

2009-2010

Your Financial Aid Award

Your financial aid for the 2009-2010 academic year was awarded in accordance with federal, state, and institutional guidelines to help meet your financial need for the period August 2009 through July 2010. All awards are contingent upon available funds. The University of West Florida has the right to change or cancel awards if funds are unavailable, your application contains incorrect data, your enrollment status changes, or your financial situation changes. If there is a change in your eligibility, you will receive a revised award letter.

You have been awarded one or more of four types of aid: scholarships, grants, loans, and work-study. **Scholarships** are merit-based awards that do not have to be repaid. **Grants** are awarded to undergraduate and graduate students with financial need and do not have to be repaid. **Loans** are long-term and low interest (5-8 percent), and most have deferred repayment provisions but must be repaid. **Work-Study** allows a student to work and earn money as part of his financial aid award. Awards are usually 10-15 hours/week and pay \$7.25/hour.

Review your award letter carefully. Make sure your enrollment status, residency, and housing status are correct.

Sign and return the award letter only if you are declining all, or a portion, of the award.

Award Conditions

1. You must notify this office of any financial aid received that was not previously reported. Examples include: scholarships, fee waivers, tuition reimbursement, private loans, and vocational rehabilitation. You must also notify the Financial Aid Office of a change in residency. In some cases, receipt of additional resources will result in a reduction of financial aid.
2. Adjustments based on a change in enrollment status require a written request.
3. Your enrollment status at the end of drop/add will determine if an adjustment to your award is required. Your award will **not** be increased as a result of a late add (courses registered for after the official drop/add period).
4. Undergraduate students must be enrolled in undergraduate courses; your award does not fund graduate courses. Graduate students must be enrolled in graduate courses or undergraduate courses annotated for graduate credit.
5. If you are pursuing a second degree, or are a doctoral student, you can only receive financial aid for required coursework. This will be monitored through a Course Audit Form which must be completed by your academic advisor. This form is available in the “on-line forms” section of the financial aid office website.
6. If you audit a course, those hours do not count toward the required minimum enrollment status.

7. Students classified by the Admission's Office as non-degree are not eligible for financial aid.
8. If your award includes a **Federal Direct (Subsidized/Unsubsidized) Student Loan**: You must read the award letter attachment containing Direct Loan information.
9. If your award includes the **Academic Competitiveness Grant (ACG)**:
 - A. You must be classified as a freshman or sophomore.
 - B. You must have graduated from high school after January 1, 2005.
 - C. You must have completed a rigorous high school curriculum as defined by the Department of Education.
 - D. You must have a 3.0 GPA if you are receiving the award as a 2nd year student.
 - E. You must be receiving a pell grant.
10. If your award includes the **National SMART Grant**:
 - A. You must be classified as a junior or senior.
 - B. You must be pursuing a 4 year degree in an eligible major as defined by the Department of Education.
 - C. You must be enrolled in coursework required for your major.
 - D. You must have a 3.0 GPA.
 - E. You must be receiving a pell grant.
11. If your award includes the **Florida Student Assistance Grant (FSAG)**:
 - A. You must meet renewal requirements for subsequent awards. This includes a cumulative GPA of 2.0 and completion of a minimum number of credit hours based on your enrollment status during the semesters of award. For example, if enrolled full-time both semesters, you must complete a total of 24 credit hours for renewal. Contact the Financial Aid Office if you have withdrawn during a semester that you have received FSAG to determine eligibility for future awards.
 - B. You may only receive FSAG for a total of 9 semesters.
12. If your award includes **Federal Work-Study**:
 - A. The amount awarded each semester is the maximum you may earn during that semester (first day of classes to last day of exams). You will receive a paycheck every two weeks, not a lump sum payment. The hours/week designation after the Federal Work-Study award is only a guide for the student and supervisor. Following those hours precisely may result in under- or over-utilization. Therefore, you are advised to check frequently with your supervisor regarding hours worked and hours remaining in each semester's award.
 - B. You will receive notification at a later date concerning job placement.
13. The Financial Aid Office assumes no responsibility for replacing any offer of assistance declined by you.

Check Disbursement Procedures

Please note: Financial aid disbursement does not take place until after drop/add week.

UWF has contracted with Higher One, Inc. to handle processing of all financial aid disbursement and refunds (with the exception of credit card payments). All students will receive a UWF debit card in the mail. Students must have the information on the card to access the Higher One system and choose a method of disbursement. The card does not become an active debit card unless option two – the Higher One debit card is chosen.

You have 2 options for disbursement:

1. Have your financial aid (after University charges are deducted) direct deposited to a savings or checking account of your choice by providing this information to Higher One. ACH forms are available via the Higher One website. **This is the preferred method of disbursement.**
2. Have your financial aid (after University charges are deducted) deposited to a Higher One debit card. You will be able to use the debit card anywhere Mastercard is accepted.

