

Office of Student Financial Aid

FINANCIAL AID GUIDELINES

This guide is a resource designed to help prospective students, current students and families through the financial aid application process.



Florida SouthWestern State College

Office of Student Financial Aid

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ELIGIBILITY FOR FINANCIAL AID

Students will be considered for financial aid, if the student is:

- A citizen or eligible non-citizen of the United States
- Registered with the Selective Service or are exempt from registration
- Not in default on any federal student loan or not owing a refund on any federal grant
- In good academic standing (see [Satisfactory Academic Progress](#))
- Has a high school diploma, GED, or if the student enrolled in a degree or certificate program prior to July 1, 2012 successfully completes at least 6 college level credits
 - Students enrolling for the first time after July 1, 2012 with high school certificates of completion are not eligible for financial aid.

APPLYING FOR FINANCIAL AID

First time Applicants:

Florida SouthWestern State College offers a variety of grants, scholarships, loans, and employment opportunities to assist students in meeting the cost of education that cannot be met through the family's own resources. To apply for Federal Financial Aid submission of [Free Application for Federal Student Aid \(FAFSA\)](#) is required. [FSW scholarships](#) require submission of the scholarship application.

You must apply for financial aid each academic year.

There are several options to fill out the [FAFSA](#):

1. Online: Fill out and submit at www.fafsa.ed.gov
2. Print and mail: Visit the link to print and mail a PDF FAFSA:
<https://fafsa.ed.gov/options.htm>
3. Request a paper application: call 800-4-FED-AID (1-800-433-3243) fill out and return in the pre-addressed envelope.

Returning Students:

Student who previously submitted a FAFSA should automatically receive a renewal reminder by e-mail to the email address provided on their previous application. A paper renewal will be mailed to the address provided if an email is not provided.

The Office of Student Financial Aid at Florida SouthWestern State College will notify you via your **bucs.fsw.edu** email if additional information or documentation is required to complete your financial aid application.

➤ **FREE HELP WITH THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)**

- 1) Each student at Florida SouthWestern State College has a financial aid specialist assigned by last name and available to answer any questions you may have. To locate your financial aid specialist visit www.fsw.edu/financialaid/contact.php.
- 2) In addition, each student can contact the U.S. Department of Education, Office of

Federal Student Aid at 1800-433-3243 if necessary. You can also chat online with an agent by visiting <https://studentaidhelp.ed.gov/app/home/site/fafsa>

➤ STUDENT AID REPORT

Student Aid Report (SAR) is an electronic document that gives you some basic information about your eligibility for federal student aid as well as listing the answers to the questions on your FAFSA. The SAR will list your Expected Family Contribution (EFC)—a dollar amount calculated from a standard formula by the government that indicates how much your family should be able to contribute to your educational expenses. This number is critical to your financial aid package because it is what the government uses to determine your financial need, or how much financial aid you are eligible to receive.

Notification of the SAR will be emailed to the email address provided on the FAFSA. If FAFSA signed with FSA ID, the SAR should arrive within 3- 5 days. If FSA ID is not used to sign FAFSA, SAR should arrive within 2 weeks. For more information on the timeline visit the [Office of Federal Student Aid](#).

Check over this report carefully to make sure the information from your FAFSA is correct and that it is being sent to FSW; **our school code is 001477**.

We recommend contacting your [Financial Aid Specialist](#) at FSW to make sure the application has been received and is being processed.

➤ WHAT IS THE VERIFICATION PROCESS?

Verification is the confirmation through documentation that the information provided on the student's FAFSA is correct. The federal government requires FSW to verify or confirm the data reported by students and their parent(s) on the FAFSA. The verification process ensures that eligible students receive all the financial aid to which they are entitled and prevents ineligible students from receiving financial aid to which they are not entitled. Information that must be verified includes income, federal tax paid, untaxed income, number of family members in the household, and the number of children in the household who are enrolled at least half time in college.

Federal, state, and institutional financial aid cannot be awarded until the verification process is completed. Failure to complete the verification process may result in cancellation of financial aid. Also read the [Verification Policy and Procedure](#).

VERIFICATION POLICY AND PROCEDURE

The College will verify all of the students selected for verification by the U.S. Department of Education and those students selected for verification under the institution's verification selection criteria.

➤ **VERIFICATION DEADLINE**

The priority deadline for federal aid is six weeks prior to the term. The Office of Student Financial Aid will issue a request for information if a student is chosen for verification and follow-up with additional reminders. The student's file automatically will reopen if the verification information is submitted after this date. Please note that while we have a priority deadline, all information will continue to be reviewed after this priority deadline and aid will continue to be determined.

In order to be considered for federal grant funds, students selected for verification must return all requested verification documentation within **120 days from the last date of enrollment, or by Sept. 23, 2017 for the 2016-2017 academic year, whichever comes first.** Please note that the school also must have received a valid FAFSA result before the end-date of the term the student attended. If the student fails to complete the verification process, the file will remain incomplete and federal aid will not be awarded.

