2014-2015
FINANCIAL AID GUIDE
from the office of One Stop Student Services
Your UNF ID

Your UNF student identification number, known as your “N number”, is printed on your UNF Osprey ID card and your official admissions decision letter. It is the primary identifier used for all of your UNF records and transactions. If you are unable to locate your N number, you may call the ITS Help Desk at 904-620-HELP (904-620-4357) for assistance.

Your UNF ID is used to access your student email, myWings and many other computer systems. It will allow you to access your financial aid and other student records at UNF through the myWings portal.

UNF email

Email is the official university method of communication. Check your UNF email daily for important correspondence. Many financial aid emails are generated from your financial aid records to inform you of outstanding requirements. Official financial aid emails can be sent to you from the Director of Financial Aid, Financial Aid Staff, or One Stop Student Services. Financial aid emails often provide important instructions and links to valuable information.

NOTE. Official financial aid communication is sent directly to your secure UNF email address. Forwarding email from your UNF email address to a private email address can result in lost, bounced back or undeliverable mail. No record of forwarded emails is maintained in your UNF email account.

To avoid missing important emails, we recommend that you do not forward your UNF email.
Who is Eligible for Aid?

For most financial aid programs at UNF, you must:

1. Be a U.S. citizen, national or eligible non–citizen as defined by FAFSA.
2. Be enrolled at least half–time in a degree program in standard grade mode (not audit mode).
3. Be making Satisfactory Academic Progress (SAP) toward a degree. See the University’s SAP requirements on page 11 of this guide, or on the One Stop Student Services website.
4. If male, register with the US Selective Services Administration or show proof of non–requirement.
5. Not be in default on a federal loan and/or owe a repayment on a previous financial aid award at UNF or another institution.

Start a Financial Aid File

- Copies of your (and/or your parent’s, if applicable) federal and state tax return transcripts
- All tax return schedules
- Your (and your parent’s if applicable) W–2s/ 1099s.
- Your Federal Password
- Your State of Florida PIN and paperwork

Financial Aid in myWings  http://mywings.unf.edu

Check Financial Aid Status/Disbursement Info
You are responsible for keeping track of your financial aid file before and after you receive your award information. In the myWings portal use the “Financial Aid” tab and choose from:

1. Award (account summary by term, award by aid year, award history, etc.)
2. Contact UNF Financial Aid Office (via One Stop Student Services)
3. Eligibility (holds, student requirements)
4. Financial Aid Status (holds, academic progress, cost of attendance and awards)
5. General Financial Aid (information links)
6. Institutional Online Forms (Mid–year and Summer Requests)
7. Federal Financial Aid Shopping Sheet

Complete Direct Loan Requirements
To receive Direct Subsidized or Unsubsidized Loans, PLUS or Grad PLUS Loans, you must complete all loan requirements. Specific loan instructions for each loan type are available here.

You will need to:

1. Accept your loan (in myWings, under “Award” then “Award By Aid Year”)
2. Complete online Entrance Counseling via www.studentloans.gov
3. E–Sign a Master Promissory Note via www.studentloans.gov

Sign Up for Direct Deposit
It is University policy for all students receiving institutional aid to enroll in Direct Deposit. If any refund is due to the student after all institutional charges have been paid, funds will be directly deposited from UNF into the enrolled bank account. To enroll, log in to myWings and select “View & Pay My Bill” option under “My UNF Bill”. Click on “eRefunds” in the top menu. For more information on Direct Deposit, please contact UNF Student Financial Services at 904–620–2472.

Tuition & Fees
UNF bills students for coursework on a per–credit–hour rate each semester. Rates differ for graduate vs. undergraduate and Florida vs. non–Florida residents. For current tuition and fee rates, please click here.

UNF Student Financial Services is located in Hicks Hall, Building 53, and may be contacted by phone at 904–620–2472 or by email at cashier@unf.edu.
Your Estimated Financial Aid Package

- Your estimated award package is based on the information you submitted on the Free Application for Federal Student Aid (FAFSA), your degree-seeking status, and your residency status as indicated in your myWings account. Awards may be decreased or cancelled if your eligibility or need changes, if you fail to submit required documentation, or if legislative action changes the funding level of any aid program.

- Your initial financial aid offer is based on full-time enrollment (12 hours or more for undergraduate students, nine hours for graduate students). If you enroll less than full-time your disbursement may be reduced or pro-rated to your actual enrollment.

  *If you drop or withdraw from courses, your aid may be adjusted and you may be required to repay any aid disbursed prior to the registration change.

- Your award is developed according to federal, state and institutional regulations to help meet your financial obligation for the given academic period. The amounts offered are based on financial need, determined by the cost of attendance (COA) at UNF minus your expected family contribution (EFC) as calculated by The U.S. Department of Education. You may have out-of-pocket expenses for this academic period.

- If you are selected for Verification.
  - Your award may be decreased or cancelled
  - Funds cannot disburse until ALL required documentation has been submitted and your FAFSA has been verified as correct.
  - Click here for more information on the verification process.
  - IMPORTANT: Do not alter your FAFSA in any way after your file has been verified. Doing so may cause loss of funding.

