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GUIDE TO CONSUMER INFORMATION

Table of Contents

Introduction.....	3
Accreditation	3
Degree Programs.....	3
Student Diversity	4
Access for Students with Disabilities	4
Vaccination Policies	4
Family Educational Rights and Privacy Act (FERPA)	5
Student Right-to-Know	5-15
Articulation Agreements	15
Tuition & Cost of Attendance	16
Cost of Attendance.....	16
Net Price Calculator	16
College Navigator.....	16
Textbook Information	16
Institutional Refund & Withdrawal Policy.....	17
Intercollegiate Athletic Program Participation Rates & Financial Support Data	17
Transfer of Credit Policies.....	17
Placement Rates	17
Financial Aid Information.....	17
Rights and Responsibilities of Financial Aid Recipients	18
Applying for Aid	19
Award Process	19
Financial Aid Eligibility.....	19
Types of Financial Aid.....	19
Federal Pell Grant	19

Federal Supplemental Educational Opportunity Grant (FSEOG)	19
Federal Work-Study	19
Federal Direct Loans	19
Federal Direct Subsidized Loan	20
Federal Direct Unsubsidized Loan	20
Federal Direct PLUS Loan	20
Florida Student Assistance Grant (FSAG)	20
First Generation Matching Grant (FGMG)	20
Loan Repayment Options & Interest Rates	21
Entrance & Exit Counseling	21
Satisfactory Academic Progress (SAP).....	21
Study Abroad.....	21
Copyrighted Material	22
Alcohol & Drug Use	23
Federal Penalties for Drug Violations.....	23
Period of Ineligibility for Federal Student Aid Funds	23
Campus Security	24
Teacher Education	24
Constitution Day	24
Voter Registration.....	24
Information Dissemination.....	24

Introduction

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

Accreditation

Broward College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award associate and baccalaureate degrees. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500 for questions about the accreditation of Broward College.

Broward College does not discriminate on the basis of race, color, ethnicity, genetic information, national origin, sex, disability, or age in its programs and activities.

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 of Arts (AA)
- Associate of Science (AS)
- Associate of Applied Science (AAS)
- Bachelor of Science (BS)
- Bachelor of Applied Science (BAS)
- Bachelor of Science in Nursing (BSN)

A complete list of the college's degree programs and certificate programs can be found in the college [catalog](#) online as well as the college's [admission policy](#).

Student Diversity

Full-time Student Body Diversity

Enrollment Fall 2017, Spring 2018, Summer 2018 and Fall 2018

BC summarized data on **Certificate/Degree-Seeking Students** who were enrolled fulltime in **Fall 2017, Spring 2018, Summer 2018, and Fall 2018**. These students are categorized by gender, race/ethnicity, and Pell status.

Table 1 Percent of Certificate/Degree-Seeking full-time Students Enrolled in Fall 2017, Spring 2018, Summer 2018, and Fall 2018 terms by Race/Ethnicity and Gender and Pell Grant Status

	Fall 2017	Spring 2018	Summer 2018	Fall 2018
Gender				
Female	60%	59%	60%	59%
Male	38%	39%	38%	39%
Unreported	2%	2%	2%	2%
Race-Ethnicity				
Nonresident Alien	<1%	<1%	0%	<1%
Hispanic	37%	37%	35%	37%
White	12%	13%	14%	12%
Black	37%	37%	41%	37%
American Indian or Alaska Native	<1%	<1%	<1%	<1%
Asian	3%	3%	3%	3%
Hawaiian or Pacific Islander	<1%	<1%	<1%	<1%
Multi-Race	4%	4%	3%	5%
Unreported	5%	5%	5%	5%
Pell status				
Pell Recipient	92%	92%	92%	92%

Access for Students with Disabilities

Broward College assures students with disabilities equal access to all college programs, activities and services as mandated by Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, as amended (ADAAA). Students may be eligible for individualized academic accommodations.

To learn more about the disability services program, and to inquire about potential accommodations, please contact the disability services office on the campus nearest you. Contact information is located on the [Disability Services website](#).

Vaccination 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’s [policy](#) complies with The Family Educational Rights and Privacy Act (FERPA) (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 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 FERPA policy, student [handbook](#) and [catalog](#) indicates the individuals who are protected under FERPA, the rights of students, accessing student records and the release of records.

