

STUDENT FINANCIAL AID

Consumer Information

The Higher Education Opportunity Act of 1965 revised 2008 (HEOA) requires postsecondary institutions participating in federal student aid programs to disclose information from various administrative areas to students. This information may be viewed online at the following address in compliance with federal law: <https://www.broward.edu/studentresources/rights-and-responsibilities/Pages/student-handbook.aspx>.

General Information

The goal of the Broward College Student Financial Aid Office is to assist students who can benefit from further education but cannot afford to attend school without financial support. Financial Aid is available to students who qualify. Students can confirm their eligibility by completing the Free Application for Federal Student Aid (FAFSA). Instructions to complete the FAFSA on the web may be obtained in the Financial Services Department or by going to <https://studentaid.gov>. The Broward College School Code is 001500. The Student Financial Aid Office provides information and assistance to students who seek to apply for and use financial aid to support their enrollment at Broward College. From application to awarding, the Student Financial Aid Office ensures compliance with applicable laws, regulations, and policies that govern the federal, state, institutional, and foundation programs.

General Eligibility Rules

The amount of aid a student receives at Broward College is based on the cost of attendance, Expected Family Contribution (EFC), enrollment status (full-time, 3/4 time, 1/2 time, less than half-time), and the number of terms attended within an academic year.

Types of Aid

Aid can be in the form of grants, scholarships (need or merit), and student loans. Examples of aid are as follows:

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 at <https://studentaid.gov/understand-aid/types/grants#grant-eligibility> (<https://studentaid.gov/understand-aid/types/grants/#grant-eligibility>).

Work-Study Programs

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. Off-campus opportunities place students in areas of career interest, such as teacher aides in local public schools.

Veterans (VA) Work-study provides opportunities to work on or off campus doing VA-related work and is available to eligible veteran students enrolled full-time or 3/4 time in a degree, vocational, or professional program.

Loans

Loans are financial assistance that must be repaid with interest. Repayment on some loans is deferred while students are enrolled in a minimum of six credit hours. In some cases, the federal government pays the interest while the student is in school. The following types of loans are available to students or parents who apply and qualify:

- Federal Direct Subsidized - need-based
- Federal Direct Unsubsidized - not need-based
- Plus Loans for Parents
- Private Loans - may be credit based

Veterans services

VA benefits are paid based on the benefit and enrollment for the term. The VA pays benefits based on the number of credits and the start and end date of each certified session. Some benefits pay tuition to Broward College as well as a housing stipend to the student, based on earned entitlement while serving in the Armed Forces. Other benefits pay a stipend directly to the student and no tuition is paid to Broward College.

- Post 9/11 GI Bill[®] (Chapter 33) - tuition and stipend
- Veteran Readiness & Employment (Chapter 31) - tuition and stipend
- Montgomery GI Bill[®] Active Duty (MGIB-AD) (Chapter 30) - stipend only
- Montgomery GI Bill[®] Selected Reserve (MGIB-SR) (Chapter 1606) - stipend only
- Survivors and Dependents Education Assistance (Chapter 35) - stipend only

Note: As of 5/24/22 students who drop classes during the semester may have their funds returned to the VA creating a liability to Broward College. Students who owe Broward College will not be able to register for future terms until the balance owed to the school is paid in full. (Policy 6Hx2-6.16 (<https://www.broward.edu/legal/policies-and-procedures/>)).

Student Initial Eligibility Requirements

Federal financial aid is not available to international students unless they are eligible non-citizens. Eligible non-citizens must provide current documentation of immigration status prior to applying for financial aid. To be eligible to receive most need-based aid, students must meet the following requirements:

- Demonstrate financial need
- Enroll in an eligible program
- Be a United States citizen or eligible non-citizen
- Have a valid social security number
- Maintain satisfactory academic progress
- Not be in default on a Federal Perkins Loan (or National Direct Student Loan), Federal Stafford Loan, or Federal PLUS Loan
- Not owe a refund on a Federal Pell Grant or Federal Supplemental Educational Opportunity Grant (FSEOG)

Federal Student Financial Aid Penalties for Drug Law Violations

Drug convictions no longer affect federal student aid eligibility. The drug conviction questions have been removed from the 2023-24 Free Application for Federal Student Aid (FAFSA).