If a student was chosen for verification after aid has been determined, the student must complete the verification process within this time frame to remain eligible for the funds. If the student's eligibility for aid has changed due to the verification process, the aid will be recalculated. If the student fails to submit the verification information any federal grants will be returned to the U.S. Department of Education and any undelivered or undisbursed Federal Direct loans will be returned to the lender.

➤ **DOCUMENTATION NEEDED TO SATISFY THE VERIFICATION REQUIREMENTS**

Once a student is chosen for verification the student will receive a request to submit additional information and/or materials. Beginning in 2013-2014 federal regulations have customized the verification process. Therefore, not all students selected for verification will be required to verify the same data. Our office will notify the student which data must be verified and what information or materials will be required to verify that particular data. Some of the requested materials may include, but are not limited to:

- 1) Verification Worksheet.
- 2) Copy of the student's and/or parent's federal tax transcript for the most recent tax year. Tax data can be provided by utilizing the IRS data retrieval option on the Free Application for Federal Student Aid (FAFSA).
 - a) If any of the persons reporting information on the FAFSA will file, but hadn't filed a tax return at the time of application, they would have used an estimated AGI (adjusted gross income) on the FAFSA. At the time of verification, the necessary tax returns should have been filed and must be used for verification. If a return hasn't been filed by then and a filing extension was granted by the IRS, the school shall accept as alternative documentation copies of the W-2 forms, and as proof that the IRS has granted a filing extension either a copy of IRS Form 4868-Application for Automatic

Extension of Time to File U.S. Individual Income Tax Return (automatically grants the taxpayer a six-month extension beyond the April 15 deadline) or a copy of the IRS approval of an extension beyond the automatic six-month extension.

- b) In addition to supplying the above documentation, the student must submit the tax return documents to the financial aid office once completed if the Data Retrieval Tool (DRT) process was not utilized. When the financial aid office receives the completed tax documents, we will use them to re-verify the required data.
- 3) Non-tax filers will be required to provide copies of W-2's
 - 4) Additional Financial Information Worksheet showing any information reported under the "*Additional Financial Information and Untaxed Income*" section of the FAFSA, the Office of Student Financial Aid will only ask for documentation of untaxed income, benefits or other information if there is reason to believe that there is a discrepancy or the information is different from that reported on the FAFSA.
 - 5) Students and parents who are unable to obtain tax transcript due to identity theft must call the IRS's Identity Protection Specialized Unit (IPSU) at 800-908-4490. After the IPSU authenticates the tax filer's identity, the filer can request the IRS mail an alternate paper tax return transcript known as TRDBV (Transcript Data Base View that will look different but is official and can be used for verification. In addition to submission of the TRDBV the tax filer must also submit a signed and dated statement indicating that he/she was a victim of IRS tax related identity theft and that the IRS has been made aware of the tax related identity theft.
 - 6) Students and parents that have filed an amended tax return will be required to submit the following:
 - a) Signed copy of the original tax return filed with the IRS.
 - b) An IRS tax return transcript or acceptable IRS alternative, such as a Record of Account Transcript, a Return Transcript for Taxpayer (RTFTP), or an Information Returns Processing Transcript Request – Wages (IRPTR-W);
and
 - c) Signed copy of the IRS form 1040X that was filed with the IRS.
 - 7) Documentation from the agency that supplied SNAP (Supplemental Nutrition Assistance Program) benefits.
 - 8) Statement of Educational Purpose and proof of identity
 - 9) Documentation of child support paid

- 10) If any part of the verification documentation is not fully completed or if any discrepancies exist, the student may be asked to supply additional information or explanation.

Note: Ensure that the Verification Worksheet is completed correctly and that the income data, household size and number in college reported on the Verification Worksheet agrees with the data reported on the FAFSA. If not, conflicts will be resolved and corrections will be submitted.

- a) Only those persons in the student's parent's household that are under the age of 24 will be counted in the household unless the parent can provide documentation other than the tax return that they are truly providing 50% of the persons support or have legal guardianship.
- b) Independent students will have to prove that they provide 50% support to a person listed in the household who is not the student's biological or adoptive child unless the student can provide documentation other than the tax return that they are providing 50% or more of the persons support or have legal guardianship.

➤ **ADDITIONAL INFORMATION CRITERIA**

The College reserves the right to require students to submit additional information if the following conditions exist:

1. Students and/or parents of dependent students who report zero or very little income. (IRS Non-Filers and documentation of income needed such as: W2, received, SSA 1099, and etc.)
2. Students and/or parents who indicate they did not file a federal tax return but are required to file based on the Internal Revenue Service's tax filing requirements.
3. Married students and/or parent who have filed as head of household. (Must provide an amended tax return).
4. Married student and/or parent that states current marital status is separated but provided a joint tax return or list spouse on Verification Worksheet (must provide Marital Separation documents).
5. Changes to a student's marital status from "No" to "Yes" after they have completed FAFSA which will cause their dependency status to change will be determined on a case by case basis.
6. All applications that are flagged for discrepant information.

