

FINANCIAL AID APPLICATION PROCESS AND TYPES OF AID

Financial aid is money awarded to students to help pay their educational costs. It comes in the form of grants, scholarships, loans, and employment. Grants and scholarships are called gift aid, since they do not have to be repaid. Loans and employment are called self-help aid, since students are helping themselves by either repaying the money loaned or working for the money. Loans are made at low interest rates, and repayment typically does not start until after graduation. Employment involves working on campus or at selected off-campus sites. To qualify for financial aid, students must either establish financial need for it or meet the special requirements of a grant, scholarship, or loan awarded without regard to financial need.

There are four basic sources of funds for financial aid at Flagler College: The federal government, state governments, Flagler College, and private organizations. Flagler College participates in all federal programs and all State of Florida programs (with the exception of those restricted for use at state universities or community colleges). Also, some other states provide grants for use at Flagler College. Flagler College provides its own funds in the form of various grants, scholarships, and work. In addition to these programs, some Flagler College students receive privately-funded scholarships and loans.

PURPOSE, PHILOSOPHY, AND POLICY

The Office of Financial Aid supports the purpose and mission of Flagler College by conducting a comprehensive financial aid program designed to help students who need financial assistance and designed to recognize students on the basis of academic achievement, talent, or service.

The Office of Financial Aid will help a student obtain financial assistance for which he/she may be eligible. It is the responsibility of the student, however, to be aware of the eligibility requirements and to maintain satisfactory academic progress, to submit all necessary forms in a timely manner, and to make appropriate inquiries. It is particularly important that the student inform the Office of Financial Aid of any aid that he/she expects to receive, so the student's financial aid package can be properly coordinated. All financial aid is awarded one year at a time. A student must submit a new FAFSA each year to determine continued eligibility to receive need-based aid. In addition to need-based requirements, a student must meet the renewal requirements for each piece of financial aid. The Satisfactory Academic Progress policy for federal financial aid can be found in the College Catalog and on the College's website. Additional renewal requirements can be found on the "Renewal Requirements" section of the Financial Aid portal at <https://financialaid.flagler.edu>. Most financial aid requires that a student be enrolled full-time, and financial aid is awarded based on full-time enrollment unless the student has completed a request to enroll as a part-time student. If a student enrolls on a part-time basis without requesting part-time enrollment, financial aid awards will be adjusted after the drop-add period based on actual enrollment.

NEED-BASED FINANCIAL AID

Financial need is the difference between the cost of education and a family's ability to pay for that cost. The cost of education, as developed by the Office of Financial Aid, is based on actual costs and estimated expenses. The family's ability to pay, called the Expected Family Contribution (EFC), is based on an evaluation of family resources and other factors by the Free Application for Federal Student Aid (FAFSA). If the EFC is less than the cost, then need has been established.

If a student completes the FAFSA, the Office of Financial Aid will develop an award package. It is important to note that, except for the Federal Direct Parent Loan (PLUS), the Federal Direct Unsubsidized Loan, and private loans, any type of aid for which a student qualifies, even if need was not a factor, must be counted toward meeting a student's need.

The following types of need-based aid are available at Flagler College:

FEDERAL NEED-BASED AID

Pell Grant. A non-repayable grant awarded to the neediest students. The amount of the grant depends specifically on the student's EFC. Each year the federal government establishes the Pell Grant range and EFC benchmarks.

Supplemental Educational Opportunity Grant (SEOG). A nonrepayable grant available to students with high need. The Office of Financial Aid determines the recipient and amounts based on the level of need. Awards can range from \$100 to \$4,000.

Work-Study Program. This program is designed to provide students with work opportunities on campus. Students must apply for open positions online in order to be considered for a job. Supervisors will conduct interviews directly with the applicants. Students typically work up to 100 hours per semester, per job, averaging out to six hours per week.

Federal Direct Subsidized Loan. An interest free loan while student is enrolled at least half-time. Payment begins six months after student ceases to be at least half-time. The loan is the student's option, and the amount he/she can borrow is based on the student's level of need and his/her year in school. The maximum amounts available for an academic year are as follows: Freshman, \$3,500; Sophomore, \$4,500; Junior/ Senior, \$5,500. Also see Federal Direct Unsubsidized Loan. Visit <http://studentaid.ed.gov> for current interest rate information.

STATE OF FLORIDA NEED-BASED AID

Florida Student Assistance Grant. A non-repayable grant for students who are Florida residents. Each year, the State sets a qualifying EFC benchmark, with any student at or under the EFC being potentially eligible. A student who submits the Free Application for Federal Student Aid (FAFSA) is automatically considered. The amount of the grant depends on funds provided by the state legislature, but awards can range from \$200 to \$3,260.

