

# FINANCIAL AID GUIDE

2016-2017

UNIVERSITY OF NORTH FLORIDA

UNIVERSITY of  
NORTH FLORIDA



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## ONE-STOP STUDENT SERVICES

At the University of North Florida, students are our first priority. UNF recognizes that every student is an individual, with different goals and different needs. UNF provides a comprehensive student financial aid program, based on individual need, educational costs and availability of funds. Awards may consist of scholarships, loans, grants and/or employment.

One-Stop Student Services provides financial aid information to students, prospective students and families. We're here to help you through the financial aid process. Come see us in Hicks Hall, building 53, call (904) 620-5555, or contact us [online](#).

## myWINGS

You can conduct most UNF business through [myWings](#), our student portal, such as registration, financial aid, checking your UNF bill and UNF email, and student records. You are responsible to check your myWings and UNF email accounts regularly for new information. Sign in to myWings using your UNF N number and password. If you do not know your N number and password, follow the link for "Login Help".

## YOUR UNF ID

Your UNF student identification number, known as your "N number", is printed on your Osprey 1Card 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 (4357) for assistance. Your N number is used to access your secure UNF email, myWings and many other computer systems. It will allow you to access your financial aid and other UNF student records in myWings.

## SECURE 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 instructions and links to important information.

**NOTE:** Official financial aid communications are 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 13 of this guide, or on the OneStop 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.

## YOUR ESTIMATED FINANCIAL AID AWARD

- Your estimated award 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. Individual 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 (15 hours or more for undergraduate students, nine hours for graduate students). If you enroll less than full-time your disbursement may be reduced or prorated based on 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.

## FINANCIAL AID IN myWINGS

You can access your financial aid award information online through [myWings](#), under "My Financial Aid Awards" on the Student tab.

### ACCEPTING:

- UNF automatically accepts most grants and scholarships on your behalf.
- You may choose to accept loan and work study awards in the "My Financial Aid Awards" section of myWings.

### DECLINING:

- You may decline the full amount of your offered loan and work-study programs through myWings. If you later wish to reinstate an award you originally declined, 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.

## OVER-AWARD:

- If you receive money for educational expenses from other sources (including, but not limited to: scholarships, private education loans, certain third-party payments, 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 that has already disbursed.

## SIGN UP FOR DIRECT DEPOSIT

The fastest way to receive your financial aid refund is 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.

Students and parents (in the case of Parent PLUS loan borrowers) who do not elect to sign up for Direct Deposit will be issued a paper refund check. Paper refund checks will be made available for pickup for 10 days in the Cashier's Office on the first floor of Hicks Hall (valid photo ID required). Paper refund checks that have not been claimed within 10 days will be mailed to the address on file in myWings.

## FINANCIAL AID COST OF ATTENDANCE

Your Cost of Attendance, or COA, is a budget which represents an average cost for you to attend school for a year (fall and spring semesters). A COA is NOT your actual out of pocket expenses or bill. Rather, UNF calculates your COA to show your total potential expenses based on five components as designated by federal regulations:

### Direct Costs:

- Tuition and fees
- Books and supplies
- Room and board (or living expenses for students who do not live on campus)

### Indirect Costs:

- Miscellaneous
- Transportation

The below Cost of Attendance budgets are based on 15 credit hours of enrollment. For 2016-2017, the nine-month (fall and spring semesters) estimated budgets are:

## UNDERGRADUATE STUDENTS

Living Status	In State	Out of State
Living with a relative	\$14,572	\$28,972
Living on campus	\$21,406	\$35,806
Living off campus	\$21,558	\$35,958

## GRADUATE STUDENTS

Living Status	In State	Out of State
Living with a relative	\$17,044	\$26,962
Living on campus	\$23,878	\$33,796
Living off campus	\$24,030	\$33,948

**Note:** Doctor of Physical Therapy (DPT), BSN-DNP in Family Nurse Practitioner, BSN-DNP in Nurse Anesthetist and PostMSN Doctor of Nursing Practice students' cost of attendance is based on the Graduate (In State/Out of State) cost of attendance plus additional items that are determined by the University of North Florida. Please contact the Graduate School for additional information

## TITLE IV FEDERAL FINANCIAL AID

If you file a FAFSA, your financial package may contain one or more of the following types of aid:

**Grant:** Award typically based on financial need. Does not require repayment upon graduation. Examples: Pell, FSEOG, TEACH.

**Direct Loans:** Long-term, low-interest loans guaranteed by the federal government. These must be repaid after you graduate, withdraw, or drop below half-time status. Examples: Subsidized (need-based) and Unsubsidized (non need -based).

