

University of Fort Lauderdale



Financial Aid Manual

4131 NW 16th Street
Lauderhill, FL 33313
(954) 486-7728
www.uftl.edu

Updated and Approved May 2020



TABLE OF CONTENTS

TABLE OF CONTENTS.....	i
PURPOSE OF THIS MANUAL	1
History of UFTL.....	2
Vision Statement	2
Mission Statement.....	2
Statement of Faith.....	2
Philosophy.....	3
Objectives.....	4
Academic Purpose Statement	4
Organization of the University	4
Statement of Control.....	6
Board of Directors.....	6
State Licenses	6
Accreditation.....	7
Facilities	7
Equal Opportunity Statement	7
TYPES OF FINANCIAL AID.....	8
Pell Grant.....	8
Year Round Pell Grant (YRP)	9
Loans	9
Federal Direct Stafford Loans	9
Scholarships	10
Institutional Scholarships	10
Scholarship Application	11
Awarding and Disbursing the Scholarship	11
Non-institutional Scholarships	11
Special Assistance Fund.....	11
Athletic Scholarships	11
(Effective as of Spring 2021 Term B.).....	11
Payment Plan.....	2
ADMINISTRATIVE CAPACITY.....	3
Separation of Duties	3
Checks and Balances	4
Financial Aid Delivery System.....	4
Records Retention.....	4
Family Education Rights and Privacy Act (FERPA).....	4



University of Fort Lauderdale

Drug Free Workplace.....	4
Audits.....	5
Financial Aid Staff.....	5
POLICIES AND PROCEDURES.....	6
Compliance with Financial Aid Program Requirements	6
Accurate Records for Financial Aid Programs	6
Student Financial Aid Files	6
Notification to TRACS	7
How Financial Aid is Offered	7
Consumer Information	8
Determining Eligibility for Financial Aid	8
Financial Aid Application Process (FAFSA's and ISIR's)	8
Student Eligibility for Financial Aid	10
Ability to Benefit	10
Leave of Absence.....	11
Cost of Attendance	11
Applying for Financial Aid	12
Scholarship Application	12
Tuition Payment Plan	12
Receiving Information from the FAFSA	13
Verification.....	13
Secondary Confirmation for Eligible Non-Citizens	15
Professional Judgments	16
Processing Federal Financial Aid	16
Pell Grant	17
Direct Loans	17
Scholarships	18
Notification of Awards.....	19
Receipt and Deposit of Funds.....	19
Disbursement of Financial Aid Funds	19
Posting Title IV Funds to Student's Account	20
Procedures to Receive, Disseminate, and Disburse Student Financial Aid Funds Federal	20
Posting of Funds	21
Credit Balances	21
Reconciliation of Financial Aid Funds	22
Satisfactory Academic Progress (SAP)	22
Qualitative Requirements	23
Quantitative Requirements	23
Audit Courses - SAP	24
Repeat Courses - SAP	24
Probationary Periods - SAP	24
Appeals - SAP	24



University of Fort Lauderdale

Financial Aid Refunds	25
Withdrawal Policies for Financial Aid Recipients	25
Processing Student Refunds	26
Return to Title IV Funds	27
Return of Unearned Aid is allocated in the following order:	29
Student Responsibilities - Financial Aid.....	31
Default Management Plan	32
Benefits of Adopting a Default Prevention and Management Plan	32
Consequences of Default for Borrowers	33
Consequences of Default for the University	33
Default and Default Prevention Procedures	33
Deferments.....	35
OTHER REQUIREMENTS	35
Constitution Day	35
Campus Security Report	35
APPENDICES	39
Guidelines for Institutional Aid and Financial Assistance	39
Application for Institutional Financial Assistance	43
Tuition Payment Contract.....	45
ATHLETIC SCHOLARSHIP POLICY AND PROCEDURE	51



PURPOSE OF THIS MANUAL

The Financial Aid Manual is provided to provide general policies and procedures for the financial aid process at the University of Fort Lauderdale (UFTL).

Employees should use this manual to ensure an understanding and compliance with the University's financial aid policies and procedures. It is also intended for use in communicating information about the University's financial aid to students and for training new employees.

The financial aid programs offered at the University consists of financial assistance through federally funded Title IV financial aid programs such as the Federal Pell Grant and Federal Stafford Loans, private institutional scholarships, the University's special assistance fund, and a deferred tuition payment plan.



History of UFTL

Drs. Henry and Carol Fernandez, senior pastors of The Faith Center, an internationally renowned ministry, founded University of Fort Lauderdale in 1995 as a non-denominational Christian institution. The commitment was to establish an institution of higher education in South Florida to access the world, advance Christian education and promote leadership in both secular and non-secular areas. Education was identified as the catalyst to prepare individuals to be responsive and effective to the call of God.

Vision Statement

“Where there is no vision, the people perish” (Proverbs 29:18).

Our vision is to have a Christian environment, dedicated to higher learning that will be a motivating climate for individual and diverse students to learn, explore, and develop for the call to fulfill the Great Commission. Graduates will influence the greater world community for the cause of world peace and a better life for God’s people. Our students will be tomorrow’s visionary and trendsetting individuals who will lead others, addressing challenges yet to be defined. Whether students are called to religious or non-religious vocations, the vision requires a common link: purpose, character, integrity, and credibility, knowledge, and skills. Therefore, the faculty and staff are attentive to advance the University’s vision through an innovative Christian learning environment.

Mission Statement

The mission of the University of Fort Lauderdale is to be a premier Christian institution of higher learning empowering future leaders through higher educational degrees rooted in Biblical principles and academic excellence, to influence the world intellectually, technologically, and through research.

Statement of Faith

The affirmation is that Scripture from the Old and New Testaments are the inspired, infallible and revealed Word of God. There is belief in the sinless life of our Lord and Savior Jesus Christ; His miracles; His vicarious and atoning death; His bodily resurrection; His bodily ascension into heaven; and His imminent return. Jesus is Lord over all things, and He is presently seated at the right hand of God the Father interceding for His redeemed. The Holy Spirit reveals the truth of God’s Word and endues men and women with power to minister. University of Fort Lauderdale was founded and functions under these biblical truths:

- The Bible is the unique, invaluable, authoritative foundation, divinely inspired and written within all canonical books of the Old Testament and New Testament.
- The full historicity and perspicuity of the biblical record of primeval history, indulging the literal existence of Adam and Eve as the progenitors of all people, the literal fall and resultant divine curse of the creation, the worldwide cataclysmic deluge, and the origin of nations and languages at the tower of Babel.



University of Fort Lauderdale

- The Trinity is the triune Godhead—one eternal, transcendent, omnipotent, personal God existing in three persons: Father, Son, and Holy Spirit.
- The Father is God, the first person of the Divine Trinity, is the infinite Spirit - sovereign, eternal, unchangeable in all His attributes. He is worthy of honor, adoration, and obedience.
- The Son is the Perfect, sinless humanity and the absolute, full deity of the Lord Jesus Christ, indissolubly united in one divine-human person since His unique incarnation by miraculous conception and virgin birth.
- Redemption is the substitutionary and redemptive sacrifice of Jesus Christ for the sin of the world, through His literal physical death, burial, and resurrection, followed by His bodily ascension into heaven.
- Salvation is personal, from the eternal penalty of sin provided solely by the grace of God on the basis of the atoning death and resurrection of Christ, to be received only through personal faith in His person and work.
- The Holy Spirit is the third person of the Godhead who convicts, guides, teaches, indwells, seals all believers in Christ, and fills those who yield to Him. The Holy Spirit gives spiritual gifts to all believers; however, the manifestation of any particular gift is not required as evidence of salvation.
- Creation is the existing space-time universe and all its basic systems and kinds of organisms in the six literal days of the creation week.
- Satan is the existence of a personal, malignant being who acts as tempter and accuser, for whom the place of eternal punishment was prepared, where all who die outside of Christ shall be confined in conscious torment for eternity.
- The Second Coming is the future, personal, bodily return of Jesus Christ to the earth to judge and purge sin, to establish His eternal Kingdom, and to consummate and fulfill His purposes in the works of creation and redemption with eternal rewards and punishments.

University of Fort Lauderdale was founded on these religious principles and serves as an educational vehicle to promote and advance Christian and secular education and learning.

Philosophy

The philosophy of University of Fort Lauderdale is that higher education is the catalyst to fully equip leaders to achieve the mission set forth. The belief is that excellence in education will bring about superior leaders and these achievers are essential to reach and restore the world for Christ.

The University defines higher education as the advancement of scholastic study, research, and professionalism that extends beyond secondary education. Academic



goals at associate's, baccalaureate, masters or doctoral levels are designed to advance knowledge in general, specialized, and creative areas of study. It is the distinction, integration, and competence in these areas that distinguish the University.

Objectives

The mission and philosophy provides a fundamental basis for the institutional objectives to:

- Foster and direct quality towards excellence in ministry, leadership, business, and academia.
- Actualize academic goals for religious and non-religious courses without any compromise to the quality of content.
- Develop individuals to be responsive and effective to the call of God whether or not their professional discipline is concentrated in religious or non-religious areas.
- Rightly position individuals to make exceptional contributions to the profession of their choice.
- Provide essential knowledge and leadership that is highly valued and respected across language, race, gender, economic, religious, and geographic barriers.
- Serve as a vehicle to direct academic goals, whether in religious or non-religious courses, that will develop critical thinkers, exemplify leaders, and create competent professionals.
- Assure mastery in specific areas of knowledge that are in both religious and non-religious courses.
- Fulfill the responsibility to develop individuals in both religious and non-religious studies to assure that the gospel will go forth with integrity, power, and excellence.

Academic Purpose Statement

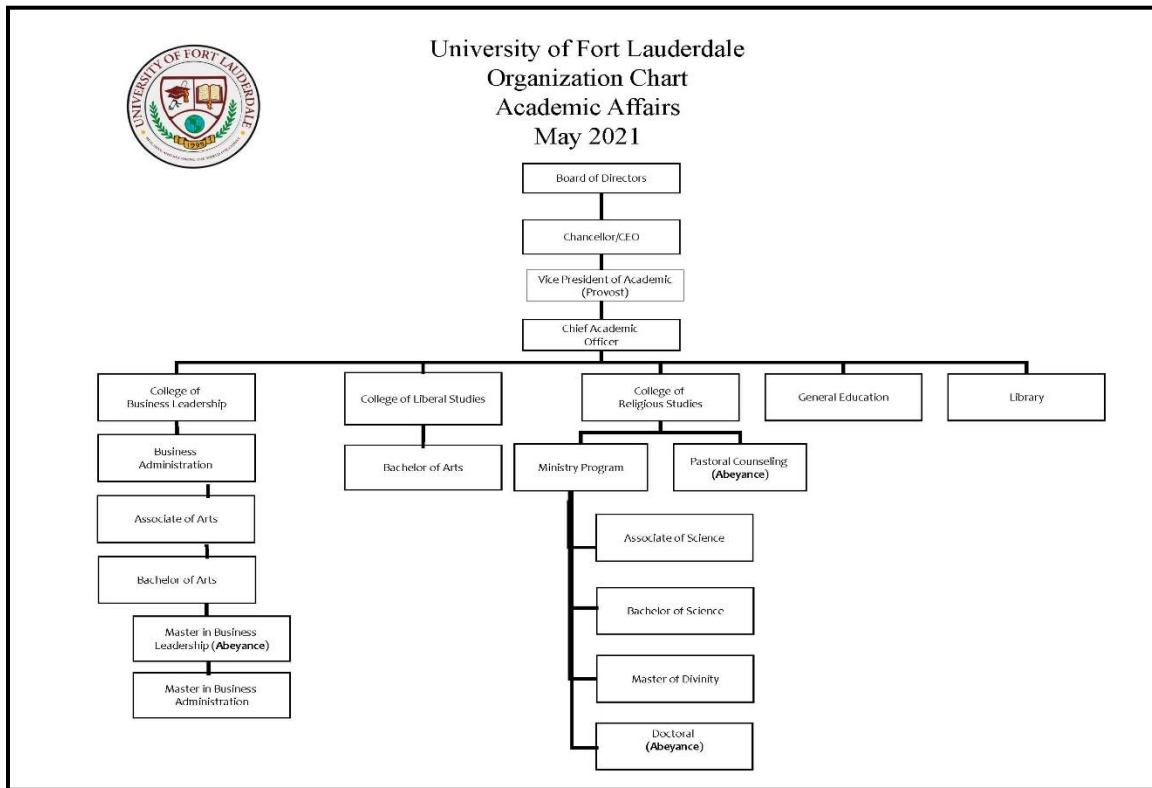
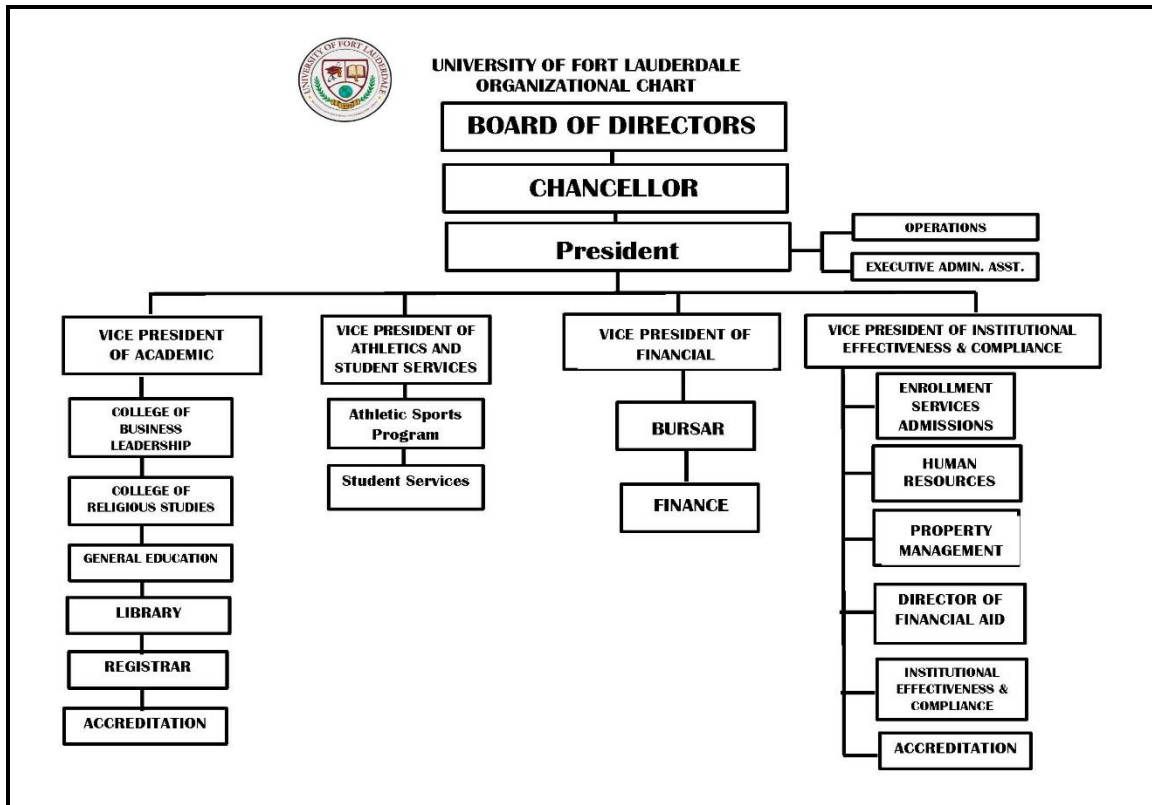
The University of Fort Lauderdale is an innovative Christian learning environment. The mission of University of Fort Lauderdale is to educate, develop and focus individuals in the art of becoming accomplished 21st century leaders. University of Fort Lauderdale serves as an international, technological and innovative institution of higher education where God is first. The academic values are excellence, leadership, purpose-driven, partnerships, and faith in God.