7. Documentation submitted that conflicts with data on FAFSA or reveals income that should have been reported on FAFSA.

➤ **RESOLVING CONFLICTING INFORMATION**

Before an award can be made to a student all conflicting information will be resolved whether the conflict is within the Office of Student Financial Aid or with other offices on campus. For example: If the Office of Student Financial Aid discovers that the student has attended another college but failed to inform the Admissions Office. The Office of Student Financial Aid will notify the Admissions Office of the conflict and place a processing hold on the student's record and the student will be informed that in order to be awarded financial aid the student must submit the academic transcript to the college. As conflicts arise they will be addressed and any other offices involved will be notified.

➤ **NOTIFICATION TO STUDENTS**

Once the verification process is complete, students will be notified through email of their award eligibility. Please note that if federal aid was awarded before a student was chosen for verification and eligibility has changed as a result of the verification process, the student will receive an email notification to view the awards online. If the aid has been reduced the student will be billed accordingly.

➤ **CORRECTION PROCEDURE FOR STUDENTS**

Upon completion of the verification process, if the student feels an error has been made he or she may contact our office to request the file be reviewed again. If the student provided incorrect information, the student will need to submit in writing the correction and request that the file be reviewed again.

➤ **OVERPAYMENT CASES**

In the event that the financial aid eligibility has changed due to a verification resulting in overpayment to the student, the necessary funds will be returned to the U.S. Department of Education or to the lender (if a student loan). The student will receive an email notification to view the awards online and will be billed by the Business Office.

COST OF ATTENDANCE

The information provided on the FAFSA is used by the U.S. Department of Education to determine what amount a family can be expected to contribute toward the cost of attending college. Some of the factors used in the analysis include income, assets, family size, and the number of family members in college. The student's financial need is determined by subtracting this Expected Family Contribution (EFC) from the Cost of Attendance at Florida SouthWestern State College. The Cost of Attendance used includes tuition and fees, an allowance for room and board, books and supplies, travel and other education-related expenses. Click [here](#) for more details on the cost of attendance at FSW.

THE FINANCIAL AID PACKAGE (WHAT YOU ARE ELIGIBLE TO RECEIVE)

Once the student's financial need is determined, the Office of Student Financial Aid will work to create a financial aid package. FSW utilizes scholarships, grants, loans and work-study opportunities to assist students in meeting as much of the financial need as possible.

*****Please keep in mind that funding is limited, students who complete FAFSA early are given consideration for all available funds.*****

➤ NOTIFICATION OF AWARDS: HOW IS A STUDENT NOTIFIED ABOUT HIS/HER FINANCIAL AID AWARD?

The award letter will be sent once the application has been fully completed and all of the eligibility criteria are met. Award email is sent to the student's FSW email, not email provided on FAFSA.

DISBURSEMENTS

Financial aid funds will be applied to a student's account after attendance has been verified by faculty. Deadlines for attendance verification vary per term. Please visit the [Academic Calendar](#) for the specific dates. Funding will only be released if the student has attended all classes. Check the [Portal](#) (Username and Password required) to see when funds have posted to your account.

➤ BOOK PURCHASES

Students with enough excess financial aid to cover the term's tuition charges and some or all of their potential book charges will be allowed to purchase books at the FSW bookstores. Students must have a BUCS Card (student ID) to make the purchase. The bookstore will announce book buying days with financial aid before the start of each semester and an email notification will be sent to all **bucs.fsw.edu** accounts. If, for any reason, the student does not qualify for financial aid after books are purchased, the student is responsible to pay for the cost of the books.

➤ EXCESS FUNDS

Some students may receive more Financial Aid funding than is required to pay for tuition and fees. These excess funds (credit balance) will usually process within **two weeks** after financial aid awards have been applied to a student's account.

Excess funds are intended to pay for the purchase of school related expenses such as books, supplies, transportation to and from school, childcare during school hours, etc. Funds are issued via Bank Mobile Disbursements. Students receive a Refund Selection Kit by mail and email with a Personal Code to confirm Identity. Students can go to [RefundSelection.com](#) and

opt to select one of the two ways to receive their refund.

1- Set up an electronic deposit to your bank account – It will take 1 to 2 business days to receive the refund after the process is complete.

2- Create a BankMobile Vibe Account (no monthly fees or non-sufficient funds “NSF” fees charged) – It will take 1 business day to receive the refund after the process is complete.

CODE OF CONDUCT FOR FINANCIAL AID PROFESSIONALS

CODE OF CONDUCT

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 de 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. 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.”