**Direct Parent PLUS:** Loans available to parents of dependent undergraduate students. A credit check is part of the application process. Parents interested in a PLUS Loan must complete a [PLUS Loan Application](#).

**Graduate PLUS Loans:** Loans available to students admitted in a degree-seeking graduate program. A credit check is part of the application process. Students interested in a Grad PLUS Loan must complete a [Graduate PLUS Loan Application](#).

**Federal Work Study (FWS):** Awards are based on financial need. A FWS award is earned through student employment on or off campus. Hours, rates of pay and job duties will vary. Both FWS and non-FWS student job postings are available through UNF Human Resources online employment system called [OASys](#).

	Full Time	3/4 Time	1/2 Time
Undergraduate	12+	9-11	6-8
Post Baccalaureate	12+	9-11	6-8
Graduate	9+	N/A	6-8

## ENROLLMENT REQUIREMENTS FOR TITLE IV FEDERAL AID

Initial disbursements can only be made for hours you are taking at UNF, in standard grade mode. Audit and other non-credit grade modes do not count toward eligible hours for aid.

## STATE OF FLORIDA FINANCIAL AID

**Florida Student Assistance Grant:** FAFSA required to determine eligibility. Awards based on demonstrated high degree of unmet need. Students must enroll at least half-time. Prorated each semester to pay 75% of posted award for nine to 11 UNF hours; 50% for six to eight UNF hours; and 0% for less than six UNF hours.

**Florida Bright Futures Scholarship:** Academic merit-based scholarship awarded to Florida high school graduates based on high school academic achievement. FAFSA not required to determine eligibility. See page 11 of this guide for more detailed information.

**First Generation Grant:** FAFSA required to determine eligibility. Need-based grant awarded to Florida resident students whose parents have not completed a bachelor's degree and who demonstrate unmet financial need.

**CDDV:** Awards for children or spouses of deceased or disabled veterans. State of Florida determines student eligibility.

For more information on Florida Financial Aid programs, visit the Florida Office of Student Financial Assistance [website](#).

## INSTITUTIONAL FINANCIAL AID

**Scholarships:** Awards based on academic merit and/or financial need (varies depending on scholarship). Scholarships do not require repayment upon graduation. Students must enroll in 15 credit hours each semester for most UNF Scholarships.

**UNF Grants:** FAFSA required to determine eligibility. Awards based on demonstrated financial need. Students must enroll in 15 credit hours each semester for most UNF Grants.

## OTHER TYPES OF FINANCIAL AID

**Private Scholarships:** Award sources can come from foundations, companies and service groups. It is the student's responsibility to notify UNF of any private scholarship they may receive.

**Private Education Loan:** 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](#).

## FINANCIAL AID VERIFICATION

Verification is a process to confirm that the information provided on the FAFSA is accurate. Each year, the federal government randomly selects approximately 30% of ALL students submitting the FAFSA for verification. Most applications are selected at random; others because of inconsistent information. UNF reserves the right to select students for verification if discrepant information is received.

Verification ensures that the information students and parents report on their FAFSA is accurate. Verification prevents ineligible students from receiving aid by reporting incorrect information and ensures that eligible students receive all of the aid for which they are qualified.

If you are selected for verification:

- Your award is an estimate and may be decreased or cancelled if we must correct your FAFSA as a result of verification.
- Title IV and other need-based financial aid 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 after your file has been verified. Doing so may cause loss of funding.

## START A FINANCIAL AID FILE

To make the verification process an effortless one, start a financial aid paperwork file for each academic year. The file should contain:

- Copies of your (and/or your parent's/spouse, if applicable) federal and state tax return transcripts
- Copies of all tax return schedules
- Copies of your (and your parent's/spouse, if applicable) W-2s/ 1099s
- Any other forms/schedules you were required to submit with your tax return

UNF will not return documents to you once submitted. DO NOT submit original documents or your only copy of documents.

**REMEMBER:** place the student's name and UNF ID# on every document being submitted. Also, Tax Return Transcripts must be signed by the filer prior to submitting to UNF.

If you need to request an IRS Tax Return Transcript:

- From the [IRS online](#). Click "Get Transcript Online" or "Get Transcript by Mail"
- Call 1-800-908-9946
- Use the IRS2Go mobile app
- Mail or fax IR Form 4506 T or 4506 T-EZ (available for download from the IRS website)

## DEADLINE FOR COMPLETING THE VERIFICATION PROCESS:

If selected, the deadline for an otherwise eligible student to complete the verification process for all federal aid programs is the date established annually in the [Federal Register](#) or 120 days after the last day of the student's enrollment, whichever is earlier.

