

# Florida A&M University

## Resource Guide to Financial Aid

### Message from the Office of Financial Aid



Florida Agricultural and Mechanical University and the Office of Financial Aid are committed to help you by providing you the best possible financial aid award you can receive. You have selected us as your school of choice and we understand that financing your education is an important task. The staff of the Financial Aid Office is ready to help you, from completing the Free Application for Federal Student Aid (FAFSA) to loan counseling and debt management.

We have developed this guide to help you and your family understand the different financial aid programs we have to offer. We hope this guide will help you answer your questions. Please visit our website at [www.famu.edu/financialaid](http://www.famu.edu/financialaid) for further information.

We wish you the best in achieving your educational goals.

Office of Financial Aid



## FLORIDA A&M UNIVERSITY

Dear Student:

We are pleased to offer you financial aid. To view your award(s) you must log on to [www.famu.edu](http://www.famu.edu) and click the "iRattler" tab. You will need your iRattler user id and password to access your financial aid information. You can review your award package, print your award letter by clicking on the award notification link, and accept or decline your loan awards. Failure to do so may cause your award(s) to be canceled.

**Please note:** It's a good idea to keep all of your financial aid information together in a folder for future reference.

Your financial aid, excluding Federal Work-Study, may be applied toward your tuition, fees, meal plan, and residence hall charges. If you have any questions concerning charges on your bill, please contact **the Office of Student Financial Services (Student Accounts)** in room G-7 of the Foote-Hilyer Administration Center. After all charges are covered, any remaining credit balances will be mailed to you by check or by direct deposit by Student Accounts. **Make sure the Office of the University Registrar has your current address, which can be updated in iRattler.**

**Remember, loans cannot be processed until you accept your award via iRattler and complete the loan process. Complete your master promissory note and loan Entrance Counseling at [www.studentloans.gov](http://www.studentloans.gov) (new borrowers only).**

**You can view your Financial Aid award package via iRattler > Self-Service > Student Center**

The screenshot shows the iRattler financial aid portal. At the top, there is a navigation bar with the iRattler logo and a search bar. Below the navigation bar, the page is titled "Financial Aid" and "Award Package". A message states: "Your financial aid package has been revised based on updated information. Please review each award and corresponding message. You may Accept and/or Decline any or all of the awards that are currently available. Remember to 'Submit' your changes." Below this message, there is a table of awards with columns for Award, Category, Career, Offered, Accepted, and Action (Accept/Decline). The table lists several awards, including Federal Pell Grant, Federal SEOG Grant, Federal Perkins Loan, FAMU-TO Grant, FDSL Freshman Sub. I, FI Student Assistance Grant, and Federal College Work Study. The total amount offered is 18,436.00, and the total amount accepted is 10,436.00. At the bottom of the table, there are buttons for "accept all", "decline all", "clear all", and "update totals". A "SUBMIT" button is also visible at the bottom of the page.

Award	Category	Career	Offered	Accepted	Accept/Decline
Federal Pell Grant	Grant	Undergraduate	5,645.00	5,645.00	<input type="checkbox"/>
Federal SEOG Grant	Grant	Undergraduate	1,500.00	1,500.00	<input checked="" type="checkbox"/>
Federal Perkins Loan	Loan	Undergraduate	1,500.00	1,500.00	<input checked="" type="checkbox"/>
FAMU-TO Grant	Grant	Undergraduate	1,500.00	1,500.00	<input checked="" type="checkbox"/>
FDSL Freshman Sub. I	Loan	Undergraduate	2,757.00	2,757.00	<input checked="" type="checkbox"/>
FI Student Assistance Grant	Grant	Undergraduate	2,534.00	2,534.00	<input checked="" type="checkbox"/>
Federal College Work Study	Work/Study	Undergraduate	3,000.00	3,000.00	<input checked="" type="checkbox"/>
<b>Total</b>			<b>18,436.00</b>	<b>10,436.00</b>	

## Award Policies and Conditions

The Office of Financial Aid is pleased to offer you the financial aid awards for the 2019-2020 academic year. Please be advised that receipt of these awards is contingent upon you being enrolled as a full-time student and meeting Satisfactory Academic Progress. Awards are subject to change based on changes in eligibility, funding, enrollment status, or additional financial assistance received from outside resources (to include, but not limited to, scholarships, assistantships, waivers, etc.) as they may reduce other aid already offered. In addition, your awards may be subject to revision, cancellation or repayment. Federal Direct Subsidized and Unsubsidized Stafford Loan awards must be accepted via iRattler in the financial aid information section before beginning the loan process. **Please note if you drop hours after funds have been disbursed, you may be required to repay all or a portion of the aid.**

To continue receiving financial aid, including student loans, **you must maintain Satisfactory Academic Progress**. In evaluating your academic progress for financial aid purposes, your enrollment status (full-time, half-time, etc.) at the end of the first week of classes (drop/add period) is used as course work attempted for that semester.

