Office of Student Financial Aid

At Florida Atlantic University (FAU), students are our “Number 1” priority. FAU recognizes that every student is an individual, with different goals and needs. FAU will provide a comprehensive student financial aid program, based on individual need, educational costs and availability of funds. Awards may consist of grants, loans, scholarships and/or employment.

Our office is here to assist and advise students, prospective students and their parents. That’s why we are here...to help you through the financial aid process. Visit us at one of our three campuses, or visit our website for helpful information.

MyFAU  http://myfau.fau.edu

Most financial aid business can be done by accessing your online student account on FAU Self Service. Students are responsible for checking their FAU email and student accounts regularly for new information or updates.

Students will need their FAU username (which is the first part of your email address—before the @) and their password. If you do not know your username or password, follow “Lookup FAUNET ID” or “FORGOT PASSWORD” links on the MyFAU homepage.

Your FAU Student ID

When accepted to the University, the Admissions Office will send you an acceptance letter with your generated FAU Student ID (known as your Z Number). This Z Number is going to be the primary identifier used for all of your needs at FAU.

Your FAU Email Account

Every student is given a unique FAU email account. Check your FAU email daily for important notices from the Office of Student Financial Aid. Emails are generated from student’s financial aid records to inform them of outstanding requirements, award notices, academic progress and other financial aid information. The emails will generally provide important instructions and links to valuable information.

To avoid missing important emails, we recommend that you do not forward your FAU email to your personal email accounts.
Who is Eligible for Financial Aid?

For most forms of financial aid programs at FAU, students must:

1. Be enrolled at least half-time at FAU (6 credits undergraduate, 5 credits graduate) in an academic program leading to a degree (some exceptions for Pell)
2. Be a U.S. Citizen or an eligible non-citizen
3. Have a valid Social Security number and registered with that number as a student at FAU (for all Title IV Aid)
4. Maintain satisfactory academic progress in the selected course of study
5. Not in default on a student loan or owe a repayment on a student grant
6. Not be convicted of illegal drug offenses

APPLY FOR FINANCIAL AID

⇒ APPLY EARLY! (www.fafsa.gov)
To minimize your chances of being selected for Verification, we recommend that you use the IRS Data Retrieval Tool to transfer your and your parent’s tax information to the FAFSA

⇒ FAU Priority Deadline is March 1st for the upcoming academic year.

⇒ FAU FEDERAL SCHOOL CODE
Boca Campus  = 001481
Davie Campus  = E00584
Jupiter Campus = E00830

FINANCIAL AID in MyFAU

Check your Financial Aid and Disbursement Info

You are responsible for keeping track of your financial aid file, before & after you receive your award information.

1. Log in MyFAU
2. Click on the Money Matters tab
3. Click on “View My Financial Aid Information”
4. Click on “Financial Aid Status” tile box.

Under this menu, students will be able to accept/decline award offers, check student requirements, award history and much more!

Sign up for Direct Deposit Online!

Students are encouraged to sign up for direct deposit. If any refund is due to the student after all institutional charges have been paid, funds will be directly deposited into your existing bank account.

Log on to MyFAU, Click on the Money Matters tab, click on “Direct Deposit for Financial Aid Refunds” link.

NOTE: If you do not sign up for direct deposit, you will have to pick up your refund check in the Student Refund office located in the Student Support Services Building.
Your Estimated Financial Aid Award Offer

- Your estimated award package is based on the information you submitted on the Free Application for Federal Student Aid (FAFSA), your degree-seeking status, and your residency status as indicated in your FAU student account. Actual awards may be decreased or cancelled if your eligibility or need changes or if legislative action changes the funding level of any aid program.

- Your original financial aid offer is based on full-time enrollment (*12 hours for undergraduate students, 9 hours for graduate students*). If you enroll less than full-time your disbursement may be reduced or pro-rated to your actual enrollment. *If you drop or withdraw from courses, your aid may be adjusted and you may be required to repay any aid disbursed prior to the registration change.*

- Your award is developed according to federal, state and institutional regulations to help meet your financial obligation for the given academic period. The amounts offered are based on financial need, determined by the cost of attendance (COA) at FAU minus your estimated family contribution (EFC) as calculated by the Department of Education. You may have out-of-pocket expenses for this academic period.