Florida Work Experience Program. This program is designed to provide students with work opportunities on campus. Jobs are posted online. Students must apply for open positions online in order to be considered for a job. Supervisors will conduct interviews directly with applicants. Pay rates can vary based on the job requirements and experience. Students typically work up to 100 hours per semester, per job, averaging out to six hours per week.

OTHER STATES' NEED-BASED AID

Some states provide grants to their residents who attend Flagler College. The amounts of the grants vary from state to state and depend on the student's level of need. A student should inquire at his/her high school guidance office as to whether such a grant is available.

FLAGLER COLLEGE NEED-BASED AID

Flagler (Need) Grant. A non-repayable grant, awarded to students who have established financial need. The Office of Financial Aid determines recipients and amounts based on the level of need and other aid being received. Awards usually range between \$500 and \$4,000. Flagler College institutional financial aid awards are renewable and provide a maximum of 8 total semesters of funding. As such, it is important for students to enroll in a minimum of 15 credits per term in order to earn the 120 hours necessary for graduation within 4 years. Any student who is unable to enroll for 15 hours, must complete a waiver application to request to receive institutional funding for enrollment between 12-14 credits. Institutional funds cannot be received as a part-time student (1-11 credits). The waiver appeal only applies to institutional (Flagler College) financial aid funds. Aid from other sources have their own eligibility and renewal requirements.

APPLICATION PROCEDURES FOR ALL NEED-BASED AID

Complete the Free Application for Federal Student Aid (FAFSA) in one of two ways:

- a. Print a hard copy FAFSA from the FAFSA website and mail it to the Federal Processing Center, or
- b. File online at <https://fafsa.gov>.

NOTE: Be sure to list Flagler College as a college to receive the FAFSA results. Use the Federal School Code for Flagler College: 007893.

- You will also receive the results, a Student Aid Report (SAR). Be sure to check your SAR carefully and report any corrections that need to be made.
- If you listed Flagler College and the Federal School Code for Flagler College, the Office of Financial Aid will be able to draw down your FAFSA information electronically.
- If you are selected for “verification,” you will be requested to submit both your and your parents’ IRS tax transcripts to the Office of Financial Aid. (If you are independent, you do not have to provide your parents’ tax transcript.) Also, a Verification Worksheet will be requested. (This form will be provided to you.) Note: We recommend using the IRS Data Retrieval tool to automatically report tax information.
- The priority deadline date for all students is March 1. Applications received after that date will be handled on a first-come, first-served basis. It should be noted that missing the deadline of March 1 does not exclude a student from qualifying for some need-based aid, such as the Pell Grant and the Federal Direct Loan.

NON-NEED-BASED FINANCIAL AID

Flagler College offers the following financial aid to students on a non-need basis:

FEDERAL NON-NEED AID

Federal Direct Unsubsidized Loan. An interest bearing loan with a fixed interest rate (visit <http://studentaid.ed.gov> for current interest rate information), simple interest, not compound

interest. Repayment begins six months after student ceases to be at least half-time. Note: Interest is applied from date of disbursement. All eligible students may borrow \$2,000 in Unsubsidized Loan funds yearly. This is on top of the following annual maximums based on grade level. The maximum amount a dependent student can borrow is based on his/her grade level as follows: Freshman, \$3,500; Sophomore, \$4,500; Junior/Senior, \$5,500. Independent students may borrow an additional \$4,000 as a freshman/sophomore, and \$5,000 as a junior/senior. To be eligible, a student must first attempt to qualify for need-based aid (using the FAFSA).

Federal Direct Parent Loan (PLUS). A fixed interest rate loan available to parents of dependent students. Repayment begins 60 days after the first disbursement. Parents may opt to defer PLUS loan repayment until 6 months after the student drops below half time, however, interest is applied from the date of disbursement. The maximum amount available is determined by subtracting all financial aid the student is receiving from the Cost of Education. A separate loan application must be submitted online at <https://studentloans.gov>.

Federal TEACH Grant. The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides up to \$4,000 per year to eligible students who agree to teach for 4 years at an elementary school, secondary school, or educational service agency that serves students from low-income families. There are additional eligibility requirements as well as additional conditions of the service obligation. Students are encouraged to read the details in the TEACH Grant application and the TEACH Grant Agreement to Serve. The application and facts sheet can be obtained on the Documents section of the Financial Aid Portal at <https://financialaid.flagler.edu>.

