

Financial Information

Tuition and Student Fees

Florida Residency for Tuition Purposes

Tuition and fees at each public institution in Florida are set by the Florida Legislature with limited flexibility given to university Boards of Trustees. These fees are assessed on the basis of residency, i.e., enrolling students are classified either as “Florida” or “Non-Florida” students.

In the determination of resident status for tuition purposes, it is the policy of the University of North Florida to follow laws of the state of Florida as well as regulations and policy guidelines established by the Florida Board of Governors. The policy on residency status for tuition purposes as adopted by the University of North Florida is subject to Florida Statute 1009.21 and the Florida Board of Governors Resolution. The guidelines listed here do not comprise a comprehensive statement regarding residency status for tuition purposes in the state of Florida. Please refer to the FACTS.org homepage, www.facts.org/html_sw/residencyguidelines.html, for further information.

The law allows U.S. citizens and lawful permanent residents to be classified as a Florida resident for tuition purposes if the applicant or the dependent applicant’s parent/legal guardian has been a legal resident of the state for at least 12 months preceding the first day of classes of the term for which Florida residency is sought.

If a student meets all of the following criteria, they will be classified as a Florida resident at the time of their application:

Students requesting Florida resident status as an **independent person** must meet all of the following criteria to receive Florida residency status at the time of application:

1. The student’s nation of citizenship is the United States;
2. The student is twenty-four (24) years of age or over;
3. The student’s permanent address is a Florida address;
4. The high school from which the student graduated is a Florida high school;
5. Every institution the student attended is located in the state of Florida; and
6. The student provides written or electronic verification that he or she has been issued two (2) of the following three (3) Florida documents that are dated more than twelve (12) months old:
 - a. a voter’s registration,
 - b. a driver’s license, or
 - c. a vehicle registration.

Students requesting Florida resident status as a **dependent person** must meet all of the following



criteria to receive Florida residency status at the time of application:

1. The student is eligible to be claimed by his/her parent or legal guardian as a dependent under the federal income tax code;
2. The student’s nation of citizenship is the United States;
3. The student is under 24 years of age;
4. The student’s mother, father or legal guardian is the person claiming Florida residence;
5. The student’s mother, father or legal guardian claiming Florida residence has a Florida permanent legal address; and
6. The student’s mother, father or legal guardian claiming Florida residence provides written or electronic verification that he or she has been issued two of the following three Florida documents that are dated more than 12 months old: a voter’s registration, a driver’s license or a vehicle registration.

If the student requesting Florida residency does not meet all of the criteria listed above, he or she must be evaluated further to determine his or her residency status. The student will need to provide clear and convincing evidence that establishes that he or she, or if dependent, the student’s mother, father, or guardian, has been a Florida resident for the preceding 12 months.

The documentation may include, but is not limited to, the following: driver's license, voter's registration card, vehicle registration, declaration of domicile, proof of purchase of a permanent home, transcripts from a Florida school for multiple years, proof of permanent full-time employment, a professional or occupational license, Florida incorporation, documents evidencing family ties, proof of membership in organizations, and any other documentation that supports the student's request for resident status.

Dependent or independent status will be based on a copy of a student's or his or her parents' most recent tax return. A dependent person will be one for whom 50 percent or more of his or her support has been provided by another as defined by the Internal Revenue Service. An independent person will be one who provides more than 50 percent of his or her own support.

A student, or if a dependent his or her father, mother or guardian, must maintain legal residence in the state of Florida for at least 12 months immediately prior to the first day of classes of the term for which residency status is sought in order to be considered a Florida resident. The burden of providing the documentation, which justifies the classification of a student as a resident for tuition purposes, rests with the applicant. The university may establish submission deadlines for all documentation that will be used to determine residency for tuition purposes. All determinative documents must be dated at least 12 months before the first day of classes for the term in which residency is sought. Students who are dependent on out-of-state parents or who come to Florida solely for educational purposes are generally ineligible for classification to Florida status.

If Florida residency for tuition purposes is denied, the student may file an appeal in writing to the Enrollment Services Appeal Committee for a final decision. Students will be notified in writing of the classification decision following an appeal.

Reclassification

All requests for change of residency with supporting documentation should be submitted to One Stop Student Services within the deadline period noted in the University Calendar during registration for any term. Requests will be reviewed and approved if documentation meets SUS Florida residency reclassification requirements. If the reclassification request is denied, the student may file an appeal, in writing, through the Enrollment Services Appeal Committee. Students must provide copies of all documentation with their appeal. Students will be notified in writing of the final reclassification decision.

