

TERMS AND CONDITIONS

1. FGCU awards financial aid to recipients on a non-discriminatory, equal opportunity basis.
2. Accepting the terms & conditions does not indicate that the student has accepted or met the requirements to receive student loans or to participate in the Federal Work-Study program. Additional eligibility requirements must be satisfied for these programs.
3. You must be a fully admitted student, enrolled in an eligible degree-seeking or teacher certification program. Non-degree seeking students are not eligible for financial aid.
4. You must read and understand your award and follow the instructions for accepting/declining the awards.
5. You must complete all requirements listed on Gulfline in a timely manner. If your FAFSA application was selected for verification, this process must be completed before your award can be finalized. If corrections are required, your award could change. Priority deadline for submitting required verification paperwork and documentation is JULY 1. If you make subsequent changes to your FAFSA, it is your responsibility to notify the Office of Financial Aid and Scholarships immediately, as changes could affect your Financial Aid eligibility.
6. You must be enrolled at least half-time (6 undergraduate credits for UG students, 5 graduate credits for GR students and 3 graduate credits for GR online AP programs) to receive a student loan. Other awards may require full-time enrollment, while some may be pro-rated for less than full-time attendance. An undergraduate, degree-seeking student must be enrolled in 12 or more undergraduate credit hours to be considered full-time. A graduate, degree-seeking student is considered full-time when taking 9 graduate credits or more. Graduate students in online only, AP programs are considered full-time when taking 6 or more graduate credits. Financial Aid awards for less than full-time status will pro-rate according to enrollment.
7. If you would like to be considered for priority processing for Federal and State Aid, it is your responsibility to file a [Free Application for Federal Student Aid \(FAFSA\)](#) form each academic year by January 1st.
8. **If you would like to be considered for Foundation Scholarships you will need to complete the Foundation Scholarship Application each year between October 1st and March 1st for the following academic year. To be considered for the need-based portion of these Foundation Scholarships, you must also complete the FAFSA annually by the priority deadline of January 1st.**
9. Florida Bright Futures scholarship amounts are estimated and do not reflect what will actually pay out. Actual payment amounts are determined by the Florida Department of Education based on the type of Bright Futures program and actual enrollment at FGCU. Please note that according to [Florida Statute](#), withdrawal from any class in which Florida Bright Futures funds were received, will require that the student repay the funds disbursed for the class or classes dropped. The student will have a hold placed on his/her account until the student reimburses FGCU for the dropped class.

Disbursement of Financial Aid Awards

1. Financial aid awards (except work-study awards) are disbursed to your student account after the end of add/drop week each semester.

2. If the total amount of your award for the term exceeds the charge for your tuition, fees, on-campus housing, and any other charges, you will receive a refund of the credit balance from the University Cashier's Office.
3. Refunds are issued approximately three weeks after the start of the semester. Students should make arrangements to cover living expenses until refunds are issued.
4. If your aid covers all of your charges, you do not have to pay anything, even though your aid may not be disbursed until after the payment deadline.
5. If you owe a balance, you must pay it by the end of the first week of classes, or you will be charged a late fee. ([Academic Calendar](#)).
6. The Office of Financial Aid and Scholarships reserves the right to request [verification](#) of any data submitted by parents or applicants. If the data is found to be incorrect, the data may be corrected and the award revised. If the applicant is determined ineligible for financial aid, the applicant's award can be withdrawn. The applicant will then be responsible for payment of all expenses incurred at Florida Gulf Coast University.
7. If you apply late, or miss the priority deadline of July 1 for completing required forms, your aid will not disburse in a timely manner. In this case, you may have to pay up front and receive your aid when your file is completed.
8. If you have received a [Federal Work Study](#) award, the amount of your award reflects the maximum amount you may earn for the year. Work study positions are posted on the Eagle Jobs website.
9. Final disbursement amounts may be different from your award amount, depending on funding allocations and your enrollment status.
10. If you are a first time Federal Direct Loan borrower at FGCU, you are required to complete the following:
 - i. Accept your loan offer through Gulfline at <http://gulfline.fgcu.edu/>.
 - ii. Complete a Loan Counseling Entrance Interview as directed on Gulfline.
 - iii. Complete and sign a Master Promissory Note (MPN).

Repeated Courses

A student's term enrollment status is determined based on repeated courses as defined by federal regulation (34 CFR Section 668.2). Failed courses can be repeated and counted toward enrollment status multiple times as long as the student has never passed the course. Repeated courses in which a passing grade has been received will only be counted toward enrollment status for one repetition after passing the course. Any second or subsequent repetition of the passed course will not be included in the enrollment status for purposes of the Title IV, HEA, programs.