STATE OF FLORIDA NON-NEED AID

The State of Florida offers a number of non-need scholarships to freshmen which require the student to apply through his/her high school during the student's senior year. These include: Florida Academic Scholars Scholarship, Florida Top Scholars Scholarship, and the Florida Medallion Scholarship. Flagler College participates in all these programs and encourages students to contact their high school guidance counselors for information on eligibility and application requirements. Note: Students must apply with the State of Florida during their senior year of high school.

Financial aid programs sponsored by the State of Florida which involve submission of an application to Flagler College are outlined in the following paragraphs:

Florida EASE Grant (formerly FRAG). The Florida EASE Grant was created by the 1979 Florida Legislature to provide tuition assistance to resident students attending eligible non-profit private colleges and universities located in the state. Funds for the support of the Florida EASE Grant are contingent each year on the appropriations made available by the Florida Legislature. Thus, the amount of the grant varies from year to year.

To receive the Florida EASE Grant, at least one of a dependent student's parents must have been a one-year resident of the State of Florida prior to the first day of classes of the semester. For an independent student, he/she must have been a one-year resident, for other than educational purposes, prior to the first day of classes of the semester. A student must be enrolled on a full-time basis (12 hours or more), must be pursuing his/her first undergraduate degree, and must meet very specific Satisfactory Academic Progress requirements. These requirements include but are not limited

to: maintaining a cumulative GPA of 2.0 and earning 12 hours each semester for which the Florida EASE Grant is received. A student can receive the Florida EASE Grant for a maximum of nine semesters.

To apply for the Florida EASE Grant, a student must complete the Florida Residency Affidavit. The deadline date is October 15. For spring entrants, the deadline date is February 15.

The Florida Bright Futures

Scholarships. See <https://www.floridastudentfinancialaidsg.org/SAPBFMAIN/SAPBFMAIN> for specifics. The State of Florida honors students who maintain high academic standards while in high school with three Bright Futures Scholarships: The Florida Academic Scholars Scholarship, the Florida Medallion Scholarship, and The Academic Top Scholar Scholarship. Students must earn the scholarship while in high school and can continue receiving the scholarship if they maintain certain state requirements while in college.

Students must be enrolled for at least six hours per semester and maintain a CGPA of 2.75 or better for the Medallion Scholarship or a minimum of 3.0 to keep the Academic Scholars awards. Students that fail to meet the required CGPA at the end of their first year of BF funding have a one-time opportunity to restore their eligibility by raising their CGPA to the minimum required by the end of the following year.

The amount of the BF award is a fixed per-credit amount established by the state annually and determined by the number of credit hours for which a student enrolls each semester. In the event a recipient drops any hours, the state requires the student to return the Bright Futures funds for the hours dropped; failure to repay results in the loss of eligibility in future years. Students who fail to earn/pass all hours funded lose their eligibility for Bright Futures in future years. There is no restoration opportunity if BF is lost due to failure to earn the mandatory number of hours.

Florida Minority Teacher Scholarship. This scholarship was initiated to attract minority students into teaching careers in the State of Florida. The amount of the scholarship is \$4,000 per year. A student must be a minority (African-American, Asian- American, Hispanic-American, Native American). In addition, a student must be a Florida resident, a junior or senior, and must be accepted into the William F. Blois Education Program at Flagler. Preference is given to community college transfer students. Students apply online at www.ffmt.org.

FLAGLER COLLEGE NON-NEED AID

Flagler College institutional financial aid awards are renewable and provide a maximum of 8 total semesters of funding. As such, it is important for students to enroll in a minimum of 15 credits per term in order to earn the 120 hours necessary for graduation within 4 years. Any student who is unable to enroll for 15 hours, must complete a waiver application to request to receive institutional funding for enrollment between 12-14 credits. Institutional funds cannot be received as a part-time student (1-11 credits). The waiver appeal only applies to institutional (Flagler College) financial aid funds. Aid from other sources have their own eligibility and renewal requirements.

Presidential Merit Scholarship. The Presidential Merit Scholarship, a non-repayable scholarship, is awarded to students based on academic merit or other criteria not related to financial need. Awards usually range between \$2,000 and \$5,000. A 2.5 GPA is required for renewal.

Athletic Scholarships. Athletic scholarships are available in the following men's sports: baseball, basketball, cross-country, indoor track, golf, lacrosse, soccer, and tennis. Scholarships are available in the following women's sports: basketball, cross-country, indoor track, golf, lacrosse, soccer, softball, tennis, and volleyball. To apply, a student should contact the Athletic Department.

