

FINANCIAL AID

Student Financial Services (<http://www.broward.edu/admissions/financial-aid/>) departments include the Financial Aid Office, Bursar, and Credit and Collections areas. These departments provide assistance to Broward College students who can benefit from furthering their education but cannot afford to attend school without financial support. For further information, please feel free to visit the campus offices or join QLESS, our virtual line to speak with a representative (<http://kiosk.us2.qless.com/kiosk/app/home/7000000006/>). For office hours and additional information, visit the Student Financial Services web page (<http://www.broward.edu/admissions/financial-aid/>) or call 954-201-2330.

Financial aid applications must be submitted each year. To be considered for the maximum aid available, students must apply for financial aid as early as possible. Filing for financial aid begins with completing the online Free Application for Federal Student Aid (FAFSA).

Broward College will supply students with an estimated Pell Grant award after receiving the FAFSA data in the Financial Aid office. The estimated 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 prior to the start of the term to reflect actual enrollment status, actual credits attending, and appropriate eligibility.

It is the responsibility of the student to ensure that all appropriate forms and documentation are submitted to the Financial Aid office to confirm awards and eligibility. Students can see financial aid requirements when logged into their myBC account.

Any required documents are reflected as a "Red Flag," and it is the responsibility of the student to confirm exactly which forms/documents need to be submitted to complete the financial aid process. Students should try to complete this process as soon as possible as failure to do so could result in awards not being posted ahead of the tuition due date.

In such instances, the student would have to pay out of pocket and await reimbursement (if eligible) or risk being withdrawn from their classes. Conversely, given enough time, the Office of Student Financial Services will have awards posted ahead of payment due dates, and if sufficient, tuition and fees will be covered by the tuition due date.

Students should always confirm, in advance of their payment due date, whether their financial aid awards have been posted, adjusted or removed based on eligibility, and should also determine if awards are enough to fully cover their tuition and fees; if not, as stated previously, students are required to pay the balance by the payment due date.

The Broward College Financial Aid web page (<http://www.broward.edu/admissions/financial-aid/>) provides detailed information on the following:

- How to apply for financial aid with a direct link to the FAFSA
- Scholarships
- Student loan types and process
- Student employment opportunities
- Veterans Affairs programs
- Satisfactory Academic Progress (SAP)
- Attendance and withdrawal requirements
- Useful resources and contacts

Grants

Grants are funds provided by the federal and state government and are generally awarded to individuals who demonstrate exceptional financial need. Federal and state grants include the Federal Pell Grant, the Federal Supplemental Educational Opportunity Grant, and Florida Student Assistance Grant.

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. For further information, visit the Federal Student Aid website (<http://studentaid.gov/understand-aid/types/grants/pell/calculate-eligibility/>).

Loans

Loans are financial assistance that must be repaid with interest. Often repayment is deferred while students are enrolled in a minimum of six or more credit hours. In some cases, the federal government pays the interest while the student is in school. Eligibility for Federal Direct Subsidized Loans disbursed prior to July 1, 2021 is limited to 150 percent of the published length of the academic program. As of August 13, 2021, the Department of Education repealed the subsidized usage loan limit restriction (SULA) for any borrower who receives a Federal Direct Stafford Subsidized Loan first disbursed on or after July 1, 2021, regardless of the award year associated with the loan.

On-Campus Student Employment

Work-study programs provide on and off campus part-time jobs for students to earn part of their college expenses while gaining valuable job experience. Students may work up to a maximum of 25 hours a week depending on eligibility and funding, which is determined by completing a FAFSA.

Scholarships

Scholarships are funded by Broward College, the Broward College Foundation or generous private donors or organizations. Scholarships are awarded based on various criteria such as academic achievement, financial need, and service to the College.

Each scholarship has its own criteria and does not require repayment. Scholarships are based on the availability of funds and cannot be guaranteed.

For more information, go online to Broward College Scholarships (<http://www.broward.edu/admissions/financial-aid/scholarships/>). Scholarships administered by the Office of Student Financial Services are either awarded in the financial aid package or students may complete the online Broward College Scholarship Application.

Where applicable, students must have a completed financial aid file (FAFSA and all requested documents). Broward College Foundation Scholarship Application is available on the Broward College website for each academic year.

Florida Bright Futures Scholarships

Florida Bright Futures Scholarships are merit-based funds available to students seeking postsecondary education in Florida. Students must meet eligibility requirements while in high school and must also notify the state at which school they would like to receive their funding. (The Bright Futures code for Broward College is 062).

Bright Futures funding only partially covers tuition costs; students must confirm their unpaid balance each term and be sure to cover it by the payment due date (if other awards are not available to cover it).