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 and part-time students and disclose this information to current and prospective students. Institutions are also required to disclose athletically related data annually. The following data contained on pages 5 through 15 was provided by Broward College’s Division of Institutional Research, Planning, Effectiveness & Analytics.

Enrollment in Fall 2017 (20181)

Broward College (BC) summarized data on certificate/degree seeking students who were enrolled in academic year 2018. Enrolled is defined as a student who is attempting at least one developmental education or credit course (credit types 06, 11, and 13 excluded). The students are categorized by gender and race/ethnicity. This data includes both full- and part-time students.

Table 2. Number of Certificate/Degree Seeking Students Enrolled in Academic Year 2018 by Race/Ethnicity and Gender

Gender	N
Female	21,894
Male	15,147
Unknown	783
Race/Ethnicity	
Nonresident Alien	615
Hispanic	14,184
White	6,260
Black	12,479
American Indian or Alaska Native	69
Asian	1,082
Hawaiian or Pacific Islander	86
Multi-Race	932
Unknown	1,224

BC summarized data on students who were enrolled in Fall 2018 and received athletically related aid in that same term. These students are categorized by gender, race/ethnicity, and sport. Students have not been reported by sport if there were fewer than six students in that particular sport.

Table 3. Certificate/Degree Seeking Students Enrolled in Fall 2018 who received Athletically Related Aid by Race/Ethnicity, Gender, and Sport.

Sport	Baseball	Basketball	Soccer	Softball	Tennis	Volleyball
Female	NA	11	13	20	4	10
Nonresident Alien	NA	0	0	0	0	0
Hispanic	NA	1	11	5	1	4
White	NA	0	1	9	1	3
Black	NA	8	1	3	1	2
American Indian or Alaska Native	NA	1	0	1	0	0
Asian	NA	0	0	0	0	0
Multi-Race	NA	1	0	1	0	1
Unknown	NA	1	0	1	1	0
Male	20	9	12	NA	NA	NA
Nonresident Alien	0	1	1	NA	NA	NA
Hispanic	9	1	8	NA	NA	NA
White	10	1	0	NA	NA	NA
Black	1	4	1	NA	NA	NA
American Indian or Alaska Native	0	0	0	NA	NA	NA
Asian	0	0	0	NA	NA	NA
Multi-Race	0	2	1	NA	NA	NA
Unknown	0	0	1	NA	NA	NA
Gender Unknown	0	0	0	1	0	0
Unknown	0	0	0	1	0	0
Grand Total	20	20	25	21	4	10

Retention

BC used all first-time certificate/degree seeking students who began their studies in Fall 2017 to calculate its fall-to-fall retention. Fall-to-fall retention is defined as the percent of students who began in Fall 2017 and returned in Fall 2018 to take developmental education or credit courses (credit types 06, 11, and 13 excluded). The retention rates are categorized by course load in the students' first term. Students who received an award in their first academic year and did not return are considered retained.

Table 4. Retention Rates for First-time Certificate/Degree Seeking Students who began in Fall 2017

Enrollment Status	Returned in Fall 2018
Full-time students	55%
Part-time students	45%

Transferred-out

BC calculated its transfer-out rate two different ways, first by tracking first-time, full-time students who begun their studies in Fall 2017 only and then tracking first-time, full-time students who begun their studies in Fall terms 2014, 2015, 2016, or 2017 in order to calculate an overall percentage of transfers. Data from the National Student Clearinghouse was used to track students' enrollment at higher education institutions after leaving BC. 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, Stafford, and athletically related) received in their first term of attendance.

Table 5. Percentage of First-time, Full-time Students who began in Fall 2017 and Transferred-out within 150% of Normal Time by Gender, Race/Ethnicity, and Financial Aid Status

Gender	% Transfer-out
Female	29%
Male	21%
Race/Ethnicity	
Nonresident Alien	14%
Hispanic	27%
White	31%
Black	22%
American Indian or Alaska Native	20%
Asian	26%
Multi-Race	29%
Unreported	26%
Financial Aid	
No Pell, No Stafford	30%
Pell	24%
Stafford	31%

Table 6. Percentage of Students who were First-time, Full-time in Fall 2017 who Received Athletically Related Aid and Transferred-out within 150% of Normal Time by Gender, Race/Ethnicity, and Sport.

