



## **GUIDE TO CONSUMER INFORMATION**

Broward College opened its doors as the Junior College of Broward County in 1960. Today Broward College is one of the 28 public community colleges in the Florida system that provides associate, selected bachelor's degrees as well as technical and occupational training.

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## **Introduction**

Federal law requires institutions that participate in the Federal Student Aid Programs to provide certain disclosures to enrolled and prospective students as well as employees. This guide also provides access to required consumer information with specific location where additional information is available. A paper copy of this guide can be requested by contacting the Financial Aid Office on each campus.

## **Vision Statement**

Broward College will be a destination for academic excellence, serving students from local communities and beyond. The College will embrace diversity - student, faculty, staff, and business partnerships - and foster a welcoming, affirming, and empowering culture of respect and inclusion. The College will stand at the leading edge of technological and environmentally sound innovation, providing attainable, high-quality educational programs. Broward College will be recognized for its recruitment and retention of diverse, outstanding faculty and staff whose primary focus will be to promote the success of each individual student while supporting lifelong learning for all students. As a model post-secondary institution, the College will connect its students to diverse local and global communities through technical, professional, and academic careers.

## **Mission Statement**

The mission of Broward College is to achieve student success by developing informed and creative students capable of contributing to a knowledge and service-based global society. As a public community college accredited to offer associate degrees, selected bachelor's degrees, and certificate programs, the institution and its District Board of Trustees are committed to fostering a learning-centered community that celebrates diversity and inclusion by empowering and engaging students, faculty, and staff.

## Core Values

- **Academic Excellence and Student Success** Achieving student success through high-quality, learning-centered programs and services while continuously evaluating and improving student learning outcomes that reflect the highest academic standards. This is accomplished by providing flexible educational opportunities accessible to all students, regardless of time or place.
- **Diversity and Inclusion** Creating a community that celebrates diversity and cultural awareness while promoting the inclusion of all its members.
- **Innovation** Developing and implementing the most emergent technologies and teaching/learning methods and strategies to create learning environments that are flexible and responsive to local, national, and international needs.
- **Integrity** Fostering an environment of respect, dignity, and compassion that affirms and empowers all its members while striving for the highest ethical standards and social responsibility.
- **Sustainability** Ensuring effective, efficient use of college resources while implementing fiscally sound practices and environmentally sustainable initiatives that can be modeled in collaboration with our community.
- **Lifelong Learning** Promoting the educational growth and development of all individuals through a variety of postsecondary professional, technical, and academic programs and services.

## Accreditation

Broward College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award Associate and Bachelor's degrees. The Commission on Colleges is located at 1866 Southern Lane, Decatur, Georgia 30033-4097.

## Degree Programs

Broward College provides a wide variety of programs leading to a degree or certificate. Students have the ability to obtain the following degrees:

- Associate in Arts (AA) degree
- Associate in Applied Science (AAS) degrees
- Associate in Science (AS) degrees
- Bachelor in Science (BS) degrees
- Bachelor in Applied Science in Nursing (BSN) degrees
- Bachelor in Arts (BA) degrees

Broward College also provides students with educational opportunities through Continuing Education, Advanced Technical Certifications, Applied Technology Diploma and other certificates.

A complete list of the college's degree programs can be found in the college [catalog](#) and online at <http://www.broward.edu/programs/>.

## Student Diversity

### Full-time students categorized by gender and ethnicity who received Federal Pell Grant

Fall 2010		
Gender	Ethnicity	Count
Female	Hispanic	1302
Female	Non-Hispanic	2307
Female	No Response	557
Male	Hispanic	1000
Male	Non-Hispanic	1380
Male	No Response	355
No Response	Hispanic	1
No Response	Non-Hispanic	6
No Response	No Response	4

Winter 2011		
Gender	Ethnicity	Count
Female	Hispanic	1201
Female	Non-Hispanic	2102
Female	No Response	561
Male	Hispanic	911
Male	Non-Hispanic	1287
Male	No Response	394
No Response	Hispanic	3
No Response	Non-Hispanic	8
No Response	No Response	7

## Access for Students with Disabilities

Broward College strives to comply with all relevant laws enacted at every level of government to provide access to students with special needs. Broward College assures students with disabilities equal access to all college programs, activities and services as mandated by the Americans with Disabilities Act of 1990 (ADA). Students may be able to receive accommodations for the following services if they have a documented disability such as:

- Physical impairment
- Specific learning disability
- Psychiatric/emotional disability
- Hearing impairment
- Vision impairment
- Intellectual disabilities

Disability Services Advisors contact information is located on the [Disability services website](#).

## Immunization Policies

Per Florida Statute 1006.69, students enrolled in postsecondary educational institutions who reside in on-campus housing are required to provide documentation of vaccinations against meningococcal meningitis and hepatitis B. Broward College does not comply with this State law because the institution is 100 percent commuter and provides no housing for its student populations in general. However, specific health science programs such as Nursing are required to complete a medical health history. This health history will contain results from a physical examination including laboratory test results and immunization records.