To learn about the rules about initial eligibility and maintaining eligibility, visit the Bright Futures website (<http://www.floridastudentfinancialaid.org/>). To use and maintain your Bright Futures Scholarship at Broward College, read the following important information:

Awardees

Students must apply during their last year in high school (after December 1 and before graduation) for Bright Futures eligibility. Bright Futures Scholarships are packaged and awarded by the Financial Aid office.

Withdrawals

Students who received a Bright Futures award and drop or withdraw from courses will be responsible for reimbursing the postsecondary institution for the cost of the course(s) dropped or withdrawn. Failure to repay dropped or withdrawn courses will result in temporary suspension of Bright Futures eligibility.

Maintaining Eligibility

The minimum GPA to remain eligible to receive Bright Futures is determined by the State and is based on the Bright Futures program from which funds have been awarded. Students should check their status and obtain more information online through their OSFA portal every June.

Appeal Process

If a student does not meet annual renewal requirements, they can appeal in cases of a verifiable illness or circumstances beyond the student's control. The student must provide an explanation along with documentation related to the mitigating circumstances for the term(s) in question. An appeal must be filed within 30 days of the date of the ineligibility notice sent to the student or by the institution's deadline which is April 30th of the year following the loss of eligibility. Please contact the Financial Aid Office at state@broward.edu to request an appeal form.

Program Objective Enrollment Compliance (POEC)

A Program Objective Enrollment Compliance (POEC) review is required for every student seeking federal student aid. The goal of a POEC review is to determine whether all classes within a student's schedule for a given term are required for the completion of that student's declared degree.

Classes that are identified as not required to fulfill the degree requirements for graduation, or not part of the degree program, will be flagged as such, and excluded from 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, Direct Subsidized Loans, Direct Unsubsidized Loans, etc.).** Classes that are not part of the degree completion requirement will need to be paid by the student out of pocket as federal, state and institutional aid will not apply.

Students who qualify for aid, which exceeds the actual cost of their compliant coursework, may be able to apply that difference to non-compliant classes. If excess aid does not exist, the student is responsible for the difference in cost.

Excess Funds on Student Accounts Refunds

If there are excess funds after 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 via direct deposit through Bank Mobile once the 100 Percent Refund Date has passed and attendance is confirmed by the instructor(s). Students must ensure they sign up for direct deposit with Bank Mobile through their myBC portal. 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.

Veterans Affairs Information

Broward College has educational programs for Veterans which include pursuing approved associate and bachelor's degrees and some certificate programs. Enrollments are sent to the U.S. Department of Veterans Affairs each semester and attendance is monitored throughout the semester. To be certified by Broward College Veterans Services, all Veterans, Reservists, National Guardsmen, and eligible dependents of Veterans must submit a Veterans Benefits Certification request form each term they are enrolled. For more information, visit Broward College Veterans web page (<http://www.broward.edu/veterans/>).

Questions regarding the GI Bill can be directed to 1-888-GI-BILL (1-888-442-4551) or to the U.S. Department of Veterans Affairs website (<http://www.benefits.va.gov/gibill/>).

Return of Title IV Funds

A student who fails to earn a passing grade in any of the enrolled courses of a term/ payment period is considered to have unofficially withdrawn. A student who notifies the school of the intent to withdraw from the enrolled courses of a term/payment period is considered to have officially withdrawn.

The student must meet with their academic advisor or financial aid advisor to determine the proper procedures for withdrawing from classes and the consequences of withdrawing or stopping attendance.

If a student officially withdraws, then this college will use the date of the official withdrawal to determine the refund calculation and the amount of aid earned. If the student is considered to unofficially withdraw from the term/payment period, then this college will use the midpoint of the term/payment period to determine the amount of aid earned, where a calculation for a return of Title IV financial aid funds is required.

As reauthorized and signed into law on October 7, 1998, the Higher Education Act established the Return of Title IV Funds Policy. The revised Return of Title IV Funds policy reflects the changes to the regulations as of July 1, 2021. This policy governs all Title IV funds, including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and Federal Direct Subsidized and Unsubsidized Stafford Loans.

Withdrawing could result in a debt to the school, the federal government, or both. Students should register for only the classes that they can successfully complete. By withdrawing from classes, the enrollment will change, and the financial aid award may be adjusted. Additional information on this policy is available on the Broward College website (<http://www.broward.edu/>).

If a student completes 60 percent or more of a term/payment period, the student earns all eligible aid during that term/payment period, and a Return to Title IV calculation is not required. The 60 percent point of any term is usually a day or two before the last day to withdraw from classes. However, withdrawing will affect a student's Satisfactory Academic Progress and eligibility for financial aid.

