with the faculty member and complete assignments prior to any aid being disbursed.

After the term begins, faculty continues to monitor attendance and class participation. And at any point, a student ceases to meet the guidelines for the course relative to participation and physical presence; the faculty may unofficially withdraw students from classes. Any changes in the enrollment status will cause a change in the aid awarded to students. Any type of withdrawal either student or faculty initiated up to the 60% point of the term **WILL** impact students' financial aid awards for the term.

Advisement TIP: Students should plan to attend and participate in 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. 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.