College is expensive in general. But at Broward College, it is affordable. Broward College has one of the lowest tuition rates in the State of Florida and the nation. Students also have the ability to earn a two-year degree at Broward College and then transfer to a four-year institution, rather than starting at a state or private university and paying four years of tuition at a higher rate.

Broward College also provides financial aid through grants and scholarships to help cover educational expenses, minimizing the amount of debt owed through student loans. Broward College tuition is so affordable that students who qualify for need-based aid often take out loans because they want to, not because they have to. How many colleges can make that claim?

We hope you won’t let worries about cost keep you from achieving your dreams of earning a college degree. We admit students regardless of financial need. In fact, more than 50,000 students each year use some type of aid to help pay for college. Even before you apply to Broward College, you can apply for financial aid. You can access a full-range of information on our website at http://www.broward.edu/financialaid.

**A QUALITY, AFFORDABLE EDUCATION**

Financial Aid is a combination of grants, scholarships and work-study that helps you and your family afford college. Aid can also include optional student loans, but loans are not a required part of Broward College’s financial aid packages and awards.

**SHOULD I APPLY FOR FINANCIAL AID?**

Yes, we encourage all students interested in Broward College to apply for financial aid regardless of financial need. Do not let cost be the determining factor in making a decision about Broward College.

**WHAT IS FINANCIAL AID?**

The average financial aid package provided by Broward College is $6,550.
# HOW MUCH DO YOU NEED

We use the formula below to determine your “demonstrated financial need,” which is the amount needed to make Broward College affordable to you and your family.

\[
\text{DIRECT EDUCATION COSTS} - \text{FAMILY CONTRIBUTION} = \text{DEMONSTRATED FINANCIAL NEED}
\]

<table>
<thead>
<tr>
<th>DIRECT EDUCATION COSTS</th>
<th>FAMILY CONTRIBUTION</th>
<th>DEMONSTRATED FINANCIAL NEED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td>Parent income</td>
<td>Direct Education Costs</td>
</tr>
<tr>
<td>Fees</td>
<td>Parent assets</td>
<td>− Family contribution</td>
</tr>
<tr>
<td>Books</td>
<td>Student income</td>
<td>Demonstrated financial need</td>
</tr>
<tr>
<td>Supplies</td>
<td>Student assets</td>
<td></td>
</tr>
</tbody>
</table>

The primary goal of the Broward College Student Financial Aid Department is to ensure that your direct educational costs are met.

We don’t look just at how much you and your family earn and own. We also take into account factors like how many siblings you have, how much tuition your parents already pay and how much debt they owe.

# HOW BROWARD COLLEGE MEETS YOUR DEMONSTRATED FINANCIAL NEED

Broward College strives to meet your demonstrated financial need with a financial aid package that includes scholarships, grant aid and a campus job job.

1. **PELL GRANT**
   - Up to your eligibility amount - $5,550 maximum per year

   Federal Pell Grant:
   Nearly 70% of Broward College students qualify for a Federal Pell Grant.

2. **SUPPLEMENTAL AID**
   - Up to Cost of Attendance

   Supplemental Scholarship/Grant: Using federal, state, institutional and foundation sources, Broward College supplements many students’ financial aid package with additional scholarship and grant aid. Funds are limited though, so applying early maximizes your opportunities.

3. **WORK**
   - Up to Cost of Attendance

   Federal Work Study:
   Various work study opportunities are available to students on and off campus. Federal Work Study provides an opportunity for students to earn while attending school and provides valuable experience to add to a resume.

**TIP:**
Don’t assume you’re not eligible. Apply for financial aid at http://www.broward.edu/financialaid.
### SAMPLE 1.
Assumes the student is eligible for the maximum Pell Grant of $5,550, based on an expected family contribution (EFC) of zero.

<table>
<thead>
<tr>
<th>Direct Education Costs</th>
<th>Estimated Financial Aid Award</th>
<th>Total Financial Aid Package</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees*</td>
<td>Federal Pell Grant</td>
<td>$10,650</td>
</tr>
<tr>
<td>Estimated Books and Supplies</td>
<td>Loans**</td>
<td></td>
</tr>
<tr>
<td>$3,117</td>
<td>$5,550</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Supplemental Aid (Other Grants and Scholarships)</td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td>Federal Work Study</td>
<td>$4,100</td>
</tr>
</tbody>
</table>

**Total Direct Education Costs** $4,647

**Estimated Financial Aid Award**

- Federal Pell Grant $5,550
- Loans** $0
- Supplemental Aid (Other Grants and Scholarships) $1,000
- Federal Work Study $4,100

**Total Financial Aid Package** $10,650

After direct education costs are paid, this student will receive the balance of $6,003 to use toward indirect costs such as room and board or transportation. This amount is divided between fall and winter.

* This example is for a Florida Resident taking 30 credit hours over three semesters. This amount is divided between fall, winter and summer.