Organization of the University

The University is organized as follows:



University of Fort Lauderdale



Students of University of Fort Lauderdale may choose academic advancement from two colleges: the College of Business Leadership and the College of Religious Studies.



College of Business Leadership

Excellence in leadership cannot be genetically inherited. It must be nurtured through study, preparation, practice and participation. The College of Business Leadership exists to do just that: advance the education and building of leaders in the national and international marketplace.

The University's business professors bring the combination of education, real-life experience, and application of best business practices into the classroom. Students learn and apply real-world market concepts to help ensure their success in the 21st century marketplace.

The College of Business Leadership offers undergraduate majors in Business Administration and Accounting.

College of Religious Studies

The College of Religious Studies exists to educate men and women to be ministers and pastors and to equip them for excellence in service to Christ in the strategic fields of Christian ministry. This is accomplished through an educational program and an environment of spiritual fellowship and relationship that emphasize unreserved commitment to the worship of God; submission to the authority of the Scriptures; a life of personal holiness; the mission of the local church; and the mission of penetrating the world with truth.

The College of Religious Studies offers undergraduate majors in Christian Education, Christian Counseling, Ministry and Theology. The College also offers the Master of Science in Ministry and a doctorate in Ministry.

Statement of Control

University of Fort Lauderdale is a privately held corporation incorporated in the State of Florida. University of Fort Lauderdale is managed and controlled by University of Fort Lauderdale's Board of Directors.

Board of Directors

Dr. Henry Fernandez,
Chancellor/CEO
Senior Pastor, The Faith Center
Lauderhill, Florida

Mr. Corcoran Bur
Fort Lauderdale, Florida

Attorney Willie Gary, Esq.
Stuart, Florida

Dr. Patricia Morgan
Morgan Ministries International
Kingston, Jamaica

Commissioner Margaret Bates
Lauderhill, Florida

State Licenses

The University of Fort Lauderdale is licensed by the Commission for Independent



Education, Florida Department of Education to confer Associate of Arts and Science, Bachelor of Arts and Science, Master of Arts and Science and Doctoral degrees. Additional information regarding the institution may be obtained by contacting the Commission at 325 W. Gaines Street, Suite 1414, Tallahassee, FL 32399, toll-free telephone number (888) 224-6684.

Accreditation

The University of Fort Lauderdale is a member of the Transnational Association of Christian Colleges and Schools (TRACS) [15935 Forest Road, Forest, VA 24551; Telephone: (434) 525-9539; e-mail: info@tracs.org], having been awarded Reaffirmation I of its Accredited Status as a Category III institution by the TRACS Accreditation Commission on November 1, 2016. This status is effective for a period of ten years. TRACS is recognized by the United States Department of Education (USDOE), the Council for Higher Education Accreditation (CHEA), and the International Network for Quality Assurance Agencies in Higher Education (INQAAHE).

Facilities

The University of Fort Lauderdale is located in the City of Lauderhill and comprises 11,856 sq. ft. consisting of administrative offices, classrooms, chapel/lecture hall, and library. The campus is conveniently located near several shopping malls and recreational areas. The University is in walking distances from a bus depot and city owned facilities such as community centers, swimming pools, parks, and golf and tennis courts.

Equal Opportunity Statement

The University of Fort Lauderdale is an equal access and equal opportunity institution and therefore, admits students of any race, religion, color, national and ethnic origin to all the rights, privileges, programs, and activities generally accorded or made available to students.

The University does not practice nor support discrimination against individuals regarding race, religion, color, national, and ethnic origin, or sex in administration of its educational policies, admission policies, employment policies, scholarship and loan programs. Moreover, University of Fort Lauderdale does not discriminate in admissions or access to or employment of persons with impaired vision, hearing, or physical mobility. University of Fort Lauderdale is an equal access and opportunity institution of higher education. The University does not permit any activities that may encourage or condone hazing, harassment, or discrimination.



TYPES OF FINANCIAL AID

The financial aid programs of the University include federal grants and loans, scholarships funded from private sources, institutional scholarships, special assistance fund, and the deferred tuition payment plan.

Financial aid is provided to new and returning students to support the University's mission of achieving a high quality of postsecondary education.

Pell Grant

This is a federal grant program reserved for eligible undergraduate students as determined by the Free Application for Federal Student Aid (FAFSA). Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. (In some cases, however, a student enrolled in a postbaccalaureate teacher certification program might receive a Federal Pell Grant.) You are not eligible to receive a Federal Pell Grant if you are incarcerated in a federal or state penal institution or are subject to an involuntary civil commitment upon completion of a period of incarceration for a forcible or nonforcible sexual offense.

The maximum Federal Pell Grant award is \$6,495 for the 2021-22 award year (July 1, 2021, to June 30, 2022) and is determined by your expected family contribution (EFC), cost of attendance, and the number of units you attempt and whether you attend college for a full academic year. Certain students are automatically eligible for a zero EFC. Amounts can change yearly.

New for 2021-2022: The income threshold for an automatic zero EFC has been increased from \$26,000 to \$27,000 for the 2021-2022 Award Year. For the 2021-2022 Award Year, a **dependent student** automatically qualifies for a zero EFC if both of the below criteria are met:

1. Anyone included in the **parents'** household size (as defined on the FAFSA) received benefits from any of the designated means-tested Federal benefit programs: the SSI Program, the Food Stamp Program⁹, the Free and Reduced Price School Lunch Program, the TANF Program¹⁰, and WIC;

OR

The student's **parents**:

- filed or were eligible to file a IRS Form 1040,
- or were not required to file any income tax return
- student's **parent** is a dislocated worker.

AND

2. The 2019 income of the student's **parents** is \$27,000 or less.

For tax filers, use the parents' adjusted gross income from the tax return to determine if income is \$27,000 or less. For non-tax filers, use the



income shown on the 2011 W-2 forms of both parents (plus any other earnings from work not included on the W-2s) to determine if income is \$27,000 or less.

Pell grants may be awarded for a maximum of 18 semesters, or its equivalent, and your Pell lifetime eligibility maximum has been increased to 600% over the course of your lifetime. The maximum calculation includes all years of the student's receipt of the Federal Pell Grant funding.

Funds are posted to the students account when the funds are requested. The total award is split in two disbursements, one for the fall semester and one for the spring semester.

Year Round Pell Grant (YRP)

The U.S. Education Department has recently implemented Year-Round Pell Grants, allowing students to receive up to 150% of a regular grant award over the course of the academic year (fall, spring, summer) so that they can continue taking classes in the summer and finish their degrees faster than they would otherwise.

What does this mean for you?

Previously, eligible students only received Pell Grant for the summer semester if they had not exhausted their full-time Pell Grant award during the previous fall and spring semesters (enrolled in 12+ units each term). With the implementation of Year-Round Pell, students who attend full-time for fall and spring semesters may still be eligible to receive Pell Grant award as long as they meet all requirements.

RETURNS:

If the student withdraws the Return to Title IV Worksheet is to be completed. The results of that calculation will determine the return amount. If the student adds or drops a course that affects their eligibility an adjustment will be made (during the first two weeks of the add/drop period) and the change of status form will be filed. If they have earned a grade (this occurs after the add/drop deadline) no adjustment is needed. Pell grant awards are disbursed at the end of the first, second and third week. Those who have not completed their application or verification process will be disbursed later.

Loans

Loans require repayment. The repayment terms are disclosed by the loan program and lending organization. The terms are also formally communicated during loan entrance counseling, which each student must complete before any loan funds are disbursed.

Federal Direct Stafford Loans

Borrowed from a Federal Government, this loan features a fixed interest rate of 3.73% for subsidized and unsubsidized undergraduate, 5.28% for graduate or professional



unsubsidized, and 6.28% for direct plus loans for parents and graduate or professional students, for the period July 1, 2021 through June 30, 2022, with a 10 - year maximum repayment period. Repayment begins six months after graduation, withdrawal, or the onset of less than half - time enrollment status, with a minimum \$50 payment per month. If the funds produce a credit on the account, the student will receive a check in the amount of the excess funds within 14 days.

Maximum Direct Loan Borrowing Amounts

- First year undergraduate student:
 - Dependent students: \$5,500 is the maximum annual eligibility, no more than \$3,500 of which can be subsidized.
 - Independent students: \$9,500 is the maximum annual eligibility, no more than \$3,500 of which can be subsidized.
- Second year student:
 - Dependent students: \$6,500 is the maximum annual eligibility, no more than \$4,500 of which can be subsidized.
 - Independent students: \$10,500 is the maximum annual eligibility, no more than \$4,500 of which can be subsidized.
- Third and fourth year student undergraduate student:
 - Dependent students: \$7,500 is the maximum annual eligibility, no more than \$5,500 of which can be subsidized.
 - Independent students: \$12,500 is the maximum annual eligibility, no more than \$5,500 of which can be subsidized.
- Graduate student: \$20,500 is the maximum annual eligibility, all of this is unsubsidized.
- Independent students and students whose parent(s) are denied a Federal PLUS Loan qualify for additional unsubsidized loans.

Student Loan Application

The University Financial Aid Office counts it a privilege to assist students in the application and receiving of Student Loans to help them with their college expenses. The Financial Aid Office has the right to refuse loan availability to any student who indicate he or she does not intend to pay back the loan or to any student who state that he or she will not use the funds for school purposes, such as personal vacations. When a student is refused a loan for these reasons, the Financial Aid staff is required to adequately document the circumstances in the student's financial aid file.

Scholarships

Scholarships typically are not required to be repaid. Scholarships are funded by donations secured through fund raising efforts.

Institutional Scholarships

University institutional aid is available to students who apply for financial assistance. The Administrative Committee will consider all institutional aid applications based on



need and grade point average without regard to race, national origin, gender, age, political affiliation, or disability.