## 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 aid 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 refund will be issued to the parent for the remainder.

## TUITION AND 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 a payment by the end of the fifth week to avoid late fees and registration holds.
- [Florida Prepaid](#) participants will automatically have a deferment posted for the lesser of the number of hours registered or number of Prepaid plan hours remaining. If you do not wish UNF to bill Florida 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 a form located [here](#) and submit it to UNF Student Financial Services prior to the add/drop deadline.
- If your awards and/or Florida 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 myWings. 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 the add/drop period.
- If you have registered for a class or placed yourself on a wait-list, 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 certain financial aid programs will not defer your fees. If the only financial aid program you receive is one of the following programs, you must pay your tuition and fees by the payment deadline: The State University System Minority Scholarship, Federal College Work-Study, The Barnes & Noble Bookstore Scholarship, The Delores Auzenne Fellowship or a UNF Housing Grant.

## TUITION & FEES

UNF bills students for coursework on a percredit-hour rate each semester. Rates differ for graduate vs. undergraduate and Florida vs. non Florida residents. For current tuition and fee rates, visit [www.unf.edu/tuition](http://www.unf.edu/tuition).

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](mailto:cashier@unf.edu).

## FEDERAL DIRECT LOAN PROGRAM

Direct Loans, established by the Federal Government, are the most common source of college loan funding. 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 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) in degree applicable courses 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 disburses.

If a Direct Loan is part of your award, the offered amount shown in 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". See page 10 of this guide for more details
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. A authorized charges 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. Prior aid year balances of more than \$200.00 cannot be paid with current aid year funds. NOTE: You must enroll in a minimum of six degree-applicable credit 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, in most cases, 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.

## FSA OMBUDSMAN GROUP

The Federal Student Aid Ombudsman Group of the U.S. Department of Education is a neutral, informal and confidential resource to help resolve disputes about federal student loans. The FSA Ombudsman Group should only be contacted as a last resort after efforts to resolve your student loan problems with your lender or servicer have been made.

### Online Assistance:

<https://studentaid.ed.gov/sa/repay-disputes/prepare>

### Phone:

(877) 557-2575

### Fax:

(606) 396-4821

### Mail:

FSA Obudsman Group  
P.O. Box 1843  
Monticello, KY 42633

## 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](#)
- Require a credit check to determine borrower eligibility
- 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.

Year	Dependent Students <sup>a</sup>	Independent Students <sup>a</sup>
Freshman (0-29 earned credit hours)	\$5,500 (maximum \$3,500 subsidized)	\$9,500 (maximum \$3,500 subsidized)
Sophomore (30-59 earned credit hours)	\$6,500 (maximum \$4,500 subsidized)	\$10,500 (maximum \$4,500 subsidized)
Junior and beyond <sup>b</sup> (60+ earned credit hours)	\$7,500 (maximum \$5,500 subsidized)	\$12,500 (maximum \$5,500 subsidized)
Teacher Certification (after Bachelor's degree)	\$5,500	\$12,500 (maximum \$5,500 subsidized)
Graduate Professional	Not applicable	Up to Cost of Attendance \$20,500 maximum (unsubsidized only)

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

There is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans.

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.

	Dependent Students	Independent Students
Undergraduate	\$31,000 (maximum \$23,000 subsidized)	\$57,500 (maximum \$23,000 subsidized)
Graduate Professional	N/A	\$138,500 (maximum \$65,500 subsidized) <sup>c</sup>

## 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 excess funds.
- Refunds are issued to students via Direct Deposit or paper check. See page 3 of this Guide for more information on Direct Deposit.
- If you withdraw to less than half-time status prior to the disbursement of your Direct Loan, the funds will be returned to The U.S. Department of Education and your loan will be cancelled.
- If either disbursement has been cancelled and you wish to reinstate your loan, you may do so via the appropriate [Action Request Form](#)

## LOAN COUNSELING

Entrance Counseling is required when you first borrow a student loan at a school. The goal of Entrance Counseling is to help you understand what it means to borrow a federal student loan. During the online tutorial, you will learn about the following:

- What a Direct Loan is and how the loan process works
- Managing your education expenses
- Other financial resources to consider to help pay for your education
- Your rights and responsibilities as a borrower

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 students loan(s).

- 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 FSA ID and password 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.