## Family Educational Rights and Privacy Act (FERPA)

Broward College complies with The Family Educational Rights and Privacy Act (FERPA) (20 U.S.C. § 1232g; 34 CFR Part 99). FERPA is a federal law that protects the privacy of student education records. The law applies to all institutions that receive funds under an applicable program of the U.S. Department of Education. FERPA gives parents certain rights with respect to their children's education records. These rights transfer to the student when he or she reaches the age of 18 or attends a school beyond the high school level. Students to whom the rights have transferred are "eligible students." Students have the right to file complaints with the Family Educational Rights and Privacy Act (FERPA) office concerning alleged failures by the institution to comply with the Act. The Broward College [student handbook](#) and [catalog](#) indicate who is protected under FERPA, the rights of students, accessing student records, release of records as well as the disclosure of directory information.

## Student Right-to-Know

The Student Right-to-Know Act requires institutions eligible for Title IV funding to calculate completion/ graduation rates of certificate or degree seeking, full-time students and disclose this information to current and prospective students. Institutions are also required to disclose athletically-related data annually. The data contained on pages 10 through 21 is provided by Broward College's [Office of Institutional Research, Planning and Effectiveness](#).

The information below refers to Broward College students who were enrolled in fall 2010. Enrolled is defined as a student who is attempting at least one Student Semester Hour (SSH) or Credit Hour Equivalent (CHE) course. The students are categorized by gender and race/ethnicity.

### Certificate/Degree Seeking Students Enrolled in Fall 2010 by Race/Ethnicity and Gender

Gender	
Female	19,814
Male	14,079
Unknown	86
Race/Ethnicity	
Nonresident Alien	1,269
Hispanic	10,616
White	9,158
Black	10,475
American Indian or Alaska Native	86
Asian	1,208
Hawaiian or Pacific Islander	17
Multi-Race	109
Unknown	1,041

<sup>1</sup>Students who attempted Student Semester Hour /Credit Hour Equivalent courses

<sup>2</sup>Includes part-time and full-time students

The following table provides summarized data on students who were enrolled in fall 2010 and received athletically related aid in that same term. These students are categorized by gender and race/ethnicity. Students have not been reported by sport as there were fewer than six students in particular sports.

**Certificate/Degree Seeking Students Enrolled in Fall 2010 who received Athletic Related Aid by Race/Ethnicity and Gender**

	Female	Male	Total
Hispanic	5	11	16
White	23	9	32
Black	12	7	19
<b>Total</b>	41	27	67

<sup>1</sup>Students who attempted Student Semester Hour/Credit Hour Equivalent courses

<sup>2</sup>Students who received athletically related aid in fall 2010

<sup>3</sup>The number of students is too small to report by sport

**Retention Rates**

Broward College used all first-time certificate/degree seeking students who began their studies in fall 2009 to calculate its fall-to-fall retention. Fall-to-fall retention is defined as the percent of students who began in fall 2009 and returned in fall 2010 to take Credit Hour Equivalent or Student Semester Hour courses. The retention rates are categorized by course load in the students' first term.

**Retention Rates for First-time Certificate/Degree Seeking Students who began in Fall 2009**

Enrollment Status	Returned in Fall 2010
Full-time students	73%
Part-time students	58%

<sup>1</sup>Students who returned in fall 2010 and attempted Student Semester Hour/Credit Hour Equivalent courses

## Transfer-out Rates

Broward College calculated its transfer-out rate by tracking first-time, full-time students who began their studies in fall 2004 and for the four-year average by tracking students who began their studies in fall terms 2001, 2002, 2003, or 2004. Data from the National Student Clearinghouse was used to track students' enrollment at higher education institutions after leaving Broward College. Students are considered transferred-out if they enrolled at another higher education institution within 150% of normal time. The transfer-out rates are categorized by gender, race/ethnicity and aid (Pell Grant, Stafford Loan and athletically related) received in their first term of attendance.

Percentage of First-time, Full-time Students who began in Fall 2004 and Transferred-out within 150% of Normal Time by Gender, Race/Ethnicity, and Financial Aid Status

<b>% Transfer-out Rates</b>	
<b>Gender</b>	
Female	44%
Male	43%
Unknown	100%
<b>Race/Ethnicity</b>	
Nonresident Alien	36%
Hispanic	48%
White	44%
Black	41%
American Indian or Alaska Native	100%
Asian	51%
Multi-Race	42%
Unknown	49%
<b>Financial Aid</b>	
No Pell Grant, no Stafford Loan	44%
Pell Grant	45%
Stafford Loan	27%

<sup>1</sup>Students who attempted Student Semester Hours/Credit Hour Equivalent courses

<sup>2</sup>Students received aid in fall 2004

Percentage of Students who were First-time, Full-time in Fall 2004 who Transferred-out within 150% of Normal Time by Gender and Race/Ethnicity.

<b>% Transfer-out Rates</b>	
<b>Gender</b>	
Female	44%
Male	43%
Unknown	100%
<b>Race/Ethnicity</b>	
Nonresident Alien	36%
Hispanic	48%
White	44%
Black	41%
American Indian or Alaska Native	100%
Asian	51%
Multi-Race	42%
Unknown	49%

<sup>1</sup>Students who attempted Student Semester Hour/Credit Hour Equivalent courses

Percentage of Students who were First-time, Full-time in Fall 2004 who Received Athletically Related Aid and Transferred-out within 150% of Normal Time by Gender, Race/Ethnicity, and Sport.