Any changes to your name, address, legal residency, or enrollment status must be reported immediately to University Registrar.

Your financial aid award will be void if incorrect information is discovered on any documents used to determine eligibility. This includes, but is not limited to, your Student Aid Report (SAR), verification forms or statements. In addition to canceling your financial aid awards, intentional misrepresentation or false statements on any of these documents

may subject you to a fine or imprisonment, or both, under the provisions of the U.S. Criminal Code.

The above policies, and your award, are subject to the following:

- (1) Availability of funds. State and federal funding is necessarily tentative at the time of the award and Florida A&M University cannot guarantee substitute awards if any anticipated funding does not materialize.
- (2) Program regulations relative to individual programs or awards granted to the student.

### **Basic Eligibility Requirements**

- Must be admitted and enrolled as a regular student in an eligible program
- You are not concurrently enrolled in elementary or secondary school
- Must have a high school diploma or equivalent
- Must maintain Satisfactory Academic Progress as defined in the university's policy
- Meet enrollment status requirements
- Have resolved any drug conviction issues
- Have U.S. citizenship or eligible non-citizen status
- Have a valid social security number
- Register for Selective Service, if required

### **Financial Aid: Return of Title IV Funds - IMPORTANT**

**The Office of Financial Aid is required by federal regulations to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term.**

Students who withdraw and have received federal financial aid (Title IV programs) will be required to repay to the federal program the amount of unearned financial aid funds disbursed to them as of their withdrawal date. Title IV programs includes Pell Grants, Perkins Loans, Supplemental Educational Opportunity Grants (FSEOG), TEACH Grants, Stafford Loans (subsidized and unsubsidized) and Parent and Graduate PLUS Loans. The unearned amount of federal programs funds is calculated based on the percentage of the semester completed before the date of withdrawal.

Both the university and students receiving federal financial aid are required to return unearned financial aid to the federal government. The university is required to return the unearned portion of the Title IV funds it received from withdrawing students which were used to pay institutional charges such as tuition, fees, housing and other educationally-related expenses assessed by the institution. The funds returned to the federal government by the university will be credited against the student's total liability of unearned funds. However, students will owe the university the amount returned to the federal government for institutional charges. Students must repay the unearned Title IV funds to any Title IV loan program in accordance with the terms of the loan.

For Title IV grant programs, unearned grant program funds are considered over-payments and students are required to return fifty percent of the grant. Students who owe grant over-payments remain eligible for Title IV program funds for 45 days if during

those 45 days the student: 1) repays the over-payment in full to the university or 2) enters into a repayment agreement with the university. However, entering into a repayment agreement does not mean the student is eligible to register for additional classes or receive a transcript, etc. Students can lose Title IV financial aid eligibility if they do not comply with the options above. These are new federal requirements for Title IV financial aid programs and students should consider their repayment responsibilities for these programs as part of any withdrawal decision.

Title IV withdrawals are only applicable to students who have received federal financial aid, such as Pell Grant Supplemental Educational Opportunity Grants (FSEOG), TEACH Grants, Perkins Loans, Subsidized Stafford Loans, Unsubsidized Stafford Loans, Parent PLUS loans and Graduate PLUS Loans.

### **ORDER OF RETURNS**

- |                                      |                 |
|--------------------------------------|-----------------|
| 1. Unsubsidized Direct Stafford Loan | 6. Pell Grant   |
| 2. Subsidized Direct Stafford Loan   | 7 ACG/          |
| 3. Perkins Loan                      | 8 SMART         |
| 4. Direct PLUS (Graduate Student)    | 9. FSEOG        |
| 5. Direct PLUS (Parent)              | 10. TEACH Grant |

### **Financial Aid: Verification - IMPORTANT**

**Your FAFSA may be selected for a process called “verification.” During this process we compare the information you and/or your parents provided on the FAFSA to ensure accuracy. If you have been selected for verification, we will require additional information to include, but not limited to, the verification worksheet and tax documents. If there is any conflicting information, the Office of Financial Aid will update the information accordingly. Students, who are selected for verification, do not receive financial aid packages or disbursements until the process is complete.**

### **Internal Revenue Service Data Retrieval for FAFSA**

If eligible, we highly recommend you use the IRS Data Retrieval. FAFSA filers who are selected for verification who do not utilize the IRS Data Retrieval Tool must provide tax return transcripts to the Office of Financial Aid along with other verification documentation.