Gender	% Transfer-out					
	Baseball	Basketball	Soccer	Softball	Tennis	Volleyball
Female	NA	100%	30%	33%	200%	33%
Male	80%	33%	0%	NA	NA	NA
Race/Ethnicity						
Nonresident Alien	0%	0%	0%	0%	0%	0%
Hispanic	100%	0%	20%	50%	0%	0%
White	1000%	0%	0%	33%	100%	50%
Black	0%	75%	100%	0%	0%	0%
American Indian or Alaska Native	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Multi-Race	0%	0%	100%	0%	0%	0%
Unreported	0%	100%	0%	0%	0%	0%

Table 7. Percentage of Full-time, First-time Students who Began in Falls 2014, 2015, 2016, or 2017 who Transferred out within 150% of Normal Time.

Gender	% Transfer-out
Female	35%
Male	29%
Race/Ethnicity	
Nonresident Alien	17%
Hispanic	35%
White	35%
Black	27%
American Indian or Alaska Native	27%
Asian	40%
Multi-Race	32%
Unreported	35%
Financial Aid	
No Pell, No Stafford	55%
Pell	41%
Stafford	51%

Table 8. Percentage of Full-time, First-time Students who Begun in Falls 2014, 2015, 2016, or 2017 received Athletically Related Aid and Transferred out within 150% of Normal Time.

Gender	% Transfer-out					
	Baseball	Basketball	Soccer	Softball	Tennis	Volleyball
Female	NA	67%	43%	53%	67%	90%
Male	68%	52%	35%	100%	NA	NA
Race/Ethnicity						
Nonresident Alien	0%	0%	0%	100%	0%	0%
Hispanic	81%	63%	46%	44%	0%	100%
White	70%	50%	60%	58%	100%	89%
Black	100%	68%	67%	67%	100%	100%
American Indian or Alaska Native	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Multi-Race	0%	67%	50%	0%	0%	100%
Unreported	0%	100%	100%	50%	0%	0%

Graduation Rates

BC calculated its graduation rate two different ways, first by tracking first-time, full-time students who begun their studies in Fall 2017 only and then tracking first-time, full-time students who begun their studies in Fall terms 2014, 2015, 2016 or 2017 to calculate an overall percentage of graduates. Data was extracted from the students' record to determine whether the student had received an award. Students are considered graduated if they received an award within 150% of normal time. The students are categorized by gender, race/ethnicity and aid (Pell, Stafford, and athletically related) received in their first term of attendance.

Table 9. Percentage of First-time, Full-time Students who began in Fall 2017 Graduated within 150% of Normal Time by Gender, Race/Ethnicity, and Financial Aid Status

Gender	% Graduated
Female	33%
Male	27%
Race/Ethnicity	
Nonresident Alien	37%
Hispanic	31%
White	37%
Black	25%
American Indian or Alaska Native	20%
Asian	43%
Multi-Race	27%
Unknown	36%
Financial Aid	
No Pell, No Stafford	38%
Pell	27%
Stafford	31%

Table 10. Percentage of Students who were First-time, Full-time in Fall 2017 who Received Athletically Related Aid Graduated within 150% of Normal Time by Gender, Race/Ethnicity, and Sport.

Gender	% Graduated					
	Baseball	Basketball	Soccer	Softball	Tennis	Volleyball
Female	NA	67%	10%	0%	33%	0%
Male	0%	17%	20%	NA	NA	NA
Race/Ethnicity						
Nonresident Alien	0%	0%	0%	0%	0%	0%
Hispanic	0%	100%	40%	0%	0%	0%
White	0%	0%	0%	33%	0%	0%
Black	0%	25%	0%	0%	0%	0%
American Indian or Alaska Native	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Multi-Race	0%	0%	0%	0%	0%	0%
Unreported	0%	50%	0%	100%	0%	0%

Table 11. Percentage of Full-time, First-time Students who Begun in Falls 2014, 2015, 2016, or 2017 and Graduated within 150% of Normal Time.