Your Award

You can access your financial aid award information online through myWings, under “My Financial Aid Awards” on the Student tab.

Accepting,
  - UNF automatically accepts grants and scholarships on your behalf.
  - You may choose to accept federal loan and work study awards in the “My Financial Aid Awards” section of the myWings portal.

Over-Award.
  - If you receive money for educational expenses from other sources (including, but not limited to, scholarships, private education loans, third-party payments, Florida Prepaid, Social Security benefits, etc.) at any time during the year, you must immediately inform One Stop Student Services.
  - Your award may be revised if you are found to be in an “over-award” status, and in some circumstances you may be required to repay aid already disbursed.

Rejecting,
  - You may reject the full amount of your offered loan and work-study programs through myWings. If you later wish to reinstate a rejected award, you will need to contact One Stop Student Services to complete the necessary forms.
  - If you wish to decline an award after accepting it in myWings, submit the corresponding Action Request Form.

Changes,
  - Changes to your award may be requested with the corresponding Action Request Form.
  - All changes are contingent on financial aid eligibility according to federal and program regulations. Requests that do not meet federal, state and institutional regulations or requirements cannot be approved.

Types of Financial Aid

Your financial package may contain one or more of the following types of aid. See page 9 of this guide or click here for specific information regarding the impact of course withdrawals and repayment of aid programs.

Scholarships. Awards based on academic merit and/or financial need. These do not require repayment upon graduation.

Grants. Awards based on financial need. These do not require repayment upon graduation.

Federal Need-Based & Non-Need-Based Loans. Subsidized and Unsubsidized Direct Loans are long-term, low-interest loans guaranteed by the federal government. These must be repaid after you graduate, withdraw, or drop below half-time status.

Parent PLUS & Graduate PLUS Loans. Loans available to parents of dependent undergraduate students or graduate students, which are not based on financial need. If interested in either of these programs, the borrower must complete a PLUS Loan Application. Visit our website for detailed instructions to apply for a Parent PLUS or Graduate PLUS loan.

Private Education Loans. These loans are not federally guaranteed and a credit check is required. Application must be made directly with the lender of your choice. Terms, rates and restrictions vary. If you apply and are approved for a private education loan, please complete the UNF Private Loan Notification Form. It is the student’s responsibility to notify UNF of any Private Loan application.

Part-Time Employment. Federal Work-Study Program (FWSP) awards are based on financial need. A FWSP award is earned through student employment on or off campus. Hours, rates of pay and job duties will vary. Both FWSP and non-FWSP student job postings are available through UNF Human Resources online employment system called OASys.
Financial Aid Disbursements

- Tentative disbursement dates are posted in myWings and on the One Stop Student Services website. The dates listed are estimates indicating the first possible date of disbursement. Your individual disbursement may be later than the date posted based on your file status. Posted dates are subject to change.

- Tuition, fees, housing expenses, and other institutional charges owed to the University will be deducted from the first available aid or scholarship source disbursed to you each semester. UNF will continue to deduct what you owe as aid disburses until your balance is paid in full. Important Note: Federal regulations prohibit federal financial aid from paying certain charges including, but not limited to, orientation and ID card fees, as well as parking and library fines. You may complete a Financial Aid Authorization Form via myWings to authorize payment of some of these types of charges. For additional information and to plan appropriately, click here.

- If you anticipate a financial aid refund, UNF may authorize you to use up to $600 of your anticipated refund in the UNF bookstore prior to disbursement of aid. As a Bookstore Authorization is not additional aid, any amount you spend will be deducted from your financial aid at disbursement. If a refund is released to you before the amount is deducted, you may owe UNF a balance.

- If funds remain after institutional charges have been deducted, the remainder will be issued to you via Direct Deposit. Refunds are issued on a weekly basis. We recommend that you confirm a $0 balance with UNF Student Financial Services after you receive a financial aid refund to ensure that incidental fees have been paid and to avoid late fees.

- Parent PLUS loans will be disbursed to student accounts and UNF will deduct any balance due from the loan. If a parent indicates that they want to receive any proceeds that remain, a paper check will be issued to the parent for the remainder.

Fee Deferments

- UNF will automatically “pend” (defer) tuition and fees each semester against accepted financial aid awards and other financial resources (e.g. Florida Prepaid, Third-Party Contracts, Post 9/11 GI Bill) reflected on a student’s account by the payment due date. The University will defer the payment of tuition for approximately four to five weeks into the term. If your balance due has not been paid or deferred by the payment deadline, either by financial aid or out of pocket, you will be subject to late payment fees and registration holds. If your aid has not paid by the fourth week of classes, you must make payment by the end of the fifth week to avoid late fees.

- Florida Prepaid participants will automatically have a deferment posted for the lesser of the number of hours registered or number of Prepaid hours remaining. If you do not wish UNF to bill Prepaid for a given semester you may opt out via myWings. If you wish for UNF to bill for fewer hours than you are enrolled, you can complete this form and submit it to UNF Student Financial Services prior to the add/drop deadline.