Program Objective Enrollment Compliance (POEC)

Federal Aid only covers classes that pass the Program Objective Enrollment Compliance (POEC) review. Those classes that are necessary for the completion of your declared degree are deemed 'compliant'. Classes that are identified as not required for degree completion will be flagged 'non-compliant' and will be excluded from federal 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.) If excess aid does not exist to cover the costs of the ineligible classes, the student is responsible for the difference.

Financial Aid Procedures

Students who seek financial assistance must complete a Free Application for Federal Student Aid (FAFSA). Many funds are limited and are awarded on a first-come, first-served basis to students who have the greatest need. After the FAFSA is processed, Broward College receives an electronic Institutional Student Information Record (ISIR). After receipt of the ISIR, an analysis is completed to determine the amount a family is expected to contribute to educational costs as well as the amount of financial aid a student can expect to receive. The results of this analysis are displayed on myBC for the student to review.

Students can sign on to the myBC website to monitor the progress of their financial aid application/award. The information on the site will indicate the type of award, the academic period for which it is awarded, any conditions or responsibilities of the student to receive the award, and for loans, the borrower is required to sign a Master Promissory Note (MPN) and complete Entrance Counseling before the loans are processed.

Verification

Verification is a process required by the US Department of Education to confirm the accuracy of the information provided on the Free Application for Federal Student Aid (FAFSA). When you are selected for verification, Broward College requests certain documents to compare your FAFSA data with your financial and family information.

If verification is required, the student, spouse, and/or parents (whichever is applicable) must provide the requested documentation. Students are not awarded until all verification documents are submitted, any conflicting information is resolved, documents are evaluated, and corrections are made to the ISIR if applicable. Any corrected information to the ISIR must be reviewed and cleared before verification becomes complete and the student is awarded.

If conflicting information is found the student's financial aid awards will be delayed until all discrepancies are resolved.

Maintaining Financial Aid Eligibility

Federal guidelines require that students' records be reviewed periodically to remain eligible for financial aid throughout their enrollment in a post-secondary degree program.

Academic Progress for Student Aid

All students (including veterans) must make satisfactory academic progress in order to maintain financial aid eligibility. Academic progress is calculated after each term. In order to be considered as having 'passed' i.e. met standards, a student must:

- Maintain at least a 2.0 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 (150 percent).
- Have a 67 percent completion rate or higher for college-level coursework attempted.

Qualitative Standard-GPA

Students must maintain at least a 2.0 cumulative Financial Aid grade point average (GPA) in order to remain eligible for FSA funds.

The Financial Aid GPA includes:

- All remedial courses are taken at Broward College.
- The most recent grade for repeated courses.
- Transfer credits are not included in the GPA calculation unless those courses are applicable to the program of study.
- Only courses with a grade of A, B, C, D, or F are included in the GPA calculation. Therefore, courses that are designated as Incomplete (I), Withdrawn (W, WN, XW), Audited (X, XC), Non-Credit (NC), or have no grade assigned (NG, NR) are not included in the GPA calculation.

Quantitative Standard–Pace

There are two quantitative SAP measures. The first measure is known as “Pace”. The Pace is measured by the result of the division of the cumulative number of hours the student has successfully completed by the cumulative number of hours the student attempted. For programs measured in clock hours, Pace is evaluated using the cumulative clock hours required to be completed, as expressed in calendar time. Remedial courses are not included in the SAP quantitative measures. All students must have completed a minimum of 67% of credit hours attempted in order to graduate within 150% of the normal timeframe.