Gender	% Graduated
Female	33%
Male	28%
Race/Ethnicity	
Nonresident Alien	43%
Hispanic	33%
White	34%
Black	24%
American Indian or Alaska Native	33%
Asian	45%
Multi-Race	29%
Unreported	38%
Financial Aid	
No Pell, No Stafford	39%
Pell	28%
Stafford	33%

Table 12. Percentage of Full-time, First-time Students who Begun in Falls 2014, 2015, 2016, or 2017 and received Athletically Related Aid and Graduated within 150% of Normal Time.

Gender	% Graduated					
	Baseball	Basketball	Soccer	Softball	Tennis	Volleyball
Female	NA	39%	23%	32%	17%	43%
Male	19%	29%	35%	NA	NA	NA
Race/Ethnicity						
Nonresident Alien	0%	25%	0%	0%	0%	0%
Hispanic	19%	50%	38%	22%	0%	40%
White	20%	0%	0%	37%	33%	56%
Black	0%	26%	67%	33%	0%	50%
American Indian or Alaska Native	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Multi-Race	0%	67%	50%	0%	0%	0%
Unreported	100%	50%	0%	50%	0%	0%

Transferred-out and Graduation Rates

BC calculated its graduation rate two different ways, first by tracking first-time, full-time students who began their studies in Fall 2017 only and then by tracking first-time, full-time students who began their studies in fall terms 2014, 2015, 2016, or 2017 to calculate an overall percentage of graduates. Data was extracted from the students' record to determine whether the student had received an award. Students are considered graduated if they received an award within 150% of normal time. Data from the National Student Clearinghouse was used to track students' enrollment at higher education institutions after leaving BC. Students are considered transferred-out if they enrolled at another higher education institution within 150% of normal time. The students are categorized by gender, race/ethnicity and aid (Pell, Stafford, and athletically related) received in their first term of attendance.

Table 13. Percentage of First-time, Full-time Students who began in Fall 2017 Transferred-out and/or Graduated within 150% of Normal Time by Gender, Race/Ethnicity, and Financial Aid Status

Gender	% Transferred-out and/or Graduated
Female	47%
Male	39%
Race/Ethnicity	
Nonresident Alien	42%
Hispanic	44%
White	52%
Black	37%
American Indian or Alaska Native	20%
Asian	50%
Multi-Race	44%
Unreported	50%
Financial Aid	
No Pell, No Stafford	52%
Pell	39%
Stafford	50%

Table 14. Percentage of Students who were First-time, Full-time in Fall 2017 who Received Athletically Related Aid Transferred-out and/or Graduated within 150% of Normal Time by Gender, Race/Ethnicity, and Sport.

Gender	% Transferred-out and/or Graduated					
	Baseball	Basketball	Soccer	Softball	Tennis	Volleyball
Female	NA	100%	30%	50%	1000%	33%
Male	80%	50%	20%	NA	NA	NA
Race/Ethnicity						
Nonresident Alien	0%	0%	0%	0%	0%	0%
Hispanic	100%	100%	40%	50%	0%	0%
White	100%	0%	0%	33%	100%	50%
Black	0%	75%	100%	0%	0%	0%
American Indian or Alaska Native	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Multi-Race	0%	0%	100%	0%	0%	0%
Unreported	0%	100%	0%	100%	0%	0%

Table 15. Percentage of Full-time, First-time Students who Begun in Falls 2014, 2015, 2016, or 2017 and Transferred-out and/or Graduated within 150% of Normal Time.

Gender	% Transferred-out and/or Graduated
Female	48%
Male	42%
Race/Ethnicity	
Nonresident Alien	47%
Hispanic	48%
White	50%
Black	38%
American Indian or Alaska Native	48%
Asian	57%
Multi-Race	44%
Unreported	53%
Financial Aid	
No Pell, No Stafford	55%
Pell	41%
Stafford	51%

Table 16. Percentage of Full-time, First-time Students who Begun in Falls 2014, 2015, 2016, or 2017 and received Athletically Related Aid and Transferred-out and/or Graduated within 150% of Normal Time.