Scholarship Application

A student who believes they fall under the poverty level and who are interested in UFTL scholarships are encouraged to complete the Application for Financial Assistance and return it to the Financial Aid Office during early registration with the total student fees owed. Any application received after early registration or that is not complete will not be processed. The Scholarship Application is available in the Financial Aid Office and on the UFTL web site at www.uftl.edu.

Awarding and Disbursing the Scholarship

The Financial Aid Office accepts the scholarship applications and awards for each scholarship for student's below the United States poverty level, as defined by the U.S. Department of the Health and Human Services, aspe.os.dhhs.gov/poverty/index/shtml.

The Registrar's Office monitors academic progress of financial aid recipients to assure compliance with policies and procedures for retaining the financial aid award. The Financial Aid Office is notified of any student who withdraws or fails to maintain satisfactory academic progress required for scholarships and other financial assistance.

Non-institutional Scholarships

Public and private scholarships and grants are applied to student accounts before institutional aid is applied or considered. Students must comply with all state and federal regulations and filing deadlines.

Special Assistance Fund

The Special Assistance Fund is available for students who do not meet the scholarship criteria but who are experiencing a temporary financial hardship.

Athletic Scholarships

(Effective as of Spring 2021 Term B.)

The Financial Aid Office oversees request for athletic scholarships. The Financial Aid office is available to assist students Monday through Friday from 9:00 am to 5:00 pm. Students should complete the athletic scholarship during early registration. Students who submit completed applications and the required attachments after the published deadline, will be denied. Deadline for submitting scholarship applications is one week prior to the registration deadline.

University of Fort Lauderdale offers financial assistance through scholarships and the university's athletic scholarship fund. Any monies awarded are applied to tuition and fees **only**.



1. Scholarship/award disbursements listed below are null and void if not returned within 15 days of date issued.
2. The student's signature on this document certifies that I intend to participate in the sport(s) designated below.
 - Men's Soccer
 - Men's Basketball
 - Women's Basketball
 - Men's Track & Field
 - Women's Track & Field Baseball
 - Softball
 - Football
 - Flag Football
3. The student may lose the benefits and/or athletic portion of this scholarship if:
 - Do not satisfy the requirements for admission, eligibility, practice, and competition.
 - Render myself ineligible.
 - Do not maintain a minimum of 12 semester hours for each semester of enrollment unless I am in the last semester before graduation and am taking all the remaining required courses for my degree in which case my scholarship will be prorated in accordance to the policies of the University of Fort Lauderdale.
 - Fraudulently misrepresent any information on the UFTL admissions application, academic transcripts, ACT/SAT scores or this form.
 - Engage in misconduct and/or violation of the standards and rules of the University and its athletic program set forth in the college catalog, student handbook and the student athlete code of conduct. Or player agreement forms engage in misconduct and/or violation of the standards and rules of the NCCAA.
 - Voluntarily withdraw from participation in the sport(s) program.
 - Fail to meet university and/or NCCAA satisfactory progress guidelines.



University of Fort Lauderdale

4. Participating in SPORT: The head coach reserves the right to dismiss me from the team or reduce my Scholarship for lack of effort and/or poor attitude.
5. All monetary values of this scholarship or institutional award shall be applied to my University of Fort Lauderdale UFTL Business Office account. There will be no monetary payments to the student. Scholarships will only be applied to the student's accounts after all available financial aid, except for loans, have been applied first.
6. I fully understand that this scholarship or institutional award can be rendered null and void if I fail to meet the eligibility and/or medical requirements of the university.
7. If all the above criteria are met, this athletic scholarship will be valid for one academic year. At the end of each season, athletic scholarships are reviewed and may be renewed by the head coach in conjunction with the Athletic Director based on athletic performance, academics and meeting all the above criteria and meeting regulations prescribed by the (NCCAA). The renewal of this scholarship is not guaranteed at the end of the 2020-2021 academic year.
8. Depending on the amount of the award letter the student-athlete may take no less than 24 credit hours but can take a maximum of no more than 30 credit hours in Fall, Spring, and no more than 12 credits in the Summer, depending of the coach's approval.
9. When "ESL courses" are required, it will extend the number of credits needed and the graduation date will change; thus, affecting the number of years a student-athlete takes to graduate. Athletes only have a total of 4 years of eligibility in each sport to play. But it may take an athlete that had ESL work longer than 4 years to graduate. So in his/her 5th year of classes you may not be playing any longer if you have used up your 4 years of eligibility.
10. When a student - athlete is released from the athletic program and sport they are participating in at the University of Fort Lauderdale, their scholarship is terminated immediately. The Student - Athlete will also be responsible for any Fee's or Balance after termination from there athletic scholarship. It is also the right and discretion of the University to leave a student - athlete on their scholarship after they have been terminated from the



University of Fort Lauderdale

program of the sport they participated in during their time at the University of Fort Lauderdale and Athletics.

11. Upon signing this agreement, all Student-Athletes are required to have a valid copy of a Medical Insurance Card and a completed physical exam, on file before any participation in sport activities.
12. When a Student - Athlete is released from the athletic team he/she is participating on; he/she would be dropped from their scholarship after the semester is finished.
13. The Student-Athlete is responsible to pay all monthly tuition payments on time, within the first 5 days of the month. If balances are not paid in time, their scholarship will be annulled.
14. University of Fort Lauderdale does not offer Room & Board. All athletes are responsible for their own housing and food during their time at UFTL.
15. The Student-Athlete is responsible to pay all his/hers housing rent, utilities and fees.
16. The Student-Athlete must have their own active individual medical insurance throughout the whole school year. If they do not possess insurance, the scholarship will be annulled.

Payment Plan

The Tuition Payment Plan is available for students each semester. Students must complete the application Tuition Payment Contract and pay 100% of the fees at the time of registration to qualify for the Tuition Payment Plan. The tuition payment plan allows students to pay tuition in four installments. The first installment is 50% of the total tuition and is due at the time of registration. The balance is payable over three equal payments during the semester.



ADMINISTRATIVE CAPACITY

In accordance with the C.F.R. 668.16, the University employs a Financial Aid Director, and a Business Office Representative. The Financial Aid employees attend training sessions each year by ED, the State of Florida, the National Association of Student Financial Aid Administrators (NASFAA), Florida Association of Student Financial Aid Administrators (FASFAA) and Southern Association of Student Financial Aid Administrators (SASFAA). The Financial Aid Director receives information from the public agencies regarding Title IV and State of Florida student aid on a regular basis. Records of institutional, state, and federal aid are maintained in the University's financial aid office and are available for review.

Files of students receiving financial aid are to be maintained for the last five award years. Students will be advised of any awards by letter. Students will be notified within 14 days concerning funds that exceed student charges. Students who have an FSA Credit balance will receive those funds within 14 days. The student may choose to authorize the school to hold their funds in their student account by completing the appropriate form. Students who have a Non-FSA credit balance must request their funds.

Student records will remain accurate and confidential. All policies and procedures will protect the student's right to privacy. The student's written consent is required for release of information in accordance with the Federal Educational Rights and Privacy Act (FERPA).

The University complies with all rules and regulations governing federal student financial aid. Financial records are maintained in accordance with Federal standards and regulations.

Separation of Duties

There is a clear separation of duties between the Business Office and Financial Aid Office. All financial aid funds requested are processed through the Financial Aid Office and all posting to student accounts are made by the Business Office. The policies and disbursements of funds follow all guidelines set forth in the *Federal Student Financial Aid Handbook* and *The Blue Book*.

The Financial Aid Office processes and authorizes all student financial aid. The Financial Aid Office awards all student financial aid funds, while the Business office disburses or postings aid to the student accounts and



University of Fort Lauderdale

refunds credit balances resulting from excess financial aid after the direct cost of attendance is paid.

Checks and Balances

The University of Fort Lauderdale employs a system of checks and balances regarding financial aid funds.

Financial Aid Delivery System

The University uses Ed Connect and Ed Express to determine eligibility for awarding aid and G5 to request Title IV funding.

Records Retention

Files of students receiving financial aid are maintained for the last five award years.

Family Education Rights and Privacy Act (FERPA)

The University complies with the Family Education Rights and Privacy Act of 1974. A notice of the University's policy and procedures related to FERPA is published in the *Student Handbook*. Also, an annual notice is provided to students regarding the Family Education Rights and Privacy Act of 1974 in July of each year.

The University adheres to and annually informs students of the Family Educational Rights and Privacy Act of 1974, as amended. This act, with which the institution intends to fully comply, was designated to protect the privacy of educational records. Under the Family Educational Rights and Privacy Act (FERPA) students have certain rights with respect to their education records. In short, these rights include: The right to inspect and review the student's education records within 45 days of the day the college receives a request for access. The right to request the amendment of the student's education records that the student believes are inaccurate or misleading. The right to consent to disclosures of personally identifiable information contained in the student's education records, except to the extent that FERPA authorizes disclosure without consent. The right to file a complaint with the U.S. Department of Education concerning alleged failures by University of Fort Lauderdale to comply with the requirements of FERPA.

Drug Free Workplace

The University is a drug free campus. Faculty, staff, and students are notified of this requirement in the respective handbooks.



University of Fort Lauderdale

Audits

The University completes an A-133 at the end of each fiscal year.

Financial Aid Staff

The University has two full-time staff members in the Financial Aid Office, a Financial Aid Director and Financial Aid Coordinator. The Financial Aid Staff attends approximately 40 hours a year in training from ED, the State of Florida, the National Association of Student Financial Aid Administrators (NASFAA), the Southern Association of Student Financial Aid Administrators (SASFAA), the Florida Association of Student Financial Aid Administrators (FASFAA), and ED Fund.



POLICIES AND PROCEDURES

Compliance with Financial Aid Program Requirements

The University will remain compliant with the program responsibilities of the Higher Education Act, as amended. If University fails to remain compliant the institution will provide a plan of action to correct the non-compliance issues within 30 days of notification.

The Chief Executive Officer (CEO) of the University is ultimately responsible for all financial aid affairs. The Chief Executive Officer of the University provides all reports such as Letters of Authorizations and the Eligibility and Certification Approval Report (ECAR).

Letters of Authorization, ECAR, Audits and the University's Institutional Participate Agreement, and other applicable documents are available for review in the financial aid filing cabinet. These documents are up to date.

Accurate Records for Financial Aid Programs

The University follows the Federal and State regulations to the best of our abilities to maintain accurate records. It is our intent to be compliant with all agencies regarding the files of financial aid and the disbursing of aid. The University upholds the regulations in the *Federal Student Financial Aid Handbook* and the guidelines set forth in the *Application Verification Guide* to assure the accuracy of the records. The University follows the verification and eligibility requirements as described.

The University manages State and Federal financial aid programs in an efficient manner that is compliant with all Federal, State, and any other regulations. These records will be accurate and confidential. The retention time for financial aid files are in compliance with Federal regulations. Financial aid files are retained for five fiscal years.

Student Financial Aid Files

The University maintains accurate documentation of the student financial aid files locked in a fireproof file cabinet. These files contain accurate information regarding the student's institutional, state and federal aid programs. Each student file has the student's personal information included on the Institutional Student Information Report (ISIR) and, in some instances, copies of the student's tax returns. The student files are maintained in compliance with all regulations the Federal and State government in regards to the management of a student's records and his or her financial aid.



Notification to TRACS

The University will notify its accrediting commission, the Transnational Association of Christian Colleges and Schools (TRACS) of any change in eligibility granted by the U.S. Department of Education to participate in any of the Title IV programs by forwarding a copy of the approval letter to TRACS within 30 days of the notification from the ED. The type of Title IV Programs will also be reported.

How Financial Aid is Offered

In determining the amount of financial assistance for which a student is eligible, the total cost of attending University is calculated according to the actual University of Fort Lauderdale charges. This includes tuition and fees, books, and supplies, room and board, and other living expenses. The cost of attendance varies depending upon a student's living arrangements (i.e. off - campus, with parents) and whether the student will attend the University full - time, three quarter time, half-time or less than half-time. Since these items are significant factors in determining financial aid, the Financial Aid Office must be notified in writing of any changes in living arrangements or enrollment status.

The FAFSA form must be completed in order to determine financial aid eligibility. This information is analyzed to calculate each family's ability to pay or borrow for one year of education at any college or university based on a formula legislated by Congress called Federal Methodology. This theoretical contribution can be altered by changes in the family's financial situation. Therefore, such changes should be documented and submitted immediately to the Financial Aid Office for review. The Financial Aid Coordinator will conduct a Professional Judgment according to the FSA guidelines. A family's financial contribution is determined federally and indicated on the government's Student Aid Report (SAR), which is mailed directly to the student. The federal government requires financial aid offices to verify the information provided for some students. **No assistance offer is final until all required forms have been submitted.**

When the Financial Aid is determined an Award Notification will be given to the student to sign describing when and how much aid they should expect to receive for the year.



