

FINANCIAL INFORMATION

ST. JOHNS RIVER STATE COLLEGE

Students who pay fees by student loans, scholarships, or through state or federal agency authorization must follow all procedures in the same manner as though they are paying by cash. In addition, these students must complete arrangements and receive approval of loans, scholarships, or agency payments by the Financial Aid Office or Business Office, prior to the deadline for fee payment listed in the academic calendar.

Students who fail to make prior arrangements, or who do not complete fee payments as scheduled, shall forfeit all course selections. State laws and regulations prohibit the extension of credit.

EXCESS HOURS ADVISORY

It is important that students, including those entering the Florida College System institutions, are aware of a state provision that affects tuition charges for students who plan to eventually transfer to a state university for their baccalaureate degree. Section 1009.286, Florida Statutes, establishes an "excess hour" surcharge for students seeking baccalaureate degrees at state universities. Effective 2012-2013 academic year and after, "excess hours" are defined as hours that go beyond 110% of the hours required for a baccalaureate degree program. For example, if the program requires 120 credit hours, the student may be subject to an excess hour surcharge for any credit attempted beyond 132 credit hours (110% x 120).

All students whose educational plan may include earning a baccalaureate degree should make every effort to enroll in, and successfully complete, those courses that are required for their intended major on their first attempt. Florida College System students intending to transfer to state universities should identify a major or "transfer program" early and, by the time the student earns 30 semester hours of college credit, be advised of admission requirement for that program, including the approved common prerequisites. Course withdrawals and or/repeats, as well as enrollment in courses nonessential to the intended major, may contribute to a potential excess hours surcharge.

All SJR State students are required to meet with an advisor once the student has completed 30 college credits. The advisors will counsel students on their academic plan to help ensure enrollment only in courses needed for the major or transfer program so that additional costs may be avoided when transferring to a state university.

FEE ADJUSTMENTS DUE TO SCHEDULE CHANGE

Student fees are recalculated at the end of the period for schedule changes, as noted in the academic calendar, to determine if additional fees are due. If additional payment is required, the student will be notified. Payment must be received in the Business Office no later than one week after the date of notification.

REFUND POLICY - WITHDRAWAL FROM COLLEGE AND REDUCTION OF CLASS LOAD

A refund of registration fees will be made to any student enrolled in college credit courses who officially drops on or before the last day of the late registration period of any academic term. This policy applies also to the reduction of class load.

Students who are withdrawn from a class due to non-attendance are not eligible for a refund of tuition or fees related to that class, nor will they be entitled to the financial aid related to their enrollment in that class.

Financial aid may occasionally cause a student account to appear paid when in fact it is not. Accordingly, the automated drop process does not always drop every student who has not paid. Students who register and then decide not to attend classes should drop those classes online prior to the end of the drop period, even

if payment has not been made. Students should not rely on the College to automatically drop the registration.

EXCEPTIONS

A full refund (100%) will be given to any student whose courses are canceled by the College or to any student who, because of serious circumstances beyond the student's control occurring prior to the mid-point of the term, is prevented from completing the term. These circumstances are limited to the following:

- death of the student or the death of an immediate family member upon whom the student is dependent for continuation of enrollment;
- prolonged physical disability of the student;
- involuntary recall or induction into the armed services; or
- other circumstances that may be approved by the President or designee with or without full 100% refund. In such cases, timely notification, along with appropriate documentation, should be made to the Vice President for Student Affairs/Assistant General Counsel.

Tuition for continuing workforce and community instructional service courses is not refundable.

REFUNDS/REPAYMENTS

A statutory refund is made to federal financial aid sources, excluding Federal Work Study, if the student received financial aid funds and the student officially withdrew or was officially withdrawn from all classes prior to completing at least 60% of the term. This also applies to students who stopped attendance prior to completing at least 60% of the term and received grades of F, I, and/or W only, referred to as an "unofficial withdrawal."