Gender	% Transferred-out and/or Graduated					
	Baseball	Basketball	Soccer	Softball	Tennis	Volleyball
Female	NA	67%	47%	62%	67%	90%
Male	74%	62%	53%	100%	NA	NA
Race/Ethnicity						
Nonresident Alien	0%	25%	0%	100%	0%	0%
Hispanic	81%	75%	54%	56%	0%	100%
White	80%	50%	60%	63%	100%	89%
Black	100%	68%	100%	67%	100%	100%
American Indian or Alaska Native	0%	0%	0%	0%	0%	0%
Asian	0%	0%	0%	0%	0%	0%
Multi-Race	0%	67%	100%	0%	0%	100%
Unknown	100%	100%	1000%	100%	0%	0%

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. Broward College has 2+2 articulation agreements with the following public postsecondary institutions:

- Florida Agricultural and Mechanical University
- Florida Atlantic University
- Florida Gulf Coast University
- Florida International University
- Florida Polytechnic 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 and also has established articulation agreements with other private institutions to ease the transfer of Associate of Arts and Associate of Science graduates to a bachelor's degree. These agreements are with:

- College of Staten Island
- Eastern Florida State College
- Embry-Riddle Aeronautical University
- Florida Gulf Coast University
- Nova Southeastern University
- Palm Beach State College
- St. Thomas University

- University of Albany
- Wayne State University
- Western Governor's University

Tuition & Cost of Attendance

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

Cost of Attendance

The [Cost of Attendance](#) (COA) or budget is used as the basis for awarding financial aid funds. The COA 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.

Net Price Calculator

In accordance with the Higher Education Act, institutions are required to post a [net price calculator](#) on its website that uses institutional data to provide estimated information to current and prospective students.

College Navigator

The U.S. Department of Education is required to post 26 items on the [College Navigator](#) website for each school, including a link to the school's website that provides in an easily accessible manner:

- Student activities offered by the school
- Services offered by the school for individuals with disabilities
- Career and placement services offered to students during and after enrollment
- Policies of the school related to transfer of credit from other schools

Textbook Information

The Higher Education Opportunity Act (HEOA) requires institutions of higher education to disclose certain information to their students. A bill, "CS/HB 7019: Education Access and Affordability," was passed during the 2016 legislative session, and signed into law on April 14, 2016 (Chapter No. 2016-236, Laws of Florida) requires the following:

Each Florida College System institution is required by s. 1004.085(6), Florida statutes to:

- Post prominently in the course registration system and on its website, as early as is feasible, but at least 45 days before the first day of class for each term, a hyperlink to lists of required and recommended textbooks and instructional materials for at least 95 percent of all courses and course sections offered at the institution during the upcoming term.
 - The lists must include the International Standard Book Number (ISBN) for each required and recommended textbook and instructional material or other identifying information.

Additionally, each Florida College System institution board of trustees is required by s. 1004.085(4), Florida statutes to:

- Examine the cost of textbooks and instructional materials by course and course section for all general education courses offered at the institution to identify any variance in the cost of textbooks and instructional materials among different sections of the same course and the percentage of textbooks and instructional materials that remain in use for more than one term.
- Identify a list of courses that have a wide variance in costs among sections or that have frequent changes in textbook and instructional materials selections

This information can be found on the [College's bookstore website](#).

Institutional Refund, Withdrawal Policy, & Return of Title IV Financial Aid

It is the responsibility of the student to cancel her or his course registration up through the published deadline for 100% refund. Courses dropped prior to the last day of this deadline will not appear on the student's academic record. After the published deadline for 100% refund, a student may [withdraw](#) up to the published last day to withdraw. To receive a 100% refund of tuition and fees, a student must cancel her/his registration on or before the published deadline for 100% refund. See procedure for methods to cancel registration. No refund will be provided for a withdrawal after the published deadline for 100% refund unless otherwise outlined in policy [6Hx2-6.46](#).

The Financial Aid Office is required to determine the amount of Federal Aid that was "earned" during a term or payment period when the student has withdrawn from all classes or failed to earn a passing grade in at least one course. A [Return of Title IV calculation](#) determines the amount of "unearned" Federal Aid that the school and/or student must to return to the Department of Education.

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 Credits Policies

According to Broward College's [Transfer of Credits Policy](#), credits transferred from previously attended colleges and universities may be accepted by determining the 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) provides follow-up data on former students of Broward College who have graduated, completed a public education or training program within the State of Florida.