Consumer Information

Students who apply are given an application packet that includes a FAFSA. Once the FAFSA is complete the student receives a SAR and the Institution receives an ISIR. The Financial Aid Office then makes an Estimated Cost of Attendance letter, and sends it to the student with a recruitment packet that describes the programs offered at the University. The student should then make an appointment to receive more information.

Determining Eligibility for Financial Aid

The University uses many factors when considering a student for financial aid. With the student's Expected Family Contribution (EFC) being set by the government, when the student files FAFSA, the University can along with the other listed qualifications decide who is eligible for Title IV funds. The University must have a completed Institutional Student Information Report (ISIR) before funds are ordered and/or disbursed. The University requires each student who wishes to receive any aid, Title IV, or institutional to file a FAFSA.

To be eligible to receive financial aid students must:

1. Be admitted into the University
2. File a FAFSA
3. Maintain Satisfactory Academic Progress (discussed in the SAP section)
4. Complete the majority (at least 67%) of classes attempted.
5. Complete all paperwork required for files. (Verification and Application) Verification is not required if not selected.
6. Meet all eligibility criteria set forth by the Federal Government

The academic calendar for the University is organized into two semesters of 16 weeks. An academic year is defined as 32 weeks of instruction during which a student is expected to complete 24-semester credit hours. When a student qualifies for aid, he or she will remain eligible during the academic calendar year as long as they comply with the eligibility requirements.

Financial Aid Application Process (FAFSA's and ISIR's)

The steps below are a summary of the processing for Institutional Student Information Records (ISIR), a more detailed procedure can be found in the Procedure manual in the Financial Aid Office.



University of Fort Lauderdale

1. Download files from EDCONNECT (a government web site that is the gate way to all information concerning student eligibility and handling student information).
2. Import ISIR into EDEXPRESS (a program to process student information) and print a copy.
3. Review and record information if not already on Populi.
4. Make record folder, if there is not already a file for this particular person.

Inform Student (call, write, or email): The student is sent an Estimated Cost of Attendance Letter that describes his/her eligibility for financial aid. The student also receives a description of programs offered by the University, a list of verification documents required, and a financial aid fact sheet.

Withdrawals prior to the published “add/drop” period will not be reflected on a student’s transcript and will not affect the determination of academic progress.

Grades of “Incomplete” will stand until the Incomplete is removed due to the student completing all requirements. A student will be allowed to complete a course when there have been extenuating circumstances. Extenuating circumstances include an extended illness, family emergency, or a situation determined by the Administration to qualify. The student granted an “Incomplete” in such situations will have an amount of time equivalent to the time of the situation to complete the course work. The student will receive a report with the grade earned with a notice in the student’s file from the Registrar’s Office that an extenuating circumstance has been determined and the student is granted an extension to complete the coursework and receive a revised grade.

If a student is absent from a class for more than 10 days the student will be considered withdrawn for financial aid purposes, unless a leave of absence has been accepted.

An “Incomplete” will not affect the student’s determination of academic progress so long as the student is enrolled and making progress. If the student fails to comply with the requirements, the “Incomplete” will be converted to an “F” or a grade based upon the coursework completed. After a grade has reported to the Registrar’s Office, the new grade will affect the determination of the student’s progress. When a student repeats a course, the highest grade will be considered in determining the student’s progress. Remedial work will not be considered in determining academic



University of Fort Lauderdale

progress unless the course is required for admission into a program at the University. A student desiring to appeal a decision regarding academic progress follows the University grievance policies and procedures.

Academic progress will be based upon cumulative records and must include all periods of enrollment including those for which the student received no aid. A student who has been placed on academic probation, and who has withdrawn, or taken a leave of absence, for at least one semester, re-enrolls and completes one semester satisfactorily may have his or her financial aid reinstated.

A student may not receive financial aid for periods in which the student did not meet the standards.

Student Eligibility for Financial Aid

The Financial Aid Office determines student eligibility for Federal and State financial aid funds from information provided on the Free Application for Federal Student Aid (FAFSA) and Institutional Student Information Record (ISIR). The Financial Aid office completes a needs analysis, taking into consideration the Cost of Attendance and education, the students' Expected Family Contribution (EFC), enrollment status, and financial aid benefits. The calculation is as follows:

COA - EFC - PELL - Direct Subsidized Loans - Direct Unsubsidized Loans
= Financial Need.

Ability to Benefit

Students who do not have a high school diploma or recognized equivalent (e.g., GED), or who do not meet home school requirements and who first enroll in a program of study at the University on or after July 1, 2021 is not eligible for Title IV aid. Students will qualify for Title IV student aid under the following ability-to-benefit alternatives if the student was enrolled in an eligible Title IV program at the University prior to July 1, 2021.

For a student who first enrolled in an eligible program at the University before July 1, 2021 and who had no break in enrollment and who has not graduated from high school or who does not have a GED certificate, may complete six hours earning a minimum grade of "C" without financial aid to be eligible for admission to a degree program under the ability to benefit. The student may also take an independently administered assessment test and must achieve specified test scores in order to



University of Fort Lauderdale

demonstrate an “ability to benefit.” This is required by federal regulation governing Title IV programs. The ASSET assessment test is used by the University of Fort Lauderdale and is approved by the U.S. Department of Education to determine a student’s ability to benefit. Additional information on the ability to benefit test is available in the Admissions Office.

Leave of Absence

Under the guidelines explained in the *Federal Student Aid Handbook*, Volume 5, a Leave of Absence (LOA) is a temporary interruption in a student’s program of study. LOA refers to the specific time period during a program when a student is not in attendance. An LOA must be met under the following conditions: Medical, Hospitalization, Death in the Family, Family emergency, Work commitment, Ministry commitment, or long term illness.

Each student who desires to take an LOA must request so in writing with a description of their reason. A student must show reasonable evidence they will return. This LOA will not exceed 180 days. If a student does so, they will be considered withdrawn. A student who does not follow through with the LOA will have their Financial Aid funds returned.

A Title IV Withdrawal form will be completed to compute the amount of the return. For term-based programs, where the payment period is the term, a student returning from an LOA must complete the term in order to complete the payment period and be eligible to receive a second or subsequent disbursement.

Cost of Attendance

The cost to attend the University of Fort Lauderdale includes the direct costs of tuition, fees, books and supplies, room and board, transportation costs, and personal expenses. The cost differs by program and for the student who lives with his or her parents and for the student who lives independently. The cost of attendance for a student enrolled full-time is presented below:

Student Living with Parents	Undergraduate	Masters	Doctoral
Tuition and Fees	\$7,410	\$6,570	\$7,470
Room & Board	1,601	1,601	1,602
Books and Supplies	1,200	1,200	1,200
Transportation	2,200	2,200	2,200
Personal/Miscellaneous	1,755	1,755	1,755



University of Fort Lauderdale

Total Cost of Attendance	\$14,166	\$13,326	\$14,227
Student Living Independently	Undergraduate	Masters	Doctoral
Tuition and Fees	\$7,410	\$6,570	\$7,470
Room & Board	8,274	8,274	8,274
Books and Supplies	1,200	1,200	1,200
Transportation	2,200	2,200	2,200
Personal/Miscellaneous	1,755	1,755	1,755
Total Cost of Attendance	\$20,839	\$19,999	\$20,899

Applying for Financial Aid

Each student who wishes to receive financial aid must complete the Free Application of Federal Student Aid (FAFSA), available online: www.fafsa.ed.gov. The student is provided with the University's school code: **041563**

Scholarship Application

A student who believes they fall under the poverty level and who are interested in University scholarships are encouraged to complete the Application for Financial Assistance and return it to the Financial Aid Office during early registration with the total student fees owed. Any application received after early registration or that is not complete is not processed. The Scholarship Application is available in the Financial Aid Office and on the University web site at www.uftl.edu.

Tuition Payment Plan

The Tuition Payment Plan is available for students each semester. Students must complete the application Tuition Payment Contract and pay 100% of the fees at the time of registration to qualify for the Tuition Payment Plan. The tuition payment plan allows students to pay tuition in four installments. The first installment is 50% of the total tuition and is due at the time of registration. The balance is payable over three equal payments during the semester. The Tuition Payment Plan is administered by the Bursar's Office.

The Tuition Payment Contract is available in the Bursar's Office and on the University web site.



University of Fort Lauderdale

Receiving Information from the FAFSA

The University receives information from the student's FAFSA on Institutional Student Information Record (ISIR).

Verification

If the student has ISIR Comment Codes requiring verification, the student is contacted and provided the specific types of document required to complete the verification process. When the student provides the required document, the Financial Aid Office verifies the information, makes the necessary corrections, and resubmits the IRIR.

The student's ISIR has no Comment Codes requiring verification or once verification is complete, the ISIR is used for awarding financial aid.

The University has developed the following policies and procedures regarding the verification of information provided by applicants for federal aid under Title IV Programs. Students who are selected for verification are notified by the Department of Education on the Student Aid Report and also by the University when the ISIR is received. The University requests specific information depending upon the information requiring verification and a verification worksheet to the student.

When a student is selected for verification, the following items are required to be verified:

- Household size
- Number in college
- Adjusted Gross Income
- U.S. Income tax paid
- Certain untaxed income and benefits.

Most of these items can be found on the student's or parent's U.S. Federal Tax return forms. The items that are not available on the tax return and require self-certification or official documentation from the federal or state agency if there is reason to believe the items reported are incorrectly are:

- Social Security benefits
- Child Support
- Welfare
- Workers Compensation
- Disability.



University of Fort Lauderdale

These items can be self-certified on the verification worksheet. Students who do not file a federal tax return must complete the appropriate section of the verification worksheet. Assets are not required for verification unless there is reason to believe the items are incorrect or in a case of Professional Judgment. Documentation for citizenship is determined from the ISIR.

Students who request Professional Judgment must submit all necessary documents to be considered.

1. Students selected for verification by the U.S. Department of Education or by the Financial Aid Office and/or who have conflicting information in their records will be required to submit supporting documentation. In most cases, the required documentation consists of a completed Verification Worksheet (copy in appendix) and a signed United States Federal Income Tax Return form from the prior year. Any conflicting information in the student's file must be resolved before any financial aid may be disbursed, regardless of the student's verification status. If the student did not complete a tax return the portion on the verification worksheet must be checked and signed at the bottom.
2. No financial aid will be disbursed prior to the completion of verification. If interim disbursements are made by mistake the funds will be returned if verification is NOT completed in a timely manner.
3. A Stafford Loan application will not be certified by the University prior to the completion of verification.
4. Students receiving Title IV Aid are required to submit verification documents when selected, and will be notified in a timely manner, given the verification worksheet and expected to bring in all the supporting documentation that is required within one week of notification. Students must submit all documents either within 120 days of the request for information or 30 days after their withdrawal (whichever applies). If this cannot be done no aid will be awarded. Students will be reminded at that time that no financial aid can be disbursed until all the verification paperwork is processed. The Financial Aid Office assists the student in correcting any information that is inaccurate and will notify the student of the result of the verification process. The University will use as its reference the most recent Verification Guide supplied by the U.S. Department of Education.



University of Fort Lauderdale

5. Should the student receive an overpayment based on providing inaccurate or conflicting information on any application and refuse to correct the information or repay the Federal funds after being counseled by the University, the school will refer the case to the U.S. Department of Education for resolution. Unless required by the U.S. of Education, no Federal financial aid will be disbursed to the student.

Secondary Confirmation for Eligible Non-Citizens

The University has established the following procedures relative to the secondary confirmation process for Title IV financial aid applicants who have indicated that they are eligible non-citizens or permanent residents of the United States. If the primary confirmation process does not confirm eligible Title IV applicant status and the student submits reasonable evidence of eligible status, the school will initiate the secondary confirmation process. ALL STUDENTS WHO INDICATE AN ELIGIBLE STATUS BUT, WHOSE ELIGIBLE STATUS IS NOT CONFIRMED BY THE TAPE MATCH, AS EVIDENCED BY THE CENTRAL PROCESSING SYSTEM OUTPUT DOCUMENT, WILL BE GIVEN A COPY OF THESE PROCEDURES.

1. Students have 30 days from the date the University receives the output document or 30 days from the student's receipt of this document (whichever is later) to submit documentation for consideration of eligible non-citizen status.
2. Failure to submit the information by the deadline prevents the University from disbursing any Title IV funds or certifying the student as eligible for any Title IV funds.
3. The University will not make the decision regarding "eligible non-citizen" status without the student having the opportunity to submit documentation supporting a claim of eligibility.
4. Students must submit documentation of their current immigration status to the Financial Aid Office. This documentation must be official documents from the Immigration and Naturalization Service, SEVIS. In order to initiate the required process, students must submit SEVIS documents which are legible and which demonstrates the latest status with SEVIS.
5. The University will initiate secondary confirmation within 10 business days of receiving both the output documents and the student's immigration status documents.