To order your Tax Return Transcript, visit [www.irs.gov](http://www.irs.gov) and use the mailing or online option.

# Types of Awards

**FEDERAL PELL GRANT** – A need-based federal grant administered by FAMU. Pell Grants are generally awarded only to undergraduate students (those who haven't earned a bachelor's degree). This grant does not have to be repaid. The maximum Pell Grant award is \$6,195 for the 19-20 award year.

**FEDERAL SUPPLEMENTAL EDUCATIOAL OPPORTUNITY GRANT (FSEOG)** – A federally funded need-based grant administered by FAMU. Unlike Pell Grants, the amount of the FSEOG award you receive depends not only on your financial need but, also on the amount of other aid you get and the availability of funds at the university. This grant does not have to be repaid.

**FEDERAL WORK STUDY PROGRAM (FWSP)** – This is a need-based work program offered to students enrolled full-time. You must work to earn the money awarded and will receive payments bi-weekly.

**FIRST GENERATION MATCHING GRANT (FGMG)** – Provides grant funding to undergraduate students enrolled at state universities who demonstrate financial need and whose parents have not earned baccalaureate degrees. To be considered, a student must submit a completed FAFSA by March 1. Students are awarded based on demonstrated need, FAFSA application date, and the availability of funds.

**FLORIDA BRIGHT FUTURES SCHOLARSHIP PROGRAM** – The Florida Department of Education provides scholarships based on high school academic achievement. The Florida Bright Futures Scholarship Program is comprised of the following three awards: Florida Academic Scholars Award (FAS) – including Academic Top Scholars award (ATS), Florida Medallion Scholars Award (FMS), and Florida Goal Seal Vocational Scholars Award (GVS). The student must meet Florida's residency requirements, be a U.S. citizen or eligible non-citizen, and meet specific coursework and minimum grade point average (GPA) and test score requirements. Renewal is contingent upon meeting certain grade point averages as required by the Florida Department of Education.

**FLORIDA STUDENT ASSISTANCE GRANT (FSAG)** – A need-based grant program provides assistance to Florida degree-seeking, resident, undergraduate students who demonstrate substantial financial need. To be considered you must file a Free Application for Federal Student Aid (FAFSA). To be eligible for renewal the following year, the student must have earned the required credits (at least 12 credit hours each term) and an institutional cumulative GPA of 2.0 on a 4.0 scale. Students are awarded based on demonstrated need, FAFSA application date and the availability of funds.

**MARY MCLEOD BETHUNE SCHOLARSHIP (MMB)** – Provides financial assistance to undergraduate students who meet academic requirements and demonstrate financial need. Available funds are contingent upon matching contributions from private sources on behalf of eligible institutions. M.M.B. is a decentralized State of Florida program, which means that each institution determines application procedures, deadlines, and student eligibility. **A separate application is required and can be obtained from [www.famu.edu/financialaid](http://www.famu.edu/financialaid).** This scholarship program has limited funding.

**TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION Grant (TEACH)** – Congress created the TEACH Grant Program that provides grants of up to \$3,752 per year to students who will commit to teach in designated high need fields in a public or private elementary or secondary school that serves students from low-income families. Funding is based on federal appropriations.

**FEDERAL DIRECT SUBSIDIZED LOAN (FDSL)** – These amounts reflect your total eligibility for a subsidized Stafford Student Loan. Subsidized means the government will pay the interest on your loan while you are enrolled at least half-time. Additional information on Stafford Loans is available at [www.famu.edu/financialaid](http://www.famu.edu/financialaid).

**FEDERAL DIRECT UNSUBSIDIZED LOAN (FDUL)** –These amounts reflect your total eligibility for an unsubsidized Stafford Student Loan. Unsubsidized loan means that you are responsible for the interest, which accrues while you are enrolled. If you wish, you may defer payment until you are no longer enrolled. Additional information on Stafford Loans is available at [www.famu.edu/financialaid](http://www.famu.edu/financialaid).

**FEDERAL DIRECT PLUS LOAN (FDPL)** – Parents of dependent undergraduate students enrolled at least half-time status are eligible to apply for Federal Direct PLUS Loans up to the cost of attendance minus other financial aid received. Graduate or professional degree students may apply for a Graduate PLUS Loan up to the cost of attendance minus other financial aid received. You are required to have a credit check performed in order to determine approval. *Therefore, acceptance of the plus loan is not allowed on iRattler.* A Plus Loan applicant must not have an adverse credit history. This loan must be repaid.