The following are included in the Pace calculation:

- for courses that are repeated for grade forgiveness, only the most recent earned hours are included in the numerator; however, all attempted hours are included in the denominator. Therefore, repeating courses, even successfully, will be detrimental to the calculation of Pace.
- for courses that the student attempts and officially or unofficially withdraws from after the drop/add period, the hours attempted will count in the denominator of the calculation with no earned hours in the numerator. This will negatively affect the Pace measure.
- for courses with an enrollment status of incomplete, the course will count as attempted and unearned hours until such time as the faculty member and registrar process the final grade.

Quantitative Standard-Time to Complete

The second quantitative measure of Satisfactory Academic Progress (SAP) is the “Time to Complete”. A student is only eligible to receive financial aid for credit hours or clock hours that do not exceed 150% of the published program hours. For example, a degree program of 60 credit hours must be completed within (60x1.5) 90 credit hours maximum; and a program of 900 clock hours must be completed within (900x1.5) 1,350 clock hours.

Federal regulation requires that a student become ineligible for aid at the time at which it is mathematically impossible to complete within the 150% maximum timeframe. Therefore, when a student is evaluated, the student could fail the “Time to Complete” measure even though the student has attempted less than the 150% maximum attempted hours. For example, if a student is admitted and enrolled in a financial aid eligible program with a published length of 60 credit hours and has attempted 80 credits hours but needs 21 more credit hours to satisfy all degree requirements, the student will fail SAP for “Time to Complete” even though the student has not reached the 90-credit hour maximum. Remedial courses are not included in the SAP quantitative measures.

The following are included in the “Time to Complete” calculation:

- for courses that are repeated for grade forgiveness, all attempted hours are included. Therefore, repeating courses, even successfully, will be detrimental to the completion of the program within the maximum “Time to Complete”.
- for courses that the student attempts and officially or unofficially withdraws from after the official college drop/add period, the hours attempted will be used in the “Time to Complete” calculation. This will negatively affect the student’s ability to complete their degree within the maximum timeframe.
- for courses with an enrollment status of incomplete, the course will count as hours attempted, but unearned, until such time as the course is successfully completed.

Warning Status

In a term in which the student fails SAP; and the term of failure follows a term in which the student had passed SAP, or this is the first SAP evaluation of the student, the student will be placed on a “Warning Status”. The student may receive Federal financial aid funds for the one term that the student is placed on a Warning Status. The Warning Status is assigned to a student who meets the conditions for such assignment without the need for an appeal or other action by the student.

The student may only be on a Warning Status for one term subsequent to a term in which SAP measures were not met; however, the student may experience more than one Warning Status over the lifetime of enrollment, just not for consecutive terms.

At the end of the Warning term, if the student is meeting all SAP requirements, then the student may continue to receive Federal financial aid funds. If the student fails to meet SAP requirements for two (2) consecutive terms, the student loses eligibility for Federal financial aid funds.

Students who are identified as being on a Warning Status should meet with an academic advisor to obtain guidance regarding the courses and grades needed to regain compliance with SAP standards. Meeting with an advisor and/or completing an academic plan does not guarantee financial aid eligibility. Students must still meet all SAP requirements.

Appeals

A student may petition financial aid for an appeal of their Failed SAP status. Requesting an appeal, meeting with an advisor, and/or completing an Academic Advising Plan does not guarantee financial aid eligibility.

If an appeal is approved, the student will be placed in an Approved Appeal Status. The student may need to submit another appeal for the next term if no progress has been made due to new or additional extenuating circumstances. The student can only be in an "Approved Appeal Status" for no more than 3 consecutive terms. A consecutive term is defined as enrollment in a term that contains grades, and the registration could include an enrollment pattern such as Spring, Summer, and Fall. The student will continue to receive federal aid under the Approved Appeal Status if they meet the terms of their Academic Advising Plan and are able to mathematically meet the SAP standards after one term of Approved Appeal Status, or by the end of the Academic Advising Plan.

A student may not petition for more than 3 appeals over the lifetime of enrollment at Broward College. Once the financial aid office receives the student's request for an appeal, and the academic advising plan, the financial aid office will notify the student, via email, whether the appeal is approved or denied and if denied, the reason for the denial.