- If you are selected for Verification:
  - Your award may be decreased or cancelled, Funds cannot be disbursed until ALL required documentation has been submitted and information has been verified as correct. Click here for more information. Do not alter your FAFSA in any way after your file has been verified.

Your Award

You can access your award information online through MyFAU: 1) click on the Money Matters! Tab; 2) View My Financial Aid Information; 3) click on Financial Aid Status tab; 4) select the aid year; 5) You will see a message stating “You have been offered Financial Aid which totals $X,XXX.” To accept/decline award click “here”; 6) Click on the Terms and Conditions tab, once you have accepted terms and conditions; 7) Click on Accept Award Offer tab.

Accepting:
- FAU will automatically accept the Federal Pell Grant, Bright Futures Scholarship, and some other scholarships on your behalf; however you will need to accept the Terms & Conditions of Awards.
- You may choose to accept Federal Loans, Work-Study awards and other Grants in FAU Self-Service.

Over-Award:
- If you receive money for educational expenses from other sources (including, but not limited to Third-Party, FL PrePaid, SSN benefits) at any time during the year, you must immediately inform the Financial Aid Office.
- Your award may be revised if you are found to be in an “over-award” status, and in some cases you may be required to repay aid already disbursed.

Rejecting/Changing:
- You may reject the full amount of your offered loan and/or work-study programs through FAU Self-Service. If you later wish to reinstate a rejected award, you will need to fill out a Revision Request Form. Contact the Office to make sure which form to submit. Forms are located on the Forms & Resources tab of our website.
- Changes to your award may be requested by submitting a Revision Request Form. All changes are contingent on financial aid eligibility according to federal and program regulations. Requests that do not meet these guidelines will not be approved.

Types of Financial Aid

Your financial package may contain one or more of the following types of aid.

**Scholarships:** Awards based on academic merit and/or financial need. These do not require repayment upon graduation.

**Grants:** Awards based on financial need. These do not require repayment upon graduation. Exceptions on withdrawals of non-attendance

**Federal Need-Based & Non-Need-Based Loans:** Subsidized and Unsubsidized Direct Loans are long-term, low-interest loans guaranteed by the federal government. These must be repaid after you graduate, withdraw, or drop below half-time status.

**Parent PLUS & Graduate PLUS Loans:** Loans available to parents of dependent undergraduate students or graduate students, which are not based on financial need. If interested in either of these programs, the borrower must complete a PLUS Loan Application. Visit our webpage for more information and go to studentloans.gov to apply!

**Private Loans:** These loans are not federally guaranteed. Application must be made directly with the lender of your choice. Terms, rates and restrictions vary. If interested in these programs, please visit our Private Loan webpage for more information. Students are encouraged to exhaust all of their Federal Loan options before pursuing Private Loans.

**Part-Time Employment:** Federal Work-Study Program (FWS) awards are based on financial need. Aid is earned through student jobs on and off campus. Hours, rates of pay and job duties will vary. Community Part-Time Jobs is available through the Get a Job! Database via MyFAU (Click on the Money Matters tab)
Financial Aid Disbursement

- Tentative disbursement dates will be made available online at the beginning of each semester. The dates listed by FAU or other financial aid sources are estimates indicating the first possible date of disbursement. These dates are subject to change based on circumstance, eligibility and completion of requirements.
- Tuition, fees, housing expenses and other institutional charges owed to the University will be deducted from the first available aid or scholarship source for that aid year. Federal regulations prohibit federal financial aid from paying certain charges, including but not limited to Orientation and ID card fees, as well as parking and library fines, unless you have submitted the Authorization Form located on FAU Self-Service to authorize payment of certain miscellaneous charges. For additional information and to plan appropriately, please contact the Tuition & Billing Office.
- FAU may authorize students who anticipate a financial aid refund to use a portion of their refund in the FAU bookstore (up to $400 for textbooks only). As this authorization is not additional aid, any amount spent will be deducted from the aid at disbursement. If a refund is processed before the amount is deducted, the student may owe a balance to the University.
- If funds remain after institutional charges have been deducted, a direct deposit for the remainder will be issued to the student’s enrolled bank account. We recommend that you confirm a $0 balance on your student account after any refund disbursement to ensure that incidental fees have been paid and to avoid late fees. We encourage students to enroll in Direct Deposit for quicker and safer refunds.