For official withdrawals, SJR State's policy is to recalculate the amount of aid earned based on the date the student withdrew from all classes. For students who were officially withdrawn (by instructors), the calculation is based on the last date of attendance or final class participation date documented by the instructor(s). For unofficial withdrawals, SJR State's policy is to recalculate the amount of aid earned based on the last documented date the student participated in class. The College will bill the student any amount refunded to federal sources. A hold will be placed on the student's records until repayment is made. Repayment can be made by cash, check, or credit card to the cashier; or payment can be sent to the Business office.

Refunds will be distributed to aid sources from which the student received aid in the following order as prescribed by federal regulations:

1. unsubsidized Federal Stafford or Direct Loans
2. subsidized Federal Stafford or Direct Loans
3. federal PLUS Loans
4. federal Pell Grants for which a return of funds is required
5. federal Supplemental Educational Opportunity Grants for which a return of funds is required
6. other applicable aid

Federal law specifies how the College determines the amount of federal (Title IV) financial aid that you earn if you withdraw from school. When you withdraw from all classes, the amount of federal financial aid that you have earned up to the effective date of your withdrawal is determined by a specific formula. The amount you have earned is determined on a pro rata basis. For example, if you completed 30% of your enrollment period, you earn 30% of the assistance you were originally scheduled to receive. Once you have completed 60% or more of the enrollment period, you earn all of the assistance that you were scheduled to receive for that period.

If you receive, or the College receives, excess federal (Title

IV) funds that must be returned to the federal aid program(s), the College must return a portion of the excess equal to the lesser of:

1. Your institutional charges multiplied by the unearned percentage of your funds, or
2. The entire amount of excess funds.

The College must return the amount calculated even if it did not keep this amount (for example, released the remaining balance to you). For federal grants, the College returns any required amount and includes any amount the student would be required to return.

For federal student loans, there sometimes remains an amount that the College is not required to return, so the College does not return this amount. In these cases, the student (or parent for a federal PLUS loan) repays this amount in accordance with the terms of the promissory note; that is, by making scheduled payments to the holder of the loan over a period of time.

The requirements for returning federal (Title IV) financial aid funds are separate from any refund policy the College may have; therefore, you might still owe funds to the school to cover unpaid institutional charges.

STUDENT REFUND OPTIONS

All student refunds will be processed as expeditiously as possible through BankMobile. New students will be sent a letter in a green envelope from BankMobile with instructions on how to select their refund method. Students have the option to receive their refund via an ACH transfer to a bank account of their choice, a debit card provided by BankMobile, or by paper check. Questions regarding the selection of their refund method can be answered by contacting the Business Office at your local campus.

- Orange Park (904) 276-6800
- Palatka (386) 312-4200
- St. Augustine (904) 808-7400

AUTOMATIC PAYMENT PLAN

St. Johns River State College offers a Tuition Installment Plan (TIP) for all students requiring assistance with managing their educational expenses. The TIP program will allow students to pay for tuition and fee expenses over a period of time rather than one lump sum payment before the start of the semester. The College has contracted with Nelnet Business Solutions to administer this program. This company will be responsible for the enrollment, as well as receiving the monthly payments. Enrollment to the payment plan can be completed via the SJR State website (SJRstate.edu) by logging on to the MySJRstate account. Under the Student drop down box, choose "Optional Payment Plan," and a new window will open; choose the term, click on the e-Cashier logo and follow the steps. Students needing additional information should contact the St. Johns River State College Business Office at 386-312-4117.

CREDIT CARD PAYMENTS

The college no longer accepts credit card payments in person. If you wish to pay your student account by credit card, you will need to utilize our online system, MySJRstate, which is available through the student portal (SJRstate.edu/mySJRstate.html).

Credit card payments will be assessed a convenience fee based upon the percentage charged by the bank for the transaction (currently 1.37%). The convenience fee is subject to change at any time at the sole discretion of St. Johns River State College. The current convenience fee is always disclosed to the student prior to processing the credit card transaction.

A student may avoid paying a convenience fee by utilizing one of the following payment options:

1. Online - payments can be made by e-check (ACH payments from a checking or savings account).
2. In person - we will continue to accept cash and checks at any of the campuses.
3. Mail - personal check payments or money orders can be mailed to:

St. Johns River State College
Attn: Business Office
5001 St. Johns Avenue
Palatka, Florida 32177

STUDENT'S RESPONSIBILITY

It is the responsibility of the student to complete all requirements for dropping courses for a refund within the drop/add period. A refund will not be made unless all requirements are met. (See also academic calendar and the withdrawal section.)