- If your awards and/or Prepaid do not cover your balance due, you must pay your remaining balance by the posted payment deadline. Check your myWings account regularly for any balance due.

- UNF offers three tuition Payment Plan options. You may enroll in payment plans in the “My UNF Bill” channel in the myWings portal. See the Student Financial Services website for more information.

Remember:

- To defer your fees, you must accept your award(s) via myWings prior to the end of Add/Drop.

- If you have registered for a class or placed yourself on a waitlist, but elect not to attend, you must drop the class before the end of the Add/Drop period; otherwise, you will be responsible for the cost of the course and any applicable late fees. *Do not expect to be dropped from a course for non-attendance. It is your responsibility to make changes to your schedule prior to the Add/Drop deadline.

- Please be advised that the following programs will not pend or defer your fees. If the only financial aid program you receive is one of these programs, you must contact the Cashier’s Office to pay your tuition and fees. The State University System Minority Scholarship, Federal College Work-Study, The Barnes & Noble Bookstore Scholarship, The Delores Auzenne Fellowship or a UNF Housing Grant.
Federal Direct Loan Program

Direct Loans, established by the Federal Government, are the most common source of college loan funds. Direct Loans are fixed-rate, low-interest loans available to degree-seeking undergraduate and graduate students attending accredited schools who enroll at least half-time (six hours) per semester. Federal regulations limit the amount you may receive each academic year and over your college career from Direct Loans. No credit check is required for student Direct Loans.

- Direct Subsidized Loans are awarded to first-time bachelor seeking undergraduate students on the basis of financial need, as determined by the FAFSA. The government pays (subsidizes) the interest on the loan while you are enrolled at least half-time (six hours) and remain in a degree-seeking program.

- Direct Unsubsidized Loans are awarded to graduate and undergraduate students to bridge the gap between other aid sources and total cost of attendance. You are responsible for the interest from the time the loan disburse.

If a Direct Loan is part of your award, the amount shown on myWings is the maximum you are eligible to receive for the fall and spring terms. Changing your enrollment status may affect your loan eligibility and the amount you receive. Visit our online loan instructions or follow the steps below to receive funding for this program:

1. Accept your award(s) online through the myWings portal. Login to myWings. From “Student Self Service”, choose the Student tab, and then select “My Financial Aid Award.”

2. If you are a new borrower under the Direct Loan program at UNF, you will receive an email notifying you when your Master Promissory Note (MPN) is available to be electronically signed. If you have previously completed a Direct Loan MPN for UNF, we will automatically attempt to use your existing MPN.

3. If you are a new borrower under the Direct Loan program at UNF you must complete online Loan Entrance Counseling. A link will be provided in your myWings under “Financial Aid Requirements”.

4. Once UNF confirms you have successfully completed Entrance Counseling and an MPN, we will request the first permissible disbursement date for your loan. Loan funds are received from the Department of Education via Electronic Funds Transfer (EFT).

5. UNF will verify your hours enrolled and, if eligible, forward funds to Student Financial Services for disbursement. Any tuition balance owed to UNF will be deducted first. Other non-tuition related charges owed will only be deducted if you have completed a Financial Aid Authorization Form online via myWings.

NOTE: You must enroll in a minimum of six hours per semester, in standard grade mode, to receive a Direct Loan. If you withdraw to less than six hours prior to disbursement you will not be eligible for Direct Loan funds. If you withdraw to less than six hours after disbursement you may be required to repay UNF for those disbursed funds.

6. If you are a dependent student and you accept and receive the maximum yearly Direct Loan amount in the fall and spring semesters you will not be eligible for Direct Loan funds in the summer semester. Direct Parent PLUS Loans or private education loans will be the only loan option in this case.

Master Promissory Note (MPN)

If you accept a Direct Loan, you must electronically sign a Federal Direct Master Promissory Note (MPN) for the University of North Florida. Your MPN will serve as a multi-year note, for up to 10 years from the date it is signed. Future loans at UNF can be processed year to year on one MPN. If there are no disbursements within 12 months of signing the MPN, it will no longer be valid and you will be required to submit a new MPN to borrow again.

Federal Direct PLUS Loans

- Require an application: Parent Plus Application or GradPlus Application

Direct Parent PLUS Loans – A loan borrowed by the parents of undergraduate dependent students. Students whose parents intend to apply for a PLUS Loan are required to file the FAFSA for the current year.

Direct Grad PLUS Loans – A loan borrowed by graduate and professional degree students to supplement other financial aid. Students requesting Grad PLUS funding must have a FAFSA on file for the current year.
Annual Loan Limits for Direct Loans

Annual loan limits are for the full academic year (fall, spring and summer).

You may not receive more than half of each loan limit per semester up to the annual limit at your academic level.