5. 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.

RIGHTS AND RESPONSIBILITIES AS A FINANCIAL AID RECIPIENT

RIGHTS:

- Students receiving federal financial aid have the right to be informed about financial aid application procedures, cost of attendance, aid available, and renewal requirements.
- Students' confidential protection of their financial aid records is maintained in accordance with the [Family Educational Rights and Privacy Act \(FERPA\)](#).
- Request an appeal to the decision made by the FSW Office of Student Financial Aid by submitting an [appeal form](#).

RESPONSIBILITIES:

- Complete all applications on a timely manner.
- Read and understand all materials sent to you from the Office of Student Financial Aid and other financial aid agencies by e-mail and/or letter. Keep copies of all forms and materials submitted.
- Know and comply with the rules governing your aid programs.
- Comply with the provisions of any promissory note and all other agreements you sign.
- Register for the number of credits required and maintain [Satisfactory Academic Progress](#).

Below are more detailed information about responsibilities of a financial aid recipient:

➤ **SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY AND PROCEDURE**

For Satisfactory Academic Progress (SAP) purposes, the academic year at Florida SouthWestern State College consists of Fall, Spring and Summer enrollment periods. Fall begins the year and Summer concludes the year. Florida SouthWestern State College evaluates Satisfactory Academic Progress for financial aid purposes annually at the end of the Spring semester and the SAP status is effective the first enrollment period of the next academic year. Students that chose to enroll in Summer semester of the same academic year, progress will be evaluated again at the end of Summer semester effective for the first enrollment period of the next academic year.

If a student changes majors or academic programs, all credit hours reflected on the FSW transcript will be included in the qualitative and quantitative measurements. Credit hours not used for the new program will not be used for normal time frame measurement.

As per federal guidelines, students enrolled in an aid eligible certificate program, SAP will be evaluated at the end of each enrollment period.

STUDENTS WITH PRIOR DEGREES OR CERTIFICATES FROM OTHER SCHOOLS

Students attending Florida SouthWestern State College for the first time and have prior degrees or certificates from other schools may be required to submit an [Appeal Form](#) prior to attending their first semester to determine if their prior degree or certificate will affect their financial aid eligibility at Florida SouthWestern State College. All credit hours reflected on the Florida SouthWestern State College transcript will be included in the qualitative and quantitative measurements. Credit hours not used for the new program will not be used for normal time frame measurement. Following are required standards:

- 1) *Qualitative Standard:* Maintain a grade point average (GPA) of at least 2.0 ('C') average for all classes ever attempted. This includes grades from other schools.
- 2) *Quantitative Standard:* Students must successfully complete 2/3 of all attempted credit hours to graduate within 150% of the normal time frame. Transfer coursework on the FSW transcript is also included. The calculation is made as follows:

Passed Credit Hours/Attempted Credit Hours = Completion Rate

**(result rounded to the closest whole number; e.g., 17/27=70.8% or rounded to 71%).*

Courses with grades of "W," "WF," "M," and "I" are included in attempted credit hours, but are not included in passed credit hours.

3) *Maximum Time Frame for Degree Completion:*

Students must obtain their degree objective within 150% of the normal time frame for degree completion.

- a) For baccalaureate programs requiring 120 credit hours, students must obtain a degree within 180 attempted credit hours (120 X 1.50=180).
- b) For associate programs of 60 credit hours, students must obtain a degree within 90 attempted credit hours (60 X 1.50=90).
- c) For certificate programs requiring 24 credit hours, students must obtain a certificate within 36 attempted credit hours (24 X 1.50=36).

This maximum time frame is based upon the student degree or certificate classification in the Florida SouthWestern State College academic records.

Note: Students pursuing second degree programs continue to remain eligible for financial aid as long as the qualitative, quantitative and maximum time frame measurements for SAP are met.

SAP REVIEW PROCESS:

- FSW will review Satisfactory Academic Progress annually at the end of Spring semester.

- Students enrolled in Summer semester of the same academic year will be evaluated again at the end of Summer semester.
- Students not meeting standards at the end of the academic year are no longer eligible to receive financial aid.

➤ **APPEAL PROCESS FOR POSSIBLE REINSTATEMENT OF FINANCIAL AID**

APPEAL PROCESS FOR GPA AND COMPLETION RATE:

There may be extenuating circumstances encountered by a student which impacts his or her ability to be successful and meet Standards of Academic Progress.

- a) These circumstances include personal injury or illness; death of an immediate family member; or other documented circumstances that were unexpected in nature and beyond control of the student.
- b) In these cases, cumulative grade point average and/or completion rate may decline, resulting in the student not meeting the minimum qualitative and/or qualitative SAP policy standards.

If this occurs and the student wishes to appeal for reinstatement of financial aid, a Satisfactory Academic Progress Appeal Form must be submitted to the Financial Aid Office.