Tuition and Student Fee Schedule

Fees subject to change without prior notice. Contact the Cashier's Office at (904) 620-2472 or refer to their

website for current tuition information at www.unf.edu/dept/controller/cashier.htm.

Application Fee: (non-refundable; each applicant) \$30

Tuition Fees: (per credit hour; includes Student Fees) for 2008-2009 are:

Undergraduate	Resident	Non-Resident
1000-4000 level courses	\$116.37	\$504.44
Graduate	Resident	Non-Resident
5000-7000 level courses	\$266.27	\$857.61

Please refer to the Cashier's website at www.unf.edu/dept/controller/cashier.htm for 2008-2009 tuition.

Repeat Hour Assessment: In accordance with House Bill 1545 § 240.124 and effective fall of 1997, students enrolled in the same undergraduate college credit course more than two times shall pay matriculation at 100 percent of the full cost of instruction. The first-time enrollment in a class shall mean enrollment in a class beginning fall semester 1997. Courses repeated more than two times to increase grade point average or meet minimum course grade requirements will be included in the repeat hour calculations. The individualized study, courses repeated as a requirement of the major, courses that are intended as continuing over multiple semesters, courses taken for audit, co-op courses, military science, and waivers will be excluded from the repeat hour assessment.

Material Fee: Various fees may be assessed for certain courses: \$15 certain art courses; \$15 painting courses; \$30 all graphic design courses; \$20 printmaking courses; \$40 all ceramics and sculpture courses; \$50 all photography courses; \$35 certain music courses; \$15 or \$20 certain psychology courses; \$15 certain nursing courses; \$19 Wall Street Journal fee.

Laboratory Fee: Various fees may be assessed for certain courses: \$15 certain nursing courses; \$30 all biology, chemistry and physics classes; \$15 or \$20 certain physical therapy courses; \$15 or \$20 certain health science courses; \$30 certain computer science and engineering courses.

Distance Learning/FEEDS: A fee of \$50 will be assessed for students enrolling in distance learning sections (including FEEDS) of video-based courses conducted in the Donald D. Farthing Video Production Classroom to help supplement the additional costs involved in delivering these classes.

Orientation Fee: First-time in college and transfer students will be assessed a one-time, non-refundable fee of \$35.

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Late Registration Fee: A fee of \$100 will be assessed for failure to register within prescribed periods.

Reinstatement Fee: A fee of \$100 will be assessed when students reinstate into courses from which they were purged for non-payment.

Late Payment Fee: A fee of \$100 will be assessed for failure to pay or pend within the prescribed payment period.

Returned Check Fee: Payments made by check which are returned for any reason (i.e. insufficient funds, stop payment, account closed, etc.) will be assessed a service fee based on the following schedule:

- \$25 If face value of check is \$.01 to \$50
- \$30 If face value of check is \$50.01 to \$300
- \$40 If face value of check is \$300.01 to \$800
- 5% of face value if check exceeds \$800.00

Restitution must be made by cash, money order or certified check. If the University has received one returned check, future payments must be made with certified funds (cash, money order, credit card). Personal checks will not be accepted.

Duplicate Diploma Fee: There is a \$10 fee for duplicate diplomas.

Transcript Fee: There is a \$8 fee per transcript. Students will receive two official copies free when they receive their baccalaureate and/or graduate diplomas.

Identification Card: The OspreyCard is a multipurpose services card that students are required to carry. It serves as a student identification card, library card, debit card for meal plan and flexbucks, vending card, and a membership card for currently enrolled students. The OspreyCard is required for students to access a variety of campus services such as the Fitness Center, pool, intramural sports, Student Health, athletic events and SG events. Students can use the prepaid debit function and receive vending discounts for beverages and snacks, and in laundry facilities in Housing. Discounts are offered by some local merchants for students presenting their OspreyCard. The OspreyCard Office is located in Daniel Hall, Bldg. 1, Room 1600. An annual charge of \$7 will be placed on the student account for card services. Replacement cards are \$15. For more information and details, call the OspreyCard Office at (904) 620-4000.

Parking Permit Fees: All vehicles parking on campus must display a valid UNF parking permit. Students who do not buy an annual or term permit should park in lot 18 or lot 53 and purchase a Day Permit from the permit dispensers for \$2.80 plus sales tax = \$3 total per day. All other permits can be purchased on-line via myWings Web portal or at the Cashier's Office.

Fees for permits that are available to students August 2008 - August 2009

1st floor garages annual	\$261.68 + sales tax = \$280	total
Premium annual	\$149.53 + sales tax = \$160	total
Premium term	\$88.78 + sales tax = \$95	total
Housing annual	\$191.58 + sales tax = \$205	total
Housing term	\$116.82 + sales tax = \$125	total
Discount annual	\$88.78 + sales tax = \$95	total
Discount term	\$51.40 + sales tax = \$55	total
Motorcycle annual	\$60.74 + sales tax = \$65	total

Permits are available as hanging or as affixed decals (except for motorcycle permits which are only available as affixed decals).