**FT REQUIRED** – If this comment appears with any of the awards you are offered, it means that you indicated that you would attend full-time (12 credit hours or more) and your award was based on full-time status

The Florida Department of Education (FDOE) offers a variety of Florida student financial aid. For full program descriptions, initial eligibility requirements, application procedures, renewal procedures, reinstatement procedures, GPA requirements, and award process, go to [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org).

**IMPORTANT NOTE: If you decline a portion of your financial aid award offer, e.g. Federal Work-Study or Federal Stafford Loans, we cannot replace those funds with grants. You should contact the Office of Financial Aid if you have questions. We reserve the right to change, adjust, or cancel financial aid awards based on available information.**

## Federal Pell Grant Update

Students may receive the federally funded Pell Grant for a total of 12 full-time semesters or the equivalent duration. Students who have received 12 full-time semesters or the equivalent in Pell Grant will no longer be eligible for Pell in subsequent semesters, regardless of financial need or Estimated Family Contribution.

## Federal Loans for Graduate and Professional Students

Graduate and professional students no longer qualify for subsidized student loans. Interest will begin accruing on all federally funded student loans for graduate and professional students. This change does not impact annual or aggregate loan limits.

### Federal Stafford Loan Step-by-Step Process

1. Accept loan via iRattler
2. Complete Master Promissory Note (all students) [www.studentloans.gov](http://www.studentloans.gov)
3. Complete loan Entrance Counseling (New borrowers and transfer students) at [www.studentloans.gov](http://www.studentloans.gov) or click on the link on your “TO DO” list

## Federal Direct PLUS Loans

Direct PLUS loans are non-need based financial aid offered to the Parents of undergraduate students (PLUS) and to students enrolled in degree-seeking graduate/professional programs (Grad PLUS). PLUS loans allow graduate students and parents of undergraduate students to borrow up to the student's Cost of Attendance to assist with educational expenses. The amount of PLUS loan a student or parent may be eligible to receive is included in each student's initial financial aid package. In order to receive a PLUS loan, the borrower must receive credit approval from the U.S. Department of Education. Borrowers with an adverse credit history may not be approved for a PLUS loan. In the case of adverse credit history, the borrower may be able to utilize an endorser with no adverse credit history as a co-borrower. **Please note: Parent PLUS loan borrowers must be the biological parent; adoptive parent; or step-parent of a dependent undergraduate student who meet the requirements. For Direct PLUS Loans first disbursed on or after July 1, 2018, and before June 30 of the following year.**

### Federal Direct Graduate PLUS and PLUS Loan Step-by-Step Process – Subject to change as updates are made to the Direct Loan website.

1. Complete and Submit Parent PLUS Loan Request Form [www.studentloans.gov](http://www.studentloans.gov)
2. Sign Master Promissory Note (Please note all students/parents will need to sign a new master promissory note for new loans in the Direct Loan Program [www.studentloans.gov](http://www.studentloans.gov))
3. Complete Entrance Counseling (New Grad PLUS borrowers ONLY who have never completed Grad PLUS entrance counseling [www.studentloans.gov](http://www.studentloans.gov) )
4. Complete Credit Counseling if the PLUS loan was approved through the appeal process or an endorser. [www.studentloans.gov](http://www.studentloans.gov)



## Florida Bright Futures Scholarship Program Requirements & Legislative Updates

The [Florida Bright Futures Scholarship Program](#) provides scholarships based on high school academic achievement. It has three award levels: the Florida Academic Scholars award, Florida Medallion Scholars award, and Florida Gold Seal Vocational Scholars award. Each award has different academic criteria for eligibility and receives a different award amount. The Florida Academic Scholar with the highest academic ranking in each county will receive the Academic Top Scholars award.

### **Eligibility and Application:**

The University requires a completed (error free) Florida Financial Aid Application during their last year in high school after December 1st and prior to graduation. Eligibility and application criteria are available from your high school guidance office, or the [Florida Bright Futures Program](#) Web site. Students who plan to graduate from high school in 2019 should also visit [FloridaStudentFinancialAid.org](#).