Deferment of Fees

FAU will automatically “pend” (defer) tuition and fees each semester against accepted financial aid awards and other financial resources (e.g. Florida Prepaid, Third-Party Contracts, Post 9/11 GI Bill) reflected on the student account by the payment due date. The University will defer the payment of tuition for approximately four to five weeks into the term. If your balance due has not been paid or deferred by the payment deadline, either by financial aid or out of your pocket, you will be subject to late payment fees and registration holds. Florida Prepaid participants will automatically have a deferment posted for the lesser of the number of hours registered or number of Prepaid hours remaining. If you do not wish FAU to bill Prepaid for a given semester or to bill for fewer hours than enrolled, you must contact the Tuition & Billing Office (Bldg SU 80 Rm 130).

If your awards and/or Prepaid do not cover your tuition and fees, you must pay your remaining balance by the payment deadline, which is the last day of the drop/add period. Check your FAU Self-Service account regularly for any balance due. FAU offers a payment plans for students unable to pay their balance in full. You may enroll in the payment plan Via MyFAU. See the Tuition & Billing Office website for more information.

Important Things to Remember:

- 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.
- If you have registered for a class, but decide not to attend, you must drop the class before the end of the drop/add period; otherwise you will be fee liable for all charges on your student account, including late fees. It is your responsibility to monitor your course schedule; Do not expect to be automatically dropped from courses because you do not attend.
Federal Direct Loan Program

Direct Loans, established by the Federal Government, are the most common source of college loan funds. Unsubsidized and Subsidized Direct loans are fixed-rate, low-interest loans available to degree seeking undergraduate and graduate students attending accredited schools in at least half-time enrollment. Federal regulations limit the amount a student may receive each academic year from Direct Loans.

⇒ Direct Subsidized Loans are awarded on the basis of financial need, as determined by the FAFSA. The government will pay (subsidize) the interest while you’re in school. As of July, 2012, subsidized loans are not available to Graduate Students.

⇒ Direct Unsubsidized Loans allow you to borrow loan funds beyond your subsidized loan amount, within the loan limits but not to exceed your cost of attendance minus other financial aid and resources. You are responsible for the interest from the time the loan disburse.

If a Direct Loan is part of your award, the amount shown on your student account in FAU Self-Service is the maximum you are eligible to receive for the aid year. Changing your enrollment status may affect your loan eligibility and the amount you receive. Follow the steps below to receive funding for this program:

1) Accept your award(s) online through FAU Self-Service via MyFAU. Once you have access to the secure system, choose the Money Matters tab, and then select “View My Financial Aid Information”.

2) On the next screen, you will click on the “Financial Aid Status” tile/box. From there, you will click on the “here” link to accept/decline your awards. NOTE: You may be prompted to enter the Aid Year.

3) If you are a new borrower under the Direct Loan program at FAU, you will receive an email notifying you to complete and submit the Master Promissory Note (MPN), located on www.studentloans.gov. You will be able to electronically sign your MPN. NOTE: If you have previously completed a Direct Loan MPN for FAU, the system will automatically utilize your existing MPN.

4) If you are a new borrower under the Direct Loan program at FAU you must complete the online loan Entrance Counseling located on www.studentloans.gov.

5) Once FAU confirms you have successfully completed Entrance Counseling and an MPN, we will request the first permissible disbursement date for your loan. Loan funds are received from the Department of Education via Electronic Funds Transfer (EFT).

6) FAU Office of Student Financial Aid will verify your enrollment hours and, if eligible, forward funds to the Tuition & Billing Office for disbursement. Any tuition balance owed to FAU will be deducted first. Other non-tuition related charges owed will only be deducted if you have completed a FAU Title IV Federal Authorization Form online via FAU Self-Service (click on the Student Services tab.

**NOTE:** Students must be enrolled in a minimum of half-time to receive a Direct loan. Students who withdraw to less than half-time prior to disbursement are not eligible for funds. Students who withdraw to less than half-time after disbursement may be required to repay the disbursed funds to FAU.

7) Dependent students who receive the maximum Direct Loan amount in the fall and spring semesters will not be eligible for Direct Loan funds in the summer semester. Direct Parent PLUS Loans or Private Loans will be the only loan option in this case.