Professional Judgments

The Financial Aid Office uses the professional privilege to make professional judgments for students who have extenuating circumstances. These judgments may make it possible for students who have information that has changed that can affect one's eligibility.

The classifications of judgments are:

1. Changing a student's cost of education due to unusual circumstances such as excess travel, childcare, or other excessive personal expenses such as a purchase of a computer. Each situation must be INDIVIDUALLY documented.
2. Changing a student's dependency status due to some unusual circumstances whereby the standard measures for independence do not fit the actual situation. (The University makes these judgments only in documented cases of abuse or abandonment.)
3. Changing an income, or other financial data element on the ISIR because of some change in student circumstance. Expenses that are unusual may also be documented. This process must be well documented. These changes are taken into consideration from the Income Protection Allowance Table found in the Federal handbook.

The University uses this privilege with great caution and care. The student must comply with all requests for documentation from the Financial Aid Office. These documents may include rent receipts, car payment records, doctor bills, pay stubs, written letter stating the situation from student and others, and supporting evidence from a pastor or relative. Some cases are more than extraordinary. When these cases arise the file will be taken to the Financial Aid Director for assistance and advised by the financial aid staff.

Processing Federal Financial Aid

The Financial Aid Office and Business office have a clear separation of duties. The Financial Aid Office is responsible for awarding aid while the Business Office is responsible for receiving the funds and disbursing them to the student's account. The Financial Aid Office receives the student's application, completes verification, determines eligibility, and awards aid to each eligible student. The Business Office posts the funds and returns any credit balance to the student. Both offices are required to maintain accurate records of the student's eligibility. The Business Office is required to maintain a record of each student's charges and receipt of funds.



University of Fort Lauderdale

When aid is awarded a deposit form is completed by the Business Office for posting. The Business Office reviews the deposit form, manages the account as necessary, and disburses funds as needed.

Pell Grant

Funds are posted to the students account when the funds are requested using the University's Cash Monitoring status. The total award is divided into two disbursements, one for the fall semester and one for the spring semester. If a student is enrolled in the summer semester, he or she is eligible for up to 100% of the Pell grant during the summer semester.

Pell grant awards are disbursed after enrollment is verified, which is after the add/drop period. Funds are disbursed during the second week of the semester. Those students who have not completed their application or verification process when funds are disbursed will have funds disbursed after the required information is complete and processed.

Direct Loans

Loan proceeds will not be available until a week after the add/drop period. For first time borrowers, student loans will not be certified until the first 30 days of classes have been completed. Direct Loan proceeds are paid to the University by electronic funds transfer (EFT).

After the University receives the proceeds and verifies the student's eligibility, the funds are dispersed to the student's account. If the funds produce a credit on the account, the student will receive a check in the amount of the excess funds within 14 days.

All Direct loans will be based on a Standard Academic Year with the Summer semester as a "Trailer". Borrow Based Academic Years will be handled on a Student by Student Basis.

Entrance and Exit Counseling

Students who seek a student loan must complete "Entrance Counseling". It may be completed online at www.studentaid.gov.

Students who have not filed a FAFSA will not be allowed to get a student loan. The University requires a new Master Promissory Note each year. This is for the student's protection and for default protection. This is required for completion prior to the certified of the loan.



University of Fort Lauderdale

A student who has received Federal Student Loan funds ***must*** attend an "Exit Interview". Exit counseling can be done online at www.studentaid.gov. This is also done prior to withdrawal, graduation, at the end of the year, or a "leave of absence".

Entrance and Exit counseling may be done through personal counseling sessions, group sessions or through Internet programs provided by lenders or other agencies.

A record of the Entrance Counseling and Exit interviews will be placed in the student's financial aid file. Students who graduate and leave UFTL are also required to have an exit interview regarding the aid they did receive with the Financial Aid Coordinator even though they may not have obtained a student loan. During this meeting they can ask a number of questions regarding their past or future financial aid expectations.

If the student changes his or her address or any other information that was on the loan application, the student is required to contact the Financial Aid office as well as the lender.

Scholarships

The scholarship process includes the application process, awarding scholarships, and disbursing financial aid to the students' accounts.

The Financial Aid Office accepts the scholarship applications and awards each scholarship for student's below the United States poverty level, as defined by the U.S. Department of the Health and Human Services, aspe.os.dhhs.gov/poverty/index/shtml.

If a student is eligible for scholarships, the Business Office disburses the financial aid to the students' accounts following the Receipts and Collection and other accounting procedures.

The Registrar's Office monitors academic progress of financial aid recipients to assure compliance with policies and procedures for retaining the financial aid award. The Bursar's Office is notified of any student who withdraws or fails to maintain satisfactory academic progress required for scholarships and other financial assistance.

Awarding and Disbursing the Scholarship

The Business Office awards scholarships to each student on a first-come, first-serve basis to each student who meets the criteria.



University of Fort Lauderdale

For each student who is awarded a scholarship, the funds are disbursed by the Business Office to the student's account for tuition only. Student fees are the responsibility of each student.

Student Living with Parents		Undergraduate	Masters	Doctoral
Tuition and Fees		\$7,410	\$6,570	\$7,470
Room & Board		1,601	1,601	1,602
Books and Supplies		1,200	1,200	1,200
Transportation		2,200	2,200	2,200
Personal/Miscellaneous		1,755	1,755	1,755
Total Cost of Attendance		\$14,166	\$13,326	\$14,227
Student	Living			
Independently		Undergraduate	Masters	Doctoral
Tuition and Fees		\$7,410	\$6,570	\$7,470
Room & Board		8,274	8,274	8,274
Books and Supplies		1,200	1,200	1,200
Transportation		2,200	2,200	2,200
Personal/Miscellaneous		1,755	1,755	1,755
Total Cost of Attendance		\$20,839	\$19,999	\$20,899

Notification of Awards

Students are advised of any awards by letter.

Receipt and Deposit of Funds

The Business Office personnel draw down, or request funds from the appropriate financial aid source. Where possible, electronic funds transfer (EFT) is used and financial aid funds are deposited into the appropriate account. The University has established accounts with a federally insured financial institution capable of providing adequate service to the University and its students for financial aid purposes.

Disbursement of Financial Aid Funds

Each Financial Aid program has scheduled disbursements. All aid is received by the University. The Financial Aid Office once again determines that the students are eligible for the funds received. Once the eligibility is verified, the Business Office posts the financial aid to the student's account to cover the cost of the student's tuition, fees and books.



University of Fort Lauderdale

Posting Title IV Funds to Student's Account

Before any of these steps are taken, money must be received and deposited to the Federal account, for Federal Title IV funds, and credited to the student's account.

1. Pell funds are awarded after each student is deemed eligible. These funds will be requested via Ed Express. Then posted to GRAD PRO on the student account. Funds then will go through COD and finally onto G5 where the Financial Aid Director will Draw Down the necessary funds. These funds will be deposited into our Federal account within three days and transferred to general checking. Any Title IV credit balances will be transferred to the Title IV credit balance account.
2. Direct Loan funds will be certified by the Financial Aid Coordinator. Once funds are deposited funds will be credited to the student's account. If a Title IV credit balance occurs the funds will be transferred to the Title IV account. Refunds will be given out within 14 days.
3. A journal entry to the student's account must be written up to move money from the Federal account.
4. The Business Office issues a refund to the student, when a student completes a "Refund Request" form, and a non-title IV credit balance exists.
5. The Check Request is then forwarded to University Accounting Office to issue the check upon administrative approval.

If a credit balance occurs as a result of the federal financial aid, the Business Office transfers the credit balance for each student into the Title IV Credit balance account. All credit balances are refunded to the student by the Business Office by a University check within 14 days of the date the credit occurred.

Procedures to Receive, Disseminate, and Disburse Student Financial Aid Funds Federal

Grants: (needs based)
PELL-foundation for all financial aid, (100% Federal \$)

Loans:
Direct



University of Fort Lauderdale

Receipt of Funds

I. These are the methods by which Student Financial Aid Funds may be received:

A. Electronic transfer of funds into specifically named the University bank account.

1. Federal Grants checking account:

- a. PELL (requested no less than 3 days before semester begins. Then subsequent weeks thereafter)
- b. Note: Federal Student Loan programs have opted for this method of payment

Posting of Funds

All funds the student owes to the University are funded from the first monies received. Any subsequent monies that are received that leaves the student with a credit balance for that semester, according to federal regulations, must be refunded to that student within 14 calendar days.

A check request for student refunds are originated by the Business Office in consultation with the Chief Financial Officer.

All student financial aid funds received by the University shall be posted to "Student Financial Aid Funds and Refunds" designated account for income and expenses.

Income Accounts

Pell	PELL - Grant
Direct	SL Student Loans
Scholarships	Institutional Scholarships
SA Fund	Special Assistance Fund

Expense Accounts

Student Account	
FWSP	Federal Work Study Program
Student Refunds (direct to student)	

Credit Balances

Students are notified within 14 days concerning funds that exceed student charges. Students who have a federal student financial aid credit balance



University of Fort Lauderdale

receive those funds within 14 days of the credit. A student may choose to authorize the University to hold his or her funds in his or her student account by completing the appropriate form. Any student who has a non-federal student financial aid credit balance must request their funds.

Reconciliation of Financial Aid Funds

The Business Office reconciles the requested financial aid funds, from all financial aid sources including: federal grants, institutional scholarship funds, direct loans, etc., to the funds credited to student accounts. The Business Office also determines that student refund payments are paid on a timely basis. Reconciliations between programs and postings to GradPro students accounts are accomplished on a weekly basis and checked for accuracy.

Reconciliation of the federal and state program funds is conducted each financial quarter by the Business Office.

Reports for loans will be requested from Edfund, G5, and/or NSLDS. Pell, will be compared with Ed Express and COD.

The Business Office provides each student a record of his or her student account including charges for tuition, fees, books, etc. and credits/payments within one month after the end of a semester.

All financial aid funds must be reconciled by September 30th. Any ineligible funds must be returned to the appropriate agency within 30 days of the determination of the refund/reverse payment.

Satisfactory Academic Progress (SAP)

Satisfactory Academic Progress (SAP) is a requirement for any student receiving financial aid at the University of Fort Lauderdale. The purpose of the SAP policy is to assist each financial aid recipient in meeting academic goals by evaluating progress towards the academic degree. It is one of the requirements for determining a student's eligibility for financial aid. Each student receiving financial aid at the University must maintain SAP to continue his or her financial aid eligibility.

The SAP policy of the University of Fort Lauderdale is distinct and separate from the academic progress policies. It has a qualitative and a quantitative component and is reviewed each academic year once spring semester grades have been posted. Students who fall below the SAP standards become ineligible for financial aid.



Qualitative Requirements

To meet the qualitative requirements of SAP, a student must maintain the academic standing necessary to continue enrollment at the University. The qualitative requirement for SAP is the same as the academic standing policies of the University. A student must maintain a minimum 2.0 cumulative grade point average (GPA) at all times while enrolled at the University to meet the qualitative requirements for SAP.

The qualitative requirement is evaluated for each student receiving financial aid at the end of each semester. If a student fails to meet the qualitative requirements for SAP at the end of the semester, then he or she will be placed on financial aid warning for the next semester. If the student fails to meet the requirements for satisfactory academic progress at the end of the warning period, the student will be placed on probation and lose eligibility for financial aid for a period not less than one semester. To become eligible for financial aid after becoming ineligible for financial aid, the student must demonstrate compliance with all requirements of satisfactory academic progress to regain eligibility for financial aid.

Quantitative Requirements

Each student is eligible for financial aid when pursuing a degree program and attempting credit hours up to 150% of the credit hours required for that degree program. To meet the quantitative requirements of SAP, a student must complete and pass 67% of the credit hours attempted each academic year. Once a student has completed 150% of the number of credit hours required for his or her degree program, he or she will be ineligible to receive any additional financial aid. All attempted credit hours will be included in this calculation, including repeated course work and semesters for which the student did not receive any financial aid.

The quantitative requirement is evaluated for each student receiving financial aid at the end of each semester. If a student fails to meet the quantitative requirements for SAP at the end of the semester, then he or she will be placed on financial aid warning for the next semester. If the student fails to meet the requirements for satisfactory academic progress at the end of the warning period, the student will be placed on probation and lose eligibility for financial aid for a period not less than one semester. To become eligible for financial aid after becoming ineligible for financial aid, the student must demonstrate compliance with all requirements of satisfactory academic progress to regain eligibility for financial aid.



University of Fort Lauderdale

Audit Courses - SAP

Students are not eligible to receive financial aid for audited courses. Audited courses are not included in the number of hours attempted or earned for SAP consideration.

Repeat Courses - SAP

A student is permitted to repeat a course for which he or she has received a grade of "F." Both the "F" and the subsequent grade will stand in the student's permanent record and be included in calculating the cumulative GPA. The University of Fort Lauderdale does not permit a student to repeat a course for credit in which he or she received a passing grade. However, the repeated course will be counted as an attempt towards the maximum timeframe requirement of 150% credit hours for the degree program for financial aid eligibility.

