

**Florida SouthWestern State College (FSW)  
Office of Student Financial Aid  
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# Consumer Information

## Introduction

In accordance with Federal regulations set forth under The Higher Education Act of 1965, as amended, below is a summary of consumer information that must be made available to all students at FSW. Each topic listed gives a brief description of the information that must be disclosed and explains how it may be obtained and/or provides access to the information. Additional consumer information can be found on [FSW home page](#). If you need assistance obtaining information listed here, contact the Office of Student Financial Aid (see address above).

## Federal Education Rights and Privacy Act (FERPA)

In carrying out their assigned responsibilities, many offices at FSW collect and maintain information about students. Although these records belong to the College, both college policy and federal law accord students a number of rights concerning these records. The Federal Family Education Rights and Privacy Act (FERPA) established the rules and regulations regarding access to and disclosure of student records. To fulfill FERPA requirements, the college has established Policies on Student Records. These policies Outline a student's rights regarding his/her records, where records about the student may be kept and maintained, what kinds of information are in those records, the conditions under which the student or anyone else may have access to information in those records, and what action a student can take if it is believed that the information in his/her record is inaccurate or that the student's rights have been comprised. The policies on student records are on the [Registrar's website](#). For more information or to receive a copy, contact the office of the Registrar, 239-489-9121.

## FSW Accreditations

Florida SouthWestern State College is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award associate and baccalaureate degrees. For additional information see our [Accreditation website](#) or contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097 or call 404-679-4500.

# Code of Conduct for Financial Aid Professionals

The purpose of this policy is to prohibit conflicts of interest in situations involving student financial aid and to establish standards of conduct for employees with responsibility for student financial aid.

1. No action will be taken by financial aid staff that is for their personal benefit or could be perceived to be a conflict of interest.
  - a. Employees within the financial aid office will not award aid to themselves or their immediate family members. Staff will reserve this task to an institutionally designated person, to avoid the appearance of a conflict of interest.
  - b. If a preferred lender list is provided, it will be compiled without prejudice and for the sole benefit of the students attending the institution. The information included about lenders and loan terms will be transparent, complete, and accurate. The complete process through which preferred lenders are selected will be fully and publically disclosed. Borrowers will not be auto-assigned to any particular lender.
  - c. A borrower's choice of a lender will not be denied, impeded, or unnecessarily delayed by the institution, even if that lender is not included on the institution's preferred lender list.
  - d. No amount of cash, gift, or benefit in excess of a the minimum amount shall be accepted by a financial aid staff member from any financial aid applicant (or his/her family), or from any entity doing business with or seeking to do business with the institution (including service on advisory committees or boards beyond reimbursement for reasonable expenses directly associated with such service).
2. Information provided by the financial aid office is accurate, unbiased, and does not reflect preference arising from actual or potential personal gain.
3. Institutional award notifications and/or other institutionally provided materials shall include the following:
  - a. A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
  - b. Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.
  - c. Standard terminology and definitions, using NASFAA's glossary of award letter terms.
  - d. Renewal requirements for each award.
4. Institutional award notifications and/or other institutionally provided materials shall include the following:
  - a. A breakdown of individual components of the institution's Cost of Attendance, designating all potential billable charges.
  - b. Clear identification of each award, indicating type of aid, i.e. gift aid (grant, scholarship), work, or loan.

- c. Standard terminology and definitions, using NASFAA's glossary of award letter terms.
  - d. Renewal requirements for each award.
5. All required consumer information is displayed in a prominent location on the institutional web site(s) and in any printed materials, easily identified and found, and labeled as "Consumer Information."
6. Financial aid professionals will disclose to their institution any involvement, interest in, or potential conflict of interest with any entity with which the institution has a business relationship.

## Cost of Attending FSW

For of tuition and fees charges at FSW see links below and for estimated tuition fees, books, Supplies, room and board, and personal and miscellaneous expenses you may also want to contact the Office of Student Financial Aid.

- [Cost of Attendance](#)
- [Net Price Calculator](#)

## Information on Student Financial Aid

[Financial Aid guidelines](#) will provide resources about the topics below.

1. Types of Financial Aid
  - Grants
  - Scholarships
  - Loans
  - Work-study
2. How to apply for Financial aid
3. Eligibility for Financial Aid
4. Rights and Responsibilities of Financial Aid Recipients
  - Satisfactory Academic Progress (SAP)
  - Disbursements
  - Payment Options
  - Return of financial aid to Title IV
  - Withdrawal Procedure
  - Loan cancellation due to volunteer service or work in a public service job.

# Institutional Refund Policy

Refunds of matriculation, tuition and special fees are made only if the student drops the class by the last day to drop with a refund, as published in the [College Calendar](#).

In the case of extenuating circumstances that are beyond the student's control, a student may appeal for an exception to the College refund policy by submitting a Late Drop Appeal Form to the Office of the Registrar. A student must officially withdraw from all courses prior to beginning the appeals process. Appeals should fully explain the extenuating circumstances and include supporting third party documentation. In all cases, the situation must have interrupted the student's ability to attend class for a substantial length of time and/or complete the semester. The [Late Drop Appeal Form](#) is available online or the Registrar's office and must be received no later than one year from the last day of the term for which the tuition requested to be refunded was paid to the College.