Work Program. This program is designed to provide students with work opportunities on campus. Jobs are posted online. Students must apply for open positions online in order to be considered for a job. Supervisors will conduct interviews directly with applicants. Pay rates can vary based on the job requirements and experience. Students typically work up to 100 hours per semester, per job, averaging out to six hours per week.

Annual and Endowed Scholarships. Applications for these scholarships are available to continuing students online at <https://flagler.awardspring.com> from February 1-28 for the following year. New freshmen do not have to apply for scholarships. All new freshmen will be considered for our freshman scholarships. Recipients will receive notices as scholarships are awarded over the course of the summer. For detailed information on the endowed scholarships offered at Flagler College, please consult the Flagler College Academic Catalog.

NOTIFICATION OF FINANCIAL AID AWARDS AND THE STUDENT'S ACCOUNT

When the student's application is complete, the Office of Financial Aid will determine the student's eligibility for financial aid and notify students by online means of their awards.

- Students should regularly check their Flagler e-mail for notices and the Financial Aid portal, <https://financialaid.flagler.edu>, for awards and needed forms and documents.
- New freshmen and transfer students will also receive an award notice by mail. Before an award notice is sent, new students (freshman/transfer) must be formally accepted by the Office of Admissions.
- The award notice will direct the student to the "Awards" section of their online Financial Aid portal which will indicate all items of financial aid of which the Office of Financial Aid is aware at the time. If additional aid is received later, this could affect the aid already awarded.
- In some instances an award item will be tentative or pending. This usually means that the Office of Financial Aid is awaiting confirmation from the source of the award, or awaiting some action on the student's part. Students should regularly check the "Documents" section of the Financial Aid portal to see if any additional documentation is required.
- Students who are awarded (offered) a Federal Direct Loan (Subsidized or Unsubsidized) can Accept or Decline the loan online or reduce the loan amount online on the "Accept Awards" section of the Financial Aid portal: <https://financialaid.flagler.edu>.
- Parents of dependent students may be eligible for a Federal Parent PLUS Loan. Qualification is based upon the parent's credit rating. Parents with good credit may borrow the full Cost of Attendance less other aid the student receives. If a parent is denied a PLUS Loan, the student's annual loan eligibility increases substantially. Applications are available online at <https://studentloans.gov>.

- PLUS Loans are not awarded (offered) or indicated on the award letter until an actual application is received at the Office of Financial Aid.
- Students who are hired for a campus job will be notified of their specific position and pay rate by the Human Resources Department.
- If a student informs the Office of Financial Aid about a private source scholarship, it will be indicated on the student's award letter as a tentative/pending award until confirmation is received from the source of the scholarship.
- Private Source Scholarship funds will be awarded and applied to the student's billing account as follows: one-half for fall semester and one-half for spring semester, unless otherwise specified by the scholarship donor. Scholarships awarded or received after the close of the fall semester will be fully awarded and applied to the spring semester only. Scholarships designated for the summer school session by the donor will be credited in full to summer school charges. Your online "Awards" tab or Financial Aid Award Letter will show the distribution of the scholarship according to this policy but is subject to correction and revision, if needed, to reflect the actual distribution of the funds.
- Except for earnings from a campus job, each item of confirmed financial aid will be credited directly to the student's account in the Office of Business Services. Tentative/ pending awards are not formally credited to a student's account; however, in some cases, the Office of Business Services may allow tentative credit when the student pays the bill. This is particularly true in the case of loans when a student has applied for a loan, but the actual disbursement has not been received.
- If the aggregate total of a student's confirmed financial aid exceeds the Office of Business Services charges, the student can receive a refund for the excess amount. Refunds are not made when the excess balance is created by tentative/pending awards. Students who are eligible for a refund should refer to our website and the Office of Business Services for instructions.

VETERANS BENEFITS

Some armed service veterans and their dependents are eligible to receive educational benefits from the United States Department of Veterans Affairs. The application for VA Education Benefits or survivors' and dependents' Educational Assistance is available online. Individuals seeking Educational Benefits may complete an online application or download a paper application at <http://www.gibill.va.gov>. The original completed application must be submitted to the Department of Veterans Affairs designated Regional Processing Office. A copy of such should be maintained by the student for future references. Subsequent certifications will be processed by the Office of Financial Aid on notification from the student of his/her intention to re-enroll. Any questions or comments regarding VA benefits should be directed to the Office of Financial Aid at Flagler College, (904) 819-6225, or e-mail VAStudent@flagler.edu.