Probationary Periods - SAP

Any student who fails to meet the quantitative and/or qualitative requirements for satisfactory academic progress will be placed on financial aid warning for the next semester. If the student fails to meet the requirements for satisfactory academic progress at the end of the warning period, the student will be placed on probation and lose eligibility for financial aid for a period not less than one semester. To become eligible for financial aid after becoming ineligible for financial aid, the student must demonstrate compliance with all requirements of satisfactory academic progress to regain eligibility for financial aid.

A student who is placed on financial aid probation must meet both the qualitative and quantitative requirements satisfactory academic progress at the end of the one year probationary period. If a student fails to meet the both the qualitative and quantitative requirements for SAP at the end of the semester, then he or she will be placed on financial aid warning for the next semester. If the student fails to meet the requirements at the end of the probationary period, the student will be ineligible to receive financial aid until he or she meets satisfactory academic progress requirements for financial aid.

Appeals - SAP

A student who fails to maintain satisfactory academic progress may appeal his or her status based on extenuating circumstances. Examples of extenuating circumstances may include and are limited to health reasons, family reasons, or personal reasons. The appeal must be submitted to the



University of Fort Lauderdale

Financial Aid Office in writing prior to the beginning of the semester in which financial aid is denied.

The appeal should include the student's description of the extenuating circumstances and any documentation supporting the student's appeal. It is also recommended that letters of support from a faculty member, relative, member of the clergy, supervisor, or other individual be submitted. The decision of the Financial Aid Office is final and may not be appealed.

Financial Aid Refunds

Refunds of financial aid are process in accordance with the University's refund policy (see below).

Withdrawal Policies for Financial Aid Recipients

A student who is receiving financial aid and considering withdrawing from a course or the University should contact the Financial Aid Office to discuss the financial aid implications of withdrawing.

Student Never Attends Class

If the student receives financial aid, but fails to attend the class, the Financial Aid Office must return all disbursed financial funds to the respective financial aid programs.

Student Fails to Earn a Passing Grade in any Class

If the student does not withdraw from the University and fails to earn a passing grade in at least one class during the semester, the University will establish financial aid eligibility by determining if the student attended at least one class during the semester. If the University or student is unable to document that the student was eligible for the financial aid, all disbursed financial aid must be returned to the respective financial aid.

Types of Withdrawals

For financial aid purposes there are two types of withdrawals: Official and unofficial.

Official: The University's policy for a voluntary withdrawing from the University is provided in the Catalog.

Unofficial: Financial aid policies consider a student to be an unofficial withdrawal if the student receives a combination of all fail (F) and withdraw (W) grades for the semester.



Withdrawing Prior to Completing 60% of Term

If a student completes 60% of a semester he or she has earned 100% of the financial aid disbursed. If a student fails to complete 60% of the semester and financial aid has been disbursed, the student will be required to repay all or part of the financial aid disbursed in the semester. This applies to each student regardless of the type of withdraw process (official, including medical, or unofficial).

Processing Student Refunds

Student financial aid funds are disbursed according to the following procedures. The students are notified of award of financial aid through a written notification by an "Award Letter" sent by Financial Aid Office. Students must accept the award by signing the Award Letter and returning it to the Financial Aid Office. Issuing and updated "Award Letter" to the student, which the student must sign, will make a revision of an award. This Award Notification will be available when the student has been accepted to the University, is eligible for financial aid, and has completed all required documents.

Federal student financial aid funds are requested at the beginning of each semester. The Business Office processes all disbursement of these funds.

1. Funds received will be credited to the student account within 3 business days of receipt of funds
2. Funds will be applied to actual costs of attendance/education.
3. Student(s) whose accounts have a Title IV credit balance will receive payment of the credit balance within 14 calendar days, unless the student has provided to the University written notice to maintain credit balances on the account.
4. All credit balances consisting of Federal and/or State Student Financial Aid funds will be paid to the student by June 30th of the award year

Student Refund Procedures

In the interest of meeting our obligations to our students as well as federal regulations, the University has established the following procedure for issuing refunds. The federal regulations require students receive refunds of any credit balance resulting from federal financial aid funds (Pell grants and direct loans) within 14 calendar days of the credit occurring.



University of Fort Lauderdale

Step 1

Once a Title IV Credit balance occurs the Business Office determines the amount and who is entitled to receive the funds from the Title IV credit balance.

Step 2

Within two business days of the credit balance, a Check Request should be initiated with the balance owed to the student. On the Check Request write "Title IV Credit for _____ Semester." Because of Federal Regulations, this check must be issued no later than 9 business days of the disbursement date on the student's account. The Check Request should also indicate that this is from "Title IV Credit Student Refund Account."

Step 3

The Check Request is forwarded to the Business Administrator for processing. The Chief Financial Officer verifies the status of refunds twice weekly.

Step 4

The Business Office staff calls the student when the refund checks is available for pick up.

Return to Title IV Funds

The law specifies how the University must determine the amount of Title IV program assistance that each student earns if withdraw from the University. The Title IV programs that are covered by this law are: Federal Pell Grants, Stafford Loans, PLUS Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), Federal Perkins Loans and in some cases, certain state grant aid (LEAP/SLEAP), GEAR UP grants, and SSS grants to students.

If the student withdraws from the University, the Return to Title IV Worksheet is completed by the Financial Aid Office. Procedures for the calculation of the amount of Title IV program funds are determined by a completion of the Return to Title IV Worksheet. This worksheet is completed when a student withdraws (officially or unofficially) after the add/drop deadline and 30 days after the last day of the payment period if needed. When a student has officially withdrawn and a Return to Title IV worksheet is completed the following aid is returned in this order: Unsubsidized Direct Loans, Subsidized Direct Loans, and Pell Grant.



University of Fort Lauderdale

The results of that calculation will determine the return amount. If the student adds or drops a course that affects his or her eligibility an adjustment will be made (during the first two weeks of the add/drop period) and the change of status form will be filed. If he or she has have earned a grade (this occurs after the add/drop deadline) no adjustment is needed.

When a student withdraws during the payment period or period of enrollment as defined by the University, the amount of Title IV program assistance that earned up to that point is determined by a specific formula. If the student, or if the student's parent or the University received on program funds on the student's behalf, less assistance than the amount that the student earned, the student may be able to receive those additional funds. If the student received more assistance than the student earned, the excess funds must be returned by the University and/or by the student.

The amount of assistance that the student earned is determined on a pro rata basis. For example, if the student completed 30% of the payment period or period of enrollment, the student earned 30% of the assistance the student was originally scheduled to receive. Once the student completes more than 60% of the payment period or period of enrollment, the student earns all the assistance that the student was scheduled to receive for that period.

If the student did not receive all of the funds that he or she earned, the student may be due a post-withdrawal disbursement. If the post-withdrawal disbursement includes loan funds, the student may choose to decline the loan funds so that he or she will not incur additional debt. The University may automatically use all or a portion of the student's post-withdrawal disbursement (including loan funds, if the student accepts them) for tuition, fees, and room and board charges (if contracted with the University). For all other University charges, the University needs the student's permission to use the post-withdrawal disbursement. If the student does not give his or her permission, which may have been granted when the student enrolled, the student will be offered the funds. However, the student should be informed that it may be in the student's best interest to allow the University to keep the funds to reduce his or her debt owed the University.

If a student earned more aid than was disbursed to him/her, the University would owe the student a post-withdrawal disbursement. From the date the



University of Fort Lauderdale

University determines the student withdrew, grant funds must be paid within 45 days and loan funds must be paid within 180 days.

Some of the Title IV funds that the student was scheduled to receive cannot be *earned* once he or she withdraws because of other eligibility requirements. For example, if the student is a first-time, first-year undergraduate student and has not completed the first 30 days of his or her program before withdrawing, the student will not earn any FFEL or Direct loan funds that he or she received had the student remained enrolled past the 30th day.

If the student received (or the University or the student's parent received on the student's behalf) excess Title IV program funds that must be returned, the University must return a portion of the excess equal to the lesser of:

1. the student institutional charges multiplied by the unearned percentage of his or her funds, or
2. the entire amount of excess funds.

The University must return this amount even if it didn't keep this amount of the student's Title IV program funds.

Return of Unearned Aid is allocated in the following order:

1. Unsubsidized Federal Stafford Loan
2. Subsidized Federal Stafford Loan
3. Federal Perkins Loan
4. Federal Parent (Plus) Loan
5. Federal Pell Grant
6. Federal Supplemental Opportunity Grant
7. Other Title IV Assistance

If the University is not required to return all of the excess funds, the student must return the remaining amount. Any loan funds that the student must return, the student (or the student's parent for a PLUS Loan) repay in accordance with the terms of the promissory note. That is, the student must make scheduled payments to the holder of the loan over a period of time.

Any amount of unearned grant funds that the student must return is called an *overpayment*. The amount of a grant overpayment that the student must repay is half of the unearned amount. The student must make



University of Fort Lauderdale

arrangements with the University or the Department of Education to return the unearned grant funds.

The requirements for Title IV program funds when the student withdraws are separate from any refund policy that the University may have. Therefore, the student may still owe funds to the University to cover unpaid institutional charges. The University may also charge the student for any Title IV program funds that the University was required to return.

The University's refund policy is published in the *Catalog*, *Student Handbook*, and the *Student Financial Aid Handbook*, which is available on the University website, www.uftl.edu, or upon request.

The University's policies and procedures for officially withdrawing are also published in these publications, or is available upon request.

If the student has questions about his or her Title IV program funds, the University Financial Aid Office is available. Also, the University provides each student with the contact information of the Federal Student Aid Information Center: 1-800-4-FEDAID (1-800-433-3243). TTY users may call 1-800-730-8913. Information is also available on *Student Aid on the Web* at www.studentaid.ed.gov.

Title IV funds can be returned for many reasons. Such conditions include: not sustaining SAP, students receiving Direct loans and not registered for 6 or more credit hours, and if a student withdraws from the term. If a student is not sustaining satisfactory academic progress (SAP) the loss of Title IV funding may occur (See SAP section). Students who receive Direct loans must be enrolled for at least 6 credit hours per semester. If the student fails to register for and attend 6 credit hours the funds will be returned to the lender with notification in the students file. Students who withdraw will have their funds returned per policy. The calculation for the return will be done by using the Title IV return worksheet. The official date of withdraw will be taken from the change of status form when it is completed. This will be completed within 30 calendar days the end of the payment period.

After an academic term a student was found to drop out (unofficially withdrawn) University will check its records for the last date of recorded attendance to determine an official withdrawal date. At that point a Return to Title IV worksheet will be completed. Students who do not attend a given semester, yet the loan funds have been disbursed to the school no



University of Fort Lauderdale

calculation is needed and the total amount of the loan funds must be returned.

According to University policy ALL Title IV recipients submit verifying documents before any aid is disbursed. No interim disbursements are allowed. A student may receive a Post-withdrawal disbursement if a student withdraws before completing the verification process. For student loan recipients verifying documents must be submitted within 45 days of the determined date of withdrawal. For grant recipients verifying documents must be submitted within 30 days of the determined date of withdrawal. For a student who does not meet the verifying deadlines only PLUS and Unsubsidized loans can be considered on the Return to Title IV worksheet. All other aid would be included as “amount that could have been disbursed” even if all verifying documents are submitted after the deadlines.

The Financial Aid Coordinator will review the status of enrollment for each student every week during the semester for enrollment changes such as dropped classes. After the add/drop deadline no pro-ration will be made (see FSA Vol 4 Ch3). After the Add/drop period there will be no changes to financial aid funds unless a student withdraws. After the Add/Drop period a student has earned a grade for the class. Student enrollments will be monitored from week one through week eleven for withdrawing students. Though a student may have completed more than 60% of the term a return to Title IV worksheet will still be completed. Once the Financial Aid Coordinator is aware of the students change of status an adjustment will be made. For students who withdraw the Financial Aid Coordinator has 45 days from the date of withdraw to return the loan funds. If the student was over awarded those funds must be reported to NSLDS.

Student Responsibilities – Financial Aid

The University relies on each student to be active participants in the financial aid process. It is therefore each student’s responsibility to:

- Provide a valid high school diploma or GED.
- Request official transcripts from each high school and post-secondary schools attended for the University of Fort Lauderdale for evaluation. All coursework must be evaluated before the University awards financial aid.
- Enroll in an academic degree program of study.
- Apply for financial aid each year. Financial Aid applications are available beginning in January for the upcoming academic year which begins in August.



University of Fort Lauderdale

- Complete required forms and submit any missing information to the Financial Aid Office.
- Verify your financial aid status with the Financial Aid Office and respond promptly to requests for additional information.
- Check emails regularly. All financial aid correspondence is sent to each student's e-mail.
- Maintain active enrollment and notify the Financial Aid Office of your current enrollment or academic status. Enrollment affects your financial aid and you may be billed for any changes you make to your status.
- Keep your contact information up-to-date. Visit the Registrar's office to make any necessary changes.