Master Promissory Note (MPN)

If you accept a Direct Loan, you must have a valid Federal Direct Master Promissory Note (MPN) on file for Florida Atlantic University. It will serve as a multi-year note, for up to 10 years from the date it is signed. Future loans at FAU can be processed year to year on one MPN.

Federal Direct PLUS Loans

- Require an application: Parent PLUS Application—or—Grad PLUS Application
- Require a credit check to determine borrower eligibility

Direct Parent PLUS Loans—may be used to aid undergraduate dependent children. Students whose parents intend to apply for a PLUS loan are required to file the FAFSA for the current year.

Direct Grad PLUS Loans—may be used by graduate and professional degree students to supplement other financial aid. Students requesting Grad PLUS funding must have a FAFSA on file for the current year.

Private Student Loans

These types of loans are from a lending institution that are not part of the federal government loan programs. They usually do not have generous benefits and can yield a high variable interest rate. You can inquire with such lending institutions as banks and credit unions about their student private loan products. Students who wish to apply for private loan funds must also submit the Federal Application for Federal Student Aid (FAFSA).
How much money can I borrow?: There are limits to the amount you may borrow in the Federal Direct Loan program.

One limit is called an Annual Limit. As its name implies, Federal Direct Loan Annual limits represent the most a student may borrow through the Federal Direct Loan program in an award year (an award year is commonly defined as the period spanning from the beginning of Fall to the end of the following Summer terms). These limits vary depending on your grade level and dependency status. The annual loan limits are listed below:

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<thead>
<tr>
<th>Academic Level</th>
<th>Dependent</th>
<th>Independent*</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Maximum Total Amount</td>
<td>Maximum Subsidized Amount</td>
</tr>
<tr>
<td>Freshmen</td>
<td>$5,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500</td>
<td>$4,500</td>
</tr>
<tr>
<td>Junior</td>
<td>$7,500</td>
<td>$5,500</td>
</tr>
<tr>
<td>Senior</td>
<td>$7,500</td>
<td>$5,500</td>
</tr>
<tr>
<td>Second Bachelor</td>
<td>$7,500</td>
<td>$5,500</td>
</tr>
<tr>
<td>Graduate</td>
<td>$20,500</td>
<td>$0</td>
</tr>
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NOTE: A dependent student whose parent has been denied access to the Federal PLUS program may be eligible to borrow at independent student loan limits.

A second limit is called an Aggregate Limit. As its name implies, Federal Direct Aggregate limits represent the most a student may borrow for their academic lifetime. These limits vary depending on your classification (graduate or undergraduate) and dependency status. The aggregate loan limits are listed below:

<table>
<thead>
<tr>
<th>Academic Level</th>
<th>Dependent</th>
<th>Independent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Maximum Total Amount</td>
<td>Maximum Subsidized Amount</td>
</tr>
<tr>
<td>Undergraduate</td>
<td>$31,000</td>
<td>$23,000</td>
</tr>
<tr>
<td>Graduate</td>
<td>$138,500</td>
<td></td>
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</table>

Direct Loan Disbursements

⇒ Disbursements will made to the FAU Tuition & Billing Office once the funds have been received from the Department of Education. Funds will not be available from the Department of Education until after the drop/add deadline has passed for each semester. The first disbursement is generally three weeks into the term.

⇒ The Tuition & Billing Office will deduct charges owed to the University and create a refund to the student for funds in excess of the balance owed.

⇒ Refunds are issued to students via direct deposit. You may enroll in the Direct Deposit for Financial Aid Refunds online by logging in to MyFAU and clicking on FAU Self-Service. Once in Self-Service, click on Student Services and you will see a choice for direct deposit. You may use your existing bank account or you may open a FREE checking or savings account at the bank on campus (Boca Campus only), located in the Breezeway.

⇒ If you withdraw to less than half-time prior to the first disbursement of your Direct Loan, the funds will be returned to the Department of Education and your loan will be cancelled.

⇒ Keep in mind that if you originally declined your loan, and now you are in need of the funds, you may reinstate your loan by submitting the Direct Loan Revision Request Form anytime within the semester.
How do I receive my Bright Futures award offer from FAU?