The student must be able to document a qualifying extenuating circumstance that coincides with the term(s) of academic difficulty, and that would be determined to have impacted the student's ability to meet SAP measures. Additionally, the student must present evidence that the situation has changed and the student is expected to meet the appeal conditions at the next evaluation.

A few extenuating circumstances include, but are not limited to:

- Death of an immediate family member
- Student illness requiring hospitalization, including mental health issues
- Military deployment

If a student does not meet the terms of the first appeal, and other extenuating circumstances unrelated to the first appeal arise, another appeal could be submitted and may be considered. In all cases, the student must meet with an academic advisor and submit an Academic Advising Plan. The Academic Advising Plan must contain an original signature of the Academic Advisor and must demonstrate that the student is able to mathematically meet the SAP standards after one term of Approved Appeal Status, or by the end of the Academic Advising Plan.

Reinstatement of Financial Aid Eligibility

Students regain their financial aid eligibility when their progress demonstrates the passing of **all** standards of progress. Specific guidance is outlined in College procedure 6Hx2-5.11A (https://www.broward.edu/legal/policies-and-procedures/_docs/procedure/a6hx2-5.11a.pdf). Students who have met all standards of SAP after losing eligibility will have eligibility reinstated for the next academic term. The Office of Student Financial Aid notifies students via email communication, to the student's Broward College email address, of their Federal Student Aid Warning, Probation, and/or Ineligible status; and via the student portal, yBC.

Developmental Education Coursework

Federal regulations allow financial aid to cover up to 30 remedial/developmental credits (equivalent to one academic year) for any student. If a student is enrolled in classes and has already taken 30 credits of remediation, financial aid will not pay for additional remedial classes. This does not include credits taken for ESL courses. Financial aid only covers credit courses that are required for degree completion. Non-credit courses that do not apply toward the student's degree program and/or courses taken for audit cannot be paid by federal student aid.

Types of Financial Aid Grants

Grants are funded by federal or state programs and do not require repayment. Grants are awarded to students who demonstrate exceptional financial need.

- Pell Grant - Eligibility is determined by the federal government and is based on several factors including household size, income, and the number of family members in college.
- Federal Supplemental Educational Opportunity Grant - Additional grant assistance for exceptionally needy students who are Pell-eligible and apply early.
- Florida Student Assistance Grant - State grant awarded to students with demonstrated financial need. Because funding is limited, students must complete the application process early.

- First Generation Matching Grant
- Achieving Success Grant
- Opportunity Grant

Scholarships

Scholarships are generally funded by Broward College, the Broward College Foundation private donors, or organizations. Scholarships are awarded to students based on criteria such as merit, financial need, and degree choice. Scholarships do not require repayment. The system matches scholarship criteria to students based on eligibility and availability of funds. Scholarship funding is limited, and completion of the application does not guarantee an award. Scholarships are based on the availability of funds and cannot be guaranteed.

In order to be considered for a scholarship, students must:

- Complete a FAFSA (International students are not required to complete the FAFSA.)
- Have all red flags resolved (if need-based)
- Be admitted to a degree or certificate program of study.
- Complete the online scholarship application.
- Have at least a 2.0 cumulative GPA.

Florida Bright Futures

Florida Bright Futures Scholarship Program was created to establish a lottery-funded scholarship program to reward any Florida high school graduate who merits recognition for high academic achievement. Students must meet initial eligibility requirements while in high school and apply for the scholarship during their final (senior) year. The high school graduate must enroll in a degree program, or certificate program, or apply for a technology program at an eligible Florida public or private postsecondary educational institution. In addition, the student must be enrolled in at least 6 non-remedial credit hours (or the equivalent in clock hours) per term. Students who receive Florida Bright Futures awards must maintain eligibility for renewal and comply with the State of Florida renewal guidelines. In some cases, students may appeal for the reinstatement of their aid. The renewal guidelines can be found by visiting www.floridastudentfinancialaid.org/SSFAD/bf/renewpg.htm (<https://www.floridastudentfinancialaid.org/SSFAD/bf/renewpg.htm>).