Default Management Plan

As a new participant in the federal financial aid programs, the University is required follow the U.S. Department of Education's "Default Prevention and Management Plan." This plan requires the implementation of nine Default Prevention and Management Activities and complying with regulatory guidance including: entrance counseling and exit counseling for borrowers, reporting timely and accurate enrollment information to the U.S. Department of Education (ED), and sharing satisfactory academic progress information across campus and include the following activities:

- Entrance Counseling
- Financial Literacy for Borrowers
- Communication Across Campus
- Exit Counseling
- Timely and Accurate Enrollment Reporting
- NSLDS Date Entered Repayment (DER) Report
- Late Stage Delinquency Assistance (LSDA)
- Loan Record Detail Report (LRDR) Data Review
- Analyze Defaulted Loan Data to Identify Defaulter Characteristics

Benefits of Adopting a Default Prevention and Management Plan

The activities in this Default Prevention and Management Plan promote student and the University's success by increasing retention and reducing delinquency and default. The University and its students receive benefits when it implements the activities, techniques, and tools outlined in this plan. The University benefits by avoiding any limitations on participation in the loan programs due to excessive cohort default rates (CDRs). Students benefit by having continued access to Title IV Student Financial Assistance Programs, learning good debt management practices, and establishing a healthy credit history. The University is actively committed to promoting



University of Fort Lauderdale

student success help its students learn, graduate, obtain employment, and demonstrate financial responsibility through repayment of the funds borrowed to finance their education.

Consequences of Default for Borrowers

Borrowers who default on student loans face serious consequences. Stafford Loans are considered in default after 270 days without payment. At the time of default, outstanding interest is capitalized and collection fees may be added, resulting in a loan balance that is higher than the amount borrowed. Defaulted loans are reported to credit bureaus, causing borrowers to sustain long-term damage to their credit rating. Defaulters may also face difficulty in securing mortgages or car loans, may have their wages garnished, and their federal income tax refunds and other federal payments seized. Until the default is resolved, collection efforts continue and the defaulter will be ineligible for additional federal student aid. ED, guarantors, and servicers undertake many activities to prevent borrowers from defaulting. With a minimal amount of time, effort, and expense, the University plays a critical role in helping borrowers avoid the damaging consequences of default.

Consequences of Default for the University

The University may face serious consequences due to high CDRs. Consequences include the loss of participation in the FFEL, Direct Loan, and/or Pell Grant programs. The University may also be provisionally certified. Effective, easy-to-implement tools that reduce defaults, promote student and University success, help preserve the integrity of the loan programs, and reduce costs to taxpayers are available to the University.

Default and Default Prevention Procedures

The University maintains firm guidelines to prevent students default on student financial aid loans. Applicants for financial aid are cleared through National Student Loan Data System (NSLDS). When a student has defaulted on a federal student loan the student must pay all University fees and tuition through non-federal financial aid funds prior to attending classes. The Financial Aid Office will provide the ombudsman number and encourage the student to begin repayment. Once a student has completed six months of on time payments, the student may be cleared from the default and may be eligible to receive funds through the federal financial aid program.



University of Fort Lauderdale

The University works hard to keep its loan default rate to a minimum. Entrance and exit counseling are mandatory for participants in the student loan program. All students must attend an entrance interview before qualifying for a student loan. It is mandatory that the students complete an online counseling at www.edfund.org. In addition each student is given brochures and manuals for more information.

Exit counseling is also mandatory when a student graduates, drops below six units or leaves the college. If a student fails to complete exit counseling, the Financial Aid Office will send, by certified mail, a letter describing the consequences of default, the repayment process, etc. and an exit booklet and materials.

During the exit interview the student is requested to provide extra references with phone numbers and addresses. The exit interview provides students information on loan repayment, personal financial management and Title IV loans, and delinquency and default. The information includes the estimated balance of the student borrower's loan(s) when the student completes his or her academic, interest rates, the name and address of the lender, an estimated amount of borrower's required monthly payments, and the estimated date of the student borrower's first scheduled payment. Also included in the exit interview is information about budgeting of living expenses, information on deferment, forbearance, cancellation, loan consolidation, and other repayment options. The student will be informed of consequences of default and failure to pay loan payments on time.

Each student is encouraged to sign up on NSLDS to view the status of their loans.

The Financial Aid Coordinator will collect and update references yearly. The Financial Aid Coordinator will review NSLDS for any University student failing to make timely payments. If/when a University Alumni is not complying with re-payment the Financial Aid Coordinator will attempt by all means possible to communicate with the former student and advise of the options available.

The University has access to Ed Fund's Cohort Management System. This access enables the Financial Aid Coordinator to view current and former student's who are in a grace period and who are delinquent. The Financial Aid Office sends letters monthly to these particular students along with a follow up call and informational brochures about repayment, deferment, forbearance, and default. The University also sends regular emails each



University of Fort Lauderdale

semester to all student loan recipients of their Student Loan Debt Summary through Ed Fund. This enables the student to view his or her current loan debt. The Financial Aid Coordinator also sends out a letter each semester to all loan recipients during each award year with information about repayment, contacting your lender, deferments, delinquency, incentives, default, consolidation, etc.

With these procedures in place, the University believes it will be able to avoid a default rate of more than 25%, which would put our Title IV funds in jeopardy. Every fiscal year a report is sent to the SAIG mailbox and filed of the official Cohort Default rate (shdrdrop.000).

If at anytime, the default rate exceeds 25%, the University's accrediting agency, TRACS, is notified by ED. Along with this notification is a listing of actions that will take place in order to reduce the default rate. TRACS is required to evaluate the University through a site visit if the default rate exceeds 15% and 20%.

Deferments

Deferment of loans is not automatic. Any student who wishes to defer repayment of his or her loan must contact his or her lender for eligible assessment. The student can obtain a deferment form for the University Records Office. The student sends the completed deferment form to the lender and provides a copy to the Financial Aid Office, which is filed in the student's financial aid file.

OTHER REQUIREMENTS

Constitution Day

Every year on September 17th, or the last business day before September 17th if it occurs on a weekend, the Financial Aid Coordinator conducts an educational presentation for the campus to observe and celebrate the signing of the United States Constitution. This presentation is typically presented during Chapel which all students, faculty, and staff attend.

Campus Security Report

The Financial Aid Director maintains and distributes a Campus Security Report to campus that complies with the requirements of Higher Education Act as amended to the community at least annually on October 1st of every year.



University of Fort Lauderdale

The Campus Security Report includes:

- 1) A statement of current campus policies regarding procedures for students and others to report criminal actions or other emergencies occurring on campus. This statement also includes the school's policies concerning its response to these reports, and specifically addresses the following areas:
 - a) Policies for making timely warning reports to members of the campus community regarding the occurrence of *Clery Act* crimes. The policies include the circumstances for which a warning will be issued; the individual or office responsible for issuing the warning; and the manner in which the warning will be disseminated.
 - b) Policies for preparing the annual disclosure of crime statistics. Include a brief description explaining who prepares the report, and how and from what sources the crime statistics are collected.
 - c) A list of titles of each person or organization to whom students, faculty, and staff should report criminal offenses described in the law for the purpose of making timely warning reports and the annual statistical disclosure. This statement also discloses the policies or procedures that allow victims or witnesses to report crimes on a voluntary, confidential basis for inclusion in the annual security report.
- 2) A statement of current policies concerning security of, and access to campus facilities including:
 - a) Security of and access to campus facilities;
 - b) Security considerations used in the maintenance of campus facilities;
- 3) A statement of current policies concerning campus law enforcement that:
 - a) Addresses the enforcement authority of security personnel including their working relationship with state and local police agencies, and whether those security personnel have the authority to arrest individuals.
 - b) Encourages accurate and prompt reporting of all crimes to the campus police and the appropriate police agencies.
 - c) Describes procedures that encourage pastoral counselors and professional counselors, if and when they deem it appropriate, to inform the persons they are counseling of any procedures to report crimes on a voluntary, confidential basis for inclusion in the annual disclosure of crime statistics.



University of Fort Lauderdale

- 4) A statement that describes the type and frequency of programs designed to inform students and employees about campus security procedures and practices and to encourage students and employees to be responsible for their own security and the security of others.
- 5) A description of programs designed to inform students and employees about the prevention of crimes.
- 6) The University policy concerning the monitoring and recording, through local police agencies, of criminal activity in which students engaged at off-campus locations of student organizations officially recognized by the school, including student organizations with off-campus housing facilities.
- 7) The University policy regarding the possession, use and sale of alcoholic beverages and enforcement of state underage drinking laws.
- 8) The University policy regarding the possession, use and sale of illegal drugs and enforcement of federal and state drug laws.
- 9) A description of any drug or alcohol abuse education programs as required under Section 120(a) through (d) of the Higher Education Act (HEA), which cross-references the materials it uses to comply with section 120(a) through (d) of the HEA.
- 10) The University's sex offense policy, procedures and programs that includes:
 - a) A description of educational programs to promote the awareness of rape, acquaintance rape and other forcible and non-forcible sex offenses.
 - b) Procedures students should follow if a sex offense occurs including: procedures concerning who should be contacted; the importance of preserving evidence for the proof of a criminal offense; and to whom the alleged offense should be reported.
 - c) Information on a student's option to notify appropriate law enforcement authorities including on-campus and local police; and the University's institutional personnel who will assist the student in notifying these authorities if the student requests the assistance of these personnel.
 - d) Notification to students of existing on and off-campus counseling, mental health or other student services for victims of sex offenses.



University of Fort Lauderdale

- e) Notification to students that the University will change a victim's academic after an *alleged* sex offense, and the options for those changes if those changes are requested by the victim and are reasonably available.
- f) Procedures for campus disciplinary action in cases of an alleged sex offense, including the University's statement that: the accuser and the accused are entitled to the same opportunities to have others present during a disciplinary proceeding; and both the accuser and the accused must be informed of the outcome of any institutional disciplinary proceeding that is brought alleging a sex offense.
- g) Sanctions the University may impose following a final determination of an institutional disciplinary proceeding regarding rape, acquaintance rape or other forcible or non-forcible sex offenses.
- h) The law enforcement agency and office contact information for obtaining information concerning registered sex offenders, such as the law enforcement office of the school, a local law enforcement agency with jurisdiction for the campus, or a computer network address.



APPENDICES

Guidelines for Institutional Aid and Financial Assistance



UNIVERSITY OF FORT LAUDERDALE GUIDELINES FOR FINANCIAL ASSISTANCE

Who to Contact

The bursar's office oversees student financial affairs, including financial assistance. Students who need more information regarding tuition charges, statements, scholarships etc. or need to resolve a financial issue can contact the bursar's office at (954) 486-7728 ext. 405. The bursar is available to assist students Monday through Friday from 9:00 am to 4:30 pm.

Deadlines for Submitting Applications for Financial Assistance

Students apply for financial assistance during early registration. Students who submit applications after this period, or whose applications remain incomplete after this deadline will be denied financial assistance. Deadline for submitting application for financial assistance is **May 5, 2008**. The university awards financial assistance on a first-come, first-serve basis.

Forms of Financial Assistance

University of Fort Lauderdale offers financial assistance through scholarships and the university's special assistance fund. Any monies awarded are applied to course costs only, not to student fees. **It is the responsibility of the student to pay all fees when the application is submitted.**

Scholarships

Students can apply for scholarships if they fall within the current year's poverty guidelines as determined by the United States Department of Health & Human Services (HHS). To view these guidelines, students can go to the HHS web site at <http://aspe.os.dhhs.gov/poverty/index.shtml> and click on the link for the current year's poverty guidelines. Students can also call the bursar's office at (954) 486-7728 ext. 405 for information on poverty guidelines.

Students who fall within the poverty guidelines and want to apply for a scholarship must submit the following paperwork to the bursar's office by the deadlines specified in *Deadlines for Submitting Applications for Financial Assistance*:

If the student is currently employed:

1. A completed, **signed** scholarship application.
2. A **signed, dated** copy of the student's most recent income tax return. (If the student does not have a recent tax return, he/she must submit a **notarized** letter explaining why.)
3. A **typewritten** essay discussing the four topics at the bottom of the scholarship application.
 - a. Social and academic achievements/interests
 - b. Special leadership activities/qualities
 - c. Long range career goals
 - d. Any other special circumstances to be evaluated
4. Copy of a recent paycheck stub



University of Fort Lauderdale

5. Completed **signed, dated** registration form, showing the classes for which the student wants to register. You will use that form to print out an account balance sheet (as you normally do) to submit to the president with the student's other paperwork.

