

## Enrollment, Payments and Fees

### 1. **ENROLLMENT.**

To be considered eligible for most forms of financial aid you must attend at least half-time at FAU. For Fall and Spring semesters, half time is defined as 6 credits for undergraduate students (including those pursuing a second bachelor degree) and 5 credits for graduate students. Audited courses do not count towards financial aid enrollment requirements. **If you are not enrolled at least half-time at FAU, you will be viewed as INELIGIBLE for ALL financial aid funding** with the exception of Federal Pell Grant funding (if you qualify) and certain private/alternative loan products.

Consortium Enrollment (students taking ZERO credits at FAU but planning to receive aid from FAU while attending at another institution). Refer to the [Transient Student Enrollment webpage](#) for instructions.

Concurrent Enrollment (degree seeking at FAU, taking classes at FAU (Home School) AND another eligible institution (Host School) in the same semester). Refer to the [Transient Student Enrollment webpage](#) for instructions/form.

Summer Enrollment - See the [Summer Financial Aid](#) webpage for the criteria for half time, concurrent and consortium enrollment processing in Summer semesters.

You are eligible to receive Title IV funding based on your course attendance. If you withdraw from a course, your instructor may be requested to confirm your attendance in the course. In cases where requested documentation of attendance cannot be provided by the instructor, you may be required to repay some or all of the Title IV funds you received.

**Limited Eligibility of Repeated Courses for Title IV Funding.** Regulations effective 07/01/11 prohibit a student from receiving Title IV funding for more than one graded repeat attempt of a course which has previously been completed with a non-failing grade. Only ***one additional graded attempt*** of a course which has been previously completed with a non-failing grade will be considered eligible for Title IV funding. Any attempts in excess of the one additional graded attempt allowed by regulations will be ineligible for Title IV funding. Exceptions may be made for cases where the student's program requires enrollment in same course on a continuing basis over several semesters, with each attempt having significantly different course content (such as fine arts or thesis/dissertation courses).

### 2. **PERIOD BASED BUDGETING**

Every student receiving financial aid is assigned a cost of attendance based on the following:

- Classification = Undergraduate or Graduate
- Residency = Florida or Non-Florida
- Enrollment Status = Full-Time,  $\frac{3}{4}$  time, half-time or less than half-time
- Housing Status = On-campus, off-campus or with parents

Your Housing Status is assigned from your response on the FAFSA application. Review and Confirm your Housing Status on MyFAU Self Service in the Financial Aid Status/Award Overview section. If your housing status is incorrect,

then submit a Housing Status Revision Request with the appropriate documentation. The form is located on our [Financial Aid Forms](#) page.

Your financial aid award is initially based on an enrollment status of full time (12 credit hours for undergraduates fall, spring, and summer or 9 credit hours for graduates fall, spring and 6 credit hours for summer). If your enrollment is less than full time expect your cost of attendance to be reduced, **this may also impact and reduce the amount of aid you were initially offered.**

### **3. ATTENDANCE POLICY**

To maintain compliance with Federal Regulations, the FAU Office of Student Financial Aid requires students to confirm course entry in all courses for which they are receiving Title IV financial aid funding (examples include Pell Grant, Direct Loans, SEOG, and Work-Study). Confirmation of course entry is a prerequisite for Title IV funds to disburse for the course.

If you are a current financial aid recipient or you think you may need financial aid at some point during the semester, you MUST complete the [Mandatory Course Entry Survey](#) for each registered class. Failure to complete the survey for any class may result in a reduction/cancellation of your financial aid.

In addition to completing the Mandatory Course Entry Survey, students are required to maintain eligibility for Title IV funding by displaying documented academic activity in the course. Examples of valid forms of documented activity include faculty attendance rosters, graded assignments, quizzes, or exams. Students should be aware that they may be required to repay any aid disbursed for a course for which they have no documented academic activity, even if the Mandatory Course Entry Survey was completed.