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<tr>
<th>Year</th>
<th>Dependent Students a</th>
<th>Independent Students a</th>
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<tbody>
<tr>
<td><strong>Freshman</strong> (0-29 earned credit hours)</td>
<td>$5,500 (maximum $3,500 subsidized)</td>
<td>$9,500 (maximum $3,500 subsidized)</td>
</tr>
<tr>
<td><strong>Sophomore</strong> (30-59 earned credit hours)</td>
<td>$6,500 (maximum $4,500 subsidized)</td>
<td>$10,500 (maximum $4,500 subsidized)</td>
</tr>
<tr>
<td><strong>Junior and beyond b</strong> (60+ earned credit hours)</td>
<td>$7,500 (maximum $5,500 subsidized)</td>
<td>$12,500 (maximum $5,500 subsidized)</td>
</tr>
<tr>
<td><strong>Teacher Certification</strong> (after Bachelor’s degree)</td>
<td>$5,500</td>
<td>$12,500 (maximum $5,500 subsidized)</td>
</tr>
<tr>
<td><strong>Graduate and Professional</strong></td>
<td>Not applicable</td>
<td>Up to Cost of Attendance</td>
</tr>
</tbody>
</table>

a Dependent students whose parents are unable to borrow PLUS Loans are eligible to apply for the independent undergraduate unsubsidized loan limits.

b Second Bachelor candidates are treated as undergraduate students for purposes of determining loan limits.

Maximum Eligibility Period

This policy applies only to first-time borrowers. A “first-time borrower” is defined as an individual with no outstanding Direct or FFEL Loan Program balance on July 1, 2013, or on the date the individual borrows a Direct Loan after July 1, 2013.

If you classify as a “first-time borrower” you may not receive Direct Subsidized Loans for more than 150 percent of the published length of your academic program. For example, if you are enrolled in a four-year bachelor’s degree program, you are limited to six years of Subsidized Loan funding. If you exceed 150% of your published program hours, you will become ineligible for Subsidized Direct Loans, and may only borrow Unsubsidized Direct loans (provided you have not exceeded Annual or Aggregate limits). For more information on Maximum Eligibility Period, click here.

Aggregate Loan Limits for Direct Loans

Aggregate limits are the maximum total outstanding loan debt a student may have.

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<thead>
<tr>
<th></th>
<th>Undergraduate</th>
<th>Graduate and Professional</th>
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</thead>
<tbody>
<tr>
<td><strong>Undergraduate</strong></td>
<td>$31,000 (maximum $23,000 subsidized)</td>
<td>$57,500 (maximum $23,000 subsidized)</td>
</tr>
<tr>
<td><strong>Graduate and Professional</strong></td>
<td>Not applicable</td>
<td>$138,500 (maximum $65,500 subsidized)</td>
</tr>
</tbody>
</table>

The Graduate/Professional aggregate limit includes Stafford Loans borrowed for undergraduate study.

Loan Disbursements

- Disbursements will be made to UNF Student Financial Services once the funds have been received from The U.S. Department of Education. Funds will not be available from The U.S. Department of Education until after the Add/Drop period has expired for each semester. The first disbursement is generally three weeks into the term, but can vary based on the status of your file.

- UNF Student Financial Services will deduct charges owed and create a refund to the student for funds in excess of the balance owed.

- Refunds are issued to students via direct deposit. You may enroll in Direct Deposit by logging into myWings and selecting the “View and Pay My Bill” option under “My UNF Bill”. Click on “eRefunds” from the top menu.

- If you withdraw to less than half-time status prior to the disbursement of your Direct Loan, the funds will be returned to the department and your loan will be cancelled.

- If either disbursement has been cancelled and you wish to reinstate your loan, you must contact One Stop Student Services to request reinstatement.
Loan Repayment

Understanding the repayment process for your federal student loans can go a long way toward building a solid financial foundation. Remember, federal student loans are real loans, just like car loans or mortgages. You must repay a student loan even if your financial circumstances become difficult. Your student loans cannot be canceled because you didn’t get the education or job you expected, or because you didn’t complete your education.

While you are in school, enrolled at least half–time in a degree-seeking program, your loan status will be “in school deferred” by the Federal Government. However, you will go into loan repayment when you graduate, withdraw to less than half–time (6 credit hours) in any semester or when you cease to enroll at least half-time.

It is important to keep track of lender, balance and repayment status for each of your loans. These details help determine your options for loan repayment. The U.S. Department of Education’s National Student Loan Data System (NSLDS) helps you track all your federal student loans. You can access NSLDS here. There are many loan repayment options, which will make repaying your loans possible. Please visit the direct loan website for more information.

Ignoring your student loan repayment can do devastating damage to your credit. Unpaid loans can be reported to collection agencies or worse, result in loan defaults. When a default occurs on a loan, the total loan balance becomes due and the government can garnish your wages and seize your tax refunds. Loan defaults must be cleared before any additional financial aid can be paid to you. A student loan listed in “Default” status will also result in a hold which will prohibit you from registering for classes at any college or receiving academic transcripts or diplomas.

Loan Exit Counseling

Exit counseling is required when you graduate, leave school, or drop below half–time enrollment in any given semester. Exit counseling provides important information you need to prepare to repay your federal student loans.