- c) An appeal must include appropriate documentation regarding the extenuating circumstance(s) and what has changed that will allow the student to achieve successful academic progress at the next evaluation. Incomplete appeal forms will not be reviewed and will be automatically denied.
- d) Students who are granted an appeal and placed on an academic plan which requires that students complete successfully all coursework attempted cannot withdraw from or fail any attempted courses.
- e) A review will be completed at the end of each enrollment period to ensure the student is meeting the terms of the academic plan. If the academic plan requirements are not met, the student is no longer eligible for further financial aid from the Florida SouthWestern State College until such time the student becomes compliant with the SAP policy standards.
- f) Students will not be able to submit a second appeal after being granted an extension of financial aid eligibility while not compliant with the SAP policy standards. After one granted appeal, students will only be able to establish financial aid eligibility after meeting the SAP policy standards through enrollment

that leads to academic improvement using personal or private funds for payment of registration and associated costs.

- g) Appeals will be reviewed within 14 days of submission.
- h) Evaluation and decision are based upon the information provided in the student Appeal. Students will be notified of the decision through a Message being placed in the student's portal. The appeal decision is final.

[Click here for the SAP Appeal Form](#)

If an appeal is denied, the student is no longer eligible for further financial aid from the Florida SouthWestern State College until such time the student becomes compliant with the SAP policy standards.

APPEAL PROCESS FOR MAXIMUM TIME FRAME:

In some cases, a student may not complete their degree objective within 150% of the normal time frame as a result of a change of an academic program, transfer credits not applicable to current degree program, or extenuating circumstances. If this occurs and the student wishes to appeal the suspension from financial aid eligibility, a Satisfactory Progress Appeal Form must be submitted.

- a) Extenuating circumstances may include personal injury or illness which occurs during an enrollment period; death of an immediate family member during an enrollment period; or other documented circumstances that were unexpected in nature and beyond control of the student.
- b) An appeal must include appropriate documentation regarding the extenuating circumstance(s) and what has changed that will allow the student to achieve successful academic progress at the next evaluation. Incomplete appeal forms will not be reviewed.
- c) Appeals will be reviewed within 14 days of submission.
- d) Evaluation and decision are based upon the information provided in the student Appeal. Students will be notified of the decision through a Message being placed in the student's portal.
- e) Students who are granted an appeal will be expected to meet an academic plan which can include successfully completing all coursework attempted and a term GPA of 2.5 or higher. No Withdrawals, Fails and No Shows will be allowed. Only courses required for the current degree program will be used to determine financial aid eligibility. More stringent conditions may be required on a case-by-

case basis, and the student will be notified of these modified conditions through a Message being placed in the student's portal.

- f) A review will be done at the end of each enrollment period to ensure the student is meeting the terms of the academic plan. If the academic plan requirements are not met, the student is no longer eligible for further financial aid from the Florida SouthWestern State College until such time the student becomes compliant with the SAP policy standards.
- g) Students will not be able to submit a second appeal after being granted an extension of financial aid eligibility while not compliant with the SAP policy standards. After one granted appeal, students will only be able to establish financial aid eligibility after meeting the SAP policy standards through enrollment that leads to academic improvement using personal or private funds for payment of registration and associated costs.
- h) The decision of the review is final.

[Click here for the SAP Appeal Form](#)

If an appeal is denied, the student is no longer eligible for further financial aid from the Florida SouthWestern State College until such time the student becomes compliant with the SAP policy standards.

➤ **EFFECTS OF DEVELOPMENTAL, REMEDIAL, EAP, AND REPEATED COURSES**

Financial aid may be used for no more than 30 developmental (remedial) credit hours. Developmental (remedial) credit hours beyond 30 cannot be used to establish enrolled hours for financial aid purposes unless the student did not receive financial aid for all 30 credit hours.

- a) Developmental, remedial, and/or most EAP coursework do not count toward degree requirements. However, these courses are calculated in the quantitative and completion rate measures.
- b) Students who have taken developmental, remedial, and/or EAP coursework that affect maximum time frame eligibility calculation should contact the Office of Student Financial Aid to have a review done on a case-by-case basis. This request for review is not considered an Appeal.
- c) All repeated courses will affect the qualitative, quantitative and time frame measures even if they are not eligible courses to establish Financial Aid enrollment status.

➤ ACADEMIC PLAN

"Academic Plan" is the status assigned to a student who failed to meet SAP standards, appealed, and had financial aid eligibility reinstated.

A student on financial aid "Academic Plan" may receive financial aid for one enrollment period. At that point, the student must meet SAP standards or meet the requirements of an individual academic plan. Students who are granted an appeal are placed on an academic plan which requires a student to complete successfully all coursework attempted and earn a term GPA of 2.5 or higher. No Withdrawals, Fails or No Shows are allowed.