Bright Futures recipients are required to meet new minimum credit hour requirements to renew their award each year. The Florida Legislature now requires full-time students to earn at least 24 semester hours (prorated for part-time students), or the equivalent in quarter or clock hours, in order to renew their award at the end of the spring term. Additionally, Florida Academic Scholars must earn a minimum cumulative 3.0 GPA to renew their award each year. Florida Academic Scholars with 2.75-2.99 will renew as Florida Medallion scholars. Florida Medallion and Florida Gold Seal Vocational scholars must earn a 2.75 minimum cumulative GPA to renew each year. [FloridaStudentFinancialAid.org](#).

### **Award Amounts for 2018-2019**

The Florida Academic Scholars covers 100 percent of tuition and applicable fees and \$300 for both fall and spring semesters for additional educational expenses.

The Academic Top Scholars award is \$44 per credit hour.

The Florida Medallion Scholars award covers 75 percent of applicable tuition and fees.

As of spring 2011, certain graduate students may be eligible for 1 term of Bright Futures funding, not to exceed 15 credit hours. Bright Futures for graduate students is funded at the undergraduate rate. In order to be considered for Bright Futures funding, as a graduate student, a student must meet the following requirements:

- Be a Florida Academic Scholar or a Florida Merit Scholar
- Have time remaining in program. Funds must be used within the applicable scholarship length
- Graduate with a baccalaureate degree in seven or fewer semesters or in 105 semester hours or fewer

## **Florida Bright Futures Scholarship Dropped Class Repayment Requirement:**

Students are required to repay disbursed Bright Futures scholarship funds for course drops and/or withdrawals after the end of Drop/Add. Repayment means that if you drop and/or withdraw from a class after Drop/Add, you will have to repay the Bright Futures award you received for that course. To illustrate, if you are an Academic Scholar and enroll for 15 semester hours in the Fall, you will receive \$2,848.65 from the Bright Futures Scholarship Program. If you decide to drop a 3-hour class, you will have to repay the \$569.73 you were disbursed for this class.

When you drop a class after the end of the fifth day of class, you will have the appropriate charge added to your student account in Student Financial Services. This charge must be paid prior to registration for future terms.

The legislation allows for exceptions in the case of "verifiable illness or other documented emergency." If you believe you have reason for an appeal, follow the process outlined in the State Programs Appeal Form available in the Forms and Publications section of the Office of Financial Aid website.

## **Reinstatement/Restoration:**

Students who qualify for restoration or reinstatement must complete a Reinstatement/Restoration application available on the Office of Student Financial Assistance (OSFA) Web site at [FloridaStudentFinancialAid.org](http://FloridaStudentFinancialAid.org).

If you have any questions, please contact the Office of Financial Aid at (850) 599-3730.

---

### **PLEASE READ, THIS EXTREMELY IMPORTANT INFORMATION**

**The Office of Student Financial Services (Student Accounts) will set all disbursement date(s) after the end of drop/add for each semester.**

**Student loan disbursements will be electronically wired to the Office of Student Financial Services (Student Accounts) for processing and the funds will automatically be applied to all charges. If you sign up for direct deposit, any refund due will be forwarded to your designated bank account. If you do not provide this information, a refund check will be mailed to the address on file with the Registrar. We strongly recommend that all students verify refund amounts with their designated bank and sign up for direct deposit. Refunds are released by the Office of Student Financial Services (Student Accounts) within 14 days after funds are disbursed to your student account.**

**Please note that all loans are disbursed in two substantially equal installments – fall, then spring. One term loans are processed in one disbursement i.e. summer only.**

## **Financial Aid Satisfactory Academic Progress Policy**

### **FLORIDA A&M UNIVERSITY GUIDELINES FOR SATISFACTORY ACADEMIC PROGRESS**

#### **INTRODUCTION**

The Higher Education Act of 1965 as amended and final regulations set by the United States Department of Education require that institutions of higher education establish reasonable standards of satisfactory academic progress as a condition of continuing eligibility for federal aid programs.

Satisfactory Academic Progress (SAP) is a measure of whether a student is progressing adequately toward completion of his or her course of study. It is determined in terms of grade point average and course completions. The SAP policy standards shall be the same as or stricter than the institution's academic standards for a student enrolled in the same educational program who is not receiving financial aid. The qualitative and quantitative standards contained in the institution's policy shall be cumulative and include all periods of enrollment, whether or not a student received financial aid.

#### **FREQUENCY OF MONITORING AND EVALUATION**

Florida A&M University will review a student's academic progress at the end of the spring semester of each academic year. For this purpose, Florida A&M University's academic year is defined as a 30-week course of study occurring between August and May. If students are cited for not maintaining SAP, they may appeal to receive financial aid for the subsequent semester.