Please refer to the Parking Services website www.unf.edu/parking or call (904) 620-2815 for general parking information.

Shuttle Bus Service: An on-campus shuttle bus service is available providing easy access around UNF. Operating hours are usually Monday through Friday 7 a.m. to 3 a.m. and Sunday evenings from 6 p.m. to 12 a.m. There is no service on Saturdays. A transportation access fee of \$3.85 per credit hour will be charged to all students. Students are not required to show ID nor pay any additional amount when utilizing the shuttle service. For more information on the shuttle and route maps, please go to www.unf.edu/shuttle or call (904) 620-1186.

Fee Payment

All fees must be paid or pended in the Cashier's Office by the date listed in the University Calendar online unless you are automatically pended. Failure to pay or pend may result in registration cancellation, but not necessarily fee liability. A \$100 late payment fee will be assessed on all fees not pended or paid in full by the date listed in the University Calendar. If your tuition bill is deferred against pending financial aid, your aid must be disbursed to your account prior to the expiration date or you will be assessed a \$100 late fee. FINANCIAL AID IS NOT AUTOMATIC. You should check your myWings account on the status of your aid and to ensure that you've completed all documents, signed promissory notes for loans, etc. NOTE: You must be enrolled in at least six credit hours to qualify for Bright Futures and student loans.

A fee transaction, regardless of amount, confirms a student's intention to attend all courses for which he/she is still registered at the close of the drop/add period, and grades will be assigned unless the student officially withdraws. Students are fee liable for all courses they register for (unless they drop the course by the published deadlines to do so) regardless of attendance in the class.

A fee payment check returned for any reason (i.e.,

insufficient funds, stop payment, account closed) does not cancel the student's fee liability. A service charge and a \$100 late payment fee will be assessed and the payment must be made by cash, money order or certified check. If the University has received one returned check, future payments must be made with certified funds (cash, money order, credit card). Personal checks will not be accepted.

Florida Prepaid

There are two main types of tuition prepaid contracts—tuition or tuition and local fees. Tuition accounts cover the matriculation, financial aid, building & capital improvement fees (at the undergraduate rate—currently \$86.01 per credit hour). The students with tuition only accounts will have to pay the local fees (currently \$34.22 per credit hour) by the tuition due date to avoid a \$100 late payment fee assessed to their account. Students who have tuition and local fee accounts have most of their fees covered, but will have the transportation access fee (currently \$3.85 per credit hour) and other nominal charges (such as ID card fee) to pay.

The Cashier's Office automatically defers the Prepaid amount on the student's bill based on the number of credit hours registered or the number of hours remaining on the student's prepaid plan, whichever is less. Students who do not want the University to bill Prepaid for a particular semester, must submit an **opt-out** form to the Cashier's Office by the end of the second week of the semester. The opt-out form is valid for one semester only, and must be completed every semester you wish to opt out. The form is available in the cashier's office and online at www.unf.edu/dept/controller/cashier/student_forms/htm.

Students who have Florida Prepaid for residence hall charges must submit a copy of their Prepaid card to housing by the due date. Student's accounts are not credited until the payment is received by Florida Prepaid.

Reinstatement of Registration

Students whose registrations are cancelled due to failure to pay or pend fees may apply for reinstatement by submitting a reinstatement petition to One Stop Student Services prior to the reinstatement deadline (which is the end of the third week of classes as noted in the University Calendar that appears online). Students must reinstate in all courses for which they were originally registered. If reinstatement is approved, the student must pay all delinquent financial liabilities and will be charged a \$100 reinstatement fee and a \$100 late payment fee.

Fee Refunds

Full refunds will be issued for each course dropped before the close of the drop/add period indicated in the University Calendar online. Students can drop courses

in person, or online via the myWings Web portal. A full refund will be made for University cancellation of courses or denial of a student's admission to a course. Courses dropped within this period will not appear on the student's transcript.

After the close of the drop/add period, students who **completely** withdraw from the University will receive a 25 percent refund (less building / capital improvement fees). This refund is dependent on the University's approval of a student's written notice of withdrawal from the University. Such written notice should be made in person at One Stop Student Services by the date indicated in the University Calendar as the last day to receive a 25 percent refund; however, written notice of withdrawal may be given by mail postmarked by the 25 percent refund deadline. This 25 percent refund applies only to fall, spring, and cross-term summer.

