

# Policy Manual



<b>Title:</b> Student Financial Aid	<b>Number:</b> 6Hx2-5.11
<b>Legal Authority:</b> <i>Higher Education Act of 1965 as Amended; Fla. Stat. § 1009; College Cost Reduction and Access Act (CCRAA); Higher Education Opportunity Act (HEOA); Federal Title IV – Federal Guidelines for Financial Aid</i>	<b>Page:</b> 1 of 7

## GENERAL STATEMENT

Broward College (“College”) is authorized by the U.S. Department of Education to offer Title IV Student Financial Aid programs as outlined in the College’s Federal Program Participation Agreement (PPA) and Eligibility and Certification Approval Report (ECAR). The College is also authorized by the State of Florida to offer need and merit-based aid programs with guidelines provided by the Office of Student Financial Aid. All federal, state, foundation, and institutional aid programs offered to Broward College students are administered by the Student Financial Aid department. No fees are charged except as authorized by law or rules of the U.S. Department of Education, or the Florida State Department of Education.

Students at the College shall be eligible to apply for financial assistance regardless of race, age, national origin, religion, sexual orientation, gender, marital status, or disability and in accordance with the federal, state, and institutional procedures. Financial need shall generally be determined through the need analysis provided by the U. S. Department of Education.

### Fraud Detection and Prevention

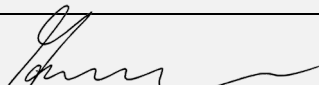
Federal guidelines require that institutions identify individuals who are engaged in fraudulent activity, for the purpose of receiving Federal Student Aid funds, as outlined in the Student Code of Conduct 6Hx2-5.02. For any misconduct the institution follows the procedures outlined in A6Hx2-5.02

## THE POLICY AND THE STUDENT

### Aid Eligibility

The Federal and State governments set guidelines for eligibility for aid. Scholarships are administered by the Office of Student Financial Services and awarded in the financial aid package or students may complete the online Broward College Scholarship Application.

Students who apply for Federal Student Aid must complete a Free Application for Federal Student Aid (FAFSA) and submit all required documents. If student applies other aid, and the award criteria indicates need-based, the FAFSA may be required along with documentation. Available scholarships are advertised on the Broward College website in July of each academic year. Scholarships are awarded based on various criteria such as academic achievement, financial need, and service to the College. Each scholarship has its criteria and does not require repayment. Scholarships are based on the availability of funds and are not guaranteed. Students should

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apply for financial aid as early as possible. Grants are funds provided by the federal and state government and are generally awarded to individuals who demonstrate exceptional financial need, and Broward College determines need once a FAFSA is received by the institution and all requirements are met. Federal and state grants include, but are not limited to, the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant, and Florida Student Assistance Grant.

## Aid Types

### Federal Pell Grant

Pell Grants are funds provided by the U.S. Department of Education and are generally awarded to individuals who demonstrate exceptional financial need, and Broward College determines need once a FAFSA is received by the institution and all requirements are met. Pell Grants have a Lifetime Eligibility Usage (LEU). Students have the equivalent of 12 full-time semesters of Federal Pell Grant eligibility. The duration of a student’s eligibility includes all semesters that a student received Federal Pell Grant funding.

Broward College will supply students with an estimate Pell Grant award after receiving the FAFSA data in the Financial Aid Office, and the student enrolls in a course. The estimate Pell Grant is used to provide a temporary fund source for paying tuition and fees, however, the Pell Grant will be re-evaluated for eligibility before the start of each academic period to reflect actual enrollment status and appropriate eligibility. The Pell Grant is subject to recalculation if the student does not begin attendance in all enrolled classes, or if the student’s expected family contribution changes due to corrections, updating or adjustments made during verification.

### Campus-Based Aid

Campus-Based Aid consists of the Federal Supplemental Educational Opportunity Grant (FSEOG) and Work-Study.

FSEOG is a need-based award administered by the Financial Aid Office. Students must be enrolled in a minimum of six credits to be considered for this award. Funding is limited, and awards are offered on a first-come, first-serve basis. The Work-Study programs provide employment opportunities that allow students to earn money by working on-campus or off-campus who are eligible to participate in the program. Students employed through a Work-Study Program are employed as Part-Time employees at Broward College; therefore, Work-Study students must follow all Broward College Human Resource policies. Work-Study is restricted to the students' award

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amount and eligibility. Work-Study is limited funding and awarded on a first-come, first serve basis restricted to the availability of funds.