		<b>% Transfer-out Rates</b>
<b>Sport</b>	<b>Gender</b>	
Baseball	Male	67%
Basketball	Female	33%
Basketball	Male	100%
Softball	Female	80%
Tennis	Female	100%
Volleyball	Female	100%
<b>Sport</b>	<b>Race/Ethnicity</b>	
Baseball	Hispanic	50%
Baseball	White	100%
Basketball	Black	50%
Softball	Hispanic	100%
Softball	White	75%
Tennis	Nonresident Alien	100%
Tennis	White	100%
Volleyball	Hispanic	100%
Volleyball	Black	100%

<sup>1</sup>Students who attempted Student Semester Hour/Credit Hour Equivalent courses

<sup>2</sup>Students who received athletically related aid in fall 2004

Four -Year Average Percentage of Full-time, First-time Students who Transferred, Graduated, Transferred or Graduated within 150% of Normal Time.

<b>% Transfer-out Rates</b>	
<b>Gender</b>	
Female	41%
Male	39%
Unknown	75%
<b>Race/Ethnicity</b>	
Nonresident Alien	36%
Hispanic	44%
White	40%
Black	35%
American Indian or Alaska Native	51%
Asian	43%
Multi-Race	29%
Unknown	43%

<sup>1</sup>Includes students who began their studies in the fall term of 2001, 2002, 2003, or 2004

Four-Year Average Percentage of Full-time, First-time Students who received Athletically Related Aid and Transferred within 150% of Normal Time.

<b>% Transfer-out Rates</b>					
<b>Gender</b>	<b>Baseball</b>	<b>Basketball</b>	<b>Softball</b>	<b>Tennis</b>	<b>Volleyball</b>
Female	NA	50%	52%	75%	63%
Male	76%	29%	NA	NA	NA
<b>Race/Ethnicity</b>					
Nonresident Alien	NA	100%	NA	100%	0%
Hispanic	75%	0%	50%	NA	75%
White	77%	50%	53%	60%	40%
Black	NA	38%	NA	100%	83%
American Indian or Alaska Native	NA	NA	NA	NA	NA
Asian	NA	NA	NA	NA	NA
Multi-Race	NA	NA	NA	NA	NA
Unknown	NA	NA	NA	100%	NA

<sup>1</sup>Includes students who began their studies in the fall term of 2001, 2002, 2003 or 2004

<sup>2</sup>Students who received athletically related aid in their first fall term

<sup>3</sup> NA- no students within that cohort (race/ethnicity or gender) received athletically related aid

## Graduation Rates

Broward College calculated its graduation rate by tracking first-time, full-time students who began their studies in fall 2004 and for the four-year average tracking students who began their studies in fall terms 2001, 2002, 2003, or 2004. Data was extracted from the students' record to determine whether the student received a certificate or degree. Students are considered graduated if they received a certificate or degree within 150% of normal time. The students are categorized by gender, race/ethnicity and aid (Pell Grant, Stafford Loan, and athletically related) received in their first term of attendance.

Percentage of First-time, Full-time Students who began in Fall 2004 Graduated within 150% of Normal Time by Gender, Race/Ethnicity, and Financial Aid Status

	<b>% Graduated</b>
<b>Gender</b>	
Female	34%
Male	27%
Unknown	50%
<b>Race/Ethnicity</b>	
Nonresident Alien	43%
Hispanic	30%
White	33%
Black	23%
American Indian or Alaska Native	0%
Asian	36%
Multi-Race	42%
Unknown	35%
<b>Financial Aid</b>	
No Pell Grant, no Stafford Loan	32%
Pell Grant	28%
Stafford Loan	44%

<sup>1</sup>Students who attempted Student Semester Hour /Credit Hour Equivalent courses

<sup>2</sup>Students received aid in fall 2004

Percentage of Students who were First-time, Full-time in Fall 2004 who Graduated within 150% of Normal Time by Gender and Race/Ethnicity.

	<b>% Graduated</b>
<b>Gender</b>	
Female	34%
Male	27%
Unknown	50%
<b>Race/Ethnicity</b>	
Nonresident Alien	43%
Hispanic	30%
White	33%
Black	23%
American Indian or Alaska Native	0%
Asian	36%
Multi-Race	42%
Unknown	35%

<sup>1</sup>Students who attempted Student Semester Hour/Credit Hour Equivalent courses

Percentage of Students who were First-time, Full-time in Fall 2004 who Received Athletically Related Aid Graduated within 150% of Normal Time by Gender, Race/Ethnicity, and Sport.

		<b>% Graduated</b>
<b>Sport</b>	<b>Gender</b>	
Baseball	Male	0%
Basketball	Female	0%
Basketball	Male	0%
Softball	Female	0%
Tennis	Female	50%
Volleyball	Female	67%
<b>Sport</b>	<b>Race/Ethnicity</b>	
Baseball	Hispanic	0%
Baseball	White	0%
Basketball	Black	0%
Softball	Hispanic	0%
Softball	White	0%
Tennis	Nonresident Alien	100%
Tennis	White	0%
Volleyball	Hispanic	100%
Volleyball	Black	50%

<sup>1</sup>Students who attempted Student Semester Hour/Credit Hour Equivalent courses

<sup>2</sup>Students who received athletically related aid in fall 2004

Four-Year Average Percentage of Full-time, First-time Students who Transferred, Graduated, Transferred or Graduated within 150% of Normal Time.