The Department of Education requires institutions that participate in the Federal Student Aid Programs authorized under Title IV of the Higher Education act 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 non- degree and certificate [Gainful Employment programs](#).

Financial Aid

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 employs a standard academic year for credit hour programs as 24 semester hours that includes 32 weeks of instructional time which begins in the fall of each year. The summer term is treated as a trailer. This includes at least 30 weeks of instructional time during which a full-time student is expected to complete at least all term hours or at least 900 clock hours. The College also provides Foundation scholarships to students who qualify and students must apply [online](#) each year to be considered for a scholarship.

The Student Financial Services Office has [hours](#) of operation from Monday through Thursday 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.

Rights & Responsibilities 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 policies and withdrawal dates

Applying for Aid

Students can [apply](#) for financial assistance by completing and submitting the [Free Application for Federal Student Aid](#) (FAFSA) online at www.fafsa.ed.gov, by completing a PDF FAFSA or requesting a paper FAFSA by calling 1-800-433-3243. The FAFSA application is available in early January each year and can be accessed through the [Student Financial Services](#) website.

Award Process

Broward College receives all Institutional Student Information Records (ISIR), performs verification and awards aid to students providing coverage for tuition and books. The college determines the packaging criteria for each award type, and student eligibility matches to the fund criteria once our institution receives the ISIR. The student receives notification of awarded aid using the MYBC student portal and through electronic notification to the student's Broward email account.

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](#).

The following general eligibility requirements apply to all students who receive financial aid. If a financial aid program has additional requirements, it will be stated under each program. All financial aid students must:

- Demonstrate financial need under the federal government guidelines
- Have a high school diploma, General Educational Development (GED) certificate or have completed a high school education in a home school setting under state law. As of July 1, 2012, students who enroll in a career and technical certificate or degree program without a high school diploma or equivalent will be ineligible for Title IV funds.
- Be enrolled as a regular student working toward a degree or certificate in an eligible program. The Program Participation Agreement lists all approved programs.
- Be a U.S. citizen or eligible non-citizen.
- Have a valid Social Security card.
- Be making satisfactory academic progress
- Be registered with [Selective Service](#) if you are a male between the ages of 18 and 25.
- Not owe repayment of a grant under any state or federal grant or scholarship program.
- Not be in default on any state or federal student loan program, unless satisfactory arrangements to repay have been made.

Students Selected for Verification

Definition of Verification: Verification is the process in which students, if selected are required to submit certain documentation to review the accuracy of the data on the Free Application for Federal Student Aid (FAFSA).

Notification of Documentation Requested

Students are notified via their Broward College email of the required documentation needed to begin verification. Missing information emails instruct students to check their application status by logging into their student portal to review and resolve any red flags on their financial aid account. Students are also notified of any additional information and documents needed after the initial verification review.

Notifying Students of Award Changes Due to Verification

Discrepancies may be discovered and corrections made during the verification process. Changes are submitted to the Central Processing System (CPS) and students will be notified to check their student portal for updates on eligibility and/or award changes.

Correcting FAFSA Data 34 CFR 668.55

If inaccuracies are identified on the information reported on the ISIR, corrections are made by the Financial Aid Staff.

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 12 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 payments 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 cost of attendance for the student. Available work-study positions at Broward College can be found [online](#).

Federal Direct Loans

Disclaimer: Broward College is required to inform both students and/or parents that their Title IV, HEA loan(s) will be submitted to the National Student Loan Data System (NSLDS), and will be accessible by guaranty agencies, lenders, and institutions determined to be authorized users of the data system. (HEOA 489 amended HEA Sec. 485B)

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 in at least 6 credits
- Be making 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), student's grade level and any other financial assistance expected. Interest is paid by the Federal government while the student is enrolled in at least half-time, 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 on an unsubsidized loan from the time it is first disbursed. Students may pay the interest while they are in school, during grace periods, and deferment or forbearance periods. As of fall 2012, this Institution is participating in a Special Program with the U.S. Department of Education. As a result, unsubsidized [loan](#) eligibility for students at Broward College is awarded to students who are in one of the following categories:

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.

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 \(OSFA\)](#).