You are strongly encouraged to review the following site for more details:

<http://www.fau.edu/finaid/other/course-survey.php>.

### **4. SATISFACTORY ACADEMIC PROGRESS.**

Academic progress for financial aid recipients is reviewed at the end of every semester, after grades have been posted to the Registrar's Office or at the time FAFSA results are received, regardless of whether the student has received financial aid. Therefore, previously awarded financial aid can be canceled if FAU policy requirements are not met. The complete Satisfactory Academic Policy is located [here](#).

### **5. TUITION & FEE POSTPONEMENT.**

Tuition and fees will be automatically postponed for all financial aid and Bright Futures Scholarship recipients (except Federal Work Study) who are enrolled at least half time and whose award offers have been accepted online by the drop/add deadline.

### **6. HOUSING FEE POSTPONEMENT.**

Fees may be deferred only if you have sufficient financial aid to cover both tuition and housing fees prior to the housing deadline. A prepayment is required at the time you submit your housing agreement. For more information, you may contact the Housing Office at (561) 297-2880.

### **7. FEE PAYMENT.**

Students are encouraged to use the [Financial Aid Disbursement Estimator](#) tool available through the MyFAU web portal to estimate remaining balances after financial aid awards have been applied. It is the student's responsibility to make payments (or payment arrangements) for charges which exceed your award prior to the fee payment deadline published in the [Fee Payment Information Bulletin](#). The Student Financial Services Office also offers the

student the opportunity to subscribe to a [payment plan](#) for charges which exceed the financial aid award.

#### 8. **FINANCIAL AID DISBURSEMENT ESTIMATOR.**

The [Financial Aid Disbursement Estimator](#) is designed as a tool to help you determine what you need to pay the University and represents only an **ESTIMATE** of what financial aid may disburse based on your enrollment and award status now. At the time of the actual disbursement process, where appropriate for individual awards, items such as residency, grade level, satisfactory academic progress, unmet need, and/or loan entrance or promissory note requirements may effect if the individual awards disburse or not.

#### 9. **DISBURSEMENT OF FINANCIAL AID.**

Disbursements are processed via EFT and will occur either (1) within ten business days after the end of the drop/add period, if all disbursement eligibility requirements are met, or (2) within ten business days after all disbursement eligibility requirements are met (whichever is later). Disbursement dates for students enrolled in Executive Education or College of Medicine programs may differ based on the program's calendar (please check with the program coordinator for projected disbursement dates). Disbursement of aid is a function of the FAU Controller's Office. As the disbursement of financial aid is contingent upon many conditions, and may not occur until several weeks after classes have started, it is essential that you set aside personal funds to cover living expenses incurred during the first few weeks of classes. You can see what aid has been disbursed by viewing the Award Summary tab on MyFAU (see [instructions on accepting awards](#) for details). To expedite receipt of funds, FAU encourages students to complete [Direct Deposit Authorization](#), allowing Financial Aid disbursements to go directly into designated bank accounts.

#### 10. **TRANSIENT ENROLLMENT.**

Undergraduate students wishing to take courses at both FAU and another eligible institution (Concurrent Enrollment) OR only taking courses at another eligible institution (Consortium), must submit the appropriate forms to the FAU Student Financial Aid Office **AFTER** the drop/add deadline of the "HOST SCHOOL" each semester. Failure to submit required documents from the "HOST SCHOOL" could result in the reduction of aid. Click [here](#) to download a copy of the Transient Student Terms & Conditions Form located on the [Forms webpage](#).

#### 11. **RETURN OF FUNDS.**

If a student withdraws from school, drops below half-time, or changes enrollment status after the drop/add period, the financial aid award may be reduced or canceled. Financial aid is designed to help meet living expenses while attending school, therefore the student may be required to repay all or part of any funds received prior to his/her standard or special circumstance withdrawal from school. In addition, refunds issued by the Controller's Office may have to be returned to the financial aid program from which the aid was awarded. The amount of the refund and/or repayment owed is calculated based on a formula provided by the U.S. Department of Education. Students can view the details regarding Refund and Repayment for Withdrawals [here](#).