	<b>% Graduated</b>
<b>Gender</b>	
Female	32%
Male	27%
Unknown	63%
<b>Race/Ethnicity</b>	
Nonresident Alien	44%
Hispanic	30%
White	30%
Black	22%
American Indian or Alaska Native	19%
Asian	38%
Multi-Race	26%
Unknown	34%

<sup>1</sup>Includes students who began their studies in the fall term of 2001, 2002, 2003, or 2004

Four -Year Average Percentage of Full-time, First-time Students who received Athletically Related Aid and Graduated within 150% of Normal Time.

<b>% Graduated</b>					
<b>Gender</b>	<b>Baseball</b>	<b>Basketball</b>	<b>Softball</b>	<b>Tennis</b>	<b>Volleyball</b>
Female	NA	8%	38%	38%	38%
Male	32%	7%	NA	NA	NA
<b>Race/Ethnicity</b>					
Nonresident Alien	NA	0%	NA	100%	100%
Hispanic	42%	50%	0%	NA	75%
White	23%	0%	42%	0%	20%
Black	NA	5%	NA	100%	17%
American Indian or Alaska Native	NA	NA	NA	NA	NA
Asian	NA	NA	NA	NA	NA
Multi-Race	NA	NA	NA	NA	NA
Unknown	NA	NA	NA	100%	NA

<sup>1</sup>Includes students who began their studies in the fall terms of 2001, 2002, 2003, or 2004

<sup>2</sup>Students who received athletically related aid in their first fall term

<sup>3</sup> NA- no students within that cohort (race/ethnicity or gender) received athletically related aid

## Articulation Agreements

The State of Florida has developed a seamless articulation system to facilitate efficient and effective progression and transfer of students between and among public postsecondary institutions. These public postsecondary institutions are:

- Florida Agricultural and Mechanical University
- Florida Atlantic University
- Florida Gulf Coast University
- Florida International University
- Florida State University
- New College of Florida
- University of Central Florida
- University of Florida
- University of North Florida
- University of South Florida
- University of West Florida

Broward College offers its own bachelor's degrees. Broward College also has established [articulation agreements](#) with other institutions to ease the transfer of Associate of Arts and Associate of Science graduates to a bachelor's degree. These agreements are with:

- American Inter-Continental University
- American University of Rome
- Barry University
- Embry-Riddle Aeronautical University
- Everglades University
- Florida Institute of Technology
- Nova Southeastern University
- Polytechnic University of the Americas

## Tuition & Cost of Attendance

Broward College tuition and cost of attendance is adjusted annually. The college website has the most updated information. The complete tuition rates, fees and charges can be found at <http://www.broward.edu/info/fees.jsp>

### Cost of Attendance:

The Cost of Attendance (COA) or budget is used as the basis for awarding financial aid funds. The sample below is based on full-time enrollment and includes an estimate of tuition costs, room and board, books and supplies, transportation and other personal or miscellaneous expenses.

### ***Cost of Attendance for Lower Division Students Certificate and Associate Degree***

This is a sample 9 month (Fall-Winter term) budget estimate based on full-time enrollment.

#### In State

	Student Living with Parents	Student Living Independently
Tuition	\$1,810.00	\$1,810.00
Fees	\$636.00	\$636.00
Room/Board	\$2,438.00	\$12,751.00
Books/Supplies	\$1,234.00	\$1,234.00
Transportation	\$2,406.00	\$2,406.00
Personal/Miscellaneous	\$1,973.00	\$1,973.00
<b>Total</b>	<b>\$10,497.00</b>	<b>\$20,810.00</b>

#### Out of State

	Student Living with Parents	Student Living Independently
Tuition	\$1,810.00	\$1,810.00
Fees	\$6,758.00	\$6,758.00
Room/Board	\$2,438.00	\$12,751.00
Books/Supplies	\$1,234.00	\$1,234.00
Transportation	\$2,406.00	\$2,406.00
Personal/Miscellaneous	\$1,973.00	\$1,973.00
<b>Total</b>	<b>\$16,619.00</b>	<b>\$26,932.00</b>

## Cost of Attendance for Upper Division Students Bachelor's Degree

This is a sample 9 month (Fall-Winter term) budget estimate based on full-time enrollment.

### In State

	Student Living with Parents	Student Living Independently
Tuition	\$2,098.00	\$2,098.00
Fees	\$726.00	\$726.00
Room/Board	\$2,438.00	\$12,751.00
Books/Supplies	\$1,234.00	\$1,234.00
Transportation	\$2,406.00	\$2,406.00
Personal/Miscellaneous	\$1,973.00	\$1,973.00
<b>Total</b>	<b>\$10,875.00</b>	<b>\$21,188.00</b>

### Out of State

	Student Living with Parents	Student Living Independently
Tuition	\$2,098.00	\$2,098.00
Fees	\$10,916.00	\$10,916.00
Room/Board	\$2,438.00	\$12,751.00
Books/Supplies	\$1,234.00	\$1,234.00
Transportation	\$2,406.00	\$2,406.00
Personal/Miscellaneous	\$1,973.00	\$1,973.00
<b>Total</b>	<b>\$21,065.00</b>	<b>\$31,378.00</b>

## Textbook Information

The Higher Education Opportunity Act (HEOA) requires institutions of higher education who receive federal financial assistance to disclose certain information to their students. This information includes the required and recommended textbooks and supplemental materials for each course, including the International Standard Book Number (ISBN) and retail price information. This information can be found on the website of the [bookstore](#).