- When Exit Counseling is required, UNF will place an Exit Counseling requirement on your myWings account. The requirement will be hyperlinked to StudentLoans.gov where you will log in with your user ID and PIN to complete the counseling session.
- Until you have completed Exit Counseling, you will have a hold on your account which will prohibit you from getting other types of aid disbursed to you and also from obtaining academic transcripts and/or your diploma.
- Completing Exit Counseling will not prevent you from registering for classes.
- Completing Exit Counseling will not prevent you from receiving Direct Loan funding in a future eligible semester.
Florida Bright Futures Scholarship Program

How do I receive my award at UNF?

- UNF automatically identifies UNF Bright Futures recipients from a State of Florida database. You do not need to submit an award letter to UNF or notify us that you have been awarded. However, it is your responsibility to ensure that UNF is your "school of attendance" on your Bright Futures account. We cannot place your scholarship on your financial aid award if you have another school listed with the State of Florida. You must also check your UNF online bill to ensure that your scholarship is in place prior to the payment deadline each semester. To do this, click any of the "View and Pay" options on the Student tab in myWings and look for your pending financial aid. If you are eligible for this award but it is not included as part of your pending financial aid, contact One Stop Student Services immediately.

- You must be coded at UNF as a Florida resident for tuition purposes to receive Bright Futures at UNF. Check your myWings account to ensure that you have been granted Florida residency. If you have questions about your residency status, please contact One Stop Student Services through the online contact form or by phone at 904-620-5555.

- Florida Bright Futures recipients do NOT need to enroll full time to receive their award each semester. However, a minimum of half-time enrollment (6 credit hours) is required to be eligible each term.

- Bright Futures awards appearing in myWings can be used to defer tuition charges. The amount awarded will be an estimate, assuming 15 credit hours per term. Throughout registration your award will be adjusted to reflect your actual enrollment for the term. After the Add/Drop period has ended, your scholarship will pay toward your UNF tuition charges. If your Bright Futures and other forms of financial aid are greater than the balance due, excess financial aid will be issued to you in the form of a financial aid refund.

How do I renew my award each year?

To renew your Bright Futures Scholarship, you must maintain a minimum cumulative grade point average and successfully complete a specific number of credit hours. The requirements for renewal listed below were accurate at the time of publication. Requirements are subject to legislative changes. Visit the Bright Futures website to confirm current requirements.

<table>
<thead>
<tr>
<th>Minimum Cumulative GPAs</th>
<th>Required Credit Hour Completion Per Term</th>
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<tbody>
<tr>
<td>Florida Academic Scholars.</td>
<td>Funded Full time (12+ credit hours)</td>
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<tr>
<td>Florida Medallion Scholars.</td>
<td>Funded 3/4 time (9-11 credit hours)</td>
</tr>
<tr>
<td>Florida Gold Seal Scholars.</td>
<td>Funded 1/2 time (6-8 credit hours)</td>
</tr>
</tbody>
</table>

If you fail to meet renewal requirements due to insufficient GPA or hours completed, you may submit an appeal to UNF if you have documentable extenuating circumstances. Examples of extenuating circumstances might be illness or death in the family. Extenuating circumstances must be documented and that documentation submitted with an Enrollment Services Appeal.

How much will my award be each semester?

Florida Bright Futures Scholarships pay a flat rate per credit hour by award level. The following rates were accurate at the time of publication. Rates are subject to legislative changes. Visit the Bright Futures website to confirm current rates.

- Florida Academic Scholarship $103.00 per credit hour
- Florida Medallion Scholarship $77.00 per credit hour

Withdrawing from courses will cost you.

If you withdraw from a course you will be required to repay a portion of your Bright Futures Scholarship. The amount will be proportionate to your scholarship level and the number of credit hours from which you withdraw. Your UNF account will be updated within seven calendar days to reflect the amount you owe. Accounts must be paid in full within seven calendar days to avoid a $100 late payment fee. Failure to repay your Bright Futures withdrawal will result in holds to your student account which will prohibit adding/dropping/withdrawing from courses or obtaining transcripts. Ultimately if you do not repay the amount returned you will lose your scholarship permanently.

Can I use my Bright Futures to pay for summer courses?

No, Florida Bright Futures is only available to fund courses in the fall and spring semesters. See page 13 for more on summer financial aid.

I have Florida Bright Futures and Florida Prepaid. How does that work?

A student is allowed to have both Bright Futures and Florida Prepaid. You will not be penalized on one program because you have the other. UNF will bill both programs for the number of credit hours for which you enroll. Any funding (from either program) that remains after your UNF bill is paid will be issued to you in the form of a financial aid refund.
**Prorating of Aid**

The disbursement of the following programs will be prorated (reduced) based on the number of hours in which a student enrolls. If a student enrolls less than full-time, disbursements will be prorated accordingly.

**Federal Pell Grant**
Reduction based on the student’s actual hours enrolled after the Add/Drop period.

**Federal SEOG, FSAG, UNF Institutional Grant, UNF Need-Based Grant and UNF On Campus Housing Grant**
Prorated to pay 75 percent of posted award for nine to 11 UNF hours; 50 percent for six to eight UNF hours, and zero percent for less than six UNF hours.