- FAU automatically identifies FAU Bright Futures recipients from a state-wide database. You do not need to notify this Office. It is your responsibility to ensure that FAU is your “school of attendance” on your Bright Futures account. Our office cannot place your scholarship on your financial aid award if you have another school indicated with the State of Florida. You must also check your FAU bill to ensure that your scholarship is in place prior to the fee payment deadline each semester.

- In addition, your residency status must be indicated as a Florida resident on your FAU Student account for tuition purposes in order to receive the Florida Bright Futures Scholarship. If you have questions about your residency status, please contact the Registrar’s Office.

- Florida Bright Futures recipients do NOT need to enroll full-time in order to receive their award during the FALL/SPRING semesters. However, a minimum of half-time enrollment is required to be eligible each semester.

- Florida Bright Futures awards can be used to defer tuition charges. The amount awarded will be an estimate, assuming 13 credit hours per semester. After the drop/add deadline, your award will be adjusted to reflect your actual enrollment. Once disbursement begin, your scholarship will then pay towards your FAU tuition and fees. If your Florida Bright Futures Scholarship award and other forms of financial aid are greater than the balance due, a refund will be issued to you via direct deposit.

How do I renew my award each year? To renew your Florida Bright Futures Scholarship, you must maintain a minimum cumulative GPA and successfully complete a specific number of credit hours. Visit the Bright Futures website to review current requirements for renewal. Requirements are subject to legislative changes.

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<tr>
<th>MINIMUM CUMULATIVE GPAs</th>
<th>REQUIRED CREDIT HOUR COMPLETION PER TERM</th>
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<tr>
<td>Florida Academic Scholars</td>
<td>3.0</td>
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<tr>
<td>Florida Medallion Scholars</td>
<td>2.75</td>
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An recipient who fails to meet renewal requirements due to not meeting the GPA requirements or credit hours completed may submit an appeal to FAU.

How much will my Florida Bright Futures Scholarship be each semester? Florida Bright Futures Scholarships pay a flat dollar amount per credit hour by award level. The following rates will pay out for the 2015-2016 award year. Rates are subject to legislative changes. Visit the Bright Futures website to confirm the current rates.

| Florida Academic Scholars | $103 per credit hour |
| Florida Medallion Scholars | $77 per credit hour |

What if I withdraw from a course(s)? You will be required to repay a portion of your Florida Bright Futures Scholarship for each course dropped. Your FAU student account will be updated to reflect the amount you owe. Failure to repay will result in holds on your student account and you will not be able to add/drop courses or obtain transcripts. You can possibly lose your scholarship permanently.

Can I use my Florida Bright Futures Scholarship to pay for summer courses? This scholarship is not available during the Summer semester.

I have Florida Bright Futures & Florida PrePaid? How does that work? A student is allowed to have both. FAU will bill both programs for the number of credit hours for which you enroll. Any funding (from either program) that remains after your FAU bill is paid will be issued to you in the form of a financial aid refund.
**Reduction of Aid**

The disbursement of the following programs will be prorated (reduced) based on the number of hours in which a student is enrolled. If a student enrolls less than full-time, disbursements will be prorated accordingly.

**Federal Pell Grant**
Reduction based on the student’s actual hours enrolled after the drop/add deadline.

**Federal SEOG, Florida FSAG, FAU Grant**
- Undergraduates—Prorated to pay 75% of posted award for 9 to 11 enrolled FAU credit hours; prorated to 50% for 6-8 enrolled FAU credit hours.
- **FAU Grant - Graduates**—Prorated to pay 75% of posted award for 7 to 8 enrolled FAU credit hours. Summer enrollment criteria is different, please view the Summer Financial Aid webpage.

**Florida Bright Futures Scholarship**
Reduction based on the student’s actual hours enrolled after the drop/add period.

**Withdrawals and Return of Title IV Aid**

Students who receive Federal Title IV funding and withdraw (either officially or unofficially) from ALL courses, may be billed back a portion of their students aid based on the date of withdrawal or last date of attendance at an academically related activity as documented by University records, depending on whichever date more accurately reflects the student’s ceased attendance.