Fee Petitions

To request a full refund after the drop/add period, a student may file a petition if one of the following conditions are met and documentation is provided:

1. Student's involuntary call to active military duty
2. Death of the student or a member of the student's immediate family (parent, spouse, child, sibling)
3. Incapacitating illness of such duration or severity, as confirmed in writing by a physician, that completion of the term is impossible
4. A situation in which the University is in error

To file a fee petition, a student, or someone acting on the student's behalf with written authorization, must:

- a. officially withdraw from the course(s) or the University;
- b. complete a fee petition available in the lobby of the Cashier's Office (Building 1, Room 1230) and attach documentation supporting one of the conditions indicated above;
- c. submit the fee petition with appropriate documentation to the Controller's Office for processing.

The petitioner will be notified of outcome after committee review. Students have six months from the assessment of the fees in question to file a fee petition. Petitioning for a refund is not a guarantee that a refund will be approved. The decision of the Fee Committee is final. **Students may not petition for a refund of the third attempt repeat surcharge.**

Tuition fee refunds provided to students will be processed against any outstanding charges prior to remitting a check to the student.

Financial Holds

Failure to pay outstanding amounts due UNF will result in a financial hold being placed on the student's records and the registration process. A financial hold prohibits

processing of requests for transcripts, registration, reinstatement, enrollment verification, release of grades, and receipt of diploma until the debt is cleared by the Cashier's Office.

Waiver of Tuition

Florida Residents over 60 Years of Age

Waivers are available to Florida citizens over the age of 60. Citizens using these waivers are restricted to registering in certain courses on a space-available basis and must register as auditing (seating privilege). Registration may be done in person or via myWings on the date(s) listed on the website. No waivers will be processed after this date. The University will automatically pend Senior Citizen Waivers if properly registered in One Stop Student Services. Waivers do not waive late registration, reinstatement fees, or miscellaneous fees.

Children of law enforcement officers and firefighters who are unlawfully and intentionally killed while performing their duties

Florida statutes provide that the state shall pay certain educational expenses for the children of law enforcement officers and firefighters who are unlawfully and intentionally killed while performing their duties. Additionally, any dependent child of a Special Risk member of the Florida Retirement System may receive a full waiver of undergraduate fees at a state university if the Special Risk member was killed in the line of duty. Check for all registration and deadline information at One Stop Student Services, (904) 620-5555.

Student Employment at UNF

For the purpose of employment at the University of North Florida and in order to consider a student exempt from the payment of the Federal Insurance Contributions Act (FICA), student workers must be enrolled at least half-time and regularly attending classes at UNF.

For the purpose of employment at the University of North Florida, a half-time undergraduate student is defined as a degree-seeking student enrolled in a minimum of six credit hours in fall and spring semesters (four credit hours for summer). Graduate students must be enrolled in four credit hours in fall and spring (three credit hours during the summer).

Student workers participating in the Federal College Work Study Program (FWSP) at the undergraduate and graduate level are required to be enrolled in a minimum of six credit hours in each semester (fall, spring and summer) and are limited to 20 work hours per week while classes are in session.

Student workers, except FWSP and international students, are allowed to work up to 40 hours per week and retain FICA exemption. International students must be enrolled

full-time and are limited to 20 work hours per week during fall and spring semesters. These student workers should check with The International Center for further information, (904) 620-2657.

Any student not meeting the above criteria or not showing sufficient legal documentation approving exemption from FICA shall be required to have FICA deducted from all wages earned during the period of ineligibility. If a student's status changes from non-exempt to exempt from FICA, none of the FICA previously withheld shall be refunded.

Students interested in employment opportunities other than Federal Work Study are urged to refer to the job listing maintained by the Office of Human Resources and the Career Services Office, or to seek employment independently.

Student Financial Aid Application Procedures

The financial aid program at the University of North Florida is committed to serving all students. Its purpose is to provide financial assistance for students who would be unable to further their education without such support. Educational opportunities should not be limited by the financial resources of the students and their families, although the University expects students and/or their families to make a maximum effort to help with University expenses.