First Generation Matching Grant (FGMG)

This need-based state scholarship is available to degree seeking resident, undergraduate students who demonstrate financial need. Students must have parents who have not earned a baccalaureate degree. Funds are allocated by the state and are matched by the Broward College Foundation each year. FGMG is a decentralized program where the eligibility is decided by Broward College. For general eligibility requirements, the staff or students may visit the [OSFA website](#). Students are packaged for 2 terms (fall and winter) based on Pell frozen hours. FGMG funds cannot be awarded in the summer and must be disbursed by June 1st of each year or returned to the state.

Criteria

- 2.0 GPA at Broward College
- Enrollment at least 6 credit hours
- Must apply for financial aid
- Florida resident
- Degree Seeking
- Parents highest grade level less than a Bachelor's degree

Students may be eligible for additional state aid by completing an application on the following link below and these awards are determined by the state of Florida.

<http://www.floridastudentfinancialaid.org/>

Loan Repayment Options & Interest Rates

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 for students and prospective students to calculate monthly payments under the standard and extended repayment plans. [Interest rates](#) for direct loans can be viewed at the U.S. Department of Education's Direct Loan Program website.

Entrance & Exit Counseling

According to Federal Regulations, students are required to complete an [entrance counseling](#) session before receiving a student loan. First time borrowers as of July 1, 2013 are subject to limitation on Direct Subsidized loan eligibility. 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. The 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 the National Student Loan Database System (NSLDS)
- Broward College provides Debt Management workshops to offer financial literacy awareness and education to students. This workshop provides students with personal financial tips and promoting financial responsibilities.

Satisfactory Academic Progress (SAP)

In accordance with the Higher Education Act, Broward College must establish a policy regarding academic requirements for students to receive financial aid. [SAP guidelines](#) are outlined in College [Procedure A6Hx2-6.47](#). Students who fail to demonstrate satisfactory academic progress towards the completion of their education will become ineligible to receive financial aid.

Study Abroad

Broward College offers students of all programs of study the opportunity to study abroad in another country to earn academic credit toward their degree. Programs include short-term Spring Break and summer faculty-led programs, as well as semester or year-long programs in nearly 30 different countries. Students interested in learning more should visit the [study abroad website](#) or email abroad@broward.edu. Scholarships and grants are available to help fund these experiences, and certain types of state and federal financial aid may be applied to these programs as well/

Copyrighted Material

Copyright is a form of protection provided by the laws of the United States to the authors of original works of authorship that are fixed in a tangible form of expression. Examples of copyrightable works include:

- Literary works (e.g., written works, books, software)
- Musical works, including any accompanying words
- Dramatic works, including any accompanying music
- Pantomimes and choreographic works
- Pictorial, graphic, and sculptural works
- Motion pictures and other audiovisual works
- Sound recordings, which are works that result from the fixation of a series of musical, spoken, or other sounds
- Architectural works

There are exceptions with respect to U.S. government works and works that are so old that the copyright has expired. Copyright protection exists automatically from the moment that a work of authorship is fixed in a tangible medium of expression, regardless of whether the copyright is registered with the U.S. Copyright Office and regardless of whether copies of the work have copyright notice on them.

Under Section 106 of the U.S. Copyright Act (17 U.S.C. §106), the owner of the copyright has exclusive rights to:

- Reproduce the work in copies or phonorecords
- Prepare derivative works based upon the work
- Distribute copies or phonorecords of the work to the public by sale or other transfer of ownership or by rental, lease, or lending
- Perform the work publicly if it is a literary, musical, dramatic, or choreographic work, a Pantomime, or a motion picture or other audiovisual work
- Display the work publicly if it is a literary, musical, dramatic, or choreographic work, a Pantomime, or a pictorial, graphic, or sculptural work
- Perform the work publicly by means of a digital audio transmission if the work is a sound recording

For works of authorship created in the U.S. on or after January 1, 1978, the copyright lasts until 70 years after the death of the author, except that for works made for hire such as works created by employees within the scope of their employment, the copyright lasts for 95 years from the date of publication or 120 years from the date of creation, whichever is shorter.