**Financial Aid Recipients Note:** If a refund appeal is approved for a recipient of federal and/or state financial aid (grants and loans), and the student's original course registration is canceled and/or tuition liability is eliminated as a result, federal/state regulations dictate that all financial aid previously applied to the student's College account and/or disbursed to the student in the form of an overpayment refund, must be returned to the respective loan/grant program. This action may result in an outstanding balance on the student account; in certain scenarios, that (new) balance owed may be in an amount greater than was incurred via the initial registration/aid disbursement.

A student who is withdrawn from a class or classes because of administrative action, except for disciplinary reasons, is entitled to a full refund of matriculation, tuition and special fees.

A student who is withdrawn from a class or classes for disciplinary reasons is not entitled to a refund of matriculation, tuition and special fees.

Florida SouthWestern State College reserves the right to apply any refund due to the student's account if the student has outstanding financial obligations.

## Career Outcomes

See student achievement and goal under [Institutional Research](#).

## Student Body Diversity

See [FSW Quick Facts](#)

## FSW Non Discrimination Policy

See [Human Resources Equity Coordinator](#).

# Disability Services for Students

See [Office of Adaptive Service](#) Coordinator for your respective Campus.

# Descriptions of Academic Programs

Information on the College's academic programs and degree offerings is available from the various schools and admitting offices: See [Academic Program](#) in FSW catalogue.

# Gainful Employment

Department of Education guidelines require full disclosure on information pertaining to certain college programs to students and prospective students. See [Gainful Employment disclosure](#).

# Study Abroad Program

Attendance at a Pre-departure session is required in order to submit a study abroad application. Pre-departure Orientations are scheduled on an individual basis by emailing [laura.weir@fsw.edu](mailto:laura.weir@fsw.edu) or stopping by the Center for International Education located in Building K, Room 240 at the FSW Thomas Edison (Lee) Campus.

You can study abroad two ways:

- 1. Sign up for a Study Abroad course.**
  - Earn course credit and move toward your degree completion
  - Financial Aid may help cover the costs
- 2. Visit the Center for International Education and find a semester, year-long, or summer Study Abroad program.**

# Course Schedule

The course schedule may be found on the [Academics website](#).

# Athletics

[2015-2016 EADA Report](#)

# Faculty

Information on College's faculty and instructional personnel is available online in [campus directory](#).

# Health and Safety

[Information available on the following:](#)

- Crime prevention

- Campus security policies and statistics
- Drug and Alcohol use
- Adult and Sexual Prevention programs and procedures to follow if offense occurs
- Notifying students of available Counseling Services
- Sexual Offenders and Predators Registry

## Vaccinations

### VACCINATION AGAINST MENINGOCOCCAL MENINGITIS AND HEPATITIS B

(1) A postsecondary educational institution shall provide detailed information concerning the risks associated with meningococcal meningitis and hepatitis B and the availability, effectiveness, and known contraindications of any required or recommended vaccine to every student, or to the student's parent if the student is a minor, who has been accepted for admission.

(2) An individual enrolled in a postsecondary educational institution who will be residing in on campus housing shall provide documentation of vaccinations against meningococcal meningitis and hepatitis B unless the individual, if the individual is 18 years of age or older, or the individual's parent, if the individual is a minor, declines the vaccinations by signing a separate waiver for each of these vaccines, provided by the institution, acknowledging receipt and review of the information provided.

(3) This section does not require any postsecondary educational institution to provide or pay for vaccinations against meningococcal meningitis and hepatitis B. Meningitis is a serious disease that affects the brain and spinal cord. Because bacterial meningitis is a grave illness and can rapidly progress to death, it requires early diagnosis and treatment. This is often difficult because the symptoms closely resemble those of the flu and the highest incidence occurs during late winter and early spring (flu season). When not fatal, bacterial meningitis can lead to permanent disabilities such as hearing loss, brain damage or loss of limbs.

Hepatitis B is a serious infectious disease caused by a virus that attacks the liver.

The hepatitis B virus (HBV) can cause life-long infection that leads to cirrhosis (scarring) of the liver, liver cancer, or liver failure. There is no cure for hepatitis B, but the infection can be prevented by vaccination. Each year, about 200,000 people are infected with the virus and 5,000 people die.

Although there have been no reported cases of meningitis or hepatitis B at our College in recent years, we are taking the proactive step towards informing and protecting our students.

# Scholarship Fraud Prevention Act

Be aware of potential scholarship fraud.

According to the Federal Trade Commission, perpetrators of financial aid fraud often use the following lines to sell their scholarship services; students should avoid any scholarship service or website that claims the following:

- "This scholarship is guaranteed or your money back."
- "You can't get this information anywhere else."
- "I just need your credit card or bank account number to hold this scholarship."
- "We'll do all the work."
- "This scholarship will cost some money."
- "You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist" in a contest you never entered.

If you believe you have been the victim of scholarship fraud, wish to file a complaint, or want more information, call 1 (877) FTC-HELP or see [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams). On November 5, 2000, Congress passed the College Scholarship Fraud Prevention Act to enhance protection against fraud in student financial assistance by establishing stricter sentencing guidelines for criminal financial aid fraud.

## Complaints

FSW encourages students and prospective students to address complaints relating to consumer protection issues first with personnel in the office, department, school or college that led to the complaint alleged. If needed, senior college administrators may also become involved to help resolve complaints. If your concerns are about FSW involve consumer protection issues, you may contact the Consumer Protection Division within the Florida Attorney General's Office using the procedure described by the State Attorney General