#### **POLICY AND PROCEDURES**

To remain eligible for financial assistance students must:

1. Complete at least 67 percent all of attempted courses each year, which will ensure graduation within the maximum timeframe;
2. Complete developmental and incomplete courses in a timely manner;
3. Graduate within the maximum timeframe (150 percent) specific to their degree programs;
4. Maintain good academic standing.

Satisfactory Academic Progress is based on three components:

1. Qualitative Progress (grade point average)
2. Quantitative Progress (hours earned)
3. Maximum Time Frame for Degree Completion

## **QUALITATIVE AND QUANTITATIVE PROGRESS**

Attempted hours are defined as the hours for which the student is enrolled and charged.

Grades A, B, C, D, P and S shall be considered as credits earned.

Grades E, I, F, PN, U, W, WF, NR, or X count as attempted hours for the purpose of determining SAP. Failing grades (F and WF) are included in the GPA calculation.

Withdrawing from courses at any point after the drop/add period will negatively affect the student's completion rate. Withdrawals (W) are not used in the GPA calculations.

Incomplete grades (I) are not factored in to the GPA until a letter grade is recorded. Grade changes will be recognized when they occur.

Non-credit courses, incomplete courses, and courses from which a student have withdrawn after drop and add periods are also included as semester hours attempted.

### **QUALITATIVE PROGRESS (GRADE POINT AVERAGE)**

Florida A&M University uses a graduated qualitative standard. Federal student aid recipients must have earned the following minimum cumulative retention/graduation grade point average.

<b>Undergraduate Student Status</b>	<b>Hours Completed</b>	<b>Undergraduate Cumulative G.P.A.</b>
<b>Freshmen</b>	<b>0 - 29</b>	<b>2.0</b>
<b>Sophomore/ Junior/Senior</b>	<b>30 and above</b>	<b>2.0</b>

  

<b>Law Student Cumulative G.P.A.</b>	<b>Pharmacy Professional Cumulative G.P.A.</b>	<b>Graduate Student Cumulative G.P.A.</b>
<b>2.0</b>	<b>2.5</b>	<b>3.0</b>

The law specifies that at the end of the second academic year (regardless of how many credits the student has accrued) the student must have a 2.0 cumulative GPA average or its equivalent or have an academic standing consistent with the requirement for graduation from the program.

### **QUANTITATIVE PROGRESS**

A student (full time or part time) must successfully complete a minimum of 67 percent of the cumulative credit hours attempted during the academic year.

**Example:**

	Fall Semester	Spring Semester	Total Attempted (all years)	Must earn at least 67%
1 <sup>st</sup> Year	15 hours	15 hours	30 hours	30 hours x 67% = 20 hours
2 <sup>nd</sup> Year	15 hours	15 hours	60 hours	60 hours x 67% = 40 hours
3 <sup>rd</sup> Year	15 hours	15 hours	90 hours	90 hours x 67% = 60 hours

**MAXIMUM TIMEFRAME**

All undergraduate and graduate students are expected to finish their program within a maximum time frame, which cannot exceed 150% of the published length of their program. All attempted credit hours are considered toward the maximum time calculation, regardless of whether or not financial aid is received. Once a student reaches the maximum timeframe, he or she is ineligible for financial aid. The SAP Appeals Committee may reevaluate the timeframe limit if there are program changes.

**Example:**

Student Status	Average Program Hours	Percentage	Maximum Timeframe
Bachelor's Degree	120	150%	180
Second Bachelor's Degree	30	150%	45
Graduate Program	36	150%	54

Some academic areas require more than 120 hours for graduation. For those academic areas, the maximum timeframe to complete the degree will be the specific program hours required multiplied by 150 percent.

**TRANSFER CREDITS**

- All hours attempted at Florida A&M University plus attempted hours from other post-secondary institutions that count towards the degree are included in the maximum time frame of 180 hours to complete the first undergraduate degree.
- Transfer students must meet the same satisfactory academic progress requirements and maximum enrollment limits as other students.

## **REPEATED COURSES AND ACADEMIC FORGIVENESS IN MAINTAINING SATISFACTORY ACADEMIC PROGRESS**

Repeated courses for which a passing grade has already been earned will not be considered in the determination of satisfactory progress as those hours have already been applied.

## **NOTIFICATION OF FINANCIAL AID PROBATION OR TERMINATION**

The Office of Student Financial Aid will send a letter to any student who is put on financial aid probation or a termination letter to any student who is no longer eligible for financial aid. It is the responsibility of the student to maintain current addresses with the Office of the Registrar. Students on Academic Probation are notified by the University of their standing. The financial aid office does not send notification of Academic Probation.