Federal Title IV aid will be recalculated based on the student's adjusted enrollment status. The recalculation will be applied regardless of whether a student received aid for previous course enrollments.

Example: A student is taking a previously passed 3 credit course for the second time after passing the course. The student is enrolled in a total of 12 credits for the term. Per federal regulations, the repeated course must be excluded for the student's Title IV enrollment status. Only 9 of the student's 12 credits can be used to calculate his/her Title IV aid eligibility. If the student was Pell eligible, he/she would be paid Pell at three quarter time enrollment instead of full time enrollment.

Responsibilities of Financial Aid Recipients

By accepting financial aid, you agree to:

1. Report any additional financial assistance from sources outside the University to the Office of Financial Aid and Scholarships. Note: Financial aid awards are subject to change in the event that additional assistance is received, or if there is a change in EFC (expected family contribution) due to verification.
2. Notify the Registrar's Office and the Office of Financial Aid and Scholarships if you withdraw from the University. Complete withdrawal may result in repayment of all or part of financial aid received.
3. Make Satisfactory Academic Progress (SAP) towards a degree as described in the [Satisfactory Academic Progress](#) for financial aid policy.
4. Repay to FGCU any financial aid funds disbursed to you in error. If a mistake was made, whether by you, the Office of Financial Aid and Scholarships, or another agency, federal regulations require that the mistake be corrected and funds be billed back as necessary.

Satisfactory Academic Progress (SAP) for Financial Aid Recipients

Federal regulations require students to demonstrate satisfactory progress toward a degree or certificate in order to receive financial assistance. To achieve satisfactory progress, you must:

1. Maintain a 70% cumulative completion rate.
2. Maintain a minimum cumulative GPA as follows:
 - Cumulative institutional GPA of 2.0 for undergraduate students.
 - Cumulative institutional GPA of 3.0 for graduate students.
3. Complete your program of study in less than 150% of the published program length.

Students who fail to meet SAP standards will be placed on financial suspension. If there are extenuating circumstances, students may submit an appeal for reinstatement of financial aid. Please refer to the Financial Aid website for more information regarding [SAP](#).

Consumer Information Disclosures

The Higher Education Opportunity Act requires colleges and universities that participate in federal student aid programs to disclose certain information to current and prospective student and to university employees. I acknowledge that I have been informed of all required disclosures and consumer information related to federal student aid programs. This information has been provided directly to me or made available on FGCU's Financial Aid [Consumer Information](#) website. A paper copy of this information can be obtained by [contacting our office](#).

Collection and use of social security numbers

Based on Social Security Number (SSN) legislation the Office of Financial Aid & Scholarships at Florida Gulf Coast University may still collect and use SSN's on a limited basis. Per F.S. 119.071(6) (b) SSN's can be supplied if it is necessary for the receiving agency to perform its duties or responsibilities. The Office of Financial Aid & Scholarships

may collect social security numbers for use in administering federal and state financial aid and scholarship programs, including verification of eligibility. These programs include, but not limited to:

1. Federal Title IV programs
 - Pell Grant
 - Supplemental Education Opportunity Grant (SEOG)
 - Federal Subsidized & Unsubsidized Loans.
2. Florida Scholarships and Grants programs
 - Bright Futures
 - Florida Student Assistance Grant (FSAG)
 - First Generation Matching Grant
 - Others
3. Private Education Loans

Authorization to use Federal Title IV funds

I hereby authorize Florida Gulf Coast University (FGCU) to credit my student account to pay allowable charges, in addition to tuition/fees and room/board, with my financial aid. I understand that allowable charges may include, but are not limited to: bookstore charges, library fines, parking fees, returned check charges, student health charges, and other fee and service charges.

In addition, I authorize FGCU to use my federal financial aid and/or any other aid or third party assistance to pay any prior-year charges.

If you do not wish to authorize FGCU to pay all allowable charges, or any individual charge on your student account, please contact the Office of Financial Aid and Scholarships.

If you wish to withdraw your authorization, you may do so at any time by notifying the Office of Financial Aid and Scholarships in writing.

Please note that if you elect either of the above two options, it will be necessary for you to pay all of your FGCU charges prior to your financial aid being released to credit your account. I understand that my financial aid will not be paid until I have read and accepted these terms through Gulfline.