## LOAN REPAYMENT

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." However, you will go into loan repayment six months after you: graduate, withdraw to less than half-time in any semester or when you cease to enroll at least half-time in any given semester. 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](#) using your FSA ID. There are many loan repayment options, which will make repaying your loans possible. Please visit the Federal Student Aid [website](#) for more information.

## SAMPLE LOAN REPAYMENT SCHEDULES

Below is a sample loan repayment schedule for a Standard Repayment Plan. Figures have been rounded to the nearest whole dollar and represent minimum payments at the indicated interest rates over a maximum of 10 years. Figures do not include interest that may accumulate during periods of deferment or forbearance. Lower balances may take less than 10 years to repay at the minimum payment of \$50. This chart is for estimating purposes only. Use the Department's [online calculator](#) to get a more accurate picture of your monthly payment and the total amount you will pay back based on your specific loan's balance, terms, and the repayment plan you choose.

Undergraduate 3.8% Fixed Interest Rate				
Amount Borrowed	Monthly Payment	# of Payments	Total Interest	Total Repaid
\$500	\$50	11	\$10	\$510
\$1,000	\$50	21	\$35	\$1,035
\$3,500	\$50	80	\$468	\$3,968
\$4,500	\$50	107	\$812	\$5,312
\$8,000	\$80	120	\$1,629	\$9,629
\$10,000	\$100	120	\$2,036	\$12,036
\$12,000	\$120	120	\$2,443	\$14,443
\$15,000	\$150	120	\$3,054	\$18,054
\$20,000	\$201	120	\$4,071	\$24,071
\$23,000	\$231	120	\$4,682	\$27,682
\$31,000	\$311	120	\$6,311	\$37,311
\$40,000	\$401	120	\$8,143	\$48,143
\$46,000	\$461	120	\$9,364	\$55,364
\$50,000	\$501	120	\$10,178	\$60,178
\$57,500	\$577	120	\$11,705	\$69,205

## 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. 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.
- You must be a Florida resident for tuition purposes at UNF to be awarded Bright Futures. Check your myWings account to ensure that you have been granted Florida residency. If you have questions about your residency status, or have residency status that is “Incomplete”, please [contact](#) One-Stop Student Services
- You must be a US citizen, or eligible non-citizen at UNF to be awarded Bright Futures. If you have questions about your citizenship status as it pertains to receiving your scholarship, please contact One-Stop Student Services.
- Florida Bright Futures recipients do NOT need to enroll full-time to receive their award each semester. However, a minimum of halftime enrollment (six credit hours) is required to be eligible each semester. If you have less than 6 hours to graduate, and have submitted your application to graduate you may receive funding for your final term even though you are registered less-than-halftime.
- Bright Futures awards appearing in myWings can be used to defer tuition charges. The initial 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 scholarship 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. Renewal requirements are subject to legislative changes. Visit the Florida Bright Futures [website](#) to confirm current academic year requirements.

### Can I receive funding for graduate coursework?

If you complete your degree in under five years and utilize less than the 120 hours of Bright Futures funding you are allowed, you may be able to receive one term (no more than 15 hours) of Graduate School funding. All coursework taken must be graduate level to qualify.

Graduate 5.3% Fixed Interest Rate				
Amount Borrowed	Monthly Payment	# of Payments	Total Interest	Total Repaid
\$500	\$50	11	\$13	\$513
\$1,000	\$50	21	\$49	\$1,049
\$3,500	\$50	84	\$697	\$4,197
\$4,500	\$50	115	\$1,249	\$5,749
\$8,000	\$86	120	\$2,324	\$10,324
\$10,000	\$108	120	\$2,905	\$12,905
\$12,000	\$129	120	\$3,485	\$15,485
\$15,000	\$161	120	\$4,357	\$19,357
\$20,000	\$215	120	\$5,809	\$25,809
\$23,000	\$247	120	\$6,680	\$29,680
\$31,000	\$333	120	\$9,004	\$40,004
\$40,000	\$430	120	\$11,618	\$51,618
\$46,000	\$495	120	\$13,361	\$59,361
\$50,000	\$538	120	\$14,523	\$64,523
\$57,500	\$618	120	\$16,701	\$74,201

  