**Florida Bright Futures**
Reduction based on the student’s actual hours enrolled after the Add/Drop period.

**UNF Graduate Grant**
Prorated to pay 50 percent for six to eight hours and zero percent for less than six hours.

**Withdrawals and Return of Title IV Aid**

If you receive Title IV Federal Financial Aid and withdraw (either officially or unofficially) from ALL your classes you must repay any unearned federal monies that were disbursed on your behalf.

**Complete and Official Withdrawals**

- Your withdrawal date will be the date you began UNF’s official withdrawal process.

**Unofficial Withdrawals**

- If you stop attending without officially withdrawing, the last date of attendance as reported by your instructor will be the withdrawal date.
- If you received a combination of F, W (withdrawal), and/or I (incomplete), your professors will be asked to report your last date of attendance. Based on this information, you may be required to repay the “unearned” portion of the federal aid.
- If your grades were all F and/or I and you never attended, you are required to pay back the full amount.

**Repayment**

If it is determined that you owe a Return of Title IV amount to the U.S. Dept. of Education, UNF will pay those funds to the US D.O.E. on your behalf and a charge for that amount will be placed on your UNF student account. You will be notified of the amount owed in writing via your UNF email and hard copy letter. The balance will be due immediately. The balance should be paid, or repayment arrangements made with UNF Student Financial Services within approximately three weeks, or late fees will be applied, and ultimately, the balance will be turned over to a collection agency. You will not be allowed to register for classes or receive official or unofficial academic transcripts or diplomas until this balance is paid.

**Return of Title IV Aid FAQs**

*How is the return amount calculated?*

Federal regulation requires the use of a formula based on the number of calendar days in the term and the number of days you attended before you withdrew. This will determine how much financial aid you “earned”. The difference between aid disbursed and aid earned will be used to calculate the amount of aid you must repay.

*Where can I go for further information?*

You can get more information about UNF’s Return of Title IV Policy by contacting One Stop Student Services or online here.
**Satisfactory Academic Progress**

The federal government requires institutions of higher education to establish and apply standards of Satisfactory Academic Progress (SAP) that all students must meet to qualify and remain eligible for assistance from Title IV student financial aid programs. Therefore, to be eligible to continue to receive financial aid, you must maintain a specified term and overall cumulative grade point average (GPA) and proceed through your program at a pace leading to completion within a specified time frame. Academic history is reviewed for all students applying for financial aid, regardless of whether financial aid has been previously received. Satisfactory Academic Progress (SAP) will be measured after grades post each semester. In order to receive federal financial aid funds, you must meet the requirements defined below. Click [here](#) for more information.

Institutional categorical and merit/talent scholarship aid is exempted from this Satisfactory Academic Progress policy and is instead based upon each individual award's criteria. For athletic aid, student-athletes must maintain Progress-Toward-Degree requirements in accordance with the NCAA's Division I Manual (Policy 14.4.3.3) as detailed in the UNF Student-Athlete handbook.

Please note: Satisfactory Academic Progress is not the same as Academic Probation or Suspension. Your SAP status will not appear on your transcript and does not prevent you from enrolling in courses at UNF. For more information on Academic Probation and Suspension, see your academic advising office.

### 1. REQUIRED COMPLETION RATES

You are required to complete (earn a passing grade in) a minimum, unrounded 67 percent of the hours you attempt (enroll in) each term. In addition, you must also maintain an unrounded, overall cumulative 67 percent completion rate of all coursework attempted to date. This includes all college coursework attempted at all post-secondary institutions after high school graduation.

<table>
<thead>
<tr>
<th>Term Enrolled Hours</th>
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<th>5</th>
<th>6</th>
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<th>8</th>
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<tbody>
<tr>
<td>Minimum Hours Required To Meet SAP Completion Rate Rule</td>
<td>All</td>
<td>3</td>
<td>4</td>
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</table>

### 2. REQUIRED GRADE POINT AVERAGES

Undergraduate and Post Baccalaureate students must maintain an unrounded minimum term and overall cumulative GPA of 2.0 each semester (2.5 for Education majors). Graduate students must maintain an unrounded minimum term and overall cumulative GPA of 3.0 each semester.

### 3. REQUIREMENT OF MAXIMUM TIME FRAME (Max Hours/150% Rule)

To remain eligible for financial assistance, you must complete your degree program before reaching 150 percent of the number of credits needed to complete your degree program. Your eligibility for financial aid ends once your attempted hours exceed 150 percent of your current program of study. For undergraduate students, this is typically calculated to be 180 attempted credit hours (120 credit hours times 150 percent equals 180 credit hours). If your academic program is longer than 120 credit hours, this calculation will be done based on your program’s actual required credit hours. For graduate students the number of attempted hours depends on the program. **Note**: All periods of enrollment must be considered, including hours not funded by financial aid and transferred hours. Attempted hours include ALL registered hours, including grades of D, F, incompletes and withdrawals.

