

Policy Manual



Title: Student Financial Aid	Number: 6Hx2-5.11
Legal Authority: Higher Education Act of 1965 as Amended, Fla Statutes 1009, College Cost Reduction and Access Act (CCRAA), Higher Education Opportunity Act (HEOA), Federal Title IV – Federal Guidelines for Financial Aid	Page: Page 1 of 5

GENERAL STATEMENT

Broward College (the “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, including but not limited to the following: submitting fraudulent high school diplomas that claim high school completion, creating online straw students, enrolling in or attending multiple or a single institution for the sole purpose of receiving Federal student aid.

THE POLICY AND THE STUDENT

Aid Eligibility

The Federal and State governments set guidelines for eligibility for aid. Scholarship eligibility is based on donor criteria and administered by the College’s Foundation. Institutional aid guidelines are set by the Student Financial Aid department. In order to be eligible for Federal Student Aid, students must be admitted to the College in an eligible program as determined by the U.S. Department of Education and as approved on the College’s federal PPA.

Academic Year Definition

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 institutions Program Participation Agreement (PPA).

Application and Deadline

Students must complete a Free Application for Federal Student Aid (FAFSA) every year beginning January 1. Each year, the Student Financial Aid department will determine a processing schedule for students based on classification—new or continuing.

History: Revised as Policy 5.20 (Financial Aid) on October 20, 1981; revised on September 21, 1982; revised on December 16, 1986; revised and re-titled Student Financial Services on November 15, 1988; revised, combined with Policy 5.18 (Deferment of Student Fees), Policy 5.28 (Tuition Scholarships), and Policy 5.16 (Student Fee Waivers), and re-numbered on July 23, 1997; revised on August 29, 2001, revised August 26, 2008, revised on November 30, 2010; Revised on May 24, 2011; revised August 14, 2012; revised September 24, 2013; revised September 8, 2014. revised January 27, 2015

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Maximum Pell and Loan Eligibility

Federal Student aid regulations require that Pell is limited to a total of twelve (12) semesters of aid based on full-time enrollment while a student pursues a post-secondary education through a bachelor degree. Effective July 1, 2013, new student loan borrowers may receive Federal Direct Subsidized Student Loans for a period not to exceed 150% of the program length. Students should be aware that using their aid for multiple associate degrees, taking excess hours that do not apply to their program of study, withdrawing, and failing courses, changing majors multiple times, or making less than satisfactory academic progress can impact their continued eligibility for Federal student aid.

Verification

Broward College is authorized by the U.S. Department of Education as a Quality Assurance institution and is allowed to set its own verification criteria, which is based on the Federal government's criteria and data collected from the prior year. Before aid can be packaged and awarded, a student must have a completed financial aid file, including all documents requested for verification by the College's financial aid office. The College submits all corrections to the Federal government based on documents received.

Student Loans and Debt Management

Broward College is authorized as a Federal Direct Student Loan institution. Loan eligibility is determined by the Federal government and outlined in the College's PPA. College procedures and guidelines for obtaining Federal Subsidized Loans, Federal Unsubsidized Loans, and Direct PLUS loans are outlined in College Procedure A6Hx2-5.11C of this policy. Federal subsidized loans are awarded up to the students' maximum eligibility. Unsubsidized student loans are limited to specific categories of students and based on specific guidelines as outlined in College Procedure A6Hx2-5.11C of this policy. All loans are certified by the Student Financial Aid Office. The College reserves the right to deny certification of private loans and others on a case by case basis.

Enrollment Verification and Disbursement

All students are required to attend classes and validate their enrollment prior to any aid being disbursed or refunded. Student aid will NOT be disbursed without enrollment verification.

Disbursement of Aid

Student aid, excluding loans, 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. Federal loans will be disbursed in two substantially equal payments on a date certain each semester determined by the College.

All aid funds for fully online students will be disbursed in two substantially equal payments on a date certain each semester determined by the College.

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Repeated, Audited, Remedial Courses

Financial aid may be used to cover the cost of repeating failed courses, and one time only per previous 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 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.

Continued Aid Eligibility

Withdrawals

A student who ceases to be enrolled (100% withdrawal), prior to the end of a payment period or period of enrollment, may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. College procedures for calculating the earned and unearned portions of Title IV aid can be found in College Procedure 6Hx2-5.11B – Student Financial Aid: Return to Title IV.

Satisfactory Academic Progress (SAP)

All Federal financial aid programs and merit-based State Aid programs require students to maintain qualitative and quantitative standards of academic progress (SAP) in order to continue aid eligibility. SAP is evaluated at the end of every term to determine continued eligibility. The guidelines are outlined in [College Procedure A6Hx2-5.11A](#)-Student Financial Aid: Satisfactory Academic Progress.

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 of the Vice President for Student Affairs and Enrollment Management 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 Student Affairs/Financial Services, under the direction of the Vice President for Student Affairs and Enrollment Management, 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. Satisfactory academic progress appeals are reviewed by the Financial Aid Committee, in accordance with College Procedure 6Hx2-5.11A, who makes recommendations to the Associate Vice President for Student Affairs/Financial Aid. Students who wish to grieve any decision made by the committee or Associate Vice President may appeal in writing to the Vice President for Student Affairs and Enrollment Management within 5 business days after the decision is rendered. The Vice President for Student Affairs and Enrollment Management will render a decision within 5 business days after receiving the request from the student. The decision of the Vice President for Student Affairs and Enrollment Management shall be final.

VIOLATION OF POLICY

Any student who makes false or misleading statements on their financial aid application and supporting documentation is subject to losing their current and future aid eligibility, and discipline through the Student Code of Conduct, up to and including dismissal from the College. In all cases, if aid is disbursed, students who are found to have made false or misleading statements may be required to reimburse the College for aid received under false pretenses and may be referred to appropriate Federal or State authorities for prosecution.

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.

DEFINITIONS

Federal Grants and Loan Programs – Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, Federal Direct Subsidized Stafford Loans, Federal Direct Unsubsidized Stafford Loans, Federal PLUS Loans.

Foundation Scholarships – In accordance with [College Policy 6Hx2-6.20](#), *Foundation Scholarship Funds*, the Student Financial Aid Office shall award donor scholarships in accordance with donor criteria. These criteria may be based on need, merit, or service.

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Official Withdrawal – A student provides official notification online, in writing, or orally to the College Registrar’s office or an academic advisor.

Private Educational Loans – Loans offered to students directly from a private lender where the College may assist in the application/disbursement process at the request of the lender.

State Grants and Scholarships - Florida Student Assistance Grant (FSAG), State of Florida Bright Futures Scholarship Program, and the State of Florida Work Experience Program.

Unofficial Withdrawal – A student ceases attendance in enrolled classes without providing official notification or expressed intent to withdraw.

Work-Study – Federal and State programs administered by the College, which allow students to work part-time to earn funds to assist with educational costs.

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