## Institutional Refund & Withdrawal Policy

According to Florida Statutes, each community college board of trustees shall establish a rule for the refund of tuition, out-of-state fees, and other fees assessed pursuant to Rule 6A-14.054, F.A.C. Such rule shall include the following:

(1) A one hundred percent (100%) refund of tuition, out-of-state fees, and other fees when official drop notification is received and approved prior to the end of the college's published drop/add period.

(2) Criteria for refunds when a student drops a course due to circumstances determined by the college to be exceptional and beyond the control of the student which may include but not be limited to serious illness, death, involuntary call to active military duty, or other emergency circumstance or extraordinary situations identified by college rule.

(3) Exceptions to the hundred percent (100%) refund provision in subsection (1) shall be made pursuant to federal rules for prorated refunds.

Broward College complies with this Statute in its [College Policy](#). Students can visit any [Registration](#) Office on campus for more information.

## Intercollegiate Athletic Program Participation Rates & Financial Support Data

Broward College is in compliance with Title IX of the Equity in Athletics Disclosure Act and reports information to the U.S Department of Education and the Florida State Department of Education annually. The EADA report can be located from the website of the [Athletics](#) department.

## Transfer of Credit Policies

According to Broward College's [Transfer of Credits Policy](#), credits transferred from previously attended colleges and universities will be accepted by determining equivalency of the college level credits to be applied toward an applicable degree or certificate program at Broward College.

## Placement Rates

The [Florida Education and Training Placement Program](#) (FETPIP) provide follow-up data on previously enrolled students of Broward College who have graduated, completed a public education or training program within the State of Florida. Effective July 1, 2011 the Department of Education require institutions that participate in the Federal Student Aid Programs authorized under Title IV of the Higher Education act of 1965 to report certain information about students who enrolled in eligible educational programs that lead to gainful employment in a recognized occupation.

At Broward College, the gainful employment regulation applies to the following PSAV certificate programs:

- [Dental Assisting](#)
- [Medical Assisting](#)
- [Massage Therapy](#)
- [Aircraft Airframe Mechanics](#)
- [Aircraft Powerplant Mechanics](#)
- [Avionics](#)
- [Correction Probation Officer Crossover to FL CMS Law Officer](#)
- [Corrections Officer Academy](#)
- [Broward County Police Academy](#)
- [Police Service Aide Academy](#)
- [CMS Law Enforcement Officer-Crossover from Correctional Officer](#)
- [Broward County Correctional Probation Officer](#)

## Financial Aid Information

The [Student Financial Services](#) office provides assistance to eligible students who apply for financial aid and indicate Broward College as the institution of choice on their Free Application for Federal Student Aid (FAFSA). In conjunction with the [U.S Department of Education](#) and [The Florida Department of Education Office of Student Financial Assistance \(OSFA\)](#), the college awards aid from federal and state programs.

Broward College also provides [Foundation](#) scholarships to students who qualify. A list of foundation scholarships and their specific criteria can be found online. Students must apply each year to be considered for a scholarship.

The Financial Aid office is open Monday through Thursdays from 8:00 A.M-7:00 P.M and on Fridays from 8:00 A.M-4:00 P.M with capable staff that can provide assistance in applying for financial aid. Information on location and available staff can be found in the college catalog or on the Student Financial Services website.

## Rights of Receiving Financial Aid

As a U.S citizen or eligible non-citizen, applicants and students have the right to:

- Apply for aid
- Know their eligibility for aid
- Accept and decline federal aid being used for institutional charges other than tuition and fees
- Use aid to purchase books and other educationally related materials
- Know refund dates
- Petition if they have mitigating circumstances that caused them to lose eligibility

## Applying for Aid

Students can apply for financial assistance at the beginning of each year by completing and submitting the [Free Application for Federal Student Aid](#) (FAFSA) online, by completing a PDF FAFSA or requesting a paper FAFSA by calling 1-800-433-3243. The FAFSA application and [steps to apply for federal aid](#) can be accessed through the Student Financial Services website.

## Award Process

Broward College receives all Institutional Student Information Records (ISIR) and awards aid for students who have a registration history. The college determines the packaging criteria for which aid is awarded annually. Awards are posted to the student's accounts which can be viewed by logging on to the student portal.

## **Financial Aid Eligibility**

Financial Aid eligibility is determined by the federal government after the student has applied for aid. [Eligibility requirements](#) for Federal Student Aid can be found on the U.S Department of Education website. Eligibility requirements to apply for the State of Florida Grants and Scholarship Programs can be found on the website of [the Florida Department of Education, Office of Student Financial Assistance](#).

## **Types of Financial Aid**

### **Federal Pell Grant**

The Federal Pell Grant is considered to be the foundation for federal financial aid. The award for the Federal Pell Grant is determined by the federal government and awarded based on financial need taking into consideration the income, assets, household size and other information reported on the FAFSA. Pell Grants are awarded for a maximum of 18 semesters only to undergraduate students who have not earned a bachelor's or professional degree.