Federal Student Loans

Federal student loans are a part of a student's financial aid package. Loans should be taken as a last resort, and if taken must be repaid with interest in a specific time period after a period of non-enrollment.

Repayment may be deferred while students are attending classes at least half-time. Students whose enrollment changes to less than half-time status, cannot receive additional student loans and must begin repayment within 6 months.

Direct Loan Application Process

Once a student is awarded a Direct Subsidized Loan, the student has the option to reduce or accept the loan amount online. Students who fall into one of the approved categories for an unsubsidized loan will need to submit a Loan Request Form. Students will be required to log onto <https://studentaid.gov> (<https://studentaid.gov>) to complete the Entrance Counseling and a Master Promissory Note (MPN).

Federal Student Loan Requirements

Loan funds cannot be disbursed unless the Master Promissory Note (MPN) and Entrance Counseling are completed.

Types of Direct Loans available to students:

- Direct Subsidized Loans are based on financial need. The federal government pays the interest on the loans while students are in school at least half-time, during grace periods, and during authorized periods of deferment.
- Direct Unsubsidized Loans are not based on financial need. The student is responsible for the interest on the loans while they are in school and during authorized periods of deferment.

Direct PLUS

- Loans that are available to parents of dependent students. Parents must meet all federal government requirements and may be eligible to borrow up to the total cost of attendance less all financial aid received. Parents begin repayment 30 days after the final disbursement for the academic year. The PLUS loan is based on a ten-year repayment plan with no prepayment penalties. Visit <https://studentaid.gov> (<https://studentaid.gov>) for additional information.

Federal Work-Study Program

Work-Study programs allow students to work either on or off campus to help defray their educational expenses. Depending on eligibility, and the needs of their employer, students can work up to 25 hours per week. Interested students can contact the Financial Aid Work-Study mailbox at faworkstudy@broward.edu in order to determine eligibility. The student must elect interest in the program on their FAFSA.

Funds are limited and awards are made to eligible students who complete their financial aid file early. Students must also complete an employment packet prior to beginning employment.

America Reads/Counts

The America Reads program is funded through the Federal Work-Study Program as described above. It offers students an opportunity to tutor reading and math in local elementary and middle schools. Students may work up to 25 hours per week and a security clearance is required.

State Work Study Program

The Florida Work Experience Program (FWEP) is a state program that provides eligible students who are Florida residents an opportunity to work in the public school system as teacher aides or tutors. Funds are limited.

VA Work-Study

VA Work-Study is available to veterans who are enrolled in at least three-quarter time (9-11 credits) enrollment. Students can work up to 25 hours per week and are paid directly by the Veterans Administration. Students who are interested in a VA Work-Study position must contact the Veterans Coordinator by email at veterans@broward.edu with the subject heading "Veterans Work-Study". Veterans staff members will contact the student to discuss availability.

Enrollment Verification

Before aid can be released to the College to cover tuition and any excess refunded to students, attendance in all enrolled classes must be verified by the faculty. After the term begins, the faculty continues to monitor attendance and class participation. At any point, if a student ceases to meet the guidelines for the course relative to participation and physical presence, the faculty may unofficially withdraw students from classes. Any changes in the enrollment status will cause a change in the aid awarded to students. Any type of withdrawal either student or faculty initiated up to the 60% point of the term will impact students' financial aid awards for the term.

Return of Title IV Funds

This policy governs all Title IV funds including Federal Pell Grant, Federal Supplemental Education Opportunity Grant, and Federal Direct Subsidized and Unsubsidized loans. Title IV funds are awarded to a student under the assumption that the student will attend school for the entire payment period or period of enrollment.

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. If a student officially withdraws, then this institution will use that date 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 institution will use the midpoint of the term/payment period to determine the amount of aid earned. Withdrawing could result in a debt to the school, the federal government, or both.