** This student needs no student loans to pay their direct education costs.

### SAMPLE 2.
Assumes the student is eligible for a $3,200 Pell Grant, based on an expected family contribution (EFC) of $2,400.

<table>
<thead>
<tr>
<th>Direct Education Costs</th>
<th>Estimated Financial Aid Award</th>
<th>Total Financial Aid Package</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees*</td>
<td>Federal Pell Grant</td>
<td>$8,300</td>
</tr>
<tr>
<td>Estimated Books and Supplies</td>
<td>Loans**</td>
<td></td>
</tr>
<tr>
<td>$3,117</td>
<td>$3,200</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Supplemental Aid (Other Grants and Scholarships)</td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td>Federal Work Study</td>
<td>$4,100</td>
</tr>
</tbody>
</table>

**Total Direct Education Costs** $4,647

**Estimated Financial Aid Award**

- Federal Pell Grant $3,200
- Loans** $0
- Supplemental Aid (Other Grants and Scholarships) $1,000
- Federal Work Study $4,100

**Total Financial Aid Package** $8,300

After direct education costs are paid, this student will receive the balance of $3,653 to use toward indirect costs such as room and board or transportation. This amount is divided between fall and winter.

* This example is for a Florida Resident taking 30 credit hours over three semesters. This amount is divided between fall, winter and summer.

** This student needs no student loans to pay their direct education costs.

### SAMPLE 3.
Assumes the student is eligible for a Pell Grant of $1,100, based on an expected family contribution (EFC) of $4,500.

<table>
<thead>
<tr>
<th>Direct Education Costs</th>
<th>Estimated Financial Aid Award</th>
<th>Total Financial Aid Package</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees*</td>
<td>Federal Pell Grant</td>
<td>$6,200</td>
</tr>
<tr>
<td>Estimated Books and Supplies</td>
<td>Loans**</td>
<td></td>
</tr>
<tr>
<td>$3,117</td>
<td>$1,100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Supplemental Aid (Other Grants and Scholarships)</td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td>Federal Work Study</td>
<td>$4,100</td>
</tr>
</tbody>
</table>

**Total Direct Education Costs** $4,647

**Estimated Financial Aid Awards**

- Federal Pell Grant $1,100
- Loans** $0
- Supplemental Aid (Other Grants and Scholarships) $1,000
- Federal Work Study $4,100

**Total Financial Aid Package** $6,200

After direct education costs are paid, this student will receive the balance of $1,553 to use toward indirect costs such as room and board or transportation. This amount is divided between fall and winter.

* This example is for a Florida Resident taking 30 credit hours over three semesters. This amount is divided between fall, winter and summer.

** This student needs no student loans to pay their direct education costs.

### SAMPLE 4.
Assumes the student is eligible for no Pell Grant, based on an expected family contribution (EFC) of $6,000.

<table>
<thead>
<tr>
<th>Direct Education Costs</th>
<th>Estimated Financial Aid Award</th>
<th>Total Financial Aid Package</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees*</td>
<td>Federal Pell Grant</td>
<td>$5,100</td>
</tr>
<tr>
<td>Estimated Books and Supplies</td>
<td>Loans**</td>
<td></td>
</tr>
<tr>
<td>$3,117</td>
<td>$ Zero</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Supplemental Aid (Other Grants and Scholarships)</td>
<td>$2,000</td>
</tr>
<tr>
<td></td>
<td>Federal Work Study</td>
<td>$3,100</td>
</tr>
</tbody>
</table>

**Total Direct Education Costs** $4,647

**Estimated Financial Aid Awards**

- Federal Pell Grant $0
- Loans** $0
- Supplemental Aid (Other Grants and Scholarships) $2,000
- Federal Work Study $3,100

**Total Financial Aid Package** $5,100

After direct education costs are paid, this student will receive the balance of $453 to use toward indirect costs such as room and board or transportation. This amount is divided between fall and winter.

* This example is for a Florida Resident taking 30 credit hours over three semesters. This amount is divided between fall, winter and summer.

** This student needs no student loans to pay their direct education costs.
HOW TO APPLY FOR FINANCIAL AID AT BROWARD COLLEGE

You may apply for Federal Aid before admission to Broward College; however, you must be admitted into an eligible degree or certificate program of study and registered in classes in order to be offered a financial aid award.