### **Federal Supplemental Educational Opportunity Grant (FSEOG)**

The Federal Supplemental Educational Opportunity Grant (FSEOG) is awarded to undergraduates having exceptional financial need, with priority given to Federal Pell Grant recipients with the lowest expected family contribution (EFC). A limited amount of funding is provided by the federal government annually and is awarded until the funding is depleted. The amount awarded will depend on when the student applies, financial need, the availability of funds and institutional policy. This amount is disbursed equally in two payment periods within the award year.

### **Federal Work-Study**

Federal Work-Study (FWS) provides part-time jobs for undergraduate students with financial need, allowing them to earn money to help pay educational expenses. The program encourages community service work and work related to the recipient's course of study. A limited amount of funding is provided and is packaged with aid based on the students cost of attendance.

## Federal Direct Stafford Loans

[The William D. Ford Federal Direct Loan Program](#) is funded by the U.S. Department of Education and is administered through Broward College. Low interest loans are provided for eligible students to cover the cost of education. Students must:

- Be enrolled for at least 6 credits
- Be making satisfactory academic progress
- Not be in default on a previous loan nor owe a refund on any Title IV programs

## Federal Direct Subsidized Loan

Direct Subsidized Loans are for students with financial need. Students apply by completing a Free Application for Federal Student Aid (FAFSA). The amount a student can borrow is based upon the cost of attendance, the calculated expected family contribution (calculated from the FAFSA data) and any other financial assistance expected. Interest is paid by the Federal government while the student is enrolled at least half-time and during grace periods and deferment periods.

## Federal Direct Unsubsidized loan

Direct Unsubsidized Loans are not need- based. Eligibility is based on the cost of attendance and other expected financial assistance. Interest accrues (accumulates) on an unsubsidized loan from the time it's first disbursed. Students may pay the interest while they are in school, during grace periods, and deferment or forbearance periods, or interest will accrue and be capitalized. Capitalizing interest will increase the total amount borrowed because of the interest charged on a higher principal amount.

## Federal Direct Stafford Loan Limits

	<b>Dependent student</b>	<b>Independent student or dependent student whose parents are denied a PLUS loan</b>
1st-year	\$5,500 (maximum \$3,500 in subsidized)	\$9,500 (maximum \$3,500 in subsidized)
2nd-year	\$6,500 (maximum \$4,500 in subsidized)	\$10,500 (maximum \$4,500 in subsidized)
3rd- and 4th-year	\$7,500 (maximum \$5,500 in subsidized)	\$12,500 (maximum \$5,500 in subsidized)
Aggregate (total) limits	\$31,000 (maximum \$23,000 in subsidized)	\$57,500 (maximum \$23,000 in subsidized)

## Federal Direct PLUS Loan

- Parents of dependent students may apply for a Direct PLUS loan to help cover their child's educational expenses. Parents may be eligible to borrow up to the total cost of attendance less all financial aid received. The parent borrower must be the biological or adoptive parent of the student
- Be a U.S citizen
- Meet the minimum government credit requirements.

## Interest Rates for Federal Direct Loans

Date of First Disbursement	Interest Rate for Subsidized Undergraduate Loan
7/1/08-6/30/09	6.00%
7/1/09-6/30/10	5.60%
7/1/10-6/30/11	4.50%

## Loan Repayment Options

Students have the choice of several [repayment plans](#) that are designed to meet the needs of individual borrowers. The Direct Loan Program allows students the choice of repayment plans and the option to switch plans based on the student's need. Loan repayment calculators are available at <http://www.finaid.org/calculators/loanpayments.phtml> for students and prospective students to calculate monthly payments under the standard and extended repayment plans and view interest rates.

## Florida Student Assistance Grant (FSAG)

The Florida Student Assistance Grant is a state-funded decentralized need-based grant available to full- time and part- time degree seeking, undergraduate, residents of Florida. The institution determines the application procedures, deadlines and the amount of award. Eligibility requirements for the FSAG program can be found on the website of [The Florida Department of Education Office of Student Financial Assistance \(OSFA\)](#).

## Entrance & Exit Counseling

According to Federal Regulations, students are required to complete an [entrance counseling](#) session before receiving a student loan. Students are also required to complete an interactive [exit counseling](#) session before they graduate, withdraw, or drop below 6 credit hours. Once a student has graduated, has left school, or dropped below half-time enrollment, repayment of the loans will begin. These entrance and exit counseling sessions include the following:

- An explanation of the use of a Master Promissory Note (MPN)
- Repayment obligation
- Consequences of default
- Repayment schedules
- Terms & Conditions
- Borrower's responsibilities
- Accessing National Student Loan Database System (NSLDS)

## Code of Conduct for Educational Loans

The federal government has eliminated the Federal Family Education Loan Program (FFELP) and requires that all schools utilize the Federal Direct Student Loan Program (FDLP). For new federal student loans with first disbursements on or after July 1, 2010, lenders with the FFELP can no longer originate subsidized Stafford, unsubsidized Stafford, PLUS or Federal Consolidation loans. Broward College's policy protects students from conflicts or perceived conflicts of interest between Lending Institutions and the College's financial aid officers.

## Return of Title IV Policies

When a student withdraws from all classes within a payment period and has received Title IV aid, the institution must determine the amount of the title IV grant or loan that the student earned as of the student's withdrawal date using the Return of Title IV policy. Through the 60% point of the payment period, a federally mandated formula is used to determine the amount of Title IV funds the student has earned at the time of his/her withdrawal. After the 60% point, the student has earned 100% of the Title IV funds for the payment period. This policy governs all federal grant and loan programs, including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Direct Stafford Loans, but does not affect the Federal Work-Study Program.