Parent and Grad PLUS 6.3%				
Amount Borrowed	Monthly Payment	# of Payments	Total Interest	Total Repaid
\$500	\$50	11	\$16	\$516
\$1,000	\$50	22	\$61	\$1,061
\$3,500	\$50	88	\$880	\$4,380
\$4,500	\$51	120	\$1,577	\$6,077
\$8,000	\$90	120	\$2,803	\$10,803
\$10,000	\$113	120	\$3,504	\$13,504
\$12,000	\$135	120	\$4,205	\$16,205
\$15,000	\$169	120	\$5,256	\$20,256
\$20,000	\$225	120	\$7,008	\$27,008
\$23,000	\$259	120	\$8,059	\$31,059
\$31,000	\$349	120	\$10,862	\$41,862
\$40,000	\$450	120	\$14,016	\$54,016
\$46,000	\$518	120	\$16,118	\$62,118
\$50,000	\$563	120	\$17,520	\$67,520
\$57,500	\$647	120	\$20,148	\$77,648

### Minimum Cumulative GPAs

Florida Academic Scholars: 3.0

Florida Medallion Scholars: 2.75

### Required Credit Hour Completion Per Term

Funded Full time (12+ credit hours) Must successfully complete 12+ credit hours

Funded 3/4 time (9-11 credit hours) Must successfully complete 9+ credit hours

Funded 1/2 time (6-8 credit hours) Must successfully complete 6+ credit hours

If you fail to meet renewal requirements due to insufficient GPA or hours completed, you may submit a UNF Enrollment Services Appeal if you have documentable extenuating circumstances beyond your control. In myWings, you will complete the online appeal form and upload your signed statement of extenuating circumstances and documentation. Examples of extenuating circumstances might be illness or death in the family. Appeals submitted without documentation will be denied.

### 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 16 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.

### WITHDRAWALS AND RETURN OF TITLE IV AID

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

### WITHDRAWALS FROM ALL COURSES IN A SEMESTER

When a student notifies UNF that they are withdrawing from all of their courses in a semester, the withdrawal date will be the date the student began UNF's official withdrawal process

### UNOFFICIAL WITHDRAWALS

An unofficial withdrawal occurs when a student stops attending all of the courses in a semester without officially withdrawing/notifying UNF or if a student receives a combination of all "F"s, "W"s (withdrawals) and/or "I"s (incompletes) upon the completion of the semester.

- If a student stops attending without officially withdrawing, the last documented date of attendance will be the withdrawal date.
- If all grades are a combination of "F", "W", and/or "I" the student's professors will be asked to report the last date of attendance. Based on this information, students may be required to repay the "unearned" portion of their federal aid.
- If a student's grades were all "F"s or "I"s and the student never attended, the student will be required to pay back the full amount of Title IV aid disbursed.
- SFA will make a determination of the student's withdrawal date no later than 30 days after the end of the payment period. If the professor confirms the student began attendance in the course but does not provide or confirm a last date of attendance, the mid-point, or 50% date of the payment period will be used in the calculation.

### COMPLETE WITHDRAWAL

Complete withdrawal is the formal process of leaving the University and is not the same as dropping all classes or withdrawing from all courses in a semester. The withdrawal date will be the date the student began UNF's official withdrawal process in accordance with University policy.

## REPAYMENT

If it is determined that you owe a Return of Title IV amount to the U.S. Dept. of Education (E.D.), UNF will pay those funds to E.D. on your behalf and a charge for that amount will be placed on your UNF student account (bill). You will be notified of the amount owed in writing via your secure UNF email and a hard copy letter to the address on file. 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. Ultimately, unpaid balances will be turned over to a collection agency and collection agency fees will be added. 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 formula determines how much financial aid was “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](#)

## FINANCIAL AID & OTHER UNF SERVICES

**Housing:** Housing charges are not automatically deferred against financial aid. If you wish to defer your housing, please contact UNF Housing and Residence Life each semester prior to the rental due date at (904) 620-4663 or click “Housing Rent Deferment Form” [here](#).

**Meal Plans:** For information on deferring meal plans, click [here](#). You may also contact Chartwells Dining Services at (904) 620-2543.

**Books:** If you have more financial aid than is needed to cover all of your UNF charges, you may receive authorization permitting you to use part of your anticipated financial aid refund at the UNF Bookstore (in person or online). A notification e-mail will be sent to your UNF email account if you qualify. Bookstore authorizations may range in value from \$50 to \$600. The value of your authorization will be updated daily based on changes in enrollment, financial aid and how much you spend at the bookstore. Click [here](#) for more information.

## SATISFACTORY ACADEMIC PROGRESS

The U.S. Department of Education 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 specified grade point averages (GPAs) and proceed through your program at a pace leading to completion within a specified time frame. Satisfactory Academic Progress (SAP) will be measured at the end of each semester. All students placed on Financial Aid Warning or Financial Aid Suspension will be notified of their Satisfactory Academic Progress status in writing at the conclusion of 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 may be exempted from this SAP policy and is instead based on each individual award's criteria. Florida Bright Futures is exempt from this policy and is instead based on criteria established by the State of Florida. For athletic aid, student-athletes must maintain Progress-Toward-Degree requirements in accordance with the NCAA's Division I Manual (Policy 14.4) 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.