***Bright Futures Recipients* : IMPORTANT:** The Florida Legislature requires institutions to refund any Bright Futures awards received for courses which were dropped or withdrawn **AFTER** the drop/add period. Students are required to **REPAY** their institution for any award amount received for course(s) which were dropped or withdrawn after the drop/add period. If you medically withdraw from school, your entire Bright Futures Scholarship disbursement must be returned to the Florida Department of Education.

## **Grants, Scholarships and Awards**

#### 1. **RECIPIENTS OF PELL GRANTS.**

Federal Pell Grant awards will be automatically posted to the system as "ACCEPTED". Pell Grant disbursement is

based on the number of undergraduate credits the student is enrolled in at the end of the drop/add period. If you are enrolled less than full time, the actual disbursed amount may be a prorated portion of the accepted amount. Courses added after the drop/add deadline (including courses added through the wait-list process) will not be eligible for Pell Grant funding. Only in cases where the late add was the result of a **documented** FAU administrative error may a student appeal to receive Pell Grant funding for courses registered for after the drop/add deadline (documentation must be supplied with the appeal). Pell Grant funds will NOT be disbursed for Graduate level courses.

If you withdraw from a course, **you will be required to repay Pell Grant funds received for courses which your proof of attendance is not verified by the course instructor.** Proof of attendance is verified through institutional documentation of any of the following: physical course attendance (note: logging in to an online class does not qualify), any graded assignment/exam, or communication initiated by the student specifically pertaining to the academic subject matter studied in the course. (It is the student's responsibility to retain graded exams, quizzes or other official forms as proof of attendance to present to the Instructor if needed).

Effective Fall 2012, the U.S. Department Of Education has restricted the lifetime Federal Pell Grant funding a student may receive to a maximum of 12 full time awards (or part time equivalent). Each full time award is viewed as utilizing 50 percentage points of a lifetime eligibility limit of 600 percentage points. To learn more about Federal Pell Grant limits and how your remaining eligibility is calculated, please review the information at [www.studentaid.ed.gov/pell-limit](http://www.studentaid.ed.gov/pell-limit).

## 2. BRIGHT FUTURES SCHOLARSHIPS.

The Florida Department of Education determines your eligibility for these scholarships. All awards are subject to eligibility and renewal/reinstatement criteria. ALL students receiving the [Bright Futures Scholarship](#) must be considered a Florida resident by the University. Students should also be degree-seeking and enrolled in a minimum of six credit hours per semester by the end of the drop/add deadline. In addition, full-time students are now **REQUIRED** to earn at least 24 semester hours or the equivalent to renew their award at the end of the Spring term of each academic year (prorated for part-time students).

**RESTRICTIONS TO BRIGHT FUTURES FUNDING.** A maximum of 45 semester hours may be funded in one academic year. All hours will be paid at the undergraduate rate. NO remedial coursework is funded.

Please be advised that your estimated award prior to the end of drop/add is based on 13 semester credits. Your award will be adjusted at the end of drop/add. Classes added after this date will not be included in your disbursement unless you notify the Office of Student Financial Aid.

## 3. STATE GRANTS.

Recipients of the [Florida Student Assistance Grant \(FSAG\)](#) must have a minimum cumulative GPA of 2.000 and complete the minimum amount of hours for the enrollment classification for which the student was originally paid (Example, if you were paid on 11 hours, then you must earn the minimum three-quarter time enrollment of 9 credit hours) in order to be considered for award renewal the consecutive academic year. Students receiving the [Florida First Generation Matching Grant](#) must be enrolled in a minimum of six credit hours at FAU. Grant recipients must have a minimum cumulative GPA of 2.500 and complete at least 12 credit hours within the academic year in order to receive Florida First Generation Matching Grant the following year.