UNF provides a comprehensive student financial aid program. All aid is based on individual need, educational costs, and availability of funds. Awards may consist of scholarships, loans, grants, and/or employment. Funds are limited; therefore, students are encouraged to complete their file by the April 1 priority date for early consideration. Applications after April 1 are considered on a funds-available basis only. Inquiries concerning financial aid should be directed to One Stop Student Services. To apply for aid the following steps must be met:

1. Complete and process the Free Application for Federal Student Aid (FAFSA). You may complete your FAFSA at www.fafsa.ed.gov.
2. If selected for verification, students will be required to provide copies of relevant federal income tax returns (1040, 1040A, 1040EZ, and W2 Forms). Dependent students must also provide parents' tax information. Independent married students must provide spouse tax information. Other information may also be requested to meet federal verification regulation requirements.
3. To be awarded financial aid, a student must be accepted into a degree-seeking major and be enrolled in a sufficient number of credit hours. Courses taken in an audit status are not eligible for financial aid, nor can they be considered when determining sufficient enrollment for financial aid.
4. For financial aid purposes, full-time enrollment is de-

fined as a minimum of 12 semester credit hours per semester for undergraduate and post baccalaureate students and a minimum of nine semester credit hours per semester for graduate students. Students who enroll less than full time may have their awards reduced or, in some cases, cancelled.

Types of Financial Aid

Federal Pell Grant: The Federal Pell Grant is a federal aid program designed to provide financial aid to undergraduate students. Pell Grants are intended to be the “floor” of a financial aid package and may be combined with other forms of aid in order to meet the cost of education. The amount of the grant is determined on the basis of the student’s and the family’s resources. The maximum award is \$4,731 per academic year.

Federal Supplemental Educational Opportunity Grant Program (SEOG): Federal SEOG grants are federal grants designed to assist undergraduate students demonstrating an exceptional financial need who qualify for a Federal Pell Grant. Award amounts are based on the amount of need and availability of funds.

Florida Student Assistance Grant (FSAG): The Florida Student Assistance Grant Program was established to provide awards to qualified undergraduate students who are Florida residents attending accredited colleges, universities, and community/junior colleges in Florida and demonstrate a need for a Federal Pell Grant. Students must also demonstrate exceptional financial need and be enrolled full-time (12 hours or more) at UNF. Limited funding is available to eligible applicants enrolled in six to 11 hours.

Students may apply by completing the Free Application for Federal Student Aid (FAFSA) by our priority deadline of April 1.

Academic Competitiveness Grant Program: An eligible student may receive an Academic Competitiveness Grant (ACG) of \$750 for the first academic year of study and \$1,300 for the second academic year of study. To be eligible for each academic year, a student must

- Be a U.S. citizen;
- Be a Federal Pell Grant recipient;
- Be enrolled full-time in a degree program;
- Be enrolled in the first or second academic year of his or her program of study at a two-year or four-year degree-granting institution;
- Have completed a rigorous secondary school program of study (after January 1, 2006, if a first-year student, and after January 1, 2005, if a second-year student);
- If a first-year student, not have been previously enrolled in an undergraduate program; and

- If a second-year student, have at least a cumulative 3.0 grade point average on a 4.0 scale for the first academic year.

National SMART Grant Program: An eligible student may receive a National SMART grant of \$4,000 for each of the third and fourth academic years of study. To be eligible for each academic year, a student must:

- Be a U.S. citizen;
- Be a Federal Pell Grant recipient;
- Be enrolled full-time in a degree program;
- Major in physical, life or computer science, engineering, mathematics, technology, or a critical foreign language; and
- Have a least a cumulative 3.0 grade average on a 4.0 scale in the coursework required for the student’s major;
- Be currently enrolled in the coursework required for the student’s major.

UNF Institutional Grants: The University of North Florida offers a variety of grants for undergraduate students who demonstrate financial need. Awards range in value from \$300 to \$1,500 per academic term.

Federal Stafford Loan Program: A federal loan program supported with dollars from banks and other lending institutions is available to eligible students. There are two types of Federal Stafford Loans. The need-based “subsidized” Federal Stafford Loan and the non need-based “unsubsidized” Federal Stafford Loan.

Federal Subsidized Stafford Loan: First-year undergraduate students may borrow up to \$3,500 per academic year. Second-year undergraduate students may borrow \$4,500 per year. Third- and fourth-year undergraduate students may borrow \$5,500 per year. There is an aggregate maximum of \$23,000 for undergraduate studies. Interest rate vary based on Federal regulations.

Federal Unsubsidized Stafford Loan: Students who feel that it is necessary to borrow additional funds through the “unsubsidized” Federal Stafford Loan should contact One Stop Student Services for additional information.

Federal Plus Loans: The Federal Parent PLUS loan program enables parents of undergraduate dependent students to borrow directly from lending institutions to assist in defraying the cost of attending eligible post-secondary institutions. An eligible parent may borrow up to the cost of education minus other aid. This amount is in addition to amounts borrowed under the Federal Stafford Loan Program.