## SATISFACTORY ACADEMIC PROGRESS POLICY

### REQUIRED PASS RATE (PACE)

You are required to earn a minimum of 67 percent of the hours you attempt overall cumulatively. Pace is measured by dividing the overall cumulative number of credit hours earned by the overall cumulative number of hours attempted. Pass Rate/Pace will follow standard rounding rules (ex: 66.66% will be rounded to 67%).

### REQUIRED GRADE POINT AVERAGES

At the end of each term/official SAP evaluation period, all undergraduate and post-baccalaureate students must achieve a minimum overall cumulative GPA of 2.00. Certain programs may be held to a stricter standard (e.g.: most Education majors must earn an overall cumulative GPA of 2.5 at the end of each term/official SAP evaluation period). Graduate students must achieve a minimum overall cumulative GPA of 3.0 at the end of each term/official SAP evaluation period. UNF GPAs are calculated unrounded. A GPA of 1.999 is calculated as 1.99, not 2.00. For more information on how to calculate your GPA, click [here](#).

### REQUIREMENT OF MAXIMUM TIME FRAME (MAX HOURS/150% RULE)

You must complete your degree program within 150% of the published length of your degree program. In accordance with federal regulation, you will be suspended for exceeding the maximum time frame when it has been determined that you cannot mathematically complete your degree within the allowable timeframe.

- Undergraduate students (including post-baccalaureates and students seeking dual degrees, double majors, and/or minors): 180 attempted credit hours for most students.
- Graduate students (including students pursuing second master's degrees): Total attempted credit hours must not exceed 150% of the published hours required to complete the program.

Students who violate the maximum time frame requirements may be placed in SAP suspension without being given a warning.

The official UNF SAP Policy can be found [here](#).

## SATISFACTORY ACADEMIC PROGRESS PROCEDURES

- A student who achieves all Satisfactory Academic Progress standards is considered in "Good Standing" and may continue to receive Federal Student Aid.
- A student in "Good Standing" who fails to meet any of the Satisfactory Academic Progress standards will be placed in financial aid "Warning" and may continue to receive Federal Student aid for one semester.
- A student in financial aid "Warning" who fails to meet any of the Satisfactory Academic Progress standards will be placed in

financial aid "Suspension" and is ineligible for Federal Student Aid.

- A student in financial aid "Suspension" may submit an appeal. If a student on financial aid "Suspension" does not submit an appeal, or submits an appeal and the appeal is denied, the student will remain in financial aid "Suspension" and is ineligible for Federal Student Aid.
- If an appeal for a student in financial aid "Suspension" is granted, the student will be placed on financial aid "Probation" for one term and may continue to receive Federal Student Aid for one semester. If, at the conclusion of the financial aid "Probation" term, Satisfactory Academic Progress standards are not met (as outlined above, or according to his or her Academic Plan of Action) the student will be placed in financial aid "Suspension" and is ineligible for Federal Student Aid.
- A student whose appeal is approved for exceeding the maximum time frame requirement via a Graduation Contract must uphold the requirements of the Graduation Contract, and maintain Satisfactory Academic Progress in general, in order to continue receiving financial aid on "Probation" the following semester.
- A student on financial aid "Probation" may be required to fulfill specific terms and conditions (ex: taking a reduced course load or enrolling in specific courses) according to their Academic Plan of Action.
- A student in financial aid "Suspension" (for reasons other than exceeding the maximum time frame) may re-establish their Satisfactory Academic Progress to "Good Standing" without appeal. See page 15 of this guide for more information

## ACADEMIC SUSPENSION

Students who are placed on Academic Suspension by their college will automatically be placed on Suspension for Financial Aid Satisfactory Academic Progress. Students in Academic Suspension may not be given a SAP "Warning" term.

## SUBSEQUENT DEGREE PROGRAMS

Satisfactory Academic Progress status is typically calculated for all students after the posting of grades each semester and prior to the start of the following semester. As a result, some students beginning a new degree program in a subsequent semester, such as a second bachelor's degree or a master's degree, may be placed on Satisfactory Progress Warning or Suspension for exceeding 150% of the attempted hours needed to receive a degree, based on total hours they have attempted.