**Complete Withdrawals:**

⇒ Undergraduate and Graduate financial aid recipients who officially or unofficially withdraw from the University may be required to repay all or a portion of the grants and loans based on the date of withdrawal or last date of attendance at an academically related activity as documented by University records, depending on whichever date more accurately reflects the student’s ceased attendance.

**Unofficial Withdrawals:**

⇒ Students who cease attendance and fail to earn a passing grade in at least one course offered over an entire semester, will be viewed as unofficial withdrawals (received a combination of F, W (Withdrawal), and/or I (Incomplete) grades). The professors will be asked to report the students last date of attendance. Based on the documentation, the students’ financial aid will be recalculated and they may be required to repay any “unearned” portion of their Title IV financial aid.

**Return of Title IV Aid FAQs**

**How is the return amount calculated?** Federal regulations require use of a formula based on the number of calendar days in the term and the number days attended by the student before withdrawal. This will determine how much financial aid was “earned” by the student. The difference between aid disbursed and aid earned will be used to calculate the amount of aid the student must repay.

**Forms**

There are a host of forms that students may need to submit to the Office of Student Financial. Forms may be mailed or dropped off at any FAU Financial Aid Office (Boca Raton, Davie or Jupiter). Faxes will NOT be accepted. All forms are available in .pdf format and grouped according to academic year. Click here to view all financial aid forms.

Be sure to pay attention to the academic year in which you are submitting forms.
Satisfactory Academic Progress

The federal government requires institutions of higher education to establish and apply standards of Satisfactory Academic Progress (SAP) that students must meet to qualify and remain eligible for assistance from Title IV financial aid programs. Therefore, to be eligible to continue to receive financial aid, students must maintain a specified term and overall cumulative grade point average (GPA) and proceed through their program at a pace leading to completion within a specified time frame. Academic history is reviewed for all students applying for financial aid, regardless of whether financial aid has been previously received. Satisfactory Academic Progress (SAP) will be measured after grades post each semester. In order to receive federal financial aid funds, students must meet the requirements listed below.

PLEASE NOTE: Satisfactory Academic Progress is not the same as Academic Probation or Suspension. Your SAP status will not appear on your transcript and does not prevent you from enrolling in courses at FAU. For more information on Academic Probation and/or Suspension, see your academic advisor.

1. **REQUIRED COMPLETION RATES:** Students are required to complete (earn a passing grade in) a minimum of 67 percent of the hours they attempt (enroll in) each term.

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<th>Term Enrolled Hours</th>
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In addition, students must also maintain an overall cumulative 67 percent completion rate of all coursework attempted to date. This includes all college coursework attempted at all post-secondary institutions after high school graduation.

2. **REQUIRED GRADE POINT AVERAGES:** Undergraduate and Post Baccalaureate students must maintain a minimum term and overall cumulative GPA of 2.0 each semester. Graduate students must maintain a minimum term and institutional GPA of 3.0 each semester.

3. **REQUIREMENTS OF EXCEEDING TIME FRAME:** To remain eligible for financial assistance, students must complete their degree program before reaching 150% of the number of credits needed to complete their degree program. Student eligibility for financial aid ends when the following has been exceeded. (NOTE: All periods of enrollment must be considered, including hours not funded by financial aid and transferred hours. Attempted hours include ALL registered hours, including grades of D, F, incompletes and withdrawals). Financial Aid eligibility ends and funds will not disburse once a student’s attempted hours exceed 150% of the current program of study. For undergraduate students, this is typically calculated to be 180 attempted credit hours. A student may also be in violation of timeframe if the difference between overall cumulative earned and attempted hours is 60 or more, regardless if student has reached 180 attempted credits. For graduate students, the number of attempted hours depends on the program.

If your financial aid is suspended, you have the opportunity to provide an explanation, documentation and a plan of action to appeal the status and request reinstatement of your financial aid. See page 11 of this guide.

**SUSPENSION**

Ineligible to receive financial aid

**WARNING**

Allowed to receive financial aid

**SAP and Transient Student Enrollment**

Classes taken through Concurrent Enrollment, Consortium or Study Abroad must also be evaluated to verify that the above listed SAP standards have been met. If you take classes at another institution, you must submit official transcripts from the host institution(s) reflecting the approved coursework.