### **State Grants**

State Grants are regulated through the state and do not need to be repaid. Types of State Grants are Bright Futures, First Generation Matching Grant, and the Florida Student Assistance Grant. To determine eligibility for Bright Futures, the student must contact the Office of Student Financial Assistance (OSFA). For all other state grants, the Financial Aid Office awards based on specific criteria and on a first come first serve basis restricted to an annual allocation received by the State of Florida.

### **Federal Direct Loans**

Subsidized and Unsubsidized Direct Loans offered by the U.S. Department of Education are processed for eligible students who complete entrance counseling, accept the loan, and are enrolled in a minimum of six credit hours. Loans are financial assistance that must be repaid-with interest. Effective July 1, 2012, Broward College policy allows only students in specified categories to request unsubsidized loans. Students who are in the approved categories should complete an electronic application to request an unsubsidized loan. Students who are not in one of the following categories are no longer eligible for unsubsidized loans. Students must also meet all other federal eligibility requirements. The approved categories are students enrolled in Aviation with a Program of Study 2107, students admitted to a Health Science program which require clinical, out of state students paying nonresident tuition and fees, students admitted to the Bachelor Program, and students not eligible for any federal or state grants or scholarships.

### **Veteran Benefits**

Veterans who attend Broward College may pursue an Associate of Arts degree, Associate of Science degree, Bachelor’s degree, and some certificate programs. Certain GI Bill Education chapters require veterans to file an attendance form each month to maintain their benefits. The Veteran Administration approves courses that satisfy degree requirements. All veteran students and eligible dependents of veterans at Broward College who wish to receive veteran’s educational benefits must meet the admission requirements and complete a Broward College Veterans Certification Request Form and any required Department of Veterans Affairs (VA) forms.

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## Academic Year Definition and the Program of Study

Broward College offers programs whose completions may be measured in earned credit hours or clock hours, in module or session format, within defined terms of enrollment. The minimum academic year for all programs includes 32 weeks of instruction of 24 credit hours or 900 clock hours. Broward College payment periods are defined for each program via the institution's Program Participation Agreement (PPA). A Program Objective Enrollment Compliance (POEC) review is required for every student seeking federal student aid. The goal of POEC is to determine whether or not all classes within a student's schedule for a given term are truly necessary for the completion of that student's declared degree. Classes which are identified as unnecessary for degree completion will be flagged as such and excluded from federal financial aid coverage, i.e., any coursework that is not recognized as being required will be excluded when calculating eligibility for Title IV funds (Pell Grant, Campus-Based Aid, Direct Subsidized and Unsubsidized Loans including PLUS).

## Verification

Verification is a process required by the US Department of Education to confirm the information provided on the Free Application for Federal Student Aid (FAFSA). The Central Processing System (CPS) selects which applications are to be verified, although the College may select additional students. When a student is selected for verification, Broward College requires certain documents to compare FAFSA data with financial and family information. If differences arise, federal financial aid awards will be delayed until all discrepancies are resolved. The U. S. Department of Education requires that Federal Title IV applicants provide documentation to verify the accuracy of the information submitted on the Free Application for Federal Student Aid (FAFSA) each year the student is selected. Federal regulations include verification as part of the Federal Student Aid (FSA) program requirements and it is required for applicants for most FSA programs with the exception of students receiving only an unsubsidized Stafford loan, which includes the PLUS loan program.

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## Cost of Attendance

The Cost of Attendance (COA) is an estimate of what it will cost you to go to school based on residency, enrollment and housing status. This includes fixed amounts for tuition and fees and amounts that must be estimated, such as personal expenses. The Financial Aid Office uses these costs to develop standard budgets for awarding financial aid funds. The total amount of financial aid awarded cannot exceed your COA.