## 4. INSTITUTIONAL GRANTS.

**FALL FAU Institutional Grants and Scholarships will be calculated and disbursed based upon FAU enrollment ONLY.** Credits taken at other colleges and institutions as Consortium and Concurrent Enrollment will **NOT** be considered when calculating financial aid eligibility for FAU Grants and Scholarships. Please be advised that, regardless of award projections, all types of grant support are directly linked to the hours enrolled. Grant disbursements will be calculated based upon final enrollment at the end of the drop/add week. Your grants will be reduced if you are less than full-time. You may be required to repay the grants if you withdraw from any of your classes.

## 5. FEDERAL DIRECT AND/OR GRADUATE PLUS LOANS:

- **MPN:** A Completed **Direct Loan Master Promissory Note (MPN)** must be on file with the Federal Government. In most cases, once a borrower has a completed MPN, additional loans can be made under the same MPN for a period of 10 years from the MPN signature date. For information regarding MPN completion for the specific loan type, please refer to the [Federal Direct Loan](#) section or [Graduate PLUS Loan](#) section of the FAU web site.
- **Loan Entrance Counseling:** Students who have not previously received a Federal Direct Loan and/or Graduate PLUS Loan disbursement must complete Loan Entrance Counseling for the respective loan type prior to receiving funds. This requirement is satisfied by completing the interactive Loan Entrance Counseling session on-line at the [www.studentloans.gov](http://www.studentloans.gov) . After logging in, students should select Entrance Counseling from the Manage My Direct Loan menu box and follow the on screen instructions. Students who have previously received a Federal Direct Loan and/or Graduate PLUS Loan while attending FAU have already satisfied the Loan Entrance Counseling requirement for the respective loan type and do not need to re-satisfy this requirement.
- **Graduating Undergraduates in their Final Semester:** When a senior's remaining period of study consists of only one semester in the academic year, the Direct Loan eligibility for their final term must be prorated based on enrollment. Graduating seniors may be retroactively billed if they have already received loan disbursements in excess of their prorated eligibility. Students who owe a balance to FAU will not receive their diplomas.
- **Disbursements:** Federal Direct Loans and/or Federal PLUS Loans are disbursed via EFT after the end of the drop/add period. Disbursements will occur either (1) within 10 business days after the end of the drop/add period, if all loan disbursement eligibility requirements are met, or (2) within 10 business days after all loan disbursement eligibility requirements are met, whichever is later.
- **Exit Counseling:** All Federal Direct and/or Graduate Plus loan borrowers are required to complete exit counseling when one the following conditions applies: (1) Prior to graduation.( 2) If the student withdraws or transfers to another school.( 3) Anytime the student's enrollment drops below half-time. Students who have received a Federal Direct loan or Federal Graduate PLUS loan must complete the exit loan counseling at [www.studentloans.gov](http://www.studentloans.gov) .

## 6. REPORT ALL OUTSIDE AWARDS.

All students must notify the Office of Student Financial Aid immediately if they receive or anticipate receiving assistance from sources outside the Office of Student Financial Aid. An outside award or resource is any form of financial assistance received for the purpose of educational pursuit, including but not limited to **tuition waivers**, **tuition exemptions** and **scholarships**. For example, if you are offered a position as a Teaching Assistant and will receive a tuition waiver from your college, this is considered an outside resource and must be reported to the Office of Student Financial Aid immediately. To report outside awards, complete the [Student Statement of Outside Resources](#) and submit to the Office of Student Financial Aid. Should it later be found that you are receiving outside resources which you neglected to report, your financial aid package will be adjusted retroactively to include these resources. This adjustment may result in repayment of previously disbursed financial aid.

## 7. SUMMER AWARDS.

Requests for summer term awards will begin the first business day in February. Funding is limited. Prompt submission of the "Request for Summer Financial Aid" and completion of all award criteria is advised.