For works created before January 1, 1978, the duration of the copyright depends on whether the work was published or registered as of such date. For works that were not published or registered as of that date, the term of copyright is generally the same as for works created on or after January 1, 1978. The law, however, provides that the term will not expire before December 31, 2047. For works created before January 1, 1978 that were published or registered before that date, the initial term of copyright was twenty-eight years from the date of publication with copyright notice or from the date of registration. At the end of the initial term, the copyright could be renewed for another sixty-seven years for a total term of protection of up to ninety- five years.

Copyright infringement is the act of exercising, without permission or legal authority, one or more of the exclusive rights granted to the copyright owner under Section 106 of the Copyright Act. Unauthorized peer-to-peer file sharing, illegal downloading or unauthorized distribution of copyrighted materials, for example, constitutes copyright infringement. Penalties for copyright infringement include civil and criminal penalties. In general, anyone found liable for civil copyright infringement may be ordered to pay either actual damages or, if the infringed copyright has been registered with the U.S. Copyright Office, “statutory” damages affixed at not less than \$750 and not more than \$30,000 per work infringed. For “willful” infringement of a registered copyright, a court may award up to \$150,000 per work infringed. A court can, in its discretion, also assess court costs and attorneys’ fees. For details, see Title 17, United States Code, Sections 504, 505. Willful copyright infringement can also result in criminal penalties, including imprisonment of up to five years and fines of up to \$250,000 per offense. Additionally, under the Digital Millennium Copyright Act amendments to the U.S. Copyright Act any person who circumvents a technological measure that effectively controls access to a work protected by copyright, such as by descrambling a scrambled work, decrypting an encrypted work or otherwise avoiding, bypassing, removing, deactivating or impairing a technological measure for controlling access to a work protected by copyright without the authority of the copyright owner willfully and for purposes of commercial advantage or private financial gain may be subject to fines of up to \$500,000 or imprisonment for up to 5 years, or both, for the first offense, and fines of up to \$1,000,000 or imprisonment for not more than 10 years, or both, for any subsequent offense.

Broward College prohibits copyright infringement by students, faculty or staff, including, without limitation, any use of Broward College’s information technology systems in a manner that infringes any copyrights, and will immediately investigate notices of allegations of peer-to-peer file sharing and copyright infringement. As part of its efforts to combat illegal file sharing and copyright infringement, Broward College requires that its students, faculty and staff be informed about copyright protection and refrain from copyright infringement, and encourages them to review the information circulars and other information regarding copyright protection available on the U.S. Copyright Office website at www.copyright.gov and Broward College’s Copyright Policy.

Alcohol & Drug Use

Broward College has appropriate policies and procedures, counseling, and educational programs addressing drug and alcohol prevention and penalties. A summary of the College’s program can be found in the 2018-2019 [Annual Drug and Alcohol Disclosure](#), which is disseminated to all students, faculty, and staff. Additionally, the College has conducted a [Biennial Review of drug and alcohol programs](#) for the 2016-2018 years.

Federal Penalties for Drug Violations

According to the [U.S. Department of Education Office of National Drug Control Policy](#), students who have a federal or state conviction 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 st offense	1 year of ineligibility from date of conviction	2 years of ineligibility from date of conviction
2 nd offense	2 years of ineligibility from date of conviction	Indefinite period of ineligibility*
3 + offense	Indefinite period of ineligibility*	Indefinite period of ineligibility*

*Under the law, an indefinite period of ineligibility continues unless the conviction is overturned or otherwise rendered invalid or the student meets one of the two early reinstatement requirements specified above.

Students may 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 Safety](#) and must be distributed to all enrolled students and current employees by October 1 of each year. A paper copy of the Annual Security Report is available upon request by visiting any of the campus safety 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](#) and to the general public. This [report](#) includes school and state-level information.

Constitution Day

Each year, Broward College celebrates Constitution and Citizenship Day on September 17th. If the 17th 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. This was done via email to all enrolled BC students. Information on voter registration and forms can be found on the [Broward County Supervisor of Elections Office](#) page.

Information Dissemination

Institutions are required to designate an employee who shall be available on a full-time basis to assist enrolled or prospective students in obtaining information on the school, financial assistance, graduation and completion rates, security policies and crime statistics. The designated employee at Broward College is Neil Cohen. He can be contacted at (954) 201-6554 or by email at ncohen@broward.edu

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