Students who receive VA benefits and who are placed on academic probation will be required to achieve a 2.0 cumulative GPA during the subsequent grading period. Failure to do so will result in the

termination of VA monetary educational benefits. This action will not result in dismissal, if the student has met the requirements for Satisfactory Academic Progress, as stated in the Catalog.

A student intending to use VA benefits should contact the Office of Financial Aid and be aware of the following policies:

- It is the student's responsibility to notify the VA Certifying Official that he or she wishes to have enrollment verified for a term by completing the Request for Certification form each for semester as soon as his or her registration for said term has been completed.
- It is the student's responsibility to notify the Office of Financial Aid immediately when the student increases or decreases semester credit hours taken, when the student withdraws from a course, or when the student fails to reenroll for any term. It is also the student's responsibility to inform the Office of Financial Aid every semester as to the number of semester credit hours for which he or she enrolls.
- The student is responsible for paying any fee that Flagler College charges which the VA does not pay directly to the college on behalf of the student. Students receive a monthly entitlement based on the number of credit hours they are pursuing each semester. This entitlement may not necessarily cover the cost of tuition and fees. It usually takes six to eight weeks from the time a student's papers are processed by the Office of Financial Aid until a check is received.
- Flagler College (St. Augustine campus) may award up to 15 hours of academic credit for military training, education, or experience. The College may additionally award four (4) hours of service credit for documented military service or past service with an honorable, general, or entry-level (uncharacterized) discharge. If awarded, these four (4) hours shall be applied to elective requirements only.
- A student using VA benefits must make satisfactory academic progress. In general, unsatisfactory progress for veterans' benefits is considered attainment of less than a 2.0 grade point average for two consecutive semesters. A student who withdraws from college may have his/her benefits terminated as of the beginning of the semester of withdrawal. If a student is dismissed for academic reasons, benefits will be terminated as of the date of dismissal. A student who has had benefits terminated in this manner must be counseled by the Office of Financial Aid before the benefits will be restored. A student who fails to complete all courses attempted in a semester will have his/her benefits adjusted accordingly.
- In accordance with Title 38 US Code § 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) benefits, including but not limited to, Post 9/11 G.I. Bill® (Ch. 33) or Veterans Readiness & Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:
 - Prevent the student's enrollment;
 - Assess a late penalty fee to the student;
 - Require the student to secure alternative or additional funding;

- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.
- However, to qualify for this provision, such students will be required to provide the enrolling institution with a copy of his/her VA Certification of Eligibility (COE) - A “certificate of eligibility” can also include a “Statement of Benefits” obtained from the U.S. Department of Veterans Affairs’ (VA) website; eBenefits; or a VAF 28-1905 form, for chapter 31 authorization purposes.
- More information about education benefits offered by VA is available at the official U.S. government website at www.benefits.va.gov/gibill.

STUDY ABROAD PROGRAMS

Students enrolled in study abroad programs that are approved by the College for academic credit may be eligible for Title IV federal financial aid programs and some state financial aid programs. According to federal regulations, a student’s enrollment in an approved study abroad program may be considered enrollment at the student’s home institution for the purpose of applying for assistance under the Title IV programs. For further information, contact the Office of Financial Aid.

WITHDRAWALS AND REFUNDS

A student who does not enroll or who withdraws from school during a semester or during summer school may be entitled to a total or partial refund of charges paid to the College. When a refund is made, it is likely that the student’s financial aid will be affected. Details on refund policies and procedures are included in the “Tuition and Fees” section of this Catalog and also on the College website, www.flagler.edu.

PAYMENT PLAN

The College offers a payment option through CASHNet. Enrollment is available at my.flagler.edu, by logging in either as the Student or Authorized Payer button. There is a nominal enrollment fee and no interest is accrued while enrolled in the plan.

Students, parents, or any other responsible billing party listed on the student’s account can enroll online and agree to contract requirements with an electronic signature. The monthly bills, reminders, and receipts will be set up so that they are automatically e-mailed and/or messaged to your cell phone. You are required to create an automatic withdrawal for each month’s payment either through a checking account or any major credit card. Reenrollment is required each semester for the 5-month payment plan.

FLORIDA PREPAID COLLEGE PROGRAM

A student who has entitlements under the Florida Prepaid College Program may have his/her entitlements transferred to Flagler College. The student should contact both the Florida Prepaid College Program (800-552-4723) and the Flagler College Office of Business Services (904-819-6230) to make arrangements for this transfer.