Criteria considered for summer aid award:

- Have a completed [Free Application for Federal Student Aid](#) (FAFSA) for the specific aid year on file with FAU.
- **Complete the "Request for Summer Financial Aid" form available exclusively online on MyFAU** (Click on the Money Matters! tab --> Summer Financial Aid link --> Financial Aid tab or link --> My Award Information --> Aid for Aid Year --> Additional Resources tab).
- Enroll in the courses for all sessions in which you plan to attend.
- Meet Satisfactory Academic of Progress Standards for Summer.

For detailed terms and conditions related to summer, please go to the FAU Financial Aid website, under the 'Getting Started' menu and select 'Summer Financial Aid'.

**Note Bright Futures:** The Bright Futures Scholarship is not awarded for the SUMMER term.

## 8. AWARD REVISIONS.

Students may request aid changes, reinstatement's or cancellations of loan amounts, or changes to housing status and budgets: <http://www.fau.edu/finaid/resources/forms.php>.

## Additional Regulations and Information

### 1. SHORT TERM ADVANCES.

The Short Term Advance is a University monetary advance available to assist degree-seeking students enrolled at least half-time with purchasing textbooks, or with emergency funds relating to educational expenses or unanticipated living expenses incurred prior to the date that financial aid funds are disbursed.

Applications are available on [MyFAU](#) (Click on the Money Matters! tab). You must have a bank account with any financial institution and complete the Direct Deposit for Financial Aid form prior to applying (online form located on [MyFAU](#) --> click on FAU Self Service link). If you meet ALL eligibility requirements, you will receive the proceeds during the first week of classes.

Keep in mind that the Short Term Advance is NOT a source to assist with paying your tuition and other related fees. In consideration for approval of the loan application and receipt of funds, the student promises to repay FAU the principal sum amount borrowed (up to \$750) plus a non-refundable charge of \$7.50. Repayment must be made on or before **FORTY FIVE CALENDAR DAYS** from the date funds are disbursed, or upon receipt of financial aid funds, or upon cancellation of financial aid funds, or the last day of the term, whichever comes first. For more details, visit the [Short Term Advance](#) webpage.

### 2. CHANGE OF ADDRESS.

All financial aid correspondence will be emailed to the student's FAU email account. Students local address updates may be submitted online through FAU Self-Service (OWLS) on [MyFAU](#).

### 3. FERPA.

FAU has a Family Education Rights and Privacy Act form (FERPA) to protect student information from being released without proper authorization. Student information may not be discussed with a party, other than the student, without student permission. The form must be submitted to the Registrar: <http://www.fau.edu/registrar/pdf/Docs/UniversityFERPAWaiverForm.pdf>.

#### **4. COMMUNICATION & NOTIFICATION POLICY.**

All Forms of communication will be sent via the student's **FAU email account**. Email notifications will be the primary method of communication between students and the Office of Student Financial Aid. It is the student's responsibility to frequently monitor his/her FAU email account for notifications, such as student requirements, award offers and satisfactory academic progress. **It is recommended that students print any pertinent online documentation** for the purpose of maintaining a personal paper file of important financial aid materials.

#### **5. STUDENT CERTIFICATION - BRIGHT FUTURES.**

I certify that I do not owe a repayment on a Federal Pell Grant, a Federal Perkins Loan, a Federal Supplemental Educational Opportunity Grant, or a State Student Incentive Grant; nor am I in default on any federal Title IV or state loan program received for attendance at any institution.

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**I authorize Florida Atlantic University to deduct any allowable charges other than tuition, fees, residence hall and meal plans (if applicable) or prior year charges from my financial aid. Authorization may be canceled or modified with written notification to the Financial Aid Office. I have read the conditions of this award and the Satisfactory Academic Progress Policy.**

**I FULLY UNDERSTAND THE OBLIGATIONS INCURRED IN ACCEPTING THIS AWARD. I FURTHER UNDERSTAND THAT I AM BOUND BY THE TERMS AND CONDITIONS FOR ANY REVISIONS TO MY AWARD THAT OCCUR DURING THIS ACADEMIC YEAR.**