➤ FINANCIAL AID FUNDING IS BASED ON ENROLLMENT AND ATTENDANCE

- Financial aid funding is ordinarily based on full-time attendance (defined as a minimum of 12 credits per semester) at FSW. If you are taking fewer than 12 credit hours per semester the amount of financial aid funding you receive may be reduced accordingly.
- All students must be enrolled at least half-time (6 credits per semester) in order to be eligible for most need-based financial aid.
- Financial aid will not be paid for students who have not attended classes.
- If you add/drop or stop attending class your financial aid funds could be impacted. Students are responsible for any balance or refunds due to changes in their enrollment/attendance status.
- Financial aid funding is based on 12 credit hours per semester. To complete a degree within the program time frame, students must earn an average of 15 credit hours per semester. It is recommended that students verify their portal for excess funding to determine if extra hours could be paid by financial aid.

➤ LESS THAN FULL-TIME ENROLLMENT

Award adjustments will be made for students enrolled less than full-time after the **add/drop** deadline each semester. Adjustments to need based and merit financial aid is made to correctly reflect the revised level of enrollment. If you reduce your credit hours this may result in a loss of financial aid and you could incur a balance with Florida SouthWestern State College.

➤ FINANCIAL AID ELIGIBLE HOURS

Students can use their Financial Aid Funds to enroll for Full, A or B term of each semester. In order for courses to be paid by Financial Aid, students must be enrolled in all courses of all terms by the Add/Drop Deadline. If you are enrolling for B term class after the Add/Drop deadline, Financial Aid will not pay for those courses.

➤ **SUMMER ENROLLMENT**

Financial Aid awards begin each Fall semester and continue into the Spring and Summer terms. If all funds are not used in the Fall and Spring, they may be applied toward summer expenses. Credit hour requirements for the summer semester are the same as for all other semesters

➤ **FINANCIAL STATUS CHANGES**

Financial aid funds are based on student eligibility, financial need, and availability of funds. All students receiving outside scholarships or educational loans are required to notify the Office of Student Financial Aid immediately upon receipt of private funding. The outside award will be incorporated into their financial aid packages.

➤ **MAINTAIN CURRENT MAILING ADDRESS**

Student account statements are emailed to the student's **bucs.fsw.edu** email account. Failure to receive a student account statement is not an adequate reason for nonpayment. Students are required to maintain an accurate address with the school. Visit the [Office of the Registrar](#) to download the form.

REPAYMENT OF TITLE IV FUNDS

Recipients of federal financial aid funds that withdraw from classes prior to completion of 60 percent of the term will be required to repay a portion of funds received as defined by federal regulations. The Office of Student Financial Aid distributes specific information with financial aid awards. Students who are enrolled for the entire term but fail to complete successfully any classes may be required to repay a portion of the funds received. FSW pays directly to the USDOE the amount owed back by the student. It is then the responsibility of the student to pay back the College for any amount paid directly to the USDOE on their behalf.

When you withdraw from all classes, the FSW Office of Financial Aid must calculate how much aid you are entitled to keep. Per the federal guidelines, students are allowed to keep the financial aid they have “earned” up to the time of withdrawal. Students “earn” financial aid with class participation.

The “unearned” amount must be returned to the federal government by the University and/or the student. Federal financial aid programs included in the calculation of the “unearned” portion to be returned are the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Direct Student Loans. Federal Work study awards are not included in the calculation.

Federal financial aid will be returned in the following order, up to the net amount disbursed from each source:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Parent PLUS Loan
4. Federal SEOG

In some cases, students must repay a portion of the aid they received, and repayment arrangements must be made in order to remain eligible for aid and to re-enroll in subsequent semesters

In some cases, a refund may be due to the student.

The amount of repayment or refund will be affected if there is a refund of tuition given at the time of withdrawal.

Students who withdraw before 60% of the semester is completed are entitled to keep a portion of their award equal to the percentage of the semester that they have completed. Students who withdraw after the 60% of the semester is completed are eligible to keep their entire award. CAUTION: Satisfactory Academic Progress (SAP) is still a factor in determining eligibility in future semesters.

Students who withdraw and are granted a fee appeal are still subject to the Return of Title IV Funds calculation.

WITHDRAWAL FROM FLORIDA SOUTHWESTERN STATE COLLEGE

If a student is considering withdrawal, they should meet with a financial aid staff member to discuss the financial implications. Students withdrawing from the College, who are eligible for federal financial aid, will have their aid eligibility evaluated using a federal formula. The amount of federal aid that will be received is based on the portion of the semester completed prior to the date of withdrawal. State financial aid is adjusted according to applicable state guidelines. For example, if 40% of the semester has passed when the withdrawal process is initiated, then 40% of the federal aid originally scheduled for disbursement has been earned. However, if 60% of the semester has been completed, a student is considered to have earned 100% of the federal aid they were eligible to receive for the semester.