Federal Work-Study

The Federal Work-Study Program is a federal program supported with matching funds from UNF. This employment program is designed to assist students by providing employment opportunities and work experience while attending school. Students are paid an hourly rate on a bi-weekly basis. Students must demonstrate financial need through completion of a FAFSA and be enrolled in at least six credit hours.

Out-of-State Tuition Waivers

Out-of-State tuition may be waived for certain full- and part-time enrolled non-residents who have skills or abilities which will contribute to the academic environment of the University. UNF attracts a great majority of its students from Northeast Florida. In an effort to create a diversified student body, the University actively seeks a limited number of students who reside outside of Florida. Non-resident students should contact the individual college to apply. Awards are made based on the availability of funds.

Appeals Procedure

An appeal is a request for re-evaluation of your offer of financial assistance based upon changes in the circumstances reported on your application for financial aid. If you think some aspect of your financial situation was overlooked during the award process that would affect an evaluation of your need, you are entitled to an appeal. To have your award reevaluated, you should contact One Stop Student Services. Appeals of financial aid offers will be considered subject to federal, state and university regulations, as well as available funds.

Satisfactory Academic Progress Policy

The Higher Education Act of 1965, as amended, requires institutions of higher education to establish and apply standards of academic progress that all students must meet to qualify and remain eligible for assistance from the Title IV student financial aid programs. Therefore, to maintain satisfactory academic progress to be eligible to receive financial aid, students must maintain specified grade point averages and proceed through the program at a pace leading to completion within a specified time frame. Satisfactory academic progress will be measured at the end of each semester.

Required Grade Point Averages

Undergraduate and post-baccalaureate students must achieve a minimum term grade point average of 2.0 to be considered making satisfactory progress.

Required Completion Rate

Undergraduate and post-baccalaureate students are required to complete 67 percent of all credit hours attempted.

Requirement of Maximum Time Frame

The Higher Education Act requires that institutions establish a maximum time frame in which students receiving Title IV funds are expected to complete their program of study. To remain eligible for financial assistance, the students must complete their degree as follows:

Undergraduate: students' eligibility for financial aid ends when they have exceeded 180 attempted hours for all college work.

Post-Baccalaureate: students' eligibility for financial aid ends when they have exceeded 90 attempted hours for post-baccalaureate work.

Probation & Reinstatement Procedures

When a student fails to meet any of the standards outlined above for a specified period, the student will be placed on warning after the first occurrence, probation after the second occurrence, and suspension after the third occurrence. During the warning and probation terms, the student is allowed to continue to receive financial aid. If the student fails to meet the requirements at the end of the probation period, the student will no longer be making satisfactory progress and will be ineligible for financial aid.

Reinstatement of Aid

Students who have been terminated can reestablish eligibility by successfully completing the required number of hours and by attaining the overall cumulative grade point average by the end of the next period. The student must then submit a copy of the new transcript and follow the appeal process listed below.

Policy for Student Appeals

If a student is ineligible for financial aid based on the satisfactory academic progress requirements, the student may appeal this decision by completing the Satisfactory Progress Appeal form and submitting the form to the One Stop Student Services. A review of the appeal will determine whether suspending financial aid is justified. The student will be advised in writing of the decision. If appeals are denied at this level, the student may appeal to the Enrollment Services Appeal Committee.

The following steps are required when submitting an appeal:

1. Submit the Satisfactory Progress Appeal Form
2. Clearly state the circumstances that affected your academic performance
3. Provide written documentation of your special circumstances
4. Attach supporting documentation that validates your statements
5. Identify the steps you have taken to ensure that you will not fall below satisfactory academic progress standards in the future

6. For students who have exceeded the maximum time frame requirement, submit the Special Graduation Contract that the student and the academic advisor must sign.
7. Sign and date your petition

Some examples of acceptable reasons that must be validated are listed below:

1. A student's serious illness or accident that must be documented from a medical or mental health professional
2. Death in the student's family that must be documented by providing a copy of the death certificate
3. Other unforeseeable circumstances beyond the control of the student that caused the student to fall below the satisfactory progress standards

Appeal Deadline

Appeals must be submitted to One Stop Student Services within three weeks of the date of written notification of unsatisfactory progress. It is the responsibility of the student to decide when an appeal is appropriate and to initiate an appeal before the specified deadline.

Withdrawals and Incompletes

Students who withdraw from courses after the drop/add period are not considered to be making satisfactory academic progress and may be required to repay a proportionate amount to financial aid programs.

Withdrawals and incompletes are not considered completed courses. It is the responsibility of the student to provide information on changes made after the normal grading periods.

