STUDENT SERVICES

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Grants and loans. Examples of aid are as follows:

- Federal Direct Subsidized* - need based
- Federal Direct Unsubsidized** - not need based, but based on school specific eligibility
- Perkins Loan
- Federal Direct Parent Loans
- Federal Direct Unsubsidized Parent Loans

The College only approves unsubsidized loans or private loans for a select group of students who meet certain criteria 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.

Federal Student Aid Application Process

Broward College strongly recommends that all students apply for aid regardless of their perceived eligibility to receive it.

Apply for Federal Aid:

Complete the 2014 FAFSA online at www.fafsa.gov. Students should provide the Broward College School Code 001500 when prompted for the school selection. Students and parents are encouraged to file tax returns before filing the FAFSA, and to select the IRS Data Retrieval Tool when completing the FAFSA.

TIP: Students should also carefully plan the housing code on the FAFSA when they list the schools to receive their data.

- 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 FAFSA Completion and Submission to the Federal government, 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 in the form of an Institutional Student Information Report (ISIR). 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.

Information 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 year. Complete the FAFSA online at www.fafsa.gov. Students should complete the FAFSA as early as possible. The College policy recommends completing the FAFSA as soon as possible after January 1.

How Long Can Students Receive Federal Student Aid?

- Federal aid can no longer be received. Effective July 2013, new federal student loan limits were implemented by the Federal government and at any time a student exceed their Lifetime Eligibility Limits (LEU) federal aid can no longer be received. Effective July 2015, new federal student loan limits were implemented by the Federal government and at any time a student exceed their Lifetime Eligibility Limits (LEU) federal aid can no longer be received. Effective July 2017, new federal student loan limits were implemented by the Federal government and at any time a student exceed their Lifetime Eligibility Limits (LEU) federal aid can no longer be received. Effective July 2019, new federal student loan limits were implemented by the Federal government and at any time a student exceed their Lifetime Eligibility Limits (LEU) federal aid can no longer be received. Effective July 2021, new federal student loan limits were implemented by the Federal government and at any time a student exceed their Lifetime Eligibility Limits (LEU) federal aid can no longer be received. Effective July 2023, new federal student loan limits were implemented by the Federal government and at any time a student exceed their Lifetime Eligibility Limits (LEU) federal aid can no longer be received. Effective July 2025, new federal student loan limits were implemented by the Federal government and at any time a student exceed their Lifetime Eligibility Limits (LEU) federal aid can no longer be received.

Maintaining Financial Aid Eligibility

Federal guidelines require that students remain eligible for financial aid throughout their enrollment in a post-secondary degree program.

- There are several factors that determine whether a student can continue to receive Federal student aid. Students must fill out a Free Application for Federal Student Aid (FAFSA) every academic year to determine the student’s eligibility.
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Students must make progress toward completing their academic degree program requirements at a pace that will allow them to complete within 150% of the normal length of time required for the program. Quantitative measures (attempted v. earned credits and maximum time to complete their prescribed program of study) must be achieved at the time of review. The College uses students’ academic records to determine if they are in compliance with the College’s standards for satisfactory academic progress. Students who are not in compliance with College policy may lose their eligibility for federal, state and institutional aid.

Grants
Grants are awarded to students who demonstrate exceptional need. Grants are awarded to students who demonstrate exceptional financial need.

• Pell Grant - the largest source of grant assistance from the Federal government. 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 federal grant aid for exceptionally needy students who are Pell eligible and apply early.
• Florida Student Assistance Grant - State grant aid awarded to students who meet the income guidelines for unmet 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 Boyce College, the Broward College Foundation or generous private donors or organizations. Scholarships are awarded to students who demonstrate academic potential and/or other criteria established by the College for the purposes of demonstrating financial need. Each scholarship has its own criteria and does not require repayment. An online scholarship application allows students to meet certain criteria to be considered for future scholarships. Students must apply by the scholarship deadlines to be considered for these awards. Scholarships are based on the availability of funds and cannot be guaranteed. Most scholarships require students to complete a FAFSA.

Types of Loans
Federal student loans are need and non-need based.

Direct Subsidized Loans
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
Not based on financial need. 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. Principal and interest will be calculated and added to the principal amount, increasing the balance on which interest accrues daily. Borrowers are expected to pay interest while in school. If interest is paid while students are in school, the student may defer payments. Students may refer to the College website www.broward.edu for more information related to the guidelines relative to borrowing of unsubsidized loans.

Direct PLUS Loans
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 credit requirements. Payments begin 60-30 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 complete 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/financialaid/Pages/Work-Study.aspx

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Acadia Reaches / Counts
This program is funded through the Federal Work-Study program department. It offers students the opportunity to tutor reading, writing, and math in local elementary and middle schools. Students may work a minimum of 20 hours per week. Security clearance is necessary.

Florida Work Experience Program
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. Funds are limited.

VA Work Study
VA Work Study is available to veterans who are enrolled at least 5 times. Students can work up to 25 hours per week and are paid directly by the Veterans Administration.

Loan Disbursement Timeline
Loan funds cannot be disbursed unless the Master Promissory Note (MPN) and entrance counseling are completed.

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Veteran's benefits may also extend to a spouse and child dependents of disabled veterans. Veteran's 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. Veterans must submit a Veterans Certification Request Form (VCERT) in order to be certified with the Veterans Administration. 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. The 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 Guide. Veterans requesting experiential learning credit for military training must request a transcript:

JST – Joint Services Transcript-
https://jst.doded.mil/smart/dodMandatoryBannerForm/submit.do

Army, Coast Guard, Marine Corps and Navy: Active duty, Reserve and Veterans are eligible for JST transcripts. 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, are eligible for the basic housing allowance (BAH) at the national average of $684, which is subject to change by the Veteran's Administration. Housing allowances cannot be paid until the veteran begins class attendance.

Veterans who have submitted a VCERT will be certified by the Broward College Veterans Coordinator. Certification 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.

Active Duty Military
Active duty refers to all personnel serving in a full-time capacity in one of the branches of military service in the United States. Broward College provides active duty students that are serving in the U.S. military, an in-state tuition rate.

The College accepts military education benefits for active-duty service members, eligible reservists, of the armed forces. Tuition Assistance (TA) is a military benefit that pays the cost of tuition and some fees. These programs are administered and sponsored by the specific branch of the military.

To use military tuition assistance at Broward College, active duty students must submit a copy of the tuition assistance voucher or letter specifying what the military will pay and how the College should invoice the military to receive funds.

The active duty student is responsible for obtaining the correct form and submitting it to the Military Enrollment Coordinator and Cashier's Office. Forms can be emailed to military@broward.edu.

The Cashier's Office will apply tuition coverage once the voucher is received and classes for the student will not be dropped while BC waits to receive payment from the military.

It is the student's responsibility to notify the military and Broward College's Bursar's office of schedule changes in circumstances where the military pays based on the student's scheduled enrollment. Military students must pay any charges not covered by tuition assistance by the College's established due date to avoid late fees and holds for balances due. Military personnel are encouraged to file the FAFSA as well.