## ENGLISH AS A SECOND LANGUAGE AND REMEDIAL COURSES

English as a Second Language (ESL) and Remedial courses are not included in a student's grade point average, maximum time frame and completion rate Satisfactory Academic Progress requirements.

## SAP AND CONCURRENT ENROLLMENT, STUDY ABROAD AND EXCHANGE AGREEMENTS

Hours and grades earned from other institutions as a part of Consortium, Study Abroad and/or Exchange agreements must be evaluated to verify that Satisfactory Academic Progress standards have been met. If you take courses at another institution through Concurrent Enrollment and/or Study Abroad you are required to submit transcripts from your host institution(s). These transcripts must provide final grades for the coursework approved by UNF. The hours and grades you attempted and earned in approved courses will be calculated in Satisfactory Academic Progress reviews. You should submit an official transcript and a Satisfactory Academic Progress Concurrent Enrollment/Study Abroad form (available for download [here](#)) to request a reevaluation of your Satisfactory Academic Progress status after your transcript has been received and evaluated by UNF.

## SAP AND TERM FORGIVENESS

The original grades and hours taken during a term in which "term forgiveness" has been exercised must be included in all future Satisfactory Academic Progress calculations. This may result in a student's SAP GPA being lower than what is shown on their transcript.

## SAP AND REPEATED COURSES

Repeated courses affect a student's grade point average, maximum time frame, and completion rate Satisfactory Academic Progress requirements. Each time a course is repeated counts as an attempt and only the first time a passing grade is received counts as completion. Information about repeated coursework may be found [here](#).

## SAP AND DUAL-DEGREES

Students in dual Bachelor and Master degree programs will adhere to Satisfactory Academic Progress standards according to their undergraduate or graduate grade-level distinction. For example a fourth year student in a dual-degree program will adhere to undergraduate Satisfactory Academic Progress requirements.

## SATISFACTORY ACADEMIC PROGRESS PROCEDURES, CONTINUED

### How are Completion Rate, Grade Point Average and Maximum Time Frame SAP requirements affected by incompletes, withdrawals, repeated coursework and transfer credits?

All periods of enrollment must be considered, including hours not funded by financial aid and transfer hours. Attempted hours include ALL registered course credit hours, including courses that result in grades of: D, F, I, W, WP, WF, and WM. (See table on the next page).

## SAP APPEALS PROCESS

If your Satisfactory Academic Progress (SAP) review results in financial aid Suspension, you will be notified of this via your secure UNF email account. 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 denial by submitting an Enrollment Services Appeal, available in your myWings portal.

To appeal a SAP status of Suspension, you must complete the Satisfactory Academic Progress Appeal Form available online or at One-Stop Student Services. Please note that ALL SAP appeals MUST be completed prior to the end of the term for which you are seeking financial aid. The last day of the term is defined as the Friday before Commencement.

The following steps are required when submitting an appeal

1. Submit a complete Satisfactory Academic Progress (SAP) Appeal Form, signed by your academic/program advisor available online [here](#).
2. Attach a signed statement explaining extenuating circumstances beyond your control that affected your academic performance.
3. Provide official supporting documentation that validates each of your statements.
4. Identify the steps you have taken to ensure that you will not fall below SAP standards in the future. Be sure to specifically address how your extenuating circumstances have changed/improved.
5. If you have exceeded the maximum time frame (Max Hours/150 Percent Rule) requirement, a Graduation Contract (available online [here](#)), signed by you and your academic/program advisor, must be attached to your appeal. The Graduation Contract is submitted in addition to the SAP appeal, not in place of it.
6. 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.
7. Submit your completed appeal and supporting documentation to One-Stop Student Services.

### EXAMPLES OF EXTENUATING CIRCUMSTANCES INCLUDE BUT ARE NOT LIMITED TO:

- A student's serious illness or accident that must be documented from a medical or mental health professional.
- A death in your family that must be documented by providing a copy of the death certificate or obituary.
- Other unforeseeable circumstances beyond your control, which directly impacted your academic performance.

	Completion Rate Affected?	Grade Point Average Affected?	Maximum Time Frame Affected?
Incompletes	Yes	No	Yes
Withdrawals (excluding WS and WF grades)	Yes	No	Yes
Repeated Coursework	Yes	Yes	Yes
Transfer Credits	Yes	Yes	Yes

## APPEAL DEADLINE

All appeals must be submitted by the Friday prior to the last official day of the term for which you are attempting to establish eligibility. It is your responsibility to decide when an appeal is appropriate and to initiate an appeal before the specified deadline. Students who plan to appeal are encouraged to do so as soon as possible after receiving the notification in order to ensure a determination of eligibility prior to becoming fee liable for the following semester.