Questions or concerns related to disbursement, fee payment, and refunds should be directed to Financial Services. Their contact information is:

Financial Services	Telephone: 850-474-3037/3038
University of West Florida	Fax: 850-474-2320
11000 University Parkway	Email: stuacct@uwf.edu
Building 20-East	
Pensacola, FL 32514-5750	

If your financial aid is not sufficient to cover your tuition, you must pay the difference by the published fee payment deadline to avoid being assessed a \$100 late fee.

Please remember that certain awards on the award letter do not result in an actual check, but rather, a credit to your account; examples include: Florida Bright Futures, non-Florida tuition grants, fee waivers, and vocational rehabilitation.

You may request that funds be deposited to your nautilus card and purchase your parking decal through Argus or by contacting Financial Services.

Satisfactory Academic Progress Requirements

The U. S. Department of Education requires each institution to set GPA, completion ratio, and time limit standards to monitor a student's satisfactory academic progress in their course of study. All types of aid discussed are included in this policy. The following standards are measured when a student is initially awarded and at the end of each Spring semester thereafter.

- **Minimum CUMULATIVE UWF GPA:**

Undergraduate: 1.80 1 -29 hrs (freshman)
 2.00 30 + hrs (sophomore - senior)

Graduate, Specialist, and Doctorate: 3.00

- **Minimum CUMULATIVE Completion Ratio for all Students: 75%**

Satisfactory completion means that a student must complete at least 75 percent of the courses in which they enroll with the following grades: A, B, C, D, P, S, and N. Unacceptable grades include: F, U, I (incomplete), W, WF, WR, TR, V (extended incomplete), and X (audit). Transfer hours from previous institutions are included in the completion ratio.

Students declared ineligible for financial aid on the basis of unsatisfactory academic progress may appeal the decision in writing. Appeal procedures are available on-line or from the Financial Aid Office.

Reinstatement Policy: A student that chooses not to appeal, or whose appeal is denied, will regain eligibility once the minimum standards for GPA and/or completion ratio are achieved.

- **Maximum Time Limit:**

180 credit hours is the maximum time limit for an undergraduate student; 54 credit hours is the maximum time limit for a graduate student. All coursework taken is included in these totals (transfer hours, withdrawals, F's, etc.). The maximum time limit for a doctoral student is 150% of the program length.

Maximum Time Limit cannot be appealed.

Refund/Repayment Policy

Contact Student Accounts (Building 20-E) at 474-3037/3038 with questions regarding refunds and repayments.

The University is required to establish a policy regarding fee refunds and repayment of financial aid. The University must adhere to federal regulation for those students that receive federal financial aid. For questions pertaining to a refund or repayment issue, please contact the Financial Services at 474-3037.

To understand the refund/repayment policy, you must understand the difference between a drop and a withdrawal. You drop a course if you remove it from your schedule prior to the fee payment deadline for that course. You withdraw from a course once the fee payment deadline for

that course has passed. **Financial aid students should contact the Financial Aid Office regarding the effect on financial aid eligibility prior to dropping or withdrawing.**

Refunds are calculated by determining the point in the semester that the student either drops or withdraws. The calculation is also based on whether the student drops or withdraws from all courses or individual courses.

1. Refunds during the Drop/Add Period:

100% of tuition is refunded for each credit hour dropped during the drop/add period.

The refund is applied back to any financial aid that the student was disbursed if the drop results in a change to enrollment status. If the amount of the refund does not cover the amount owed back to financial aid, the student will be billed for the difference.

2. Refunds after the Drop/Add Period - Withdrawals:

A. There are no refunds for partial withdrawals; however, a student will receive a 25% refund when withdrawing from ALL courses prior to the end of the fourth week of the semester. This refund will be applied back to any financial aid that the student received.

B. Return of Title IV Funds (Student Responsibility)

The University of West Florida is required by federal regulation to monitor financial aid students who receive Title IV funds and withdraw from all courses during the semester. Students who withdraw from all courses prior to the 60% point in the semester are not eligible for 100% of their financial aid.

A calculation will be completed based on the last date of documented attendance to determine how much the student will be required to repay. The Financial Services office will determine the amount and bill the student. Contact Financial Services for exact dates and repayment requirements – (850) 474-3441 or email stuacct@uwf.edu.

Students who have outstanding balances are not allowed to register for classes until they have paid the debt.

3. Repayments:

Occasionally, a student will receive financial aid and later become ineligible. This can occur when additional aid is received after disbursement, because unreported resources come to our attention after aid is disbursed, or an error was made in determining an initial award. Regardless of the reason, the Financial Aid Office is bound by federal regulation to recover the overaward. Future aid will be reduced when possible. Additionally, any refund from additional aid will be applied to the overaward, or the student will be billed when necessary. Until the overaward is paid in full, the student is prevented from registering for classes, obtaining academic transcripts, and receipt of any additional financial aid.