If the student is currently unemployed:

1. A completed, **signed** scholarship application.
2. A **signed, dated** copy of the student's most recent income tax return. (If the student does not have a recent tax return, he/she must submit a **notarized** letter explaining why.)
3. A **typewritten** essay discussing the four topics at the bottom of the scholarship application.
 - a. Social and academic achievements/interests
 - a. Special leadership activities/qualities
 - b. Long range career goals
 - c. Any other special circumstances to be evaluated
4. A **notarized** letter of support detailing how the student is living (whether at home or with a friend; how the student is paying mortgage/rent); to be signed both by the student and the person with whom the student is living.
5. A copy of the student's mortgage/lease agreement.
6. Completed **signed, dated** registration form, showing the classes for which the student wants to register.

Special Assistance Fund

Students can apply for financial assistance through the special assistance fund if they do not fall within the poverty guidelines, but are experiencing temporary financial hardship. Students who want to apply for the special assistance fund must submit the following paperwork to the bursar's office by the deadlines specified in *Deadlines for Submitting Applications for Financial Assistance*:

If the student is currently employed:

1. A **signed, dated** letter explaining the student's desire to attend school, student's financial situation and number of classes for which the student wants to register.
2. A **signed, dated** copy of the student's most recent income tax return. (If the student does not have a recent tax return, he/she must submit a **notarized** letter explaining why.)
3. Copy of a recent paycheck stub.
4. Completed **signed, dated** registration form, showing the classes for which the student wants to register.

If the student is currently unemployed:

1. A **signed, dated** letter explaining the student's desire to attend school, student's financial situation and number of classes for which the student wants to register.
2. A **signed, dated** copy of the student's most recent income tax return. (If the student does not have a recent tax return, he/she must submit a **notarized** letter explaining why.)
3. A **notarized** letter of support detailing how the student is living (whether at home or with a friend; how the student is paying mortgage/rent); to be signed both by the student and the person with whom the student is living.
4. A copy of the student's mortgage/lease agreement.



University of Fort Lauderdale

5. Completed **signed, dated** registration form, showing the classes for which the student wants to register.

Tuition Requirements for Students Who Receive or Are Denied Financial Assistance

- Students who receive a full scholarship must pay 100% of their student fees **by the last day of the late registration period** in order to start classes.
- Students who receive a partial scholarship must pay 100% of their student fees and any other amounts determined by the university's scholarship committee, as well as set up any required deferred payment plans with the bursar **by the last day of late registration** in order to start classes.
- Students who do not receive financial assistance (that is, their application is denied), must pay 100% of their student fees and 50% of tuition as well as set up a deferred payment plan with the bursar **by the last day of registration** in order to start classes.



University of Fort Lauderdale

Application for Institutional Financial Assistance



UNIVERSITY OF FORT LAUDERDALE APPLICATION FOR FINANCIAL ASSISTANCE

Complete both sides of this application and return it with all required supporting documentation to the Office of the Bursar, University of Fort Lauderdale.

University of Fort Lauderdale awards and administers financial assistance according to specific guidelines. We will review your application and, if you are eligible, refer your application to our financial assistance committee. If you receive financial assistance, we will notify you by mail.

PERSONAL INFORMATION (Please type or print.)

Name _____ Student ID# _____

Local Address _____

Phone Number _____ Alternate Phone Number _____

Date of Birth _____ Social Security Number _____

Are you a Resident of Florida? Yes No If Yes, For How Long? _____

Name of High School _____ Diploma? Yes No GED? Yes No

Are You An International Student? Yes No

FINANCIAL ASSISTANCE INFORMATION

I Am Applying For Scholarship Special Assistance Fund

Annual Income \$ _____ Number in Household _____ Number of Dependents _____

No. in household that Attend College _____ Additional Income _____

College Major _____ GPA at UFTL _____

Status Freshman Sophomore Junior Senior Graduate Student Doctoral Student

Credit Hours Earned at UFTL _____

Please turn over to complete application

AN EQUAL ACCESS/EQUAL OPPORTUNITY INSTITUTION

Created 11/8/04



University of Fort Lauderdale

I Have Submitted The Following With My Application:

Scholarship

- Application for assistance, signed and dated
- Copy of most recent income tax return, signed and dated
- My typed discussion of the following four topics:
 - o Social and academic achievements/interests
 - o Special leadership activities/qualities
 - o Long range career goals
 - o Any other special circumstances to be evaluated
- Copy of most recent paycheck stub
- Notarized letter of support (I am currently unemployed)
- Copy of my mortgage/lease agreement (I am currently unemployed)
- My registration form for the current semester.

Special Assistance Fund

- Application for assistance, signed and dated
- Typed letter indicating:
 - o My desire to attend school
 - o My financial situation
 - o Number of classes I intend to take
 - o My request for financial assistance
- Copy of my most recent income tax return, signed and dated
- Notarized letter of support (I am currently unemployed)
- Copy of my mortgage/lease agreement (I am currently unemployed)
- My registration form for the current semester

I **certify** that all the information supplied by me in this application is correct and complete. I understand that any misrepresentation or falsification is sufficient cause for cancellation of financial assistance.

I agree that, upon accepting donor funds, I will abide by restrictions set by the donor. I agree to follow guidelines pertaining to financial assistance and will allow my grades to be released to potential donors. I agree that if I withdraw from UFTL, I must repay the financial assistance amount.

Signature of Applicant _____

Date _____

Mailing Address:
University of Fort Lauderdale
Office of Admissions
4093 NW 16th Street
Lauderhill, Florida 33313
Phone (954) 486-7728 Fax: (954) 486-7667

FOR OFFICE USE ONLY

Approved Denied

Amount Approved: \$ _____

Remarks:

 President Signature Date

 Bursar Signature Date



University of Fort Lauderdale

Tuition Payment Contract



University of Fort Lauderdale



UNIVERSITY OF FORT LAUDERDALE

OFFICE OF THE BURSAR
4093 NW 16TH STREET, LAUDERHILL, FL 33313
PHONE (954) 486-7728 FAX: (954) 486-7667

TUITION PAYMENT CONTRACT

This tuition payment contract is a per-semester contract between University of Fort Lauderdale and you, the student.

PERSONAL INFORMATION (Please type or print.)

Mr. Ms. Mrs.

Sex Male Female

Name Last _____ First _____ Middle _____

Former Name: _____

Date of Birth _____ / _____ / _____
Month Day Year

Place of Birth _____ Social Security Number _____

Country of Citizenship: _____ Native Language: _____

Permanent Address City _____ State _____ Zip _____

Current Mailing Address City _____ State _____ Zip _____

Home Telephone () _____ Work Number () _____ E-mail: _____

Are you a UFTL employee? Yes No Are you a dependent of a UFTL employee? Yes No

PROGRAM INFORMATION

Program of Study _____

Semester Enrolled: Fall Spring Summer Year: _____

PAYMENT INFORMATION

Tuition Charges

Undergraduate Program

Application Fee	\$35 (due upon completing application)
Registration Fee	\$25 (due each semester)
Library Fee	\$45 (due each semester)
Student Activity Fee	\$35 (due each semester)
Cost Per Credit	\$110

Graduate Program

Application Fee	\$40 (due upon completing application)
Registration Fee	\$25 (due each semester)
Library Fee	\$75 (due each semester)
Student Activity Fee	\$35 (due each semester)
Cost Per Credit	\$150

Revised 11/5/07

An Equal Access/Equal Opportunity Institution

Page 1 of 4

(Student's Initials)



University of Fort Lauderdale

Doctoral Program

Application Fee	\$50 (due upon completing application)
Registration Fee	\$25 (due each semester)
Library Fee	\$75 (due each semester)
Student Activity Fee	\$35 (due each semester)
Cost Per Credit	\$160

University of Fort Lauderdale assesses two sets of fees that encompass tuition charges: student fees (registration and student activity) and cost per course. The university assesses tuition charges by semester, rather than by program. That means that students enrolled in the university for a specific semester only pay tuition charges for that semester.

Payment Options

Students at University of Fort Lauderdale are not allowed to enter classes unless they have selected one of the options offered and fulfilled the requirements associated with that option by the last day of the late registration period. Students who comply are considered officially registered students and are allowed to attend classes. Students who do not comply are not considered officially registered and are not allowed to enter classes. Students who enter classes without meeting their financial obligations will be identified and asked to leave classes.

Auditing and non-degree students pay 100% of fees (except student activity) and 50% of tuition. Auditing/non-degree-seeking students must pay the required fees and tuition amounts in order to attend classes. If an auditing/non-degree-seeking student wishes to participate in a student activity during the semester, he/she must pay the student activity fee before he/she can participate in that activity.

Select one of the following payment options:

- I agree to pay 100% of my semester costs (tuition and student fees) by the last day of late registration.
- I agree to pay 100% of my student fees and 50% of my tuition as well as set up a deferred payment plan with the bursar by the last day of registration. The deferred payment plan is included in this contract.
- I am applying for financial assistance. I agree to pay 100% of my student fees and any amounts required by the bursar as well as set up a deferred payment plan (if required) by the last day of registration. The deferred payment plan is included in this contract.

The offices of the bursar and the registrar will not accept registration forms unless they are accompanied by the required monies according to the tuition requirements. **Required monies must be paid by the last day of the registration period in order for the student to attend classes.**

Note: Fees are subject to change without notice.

FINANCIAL RESPONSIBILITY REGARDING ADD/DROP PERIODS

Students who drop classes during stated add/drop periods are not financially liable for the classes dropped and do not affect their transcript. Students who drop classes after the add/drop period are financially liable for those classes and receive a grade of "W" on their transcripts for the classes dropped.

ADDITIONAL FEES

Late Registration Fee

If you register during the late registration period, you will be charged a \$25 late registration fee, due upon registering for classes.

Past Due Tuition Fee

If, after establishing a payment plan with the Bursar's Office, you are 45 days past due on a payment, your account will be charged a \$25 late fee. This fee will be charged for each payment that is 45 days past due. All accumulated past due fees must be paid before the end of the semester in which they are accumulated.



University of Fort Lauderdale

METHOD OF PAYMENT

My total tuition charges for this semester are: \$ _____

I have paid the following amount using the following method:

Amount Paid: _____

Method of Payment: Check Cash Debit/Credit Card (Card No. _____ Exp. _____)

In addition, I have signed a deferred plan agreement and agree to honor the agreement as set. The deferred payment plan is set up below.

DEFERRED PAYMENT PLAN

Number of Classes: _____

Tuition	\$ _____
Registration Fee	\$ _____
Total Amount Discounted	\$ _____
Deferred Payment Plan Fee	\$ _____
Schedule Change Fee	\$ _____
Late Fee	\$ _____
Library Fee	\$ _____
Application Fee	\$ _____
Other Charges-Student Services Fee	\$ _____
Total Balance Due	\$ _____

\$ _____ **DOWN PAYMENT - 100% of fees and 50% of tuition down at time of registration.**

\$ _____ 1ST PAYMENT DUE - _____

\$ _____ 2ND PAYMENT DUE - _____

\$ _____ 3RD PAYMENT DUE - _____

The applicant acknowledges that the terms and conditions of this agreement which they have read, and they understand and agreed to the terms and conditions and hereby agree to make acceptable payment arrangements stated above. Your payment is due on or before the date stated above. **If your payment is not paid within the given time there will be an assessed late payment fee of \$25.00.** By signing this tuition payment contract you are accepting the terms and conditions presented above.

REFUND POLICY

Students who wish to voluntarily withdraw from classes must officially notify the University in writing. The official withdrawal date will be set as the last day the student attended class. Refunds and final grades are determined based on the last date the student attended class.

The University's refund policy is as follows:

- All tuition and fees will be fully refunded if a student's application is not accepted or if the student cancels within three business days of signing the enrollment agreement and making an initial payment.
- After classes begin each semester, the refund schedule will be as follows:

	Amount of Refund
1st week of classes	100%
2nd week of classes	90%
3rd week of classes	80%
4th week of classes	70%
5th week of classes	60%
6th week of classes	50%



University of Fort Lauderdale



University of Fort Lauderdale

7th week of classes 40%
 After the 7th week of classes 0%

3. This refund schedule is applicable for any student who registers as a full-time student and is later permitted to drop courses to place him or her in the classification of a part-time student.
4. Refunds of tuition and fees will be made by check payable to the student (except when payment was made by credit card; the refund will be a credit to the credit card) within 30 days of the date the University determines the student has withdrawn.

Circumstances Under Which Full Refunds Are Given

Tuition and fees will be refunded in full for the current enrollment period under the following circumstances:

- Courses cancelled by the University
- Involuntary call to active military duty
- Documented death of the student
- Exceptional circumstances, with the approval of the President or designee of the University

ACCEPTANCE AND SIGNATURE

By my signature, I agree to the conditions of this contract. I also verify that I have received a copy of the contract.

Student Signature

Date

Bursar Signature

Date



University of Fort Lauderdale

ATHLETIC SCHOLARSHIP POLICY AND PROCEDURE