Return of Title IV Aid

For all financial aid students who withdraw or stop attending classes before completing more than 60% of the term, a portion of the total federal aid received, excluding Federal Work Study earnings, may need to be repaid. The amount of federal aid that you must repay is determined by the Federal Formula for Return of Title IV funds (Section 484B of the Higher Education Act). If you never attended classes, then all the funds disbursed would have to be repaid. The steps taken to determine the repayment are as follows:

- Step 1:** Determine the percentage of the enrollment period the student attended before withdrawing. (days attended divided by total days in the period minus break days.)
- Step 2:** Determine the amount of Title IV aid earned by multiplying the total Title IV aid (other than Federal Work-Study) for which the student qualified by the percentage of time enrolled.
- Step 3:** Compare the amount earned to the amount disbursed. If more aid was disbursed than was earned, determine the amount of Title IV aid that must be returned by subtracting the earned amount from the disbursed amount.

Step 4: Allocate the responsibility for returning un-earned aid between the school and the student according to the portion of disbursed aid that could have been used to cover institutional charges and the portion that could have been disbursed directly to the student once the institutional charges were covered.

Step 5: Distribute the unearned funds back to the appropriate Title IV program.

Scholarship Programs

The University of North Florida offers a comprehensive scholarship program to attract and reward students who have superior talent in academics, athletics, fine arts, and extracurricular activities. To be considered for any UNF scholarship, a student must first apply and be admitted to the University. Because many of our scholarships require that students file the Free Application for Federal Student Aid (FAFSA), we recommend that all students interested in scholarships complete the FAFSA. This process can be completed online. Visit the Department of Education's website at www.fafsa.ed.gov for detailed information on completing a FAFSA.

Institutional Scholarships

All students who apply and are admitted to UNF are automatically considered for freshman scholarships based on their admissions application information. Scholarships are awarded based on a variety of factors, including high school course selection, grade point average, and SAT or ACT test scores.

Transfer students may also be considered for institutional scholarships based on their admissions application information, transfer grade point average, and major.

Foundation Scholarships

Foundation scholarships are contributions made to the University from private donors. These awards have specific eligibility requirements and stipulations regarding the awarding and monitoring of the scholarships that have been established by the donor and the University. Please visit the UNF Financial Aid website for detailed information concerning these scholarships at www.unf.edu/finaid/scholarships/index.html.

State Scholarships

State scholarships are funded by the state of Florida. The state determines the recipients, as well as when and how the awards are allocated. The university must confirm student eligibility. The most prominent example of a state funded scholarship is the Florida Bright Futures Scholarship Program. Students work with their high school guidance counselors to apply for the Florida Bright Futures Scholarship during their last year in high school. To learn more about the Florida Bright Future Scholarship Program visit their website at www.floridastudentfinancialaid.org/ssfad/home/uamain.htm. For other information concern-

ing state-sponsored scholarships, visit the website at www.floridastudentfinancialaid.org.

Private Scholarships

Private scholarships are funded by private organizations such as clubs or businesses. These organizations establish the eligibility and renewal criteria for their own scholarships and choose recipients. You may research private scholarship opportunities by using a Web search.

Tuition Deferment

If a student accepts a financial aid award, the University will automatically defer the payment of tuition for approximately five weeks after the semester begins. The deferment of tuition and fees against anticipated financial aid will expire several weeks into the semester. If a student's anticipated aid has not disbursed by the time the deferment expires, the student may have a late payment fee assessed. In these situations, the financial aid is not necessarily lost or cancelled; it simply indicates the tuition deferment has expired. Students should proactively monitor their myWings account for financial aid requirements and/or messages. Some types of aid are excluded from tuition deferment including Federal Work Study Program and Florida Prepaid Program.

A student who cannot automatically defer the tuition must make payment online via myWings or in person at the Cashier's Office by the end of the first week of classes.

A student whose aid has not disbursed by the fourth week of classes must make payment online via myWings or in person at the Cashier's Office by the end of the fifth week of classes to avoid late fees and registration holds.

Any questions concerning this process should be referred to One Stop Student Services or the Cashier's Office.

Financial Aid & Scholarship Check Disbursement

The first disbursement of financial aid disbursements occurs after the third week of classes. As students' files are cleared, financial aid disbursements are issued to eligible students on a weekly basis throughout the term. First time in college students cannot receive their loan funds until 30 days into the term. If you are a first time borrower at UNF under the Federal Stafford Loan Programs, you must complete a loan entrance interview before your funds will be released. Allowable institutional charges owed to the University will be deducted from the first available financial aid or scholarship source. If funds remain after institutional charges have been deducted, a check for the remainder will be mailed to the student or deposited via direct deposit on established disbursement dates.

NOTE: All Financial Aid recipients should be prepared to purchase textbooks and to meet their living expenses during the first three weeks of class.