<table>
<thead>
<tr>
<th>THE FORM</th>
<th>WHERE TO GET IT</th>
<th>MORE INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Application for Federal Student Aid (FAFSA) (U.S. citizens and permanent residents only) collects information that helps Broward College distribute U.S. federal financial aid funds.</td>
<td>Complete the FAFSA online at <a href="http://www.fafsa.gov">http://www.fafsa.gov</a>. Broward College’s school code is 001500. If you are randomly selected by the federal government to receive a Verification Worksheet, you must complete and return the worksheet to the Student Financial Aid Office promptly.</td>
<td>First, file your taxes, and then submit the FAFSA online any time after January 1. Also, make sure you meet any state scholarship or grant program deadlines.</td>
</tr>
<tr>
<td>IRS Tax Transcript</td>
<td>Request online at <a href="http://www.irs.gov/Individuals/Order-a-Transcript">http://www.irs.gov/Individuals/Order-a-Transcript</a>.</td>
<td>If you file your taxes first, the IRS Data Retrieval Tool will complete the tax data on the FAFSA. This will ensure accuracy and you will not have to make changes that could delay the processing of your application.</td>
</tr>
<tr>
<td>Verification Worksheet</td>
<td>Go to <a href="http://www.broward.edu/financialaid/Pages/Forms.aspx">http://www.broward.edu/financialaid/Pages/Forms.aspx</a> to fill out a Verification Worksheet.</td>
<td>This worksheet is only used for those who are selected for verification.</td>
</tr>
</tbody>
</table>

Broward College
Student Financial Aid
225 East Las Olas Boulevard
Fort Lauderdale, FL 33301

Phone: 954-201-7350
Email: finserv@broward.edu
HOW MUCH DOES IT COST TO ATTEND BROWARD COLLEGE?

DIRECT EDUCATION COST COMPARISON
(12 credit hours per semester - 2 semesters)

<table>
<thead>
<tr>
<th>College/University</th>
<th>Tuition and Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Broward College</td>
<td>$2,493</td>
</tr>
<tr>
<td>State Universities in Florida</td>
<td>$10,741</td>
</tr>
<tr>
<td>Private Universities in Florida</td>
<td>$31,013</td>
</tr>
</tbody>
</table>

The cost for books and supplies at Broward College is estimated at $51 per credit hour.

FINANCIAL AID

In 2011 - 2012
- 86 percent of enrolled Broward College students received some type of financial aid
- 11 percent of enrolled Broward College students received scholarships from Broward College or the Broward College Foundation
- 3 percent of enrolled Broward College students needed to borrow loan funds because they did not qualify for other types of financial aid.

WHEN SHOULD I START COLLEGE?

Did you know the best time to start College is in the Summer?

Students who start in summer tend to finish sooner because they are highly-motivated to get a jump start on their educational endeavors. Broward College has three summer sessions starting in early May and the last session starts at the end of June. Classes are offered at one of our campuses, centers, and the NEW virtual campus for online courses.

What about students who took dual enrolled courses and already have credits?

All of the credits you earned during dual enrollment can count toward your associate degree. Broward College encourages you to complete your associate degree before continuing to a four-year university. Broward College also offers special scholarship programs for eligible students and fun summer bridge programs.

Can I receive a Pell Grant for the summer semester?

Yes, students who begin College during the summer after completing high school can receive Pell Grant funding for the summer.

The Pell Grant amount is determined based on your Expected Family Contribution (EFC) and the number of credit hours for which you are enrolled. The EFC is calculated using a federally-mandated formula and the data you and/or your parents provided on your FAFSA. If your EFC is within the eligible range, your actual amount will be prorated according to the number of credit hours for which you are enrolled. For a more accurate estimate of your specific eligibility, you may use our Pell Grant Calculator at http://www.broward.edu/financialaid/Pages/Pell-Calculator.aspx.
When Should I Apply?
File your tax returns first. Then complete the online FAFSA at http://www.fafsa.gov. The earlier you submit all application materials, the sooner Broward College can determine your aid award.

How Do I Know If I Am Eligible for Financial Aid?
After you submit your online application at http://www.fafsa.gov, you will receive a notification via email and in the mail from the Federal government with a number called the Expected Family Contribution (EFC). The EFC determines how much aid you may be eligible to receive. Go to http://www.broward.edu/financialaid/Pages/Pell-Calculator.aspx to use the current year EFC Chart, or visit one of the College’s financial aid offices and speak to an advisor.

How Will I Find Out About My Aid Award?
If you submit all completed application materials by June 30, you will be awarded prior to the tuition payment due date for the semester. Broward College generally begins to send award notices by June 15 to all students with complete application materials. These notifications will come by email to your Broward College email address. The amount of your aid will also be posted on your myBC account.

How Do I Use Aid to Pay for Tuition and Books?
The College uses the amount of aid you are eligible to receive to cover your tuition, fees and books before the semester begins. If you are eligible for aid that exceeds tuition, fees and bookstore charges, the excess will be funded to you after the semester starts. If your eligibility is not enough to cover all of the tuition, fees and bookstore charges, you can either pay the difference out-of-pocket, or apply for a scholarship or loan.

REMEMBER, loans must be repaid.

Can I get Financial Aid for the Entire Time I am Enrolled in College?
You must apply for financial aid each year you are in college. The application is available online at http://www.fafsa.gov. Your and your family’s income, based on your IRS tax returns, determines your eligibility each year. If your or your family’s income changes, your aid eligibility can change as well. However, we encourage you to always apply—don’t assume you are not eligible.

Each application you complete is good for an entire school year, which includes summer, fall and winter semesters.