## **APPEAL OF FINANCIAL AID SUSPENSION**

Students who fail to meet the Satisfactory Academic Progress standards may appeal the suspension of their student financial assistance funds to the Satisfactory Academic Progress Appeals Committee. *Letters of appeal should be based on some type of mitigating circumstances that impacted negatively upon the student's ability to meet the required standards.* These circumstances must be documented and should pertain to all terms that contributed to the failure to maintain Satisfactory Academic Progress. Failure to submit documentation and follow instructions will result in a delay in the decision of your appeal. All appeals and relevant documentation are kept in the student's file.

**Extenuating circumstances that will be considered in an appeal include, but are not limited to, the following:**

<b>Circumstance(s) that Apply</b>	<b>Required Documentation (must include dates)</b>
Severe illness, medical condition or injury	Signed and dated letter from physician on office letterhead; legible copy of accident report
Death of a family member	Death certificate and/or dated obituary from newspaper
Traumatic life-altering event such as fire, hurricane, etc.	Evidence of event such as insurance claim or FEMA application

Military Assignment or reassignment	A Statement of Service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters which shows your date of entry on your current active duty period and the duration of time.
Other circumstance beyond the control of the student (Must explain in detail the nature and dates of the unexpected circumstance)	Appropriate documentation which will verify situation

**A student’s appeal must explain the circumstances that prevented him/her from making SAP and the reasons for the basis of this appeal. The student must address the following:**

- 1. What was the problem?**
- 2. When did the problem occur?**
- 3. How long did the problem last?**
- 4. How did this affect his/her ability to complete coursework?**
- 5. The steps taken to ensure that the minimum standards will be met at the next evaluation.**

**Extenuating circumstances that will not be considered in an appeal include, but are not limited to, the following:**

- Complaint about instructor/course/staff/University policy.**
- Failure to study/immaturity.**
- Childcare and/or transportation problems (ex. losing driver’s license due to excessive tickets).**
- Failure to read, understand, and follow published Financial Aid and University policy.**

**Students who cannot meet the above requirements for an appeal must reestablish Satisfactory Academic Progress through Reinstatement before regaining eligibility for assistance.**

**SAP APPEAL LIMITS**

The Satisfactory Academic Progress Appeals Committee may grant or deny any SAP appeal. The maximum number of appeals any student may normally have granted during the total of all their enrollment *periods* at FAMU is two (2). Under extreme circumstances, a third appeal may be granted, provided that the student has documented proof of the circumstances. In the case of a student who files a third appeal, the reasons for the students' two previous appeals will be considered when making a decision. The student’s progress within their academic program will be a determining factor on the rare occasion when a third appeal is allowed.

## **DEADLINES FOR SAP APPEALS**

<b><u>Semester</u></b>	<b><u>Deadline Date</u></b>
Summer Semester	June 5
Fall Semester	July 1
Spring Semester	January 15

## **REESTABLISHING ELIGIBILITY FOR FEDERAL STUDENT AID**

### **REINSTATEMENT OF ACADEMIC STANDARDS**

Any student whose eligibility for financial aid consideration has been terminated due to unsatisfactory academic progress may re-establish eligibility once all satisfactory academic progress standards are met. Students cannot re-establish academic standards if they have exceeded the maximum timeframe to complete their degree. This work may be at FAMU or another institution or a combination thereof as long as the courses completed will apply toward the student's degree.

### **PROBATIONARY STATUS**

A student who has successfully appealed shall be placed on financial aid probation for one evaluation period. If at the end of the next evaluation period, a student on financial aid probation status:

1. Has met the institution's cumulative grade point average and completion percentage standards, the student shall be returned to good standing.
2. Has NOT met the institution's cumulative grade point average and completion percentage standards but has met the conditions specified in his/her academic plan, the student shall retain his/her financial aid eligibility under a continued probationary status for one subsequent semester.
3. Has NOT met the institution's cumulative grade point average and completion percentage standards and has also not met the conditions specified in his/her academic plan, the student's financial aid shall be suspended immediately upon completion of the evaluation.

### **REINSTATEMENT**

Students who have been suspended from financial aid (including those who have lost financial aid eligibility due to academic suspension) may seek reinstatement by achieving, without the benefit of the aid from which they have been suspended, both the cumulative 67 percent completion rate and cumulative 2.00 GPA required. Reinstatement may be requested for the term after this occurs.



Student with grade changes, after notifying Student Financial Aid of the grade change, including grades posted for incomplete courses, may regain eligibility should these changes result in satisfactory progress.