The grades earned in these courses will be included in your current and future semester SAP calculations. Financial aid for future terms cannot disburse with a bad SAP status.
SAP Appeals
If a student is ineligible to receive financial aid based on SAP requirements, the student may appeal the decision by completing the Satisfactory Academic Progress Appeal form (available online). The student will be advised in an email of the decision.

The following steps are required when submitting an appeal:

a) After being notified via FAU email that you are not meeting SAP, you may appeal and submit a SAP appeal form.
b) Provide a clear and concise written explanation of extenuating circumstances that impacted your academic performance.
c) Provide supporting documentation that validates your statements.
d) Identify the steps that you will take to ensure that you will not fall below SAP standards in the future.
e) For students who have exceeded the time frame requirement, you must meet with your academic advisor and have them sign off and complete a portion of the SAP appeal form.
f) You must sign and date your appeal.
g) Submit appeal and supporting documentation to the FAU Office of Student Financial Aid.

Decisions regarding SAP appeals normally will be made within 3 weeks of submission. With this in mind, students submitting SAP Appeals less than 3 weeks prior to the fee payment deadline will normally not be eligible for deferment of any financial obligations with FAU and will be responsible for all fees, regardless if appeal is approved or denied. It is the responsibility of student to decide whether or not to submit an appeal, and if so, to initiate the appeal process once they are notified via FAU email. Students must make other arrangements to pay tuition and fees if their financial aid is terminated and they do not appeal or their appeal is denied. Students can also take advantage of the University’s payment plan. Visit the Tuition & Billing Office website for details.

EXAMPLES OF ACCEPTABLE APPEALS:
- A student has a serious illness or accident that must be documented from a medical or mental health professional.
- Death in the student’s family that must be documented by providing a copy of the death certificate or obituary.
- Other unforeseeable circumstances beyond the control of the student, causing them to fall below SAP standards.

Financial Aid & Other FAU Services

Housing
Housing charges are not automatically deferred. If you wish to defer your housing, please contact FAU Housing and Residence Life each semester at (561) 297-2880.

Chartwells Dining Services
For meal plan inquiries, please contact FAU Housing and Residence Life at (561) 297-2880, email housing at housing@fau.edu or visit the Dining Services website to view meal plan options.

FAU Bookstore Line of Credit
If you have sufficient financial aid funding to cover the cost of books, after all tuition/fees, housing and other fees have been paid, you may receive email authorization that you are eligible to use the FAU Bookstore Line of Credit to purchase textbooks. Eligible students may use up to $400 in this program. This program is based on the amount of accepted aid and the Title IV authorization submission. Eligible students will be notified via their FAU email account or may check with the FAU Bookstore.
SPRING & SUMMER FINANCIAL AID

If you need financial aid in the SPRING or SUMMER semesters, or you are an incoming freshman, you will need to complete the FAFSA application for the 2015—2016 academic year.

All students planning to take SUMMER classes, should complete the Summer Financial Aid Questions (located on MyFAU—Money Matter’s tab). You ONLY have to answer five (5) questions. The Summer Financial Aid Request will be available beginning February 1st, each year.

NOTE: To be awarded Summer financial aid, you must be registered for classes. If you plan to take courses through Concurrent Enrollment, all Transient Student Enrollment paperwork must be submitted after the specified deadline dates, so that the credit hours can be counted toward your summer financial aid eligibility. These dates will be posted on the Transient Student Enrollment form.

Transient Student Enrollment (Concurrent / Consortium)

FAU students wishing to enroll in courses at another Florida University, state college or community college should begin by seeking approval from their FAU academic advisor. If transient coursework is allowed by your major and approved by your academic advisor, you must complete a Transient Student Admission Application on the Florida Virtual Campus (FLVC) website:

1) Go to www.flvc.org
2) From the “Student Services” tab, select “Transient Student Admission Application”
3) Click on “Log in with a Login ID” (If you don’t have a Login ID, you will be provided a link to set your login.
4) Follow the steps for completing the Transient Student Admissions Application

NOTE: When taking classes at another institution under Transient Student Enrollment, there may be delays in the disbursement of your financial aid.