Once the withdrawal date is determined, institutions must calculate the percentage of the payment period completed. This represents the percentage of aid earned by the student. The percentage of the payment period completed is determined by dividing the number of calendar days completed in the payment period as of the day the student withdrew by the total number of calendar days in the payment period. Institutionally scheduled breaks of five or more consecutive days, as well as approved leave of

absences, are excluded from the number of calendar days used to determine the percentage of the payment period completed.

## **Unearned Portion of Title IV Aid**

If the total amount of the Title IV grant or loan funds disbursed to the student is greater than the amount earned, the unearned funds must be returned by the student or institution or both in a specific order. Unearned funds must be returned by the institution as soon as possible, but no later than 45 days from the determination of the student's withdrawal date.

## **Post-withdrawal Disbursement**

If the total amount of Title IV grant or loan funds disbursed to the student is less than the amount earned, then the student is eligible to receive a post-withdrawal disbursement of the earned aid that was not received.

## **Order of Return of Title IV Funds**

- Federal Unsubsidized Direct Loan
- Federal Subsidized Direct Loan
- Federal PLUS loan
- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Iraq Afghanistan Service Grant

Broward College is required to return federal funds by performing calculations to determine the amount of funds earned and the amount to be returned to the Department of Education no later than 45 days after the determination is made that the student withdrew. Students are notified of any unearned portion of funds for which they are billed. That amount must be repaid in full or satisfactory arrangements must be made with either the College or the Department of Education. These arrangements must be completed within 45 days of the College's notification to the student of the overpayment status or the College is required to report the student's status to the Department of Education.

## **Study Abroad**

Students interested in being a part of a study abroad program at Broward College should contact the [International Education](#) office for program requirements. Students who are enrolled in a program of study abroad approved for credit by Broward College may be considered enrollment for purposes of applying for federal aid. Students must contact the financial aid office to determine eligibility for aid.

## Standards of Academic Progress (SAP)

In accordance with the U.S. Department of Education's Higher Education Act, Broward College must establish a policy regarding minimum academic requirements for students to receive financial aid. Academic progress is evaluated at the end of each semester. Students who fail to demonstrate satisfactory academic progress towards the completion of their education (i.e. not attending classes, deferring grades, withdrawing from classes, or failing classes) will become ineligible to receive financial aid.

### PROGRAMS

This policy applies to the following programs:

Federal:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Federal Work Study (FWS)
- Federal Direct Stafford Loan (Subsidized and Unsubsidized)
- Direct Parent Loan for Undergraduate Students (PLUS)

State:

- Florida Student Assistance Grant (FSAG)

Other:

- Veterans educational benefits
- Institutional and other Scholarships

### Definition of Standards of Academic Progress

A financial aid student must meet minimum standards in the following measures:

- Minimum 2.0 cumulative grade point average (qualitative)
- Minimum 67% cumulative completion rate (quantitative-means making incremental progress toward degree completion)

**The course completion rate is calculated as: Total credit hours successfully completed divided by the Total credit hours attempted**

- Maximum timeframe of 150% of the prescribed time it takes to complete a degree (Example: If a student's degree requires 60 credit hours, then the

maximum timeframe is 60 x 1.5, or 90 credit hours). Financial aid eligibility is lost when it is determined that the student cannot complete their degree requirements within the maximum timeframe.

## **Standards of Academic Progress Review**

Broward College will take the following progressive steps to help students understand that they are jeopardizing their ability to remain eligible for financial aid.

### **WARNING**

#### **Student Performance falls in one or more of the following categories:**

The student has a cumulative GPA below 2.0

The student's cumulative course completion rate is less than 67%

**Action:** Students will be placed on warning for the subsequent term and will have one term to improve academic performance. Students will need to show forward progress by completing all credits with a 2.0 GPA and no withdrawals or failing grades. During this warning term, a student may receive financial aid.

Students in a warning status should also:

- Meet with an academic adviser to review the success/academic plan
- Research campus tutoring opportunities
- Seek out workshops on study skills, time management
- Reduce class or work load to be successful

### **FINANCIAL AID INELIGIBILITY**

Students will lose their eligibility for aid when their academic performance is as follows:

- Student fails to meet the Standards of Academic Progress for 2 semesters
- Cumulative and/or term GPA below 2.0.
- Cumulative course completion rate below 67%

Once a student becomes ineligible, no aid funds can be received to pay tuition and fees (including loans and scholarships).

**Action:** The student will remain ineligible for financial aid until they bring their transcript in compliance with SAP requirements.

## REINSTATEMENT OF ELIGIBILITY

**Criteria:** After a student loses financial aid eligibility, the student must complete the prescribed guidelines in order to qualify for eligibility reconsideration.

### **Action by the Student:**

If the student believes that extenuating circumstances impacted their ability to make the required academic progress, the student may file a petition for reinstatement of financial aid eligibility.

If the student does not have extenuating circumstances on which to base a petition, the student may complete at least 6 credit hours without financial aid and then submit a petition based on recent academic success. The successful completion does not guarantee reinstatement but will provide an opportunity for the student to submit a Satisfactory Academic Progress appeal/petition.