COMMON REASONS FOR FINANCIAL AID DENIALS

➤ **PRIOR ASSOCIATE'S DEGREE**

Students who have completed a baccalaureate, professional or Associate of Arts degree from an institution recognized by Florida SouthWestern State College and from which the College accepts transfer credits are not eligible for financial aid for a second Associate of Arts degree.

➤ **PRIOR BACCALAUREATE DEGREE**

Students who have completed a baccalaureate or professional degree from an institution, regardless of whether the institution is an unaccredited or foreign school, are not eligible for Pell, FSAG or FSEOG funds. Whether the degree is accepted or recognized by Florida SouthWestern State College does not change the student's eligibility status.

➤ **CHANGE OF CIRCUMSTANCES**

Some families experience an unexpected change to their household income during the course of an academic year after the completion of their FAFSA. Some common occurrences that can cause a change to household include:

- A change in employment status (full time to part time/loss of employment) 10 weeks or longer
- Reduction in salary or wages
- Medical expenses that are not covered by insurance
- Uninsured losses or funeral expenses
- Catastrophic property damage
- Recent change in marital status

Change of circumstances does not include discretionary expenses such as home improvements, credit card debt, weddings, purchase of a car, private school tuition, or anticipated loss of overtime pay or income.

Students and parents are encouraged to contact the Office of Student Financial Aid to discuss their situation and determine what details and documentation will be required to fully evaluate the review. All requests must be in writing and include documentation of the reasons for requesting the re-evaluation of eligibility. While the review decision is pending, students are responsible for their tuition balance due.

TYPES OF FINANCIAL AID OFFERED AT FSW

Florida SouthWestern State College offers a variety of scholarships and grants that are awarded primarily based on financial need and academic achievement. Students applying for financial aid are automatically considered for each scholarship for which they may qualify (see additional requirements for FSW Foundation scholarships). Grants and scholarships are forms of financial aid that do not have to be paid back (unless classes are dropped or abandoned). Loans are forms of financial aid that must be paid back. Major programs providing financial aid are described below:

➤ **FSW SCHOLARSHIPS APPLICATION**

Numerous scholarships have been established through the generous contributions of friends, supporters, and alumni of Florida SouthWestern State College. Financial need and academic performance are the most common criteria in awarding these scholarships. A separate application is required for some of these

[scholarships](#). Awards may require full-time (12 credits per term) or half-time enrollment (6 credits per term). A FAFSA application must be submitted to be considered for FSW scholarships.

Scholarship Fraud – 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. 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.

➤ **NEED-BASED GRANTS**

- a. **Federal Pell Grant:** This Federal program provides grants to undergraduate students demonstrating exceptional financial need. The federal government sets award amounts annually. Awards are prorated based on enrollment status. Grants do not have to be repaid. A completed FAFSA application will determine eligibility for this grant.

- b. **Federal Supplemental Educational Opportunity Grant (FSEOG):** The FSEOG program provides grants to undergraduate students demonstrating exceptional financial need. To be considered for FSEOG students must be Pell grant eligible and be enrolled at least 6 credits. A completed FAFSA application will determine eligibility for this grant.

➤ **WORK-STUDY PROGRAM**

Federal Work Study (FWS) Program: This federally funded program provides part-time employment for students with demonstrated financial need. Students

working in a FWS position are paid through a bi-weekly paycheck based on actual hours worked. The wages earned are to be used for every day expenses. It requires at least half-time enrollment (6 credits per term). Students wanting to be considered for the FWS program should respond “Yes” on the FAFSA application and must apply to the “Student Assistant” position on the Human Resources website. For more information visit our website:
www.fsw.edu/financialaid/workstudy

➤ **NEED-BASED LOANS**

Federal Subsidized Direct Student Loan: Direct loans are a federally funded educational loan program. Students awarded a Subsidized Direct Loan as part of a financial aid award and accept that award will have a loan processed by the College. Information regarding the completion of a Master Promissory note (MPN) will be included with the award letter. The Federal government pays the accruing interest while the student is enrolled on at least a half-time basis.

➤ **NON-NEED-BASED LOANS**

c. **Federal Unsubsidized Direct Student Loan:** This is a federally funded educational loan program. Students awarded an Unsubsidized Direct Loan as part of a financial aid award and accept that award will have a loan processed by the College. Information regarding the completion of a master promissory note (MPN) will be included with the award letter. Dependent students whose parents have been declined for a PLUS loan may receive an Unsubsidized Direct loan in addition to their Subsidized Direct loan and/or their Unsubsidized loan amount.

d. **Federal PLUS Loan:** The PLUS loan is a federal loan that enables parents of dependent undergraduate students to borrow up to the full cost of attendance less any other financial aid received.

e. **Private loan:** Private student loans are offered through private lenders or Banks. FSW does not offer a preferred lender list for private loans. Students can check with their Bank and research private loans on the Web. If students choose to borrow loans, we strongly encourage students to borrow federal loans first as they offer better benefits and interest rates. All students should review the difference between federal and private loans by visiting <https://studentaid.ed.gov/sa/types/loans/federal-vs-private>

➤ **ADDITIONAL LOAN DETAILS**

Master Promissory Notes: Students who are borrowing using the Federal Direct Loan

program for the first time will be required to complete a Master Promissory Note (MPN). Loan funds for a first time borrower will not be disbursed until at least 30 days after the start of the new semester. This note will need to be completed only once and will serve as the student's promissory note for all of the Federal Subsidized and Unsubsidized Direct loans borrowed while attending Florida SouthWestern State College.