- Some aid programs require that your coursework be taken at FAU only. These programs cannot be adjusted for concurrent enrollment hours.
- For concurrent enrollment, you must be enrolled in a minimum of six (6) credit hours at FAU each semester to meet eligibility requirements.
- Financial aid can only be evaluated if the courses you enroll for are the same courses your academic advisor approved on your FLVC Transient Admission Application.
- You must submit an official transcript from the host institution to FAU at the end of the semester.

Federal financial aid regulations prevent students from receiving Title IV aid disbursements from two separate institutions within the same semester. If Title IV aid is disbursements from two different schools will result in non-compliance and either school may jeopardize losing funding; as a result, the may have to repay a portion of the aid received.

The exception is Federal Loans.

Study Abroad

Students can study abroad, learn a new language overseas, engage in international service learning, join an international freshman learning community, and conduct international research and specialized training in other countries. Programs are available around the world and for summer periods, a single semester, or an entire academic year.

Students who are interested in the Study Abroad program, should consult with their academic advisor.

FAU Study Abroad scholarships are offered by the Office of International Programs towards study abroad programs. For more information on the scholarship and how to apply, click here. Many students do not realize that they can take most, if not all of their financial aid and use it towards study abroad opportunities. It is important to understand and realize that financial aid is an individual entity – what is available to one person may not be available to another. In addition, some financial aid may not be able to be used outside of FAU. As such, it is important that students make contact with the financial aid study abroad advisor early and remain in contact throughout the process. For more information, review the Study Abroad Guide.
FINANCIAL AID TOP TIPS

♦ Apply early for financial aid by filling out the Free Application for Federal Student Aid (FAFSA). The FAFSA for the upcoming academic year is available every January 1st. FAU’s priority deadline is March 1st. Financial aid is not automatically renewed each year. NEW!!! Beginning 2017-2018 year, FAFSA applications will be available October 1st and will be based on taxes 2 years prior to academic year. For example the 2017-2018 FAFSA will be based on 2015 taxes.

♦ Transfer your and/or your parents income tax information directly to the FAFSA using the IRS Data Retrieval Tool (IRS DRT). This will reduce your likelihood of being selected for the Verification Process.

♦ If you are starting FAU during the SUMMER semester, you must fill out a current year FAFSA and a FAFSA for the upcoming year, to be eligible for financial aid. In addition to summer courses, students must also submit the Summer Financial Aid online request. There are only 5 questions that a student must answer in order to request financial aid for SUMMER, if there is still funding available.

♦ Apply for scholarship early! FAU Scholarships will be available in January for the upcoming academic year. Visit the Scholarship webpage.

♦ Keep track of your enrollment and academic progress to ensure that you are meeting eligibility requirements for the next semester. Satisfactory Academic Progress is tracked each semester after grades are posted. Students can monitor their academic progress by logging into FAU Self-Service via MyFAU (Click on the Money Matters tab and then click on “View My Financial Aid Information” link).

♦ It is the student’s responsibility to budget properly and plan ahead to meet your financial obligations with Florida Atlantic University.

♦ Apply for Direct Deposit Online. This is a safe, convenient and fast way for students to receive their financial aid refunds.

♦ Check your FAU email account regularly for important financial aid information.

♦ Submit all required documents and forms in a timely manner to the Office of Student Financial Aid. If documents are not received, this may postpone the awarding and disbursement processes.

♦ Complete the Mandatory Course Entry Survey each semester for all courses before the drop/add deadline. If you do not, your financial aid disbursements will be postponed until attendance verification has been received from your professor.

♦ Update your local and permanent mailing addresses if there are any changes.

♦ Read and understand all financial aid policies.

♦ Read the Terms and Conditions of Awards document to understand how each award or program will affect your financial aid eligibility.

♦ Apply for a Short Term Advance if money is needed to purchase textbooks before your financial aid disburses.

♦ If you are Florida Bright Futures Scholarship recipient, remember that this scholarship is NOT available during the SUMMER semesters.

♦ You may be responsible for repaying the cost of courses if you withdraw from a course after the drop/add deadline.

Confidentiality & FERPA

At Florida Atlantic University, we ensure the confidentiality of our student records in accordance with State University rules, statutes, and the Family Education Rights & Privacy Act (FERPA) of 1974.

⇒ Information about students financial aid records (including types of awards and amounts) will not be given to parents or third parties without the consent of the student. If the student wishes to release their student records, a FERPA form will be required from the student.