COA includes the estimate of:

- Tuition
- Fees
- Room & Board
- Books & Supplies
- Transportation
- Personal Expenses

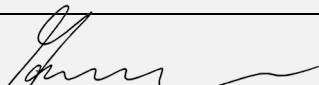
## Special Circumstances

Federal Financial Aid regulations allow for unforeseen changes in students and parents income and/or assets after the FAFSA is filed. Some of those special circumstances include job loss, income reduction, asset value reduction, the need to be considered independent on the FAFSA, illness, etc. Students may request a review of their special circumstance by completing and submitting an electronic form to the Financial Aid Office. Special Circumstances are requested on a case-by-case basis and must be requested each academic year if needed. Students must submit all required documentation prior to a request for a review. Special Circumstances are approved at the discretion of the Financial Aid Office, and decisions are final.

## Repeated, Audited, Remedial Courses

Financial aid may be used to cover the cost of repeating failed courses and one time only per to cover the cost of repeating a previously passed course. Audited courses, credit by examination, and any credit for prior experience or experiential learning are not eligible for financial aid. Non-credit courses that apply to the students' academic program are eligible for Federal student aid.

A maximum of 30 remedial credits or equivalent clock hours, in addition to any English as a Second Language (ESL) courses, may be funded. Students should be aware that these credits are counted toward the total of 12 semesters of Pell eligibility that can be received for a bachelor degree.

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## Refunds

If there is an aid credit balance once a student’s tuition, fees, books, and supplies for a term have been covered, a refund will be generated and sent to the student. These excess funds are disbursed to the student (by check) once the 100 percent refund date has passed and attendance is confirmed by the instructor(s). If a student is enrolled in multiple sessions, their refund amount may be split into multiple checks and disbursed after the 100 percent refund period has passed for each session.

## Enrollment Verification and Disbursement

All students are required to attend classes and validate their enrollment prior to any aid being disbursed or refunded. Broward College does not disburse aid until all students enrolled in a term, session, or module have one day of attendance verified by faculty. If students do not begin attendance in all courses, aid is recalculated to reflect a revised enrollment status, as applicable.

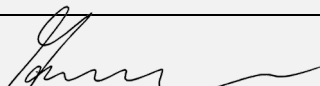
## Disbursement of Aid

Student aid is disbursed on a date certain that is published on the College’s website and based on students’ enrollment status at the time of disbursement.

## THE POLICY AND THE FACULTY AND STAFF

Faculty and staff are required to comply with applicable Title IV Federal, State, and College financial aid and employment policies and procedures regarding the processing, awarding, and disbursement of financial aid. Financial aid staff will not disburse aid to students who are not eligible to receive it. Student financial aid advisors hold compliance for Title IV regulations and must not disclose any personally identifiable financial or other information without the consent of the student. Financial aid advisors are expected to have expertise in Federal student aid regulations and to provide students with accurate information regarding their initial and continued aid eligibility. Staff may not remove registration history for a student who receives Federal student aid per College Policy 6Hx2-5.36. When extenuating circumstances apply, these must be reviewed and approved by the Vice President for Student Services or Campus President and compliant with College Policy 6Hx2-5.36.

Faculty are required to comply with Title IV Federal Student Financial Aid regulations regarding enrollment verification at the beginning of the term, monitoring attendance and participation during the term up to, and including, the 60% period, and providing an accurate last date of attendance in an academically-related activity, as defined in College Procedure 6Hx2-5.11B – Student Financial Aid: Return to Title IV.

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## IMPLEMENTATION AND OVERSIGHT

The President has the authority to delegate the authority to establish procedures to implement this policy. The Associate Vice President for Financial Aid, under the direction of the Senior Associate Vice President for Student Financial Services, is responsible for the implementation and oversight of policy compliance. Under all situations, the College is bound to abide by Federal and State law and rules regarding the awarding of financial aid.

## VIOLATION OF POLICY

Faculty and Staff are required to comply with all applicable Federal and State regulations and College ethical standards of conduct as required by College Policy 6Hx2-3.38. Adjunct faculty and staff who violate this policy are subject to discipline, up to and including termination.

Full-time Faculty who violate this policy will be subject to disciplinary action up to and including termination, as outlined in the Collective Bargaining Agreement between the Board of Trustees of Broward College and the United Faculty of Florida, Broward College Chapter.

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