You can complete your Federal Direct Stafford Loan MPN by signing into the www.StudentLoans.gov website with your FSA ID. You can also complete your Loan Entrance Counseling while you are on the site.

Students will receive notice of their Direct Loan eligibility through the annual financial aid application and award process.

*****Please note: Loan funds for a first time borrower will not be disbursed until at least 30 days after the start of the new semester.*****

Loan cancellation: Under certain circumstances, federal student loans can be forgiven, cancelled or discharged. For more information, visit the [Federal Student Aid website](#).

Entrance Counseling: If you will be receiving Federal Direct Loan funds for the first time at FSW as part of your financial aid award, federal regulations require that you complete an entrance counseling interview before loan funds may be credited to your student account. This on-line entrance counseling interview will provide you with important information concerning your student loan. This requirement can be completed online at www.StudentLoans.gov using your FSA ID.

Exit Counseling: If you received Direct Loan funds while enrolled at FSW as part of your financial aid award, federal regulations require that you complete an Exit Counseling interview when you graduate, withdraw or cease to be enrolled on at least a half time basis. This on-line exit interview will provide you with important information concerning your student loan. This requirement can be completed online at www.nsls.ed.gov using your FSA ID.

National Student Loan Data System (NSLDS): Borrowers will have their loan information submitted to the National Student Loan Data System (NSLDS) and will be accessible by FSW Office of Student Financial Aid and other authorized users of the data system. Students or parents will be able to use their FSA ID and access all loans borrowed at FSW and other institutions. To access your loan information go to: www.nsls.ed.gov

Annual Direct Loan Limits: Annual Direct loan limits are based on the student's year in school. Total eligibility differs on a student's dependency status (See Dependency Status page 4). The first level of direct loan eligibility is based on need. Students with demonstrated financial need receive their first level of eligibility in Subsidized Direct loan funding. Students who do not demonstrate need receive their first level of eligibility in Unsubsidized Direct Loan funding. The Direct loan programs are subject to aggregate limits on borrowing. Once a student reaches the aggregate limit for their academic standing and

dependency status, they may not borrow additional Direct Loan funding. For more information on limits on borrowing visit www.fsw.edu/financialaid/loans

➤ PRIVATE FUNDING SOURCES

In addition to the federal, state, and institutional programs offered through the school's financial aid application process, students can apply for outside aid to help meet the cost of attendance. There are several free scholarship search services available on-line. Some outside scholarships and most educational loans require certification of enrollment and cost of attendance by the Office of Student Financial Aid.

BILLING AND PAYMENT INFORMATION

➤ STUDENT ACCOUNT STATEMENTS

Student account statements are sent each month to the **bucs.fsw.edu** email account on file. Statements include all recent account activity including: charges, payments, disbursements of financial aid and loan funds as well as account adjustments. Balances due must be paid by the payment due date to avoid late payment fees. If financial aid exceeds billed charges, a credit balance will appear on the student account statement. FSW will process refunds after funds are received from the federal government.

Students need to have sufficient funds to meet living expenses, including rent, books, supplies, and personal items until refunds become available.

➤ PAYMENT PLANS

The College offers a Tuition Installment Plan (TIP) which allows the payment of account balances over a period of time. Please visit www.fsw.edu/cashier/tip for additional information on these payment plans.

➤ LATE PAYMENT FEES

Students with outstanding student account balances will be charged a late payment fee. To avoid late payment fees, students must ensure that all financial obligations will be met by the fee due dates. For students with outstanding balances, the school reserves the right to hold official transcripts; the diploma certifying graduation; or registration of the student for any other coursework.

Florida SouthWestern State College, an equal access institution, prohibits discrimination in its employment, programs and activities based on race, sex, gender, age, color, religion, national origin, ethnicity, disability, pregnancy, sexual orientation, marital status, genetic information or veteran's status. The College is an equal access/equal opportunity institution. Questions pertaining to educational equity, equal access, or equal opportunity should be addressed to Title IX Coordinator/Equity Officer, 8099 College Parkway, Fort Myers, Florida 33919, equity@fsw.edu, 239.489.9051 or to the Assistant Secretary for Civil Rights, United States Department of Education.