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### Satisfactory Academic Progress Procedures

If you fail to meet one or more of the standards outlined above for a specified period you will be placed on either:

**Warning**

Allowed To Receive Financial Aid

**Suspension**

Ineligible To Receive Financial Aid

If your financial aid is suspended, you have the opportunity to provide an explanation, documentation and a plan of action to appeal this status and request reinstatement of your financial aid. Please see page 12 of this guide or click [here](#) for SAP Appeal instructions.

### SAP and Concurrent Enrollment/Study Abroad

Classes taken through Concurrent Enrollment or Study Abroad must also be evaluated to verify that the above listed SAP standards have been met. If you take classes at another institution, you must submit official transcripts from your host institution(s) reflecting the approved coursework. The grades earned in these courses will be included in your current and future term SAP calculations. In addition to the official transcript, you must also submit a UNF Consortium and Study Abroad SAP Appeal, available for download [here](#). Failure to submit an appeal form and transcripts will prevent you from receiving Title IV aid in subsequent semesters.
SAP Appeals

If you are notified that you are ineligible for Federal financial aid based on the SAP requirements, you may appeal the decision by completing the Satisfactory Academic Progress Appeal Form available online or at One Stop Student Services. You will be advised in writing of the decision. If an appeal is denied at this level, you may appeal this decision via an Enrollment Services Appeal.

The following steps are required when submitting an appeal:

a. Submit a complete Satisfactory Academic Progress (SAP) Appeal Form, available online here. The Academic Plan of Action must be signed by your academic advisor/program director.

b. Provide a clear and concise written explanation of extenuating circumstances that impacted your academic performance for each semester that SAP standards were not met.

c. Provide supporting documentation that validates each of your statements and for each term SAP standards were not met.

d. Identify the steps you have taken or will take to ensure that you will not fall below SAP standards in the future.

e. If you have exceeded the maximum time frame (Max Hours/150 Percent Rule) requirement, you must submit a Graduation Contract (available online here), signed by you and your academic advisor/program director. The Graduation Contract is submitted in addition to the SAP appeal, not in place of it.

f. If you take courses at another institution through Concurrent Enrollment or Study Abroad, you must submit a Consortium and Study Abroad SAP Appeal, available for download here, for those hours to be evaluated and to verify SAP requirements have been met. Final transcripts reflecting the coursework must be submitted for this evaluation.

g. You must sign and date your appeal and your statement of circumstances. Any supporting documentation provided by a third party must also be signed by that third party.

If your Satisfactory Academic Progress review results in Financial Aid Suspension, you will be notified of this via your UNF email account. This email will contain a “Priority Submission Deadline”. Complete appeals submitted by the priority deadline will receive a decision prior to the add/drop deadline for the upcoming term. Appeals received after the priority deadline will still be reviewed, but decisions are not guaranteed prior to the end of add/drop. It is your responsibility to decide whether or not to submit an appeal and if so to initiate an appeal before the specified deadline. You must make other arrangements to pay your tuition and fees if your financial aid is terminated and you do not appeal or your appeal is denied. If your appeal is denied by UNF Student Financial Aid, you have the option to appeal that decision by submitting an Enrollment Services Appeal, available in your myWings portal.

EXAMPLES OF ACCEPTABLE APPEALS:

a. A serious illness or accident that must be documented by a medical or mental health professional.

b. A death in your family that must be documented by providing a copy of the death certificate or obituary.

c. Other unforeseeable circumstances beyond your control, which directly caused you to fall below Satisfactory Academic Progress standards.

Financial Aid & Other UNF Services

Housing
Housing charges are not automatically deferred. If you wish to defer your housing, please contact UNF Housing and Residence Life each semester at 904-620-4663 or click “Housing Pending Worksheet under “Forms” here.

Chartwells Dining Services
For food service/meal plan inquiries, please contact Chartwells Dining Services at 904.620.2543 or visit Chartwells online.

UNF Bookstore
If you have sufficient financial aid funding to cover the cost of books, after all tuition/fees, housing, etc. have been paid, you may receive email authorization permitting you to use part of your anticipated financial aid refund at the UNF Bookstore. This notification will be sent to your UNF email account. Bookstore authorizations range in value from $50 to $600, based on accepted aid remaining at the time your authorization is processed. Your tuition and fees must be pended against financial aid to utilize this process.
Spring & Summer Financial Aid

If you need spring financial aid you may need to complete a Mid-Year Request Form along with your FAFSA. Students who did not attend UNF or did not receive financial aid at UNF in the fall term should complete a Mid-Year Request in myWings and file 2014–2015 FAFSA by the November 1 priority date. The Mid-Year Request is available in myWings each year around October 15. Click here for more information on applying for Mid-Year or Summer financial aid.

Summer financial aid uses the FAFSA from the previous fall and spring. If you did not receive aid during those terms, make sure you have filed the appropriate FAFSA. ALL STUDENTS (except first time in college freshman starting college for the first time in the summer B term) must complete a Summer Request Form if they are seeking summer financial aid. The Summer Request is available each year in myWings around March 15.