Students requesting evaluation of grade changes or reinstatement must notify the financial aid office; the office cannot automatically evaluate the progress of students who have met the reinstatement conditions or have had grade changes.

A student paying for tuition and fees through alternative funding not related to financial aid funds or sitting out for an academic term will not restore a student's satisfactory academic progress standing. Neither is sufficient to re-establish eligibility for financial aid funds.

### **Attention: Students Admitted for the Summer Session of 2020**

1. **You must complete the Free Application for Federal Student Aid for the 2019-2020 and the 2020-2021 academic years. Your 2019-2020 FAFSA must be completed no later than June 30, 2020 ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)).**

### **Tips to Making Your Financial Aid Experience a Positive One:**

1. **Learn all you can about the financial aid process**
2. **Complete the FAFSA, even if you do not think you qualify for aid**
3. **Know and adhere to all established and published deadlines**
4. **Read everything the Financial Aid Office sends you via your FAMU email**
5. **Remember our Priority Filing Date is March 1, and you must complete the Free Application for Federal Student Aid (FAFSA) annually. The application is available October 1 of each year.**
6. **Follow up – Return all requested documentation in a timely manner. Please submit all requested information in one package.**

## Financial Aid Tips:

1. Review the Student Aid Report (SAR) sent to you by the U.S. Department of Education.
2. Keep track of your calls, correspondence, and e-mails to the Office of Financial Aid and note the name of the staff person with whom you are working.
3. Respond to all requests from the Office of Financial Aid.
4. Create a financial plan. Review the cost of attendance COA: tuition and fees, room and board (meals), transportation, books and supplies, and miscellaneous expenses.
5. Be prepared to purchase your books and supplies from personal resources if you do not qualify for a book voucher prior to the end of drop/add. Book vouchers are processed through the Office of Student Financial Services
6. Charges are due on the date indicated by the Office of Student Financial Services ([www.famu.edu/studentaccounts](http://www.famu.edu/studentaccounts) ).
7. You are responsible for making payments to your account if a balance is owed.

**We hope this information is helpful in guiding you through the financial aid process. For additional information, please visit our website at [www.famu.edu/financialaid](http://www.famu.edu/financialaid). We wish you the best in your educational endeavors and look forward to working with you in the near future!**



Office of Financial Aid  
Suite 101 Foote Hilyer Administration  
Center  
Tallahassee, FL 32307  
850.599.3730 Phone  
850.561.2730 Fax  
E-mail: [financialaiddocs@famu.edu](mailto:financialaiddocs@famu.edu)  
Website: [www.famu.edu/financialaid](http://www.famu.edu/financialaid)

Admissions Office  
Suite G-9 Foote-Hilyer Administration  
Center  
Tallahassee, FL 32307  
850.599.3796  
[www.famu.edu/admissions](http://www.famu.edu/admissions)

Registrar's Office  
Suite 105 Foote-Hilyer Administration  
Center  
Tallahassee, FL 32307  
850.599.3115  
[www.famu.edu/registrar](http://www.famu.edu/registrar)

Office of Student Financial Services  
(Student Accounts)  
Suite G-7 Foote-Hilyer Administration  
Center  
Tallahassee, FL 32307  
850.561.2949  
[www.famu.edu/studentaccounts](http://www.famu.edu/studentaccounts)

University Housing  
1596 Gibbs Hall Trail  
Tallahassee, FL 32307  
850.599.3651  
[www.famu.edu/housing](http://www.famu.edu/housing)

Office of New Student Orientation  
1668 S. MLK Blvd.  
H. Manning Efferson Bldg.  
Tallahassee, FL 32307  
850.599.3869  
[www.famu.edu/newstudentorientation](http://www.famu.edu/newstudentorientation)

Office of University Scholarships  
209 C.C. Cunningham  
Tallahassee, FL 32307  
850.412.5482  
[www.famu.edu/universityscholarships](http://www.famu.edu/universityscholarships)

## Resources

- [U.S. Department of Education  
www.ed.gov](http://www.ed.gov)
- [Florida Department of Education  
www.fldoe.org](http://www.fldoe.org)
- [Federal Student Aid  
FAFSA4Caster  
www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)
- [Direct Loan Information](http://www.studentloans.gov)
- Direct Loan  
<https://studentaid.ed.gov/sa/>  
*Master Promisory Note* –  
[www.studentloans.gov](http://www.studentloans.gov)
- [Direct Loan Entrance Counseling  
- www.studentloans.gov](http://www.studentloans.gov)