A complete petition package will include the following:

- An explanation of extenuating circumstances which prevented the student from making the required academic progress AND documentation to support all written comments. Extenuating circumstances are generally those that were beyond the student's control
- An explanation of actions taken to ensure that circumstances have been resolved AND documentation to support all written comments.
- A success/academic plan showing which courses the student plans to complete each semester to complete the degree requirements. The plan should be reviewed and signed by an academic advisor.

There are requirements for students receiving the Florida Bright Futures Scholarship through the State of Florida. These requirements can be found on the website of [The Florida Department of Education Office of Student Financial Assistance \(OSFA\)](#).

## Peer-to-Peer File Sharing/Copyrighted Material

Under [U.S. Copyright Law](#), the author of a creative work owns the copyright in that work upon its creation. The unauthorized distribution of copyrighted material such as songs, videos, games, textbooks, or other type of creative content, including peer-to-peer file sharing, may subject students to serious criminal and civil penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay both actual damages suffered and any profits of the infringer. The copyright owner may elect to recover statutory damages affixed at not less than \$750 and not more than \$30,000 per work infringed. If the infringement was committed willfully, a court may award up to \$150,000 per work infringed. A court can, at its discretion, also assess costs and attorneys' fees.

Broward College recognizes and respects intellectual property rights and requires its employees, instructors and students to use copyrighted materials in a lawful manner.

Faculty, staff and students who fail to comply, and willfully infringe with the copyright law may face fines and civil or criminal penalties from the United States courts and may be subject to disciplinary action, up to and including termination by the College. The Information Technology [Policies](#) as well as the Broward College [Student Handbook](#) provides information on computer usage as well as copyright compliance.

## Alcohol & Drug Use

Broward College's drug and alcohol [policies](#) consistent with Federal, State and local laws clearly prohibit the use of alcohol and drugs at social events and on school property by employees and students. The distribution, dispensation, possession or use of drugs in or on college-owned or controlled property is prohibited. No member of the college community is permitted to report to work or class while under the influence of drugs or alcohol. The college is committed to the enforcement of Federal, State and local alcohol laws. All reported violations of these policies are referred to the appropriate authority.

Upon admission to Broward College, students agree to act responsibly in all areas of personal and social conduct and as such must observe the academic and behavioral regulations found in the Broward College [Student Handbook](#). Drug violation will result in disciplinary actions. Broward College also has specific substance abuse policies and procedures relating to student [athletes](#) as well as students in the [health science, automotive, marine and aviation](#) programs. Brochures addressing the issues of alcohol and drug prevention are available in all Student Life offices on campus.

Free student counseling services are available for Broward College students many types of issues including, drug and alcohol abuse. Students interested in counseling services should contact a campus student advisement officer. Students can also call anytime to speak with someone at (954) 424-6916 or visit <http://www.broward.edu/success/assistance/> for more information.

Through the Broward College, [Employee Benefits Office](#), CIGNA provides the Employee Assistance Program (EAP) to employees, their dependents and members of their household. The EAP program offers services designed to improve the emotional well-being and productivity of employees and their dependents. New employees are made aware of these services during the new hire orientation. Brochures are distributed to current employees throughout the year and employees can access the EAP information from the Broward College employee intranet which also has a direct link to CIGNA's webpage.

## Federal Penalties for Drug Violations

Students who have a federal or state conviction for an offense that occurred during a period of enrollment for which the student was receiving Title IV aid are ineligible for federal aid. A conviction that was reversed, set aside or removed from the student's record does not affect the student's eligibility for aid.

### Period of ineligibility for Federal Student Aid Funds

	Possession of Illegal Drugs	Sale of Illegal Drugs
1 <sup>st</sup> offense	1 year from date of conviction	2 years from date of conviction
2 <sup>nd</sup> offense	2 years from date of conviction	Indefinite period
3 + offense	Indefinite period	

Students regain eligibility the day after the period of ineligibility ends or when he or she successfully completes a qualified drug rehabilitation program. Beginning with the 2010-11 academic year, passing two unannounced drug tests given by a qualified drug rehabilitation program will be acceptable to regain eligibility.

## Campus Security

The Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, requires colleges and universities across the United States of America to disclose information about crime on and around their campuses. The [Annual Security Report](#) can be found on the website of [campus security](#) and is distributed each year in October. This report includes information about the College's safety and security with the past 3 years of crime statistics. A paper copy of the Annual Security Report is available upon request by visiting one of the three campus security offices.

## Teacher Education

According to Title II of the Higher Education Act, institutions are required to submit annual reports to the Florida Department of Education. This report includes program information, the success rates of graduates as well as other state certification assessments.

## Constitution & Citizenship Day

Each year, Broward College celebrates Constitution and Citizenship Day on September 17<sup>th</sup>. If the 17<sup>th</sup> of September occurs on a weekend, the Constitution and Citizenship Day will be recognized on the workday closest to that date. This event is coordinated by the Coordinator of Student Publications.

## Voter Registration

Broward College complies with The Higher Education Amendments of 1998 which requires institutions to make a good faith effort to encourage students and staff to register to vote. Information on voter registration and forms can be found online at our [government relations](#) resource page or at the [Broward County Supervisor of Elections](#) office.

**For more information, please follow the links provided in this guide.**