NOTE: To be awarded summer aid, you must register for all classes at the beginning of summer registration. If you plan to take courses through Concurrent Enrollment, all Concurrent Enrollment and Consortium paperwork must be submitted and hours reported on your Summer Request Form to have them counted toward your summer eligibility.

Concurrent Enrollment

If you wish to enroll in courses at another Florida university, state college, or community college you should begin by seeking approval from their UNF academic advisor. If transient coursework is allowed by your major and approved by your advisor you must complete a Transient Student Admission Application on the Florida Virtual Campus website:

1. Go to www.flvc.org
2. From the “Student Services” tab select “Transient Student Admission Application”
3. Click “log in with a Login ID” If you don’t already have a Login ID, you will be provided a link to set one up.
4. Follow the steps to complete the Transient Student Admissions Application.

The FLVC Transient Student Admission application will prompt you to indicate if you are interested in receiving UNF Financial Aid for the additional hours you are taking at your host institution. You MUST check the financial aid indicator on the application to be considered for additional aid. Important Note: Opting to enroll in concurrent/transient coursework for a term will likely cause delays in the disbursement of your financial aid for that term.

- Some financial aid programs require that your coursework be taken only at UNF. These financial aid programs cannot be adjusted for concurrent enrollment hours.
- You must enroll in a minimum of six credit hours at one institution each semester to meet eligibility requirements for Direct Loans (Subsidized and Unsubsidized), PLUS, GradPlus and Private Education loan programs. Enrolling in three hours at one school and three hours at another will not meet these funding requirements. Contact One Stop Student Services via email or in person for specific eligibility criteria for your financial aid awards.
- Financial aid can only be evaluated if the courses you enroll for are the same courses your advisor approved on your FLVC Transient Admission Application.
- You must submit an official transcript from the host institution to UNF at the end of the grading period.

Note: If you wish to enroll in courses at a private Florida college, or out of state college, you cannot use the FLVC online application. Instead, you must submit a paper Consortium Agreement available from One Stop Student Services.

Study Abroad

To have Study Abroad enrollment considered for financial aid funding, you must complete a UNF Financial Aid Study Abroad agreement by August 15 (fall), October 15 (spring), or March 15 (summer). The form is available for download here.

Talk to your academic advisor about Study Abroad opportunities and contact One Stop Student Services to schedule a Study Abroad financial aid appointment.

Visit the UNF International Center’s study abroad website for more information on UNF Study Abroad programs.
Words of Advice

- Apply EARLY for financial aid. UNF recommends completing your FAFSA each year by Valentine’s Day, February 14.
- Complete a FAFSA (Free Application for Federal Student Aid) EVERY YEAR you are attending school. File your FAFSA here. Financial aid is NOT automatically renewed from year to year.
- If you are beginning classes during the summer term, be sure to file two FAFSA applications; one for the upcoming school year and one for the current school year. The federal financial aid calendar runs from fall through summer. Don’t forget to submit a UNF Summer Financial Aid Request as well.
- Retain financial aid and scholarship information for tax records. All financial aid disbursements (excluding loan programs) above the cost of tuition, books, and fees may be subject to federal income tax.
- Monitor your enrollment and academic progress to ensure eligibility for your financial aid package.
- Read the Financial Aid Guide, keep the information for future reference, and regularly monitor your financial aid status in the myWings portal.
- It is your responsibility to budget properly and plan ahead to meet your financial obligations until your financial aid refund is available.

Your Responsibilities

- Read and understand all materials sent to you by UNF and other financial aid agencies, as well as those available on the One Stop Student Services website.
- Submit all requested forms and documentation accurately in a timely manner.
- Keep copies of all forms and materials you submit to One Stop Student Services.
- Register for the hours required for disbursement and monitor your hours throughout the term.
- Notify One Stop Student Services of all resources not listed in your UNF financial aid award.
- Use financial aid only for expenses related to attending UNF.
- Understand and comply with the rules and policies governing each of your aid programs. Visit the UNF Financial Aid Quick Guide for more information.
- Maintain Satisfactory Academic Progress. See page 11 of this guide, or our “Keeping your Aid” website for more information.
- Check your myWings and UNF email accounts for financial aid information on a regular basis.
- Keep local and permanent mailing addresses up to date with UNF and other financial aid agencies.

Your Rights

- Read a complete list of your student rights, visit the UNF “Consumer Information” website.
- Be informed of correct procedures to apply for aid, how financial need is determined, criteria for awarding aid, cost of attendance, how Satisfactory Academic Progress is determined, and what you must do to continue receiving aid.
- Know how changes in enrollment might affect your financial aid disbursements.
- View your financial aid information on file, in accordance with FERPA (see below).
- Know the conditions of any loan you accept.
- Know the job description and pay rate for any FCWSP job you hold or for which you may apply.

Confidentiality

The University of North Florida ensures the confidentiality of student records in accordance with State University System rules, state statutes, and the Family Education Rights & Privacy Act (FERPA) of 1974, known as the Buckley Amendment.

- Your family financial information and the type and amount of your aid are held in confidence. Information is released only with photo ID or your written consent.
- For more information about FERPA, refer to the U.S. Department of Education website.