Satisfactory Academic Progress Policy (SAP)

All students must maintain Satisfactory Academic Progress (SAP) to maintain financial aid eligibility. Academic progress is calculated after each term. To be considered as having 'passed' i.e., met standards, a student must:

- Maintain at least a 2.0 Cumulative GPA.
- Be on track to complete their degree requirements within 150 percent of the required number of credit hours for the program. For example, if a program requires 60 credit hours, the student must complete the degree requirements within 90 credit hours (60 credits x 150%).
- Be at a 67 percent completion rate or higher for college-level coursework attempted. For example, if a student completed 35 credit hours, but has attempted 62, the student would be at a 56 percent completion rate (35/62). Based upon this, the student may not be able to complete the program with the maximum timeframe for that program.

Students who have received Warning Status concerning SAP, or have lost financial aid eligibility, should make an appointment with their academic advisor to develop an Academic Success Plan to determine how to return to a passing Satisfactory Academic Progress status to restore eligibility.

SAP Status and Appeal

If you are in a Failed SAP status, you may request an appeal (http://www.broward.edu/admissions/financial-aid/_docs/sap-procedure.pdf). Filing an appeal does not mean you are eligible to receive federal financial aid. Any institutional costs incurred will need to be paid by the student while in Failed SAP status. An appeal will only be reviewed if you have completed the Satisfactory Academic Progress Appeal form and have submitted all required

documents. Please know that if you are approved, you will be limited to aid for only one term at a time until you have reached the three-consecutive term limit.

Listed below is the general processing information regarding the Appeal:

- The Financial Aid Office will notify the student of an appeal decision within 14 business days and the notification is sent to the student's Broward email account.
- The Financial Aid Office will only consider up to 3 appeals during a student's lifetime of enrollment at Broward College.
- The Financial Aid Office will only allow an appeal to be applicable for up to three consecutive terms in which a student has enrolled in each term and completed courses within those terms.
- The student will receive, within 14 business days, an explanation via email of why an appeal was denied, and if approved, what is required during the approved term(s).

Students can submit an appeal by completing the Satisfactory Academic Progress Appeal form on the Broward College website (<http://www.broward.edu/>).

Tuition Payment Plan

Broward College has partnered with Nelnet Business Solutions to offer a tuition payment plan to help students afford the cost of their education. Students may enroll in a tuition payment plan for any term at Broward College; however, a new plan is required each term. The earlier a student enrolls, the more plan options the student will have to choose from. The tuition payment plan is only available until the day before the term starts. As a result, students who register for later sessions after the start of the term will not have this as an option.

Plans range from zero to 50 percent down payment with two to four monthly payments:

Required Down Payment	Number of Monthly Payments	Enrollment Fee
None	4	\$40
50%	3	\$45
50%	2	\$50

Payments are processed on the 20th of each month and will continue for the duration of the selected monthly option until the balance is paid in full. There are no credit checks and no interest.

The student must be registered for courses and provide a method of payment (credit card or checking/savings account) that will be used for the enrollment fee, down payment and monthly payments.

The down payment, along with a \$40, \$45 or \$50 non-refundable enrollment fee will be due at the time of enrollment in the tuition payment plan, \$5 of the enrollment fee is being collected on behalf of the institution.

While most plans will pay the student's schedule within minutes of completing enrollment, it may take up to one business day for processing, so students are advised to enroll before their fee payment due date.

Simple steps to enroll in the payment plan:

1. Log in to myBC (<http://broward.onelogin.com/login2/?return=eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJ1cmkiOiJodHRwczovL2Jyb3dhcmQub25lbG9naW4uY29tL2xvZ2luliwiaXNzIjoitu9OT1JBSUwiLCJtZXRo>)
2. From "My Financials," select "Sign Up Options" then "Tuition Payment Plan" or from "Payment," select "tuition payment plan."

For additional information visit tuition payment plan (<http://www.broward.edu/students/cashier/>) or contact the cashier's office on Central Campus. Enrollment periods are limited and typically close approximately one day prior to the start of the main session.

Schedule Changes

If you drop or add classes or receive financial aid or other tuition coverage, your tuition payment plan agreement amount will automatically be adjusted within the set enrollment dates scheduled by Nelnet Campus Commerce. The time frame in which increases may be made to plans are limited to the start of the enrollment period to the end of the enrollment period. Therefore, the very last day to increase the agreement amount is usually the day before the start of the term. However, the last day to decrease is approximately 30 days after the start of the term. Please be aware of these dates as you drop and add classes once the term starts. Once the term has started, if you drop a class within the drop/add period for the session, your tuition payment plan amount will automatically be reduced. Should you add back a class, your payment plan amount will not increase. If possible, it would be best to add the class you want first then drop the class you do not want to attend.

Tuition Payment Plan Refunds

The College's tuition payment plan administrator will remit all payments to the College within 60 days after the end of the drop/add period for the session. Broward College will issue tuition payment plan refunds to students upon receipt.

Federal Student Financial Aid Penalties for Drug Law Violations

Drug convictions no longer affect federal student aid eligibility.