Estimated Expenses Per Academic Year

UNF has developed profiles of average budgets for students in various dependent and independent categories. Each budget, of course, depends upon the individual student. Students who are in need of financial counseling should specifically request this assistance through One Stop Student Services.

Financial Planning Worksheet: The following worksheet is provided to help students in financial planning at UNF.

Expenses

Tuition/Registration Fees \$ _____

Books/Supplies
(\$400 average per term) \$ _____

Housing
(Apartment costs range from \$270-\$540 monthly; single students are expected to share apartments.) \$ _____

Food \$ _____

Misc. expenses, including medical/personal \$ _____

Transportation expenses, including auto/commuter expenses \$ _____

Total Expenses \$ _____

Resources

Student Savings \$ _____

Scholarship \$ _____

Parents/Relatives \$ _____

Employment \$ _____

G.I. Bill, Social Security, etc. \$ _____

Total Resources \$ _____

Your Financial Need
(Expenses Less Resources) \$ _____

Veterans Assistance-Certifications

One Stop Student Services is available to assist veterans eligible for any of the educational benefit programs

administered by the Veterans Administration. Students who believe that they are eligible for benefits may receive assistance in applying for them through the One Stop Student Services Center.

All degree programs at UNF are approved for VA purposes by the state approving agency for veterans training.

Types of Programs, Eligibility & Benefits

Chapter 30 - Montgomery G.I. Bill: First entered active duty July 1, 1985 or later and completed initial obligated period of active duty of two years or more or who completed two years of active duty and enters the selective reserve for four or more years. Certain Chapter 34 eligibles are entitled after December 31, 1989.

Chapter 31 - Vocational Rehabilitation: Must have a service-connected disability rated at 10 percent or more which causes a demonstrable employment handicap, and signed up prior to April 1, 1987 to make contributions.

Chapter 32 - Veterans Educational Assistance Program: Served on active duty for at least 181 continuous days and enlisted for the first time between January 1, 1977 and June 30, 1985 inclusive, and signed up prior to April 1, 1987 to make contributions.

Chapter 35 - Dependents Educational Assistance Program: Spouse and/or child of a veteran with permanent and total service-connected disability; or whose death was service connected; or who died of any cause while rated as having a permanent and total service-connected disability.

Chapter 1606 - Educational Assistance for the Selected Reserve: Enlisted: enlisted, re-enlisted, or extended enlistment for a six-year period after June 30, 1985. Officer: added six years to current obligation after June 30, 1985.

Students must expect a possible delay of 60 days for receipt of benefits during their first term at UNF to allow for processing of forms at the regional level. Veterans report their anticipated annual enrollment by term (fall, spring & summer) to One Stop Student Services for certification of enrollment. Any course load changes must be reported immediately.

Recommended schedule for the submission of forms:
First application 10 weeks before term

Transfer from out-of-state	10 weeks before term
Transfer from school in Florida	6 weeks before term
Return to UNF after two semester absence	6 weeks before term

Initial certification can be made for one semester during which time the student may be waiting for transcripts or test scores (e.g., GMAT, GRE or SAT). However, undergraduates may not be certified for a second term until fully admitted into a degree program. For information about career advisement and placement services, see the Student Services section of this catalog.

Veterans who plan to attend UNF under any of the veterans training laws must contact One Stop Student Services. The office will assist veterans with completing all forms necessary for transferring and initiating educational benefits.

Certification of School Attendance

Veterans Affairs certifies school attendance to the appropriate Veterans Administration office

	Undergraduate	Graduate*
Full-Time	12 hours or more	9 hours or more
Three-Quarter	9-11	7-8
Half-Time	6-8	4-6
Less than Half-Time	1-5	1-3

* Graduate students who enroll in 3000 or 4000 level courses may have their level of certification lowered as a result of enrollment in such courses.

To expedite processing of certification, students receiving VA education benefits must report to One Stop Student Services at UNF after registering for course work. Students are responsible for notifying One Stop Student Services whenever their course load changes.

In order to be eligible for benefits, veterans must maintain the same academic and conduct standards expected of all UNF students. Students will be placed on unsatisfactory progress status and benefits will be suspended when both the cumulative and term grade point average fall below 3.0 during the term following probation status. All veterans should consult One Stop Student Services for specific information about requirements for benefits. Call the One Stop Student Services Center at (904) 620-5555 located in Building 2, Founders Hall.

VA Work-Study

Veterans receiving VA educational benefits, who are enrolled at three-quarter training time or more, are eligible for VA Work Study programs. If you are interested in these programs, contact the One Stop Student Services Center at (904) 620-5555.