## RE-ESTABLISHING ELIGIBILITY WITHOUT APPEAL

If you choose not to appeal Financial Aid Suspension or a Financial Aid Suspension appeal is unsuccessful for Grade Point Average or Completion Rate credit hours earned, you may re-establish eligibility by taking coursework at UNF and achieving all Satisfactory Academic Progress requirements. Eligibility may not be re-established without an appeal when Maximum Time Frame (150% rule) standards are violated.

## SPRING AND SUMMER FINANCIAL AID

Students who did not attend UNF or did not receive financial aid at UNF in the fall term should complete a Mid-Year Financial Aid Request in myWings and file a 2016-2017 FAFSA by the November 1 priority date. The Mid-Year Request is available in myWings each year around October 15. 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 Form is available each year in myWings around March 15.

Click [here](#) for more information on applying for Mid-Year or Summer financial aid.

**NOTE:** To receive an accurate summer aid eligibility review, it is strongly recommended that you register for all classes at the beginning of summer registration and before submitting your Summer Financial Aid Request. If you plan to take summer courses through Concurrent Enrollment, you must have an approved Florida Shines Application (or paper Consortium Agreement if attending a private

or non-Florida host school) and those hours must be included on your Summer Financial Aid Request 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 speaking to your UNF academic advisor. If concurrent coursework is allowed by your major and approved by your advisor you must complete a Transient Student Admission Application on the Florida Shines [website](#). For instructions on how to complete this process, click [here](#).

The Transient Student Admission application will prompt you to indicate if you wish to be evaluated for 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. Checking the indicator does not guarantee you will receive funding.

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.

- Many 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 in are the same courses your advisor approved on your Florida Shines Transient Admission Application.
- You must submit an official transcript from your 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 Florida Shines online application. Instead, you must submit a paper Consortium Agreement available from One-Stop Student Services.

## STUDY ABROAD

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

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).

For more information about UNF Study Abroad programs please visit the UNF International Center's study abroad [website](#).

## WORDS OF ADVICE

- Apply EARLY for financial aid. UNF recommends completing your FAFSA each year by February 14.  
**UNF's school code: 009841**
- Complete a FAFSA EVERY YEAR you are attending school. File your FAFSA [here](#). Title IV Federal Financial aid is NOT automatically renewed from year to year.
- Summer semester is the end of the UNF academic 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. 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 Satisfactory Academic Progress status to ensure eligibility for your financial aid awards.
- Regularly monitor your financial aid status and requirements in myWings.
- 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 and in a timely manner.
- Keep copies of all forms and materials you submit to One-Stop Student Services.
- Register only for degree applicable courses.
- 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

financial aid. UNF is required to report any credible suspicion of intentional misconduct as it relates to financial aid to the Office of Inspector General (OIG). Click [here](#) for more information on Referral of Fraud Cases.

- Maintain Satisfactory Academic Progress. See pages 13, 14 & 15 of this guide, or our "Keeping your Aid" [website](#) for more information.
- Check your myWings and UNF email on a regular basis for important financial aid notifications and information
- Keep local and permanent mailing addresses up to date with UNF, loan servicers, lenders, etc.

## 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 Federal Work Study 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 federal law (Family Educational Rights and Privacy Act or FERPA).

- Your family financial information and the type and amount of your aid are held in confidence. Certain information may only be released with photo ID or your written consent.
- For more information about FERPA, refer to the U.S. Department of Education [website](#).

## STUDENT COMPLAINTS

University-Based Complaints: Students are encouraged to resolve university concerns by contacting the campus office responsible for the area relevant to the complaint. If dissatisfied with the response, the student may contact the relevant area supervisor, director, department chair, or dean for resolution. The Ombudsman's role is to serve as a resource and designated neutral party for those who may have a college-related concern or grievance. The [Ombudsman](#) does not impose solutions, but does identify options and strategies for resolution by providing contact with appropriate college resources or serving as a mediator, among other roles.

UNF State Authorization and Student Complaints: UNF is required to provide both current and prospective students with contact information for filing complaints with its accrediting body and the appropriate state agency for handling complaints in a student's resident state. Contact the Southern Association of Colleges and Schools Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033- 4097 or call (404) 679-4500 for questions about the accreditation of the University of North Florida. If you would like to file a complaint with SACSCOC, download the [SACS complaint procedures document](#). If you have a complaint about the administration of a UNF distance learning program, contact the appropriate authority in your [state of residence](#).