DELINQUENT ACCOUNTS

A student may be suspended if all fees and other financial obligations to the College have not been paid by the due date. The College will not issue an official transcript unless all financial obligations to the College, including library holds and fines, traffic fines, student loan repayments, veteran deferments, additional fees, inter-library loan obligations, etc., have been met.

If it becomes necessary for the College to turn over a student's account balance to a collection agency for collection, the collection cost (agency's fees) will be added to the student's account and must be paid by the student.

CHECKS RETURNED BY THE BANK

If a student, or anyone on the student's behalf, issues a check to meet an obligation to the College during the add/drop period and the check is not honored by the bank, the student will be voided from all classes within a 24-hour period.

If a check not honored by the bank is received after the add/drop period, the student will be notified via SJR State email and given 10 business days to pay the obligation. If the obligation is not met, the student will be withdrawn from all classes and will still be responsible for the total amount due the College.

In all cases, a returned check fee of \$25.00 will be assessed to the student's account as authorized by Florida Statute 832.07. If a student habitually issues bad checks, even if the debt is cleared, disciplinary action may be taken.

If, due to bank error, the check is dishonored, the student must bring or fax a signed letter from the bank to the Business Office that states the bank error. This should be done immediately after the student is notified by the College that the check has been returned. There will be no returned check fee assessed to the student's account.

RESIDENCY REQUIREMENTS

Classification as a Florida resident shall be granted by Florida Statute Chapter 1009.21 listed below:

1009.21 Determination of resident status for tuition purposes—Students shall be classified as residents or nonresidents for the purpose of assessing tuition in postsecondary educational programs offered by charter technical career centers or career centers operated by school districts, in community colleges, and in state universities.

1. As used in this section, the term:
 - a. "Dependent child" means any person, whether or not living with his or her parent, who is eligible to be claimed by his or her parent as a dependent under the federal income tax code.
 - b. "Initial enrollment" means the first day of class at an institution of higher education.
 - c. "Institution of higher education" means any charter technical career center as defined in s. 1002.34, career center operated by a school district as defined in s. 1001.44, community college as defined in s. 1000.21(3), or state university as defined in s. 1000.21(6).
 - d. "Legal resident" or "resident" means a person who has maintained his or her residence in this state for the preceding year,

has purchased a home which is occupied by him or her as his or her residence, or has established a domicile in this state pursuant to s. 222.17.

e. "Nonresident for tuition purposes" means a person who does not qualify for the in-state tuition rate.

f. "Parent" means either or both parents of a student, any guardian of a student, or any person in a parental relationship to a student.

g. "Resident for tuition purposes" means a person who qualifies as provided in this section for the in-state tuition rate.

2. a. To qualify as a resident for tuition purposes:

1. A person or, if that person is a dependent child, his or her parent or parents must have established legal residence in this state and must have maintained legal residence in this state for at least 12 consecutive months immediately prior to his or her initial enrollment in an institution of higher education.

2. Every applicant for admission to an institution of higher education shall be required to make a statement as to his or her length of residence in the state and, further, shall establish that his or her presence or, if the applicant is a dependent child, the presence of his or her parent or parents in the state currently is, and during the requisite 12-month qualifying period was, for the purpose of maintaining a bona fide domicile, rather than for the purpose of maintaining a mere temporary residence or abode incident to enrollment in an institution of higher education.

b. However, with respect to a dependent child living with an adult relative other than the child's parent, such child may qualify as a resident for tuition purposes if the adult relative is a legal resident who has maintained legal residence in this state for at least 12 consecutive months immediately prior to the child's initial enrollment in an institution of higher education, provided the child has resided continuously with such relative for the 3 years immediately prior to the child's initial enrollment in an institution of higher education, during which time the adult relative has exercised day-to-day care, supervision, and control of the child.

c. The legal residence of a dependent child whose parents are divorced, separated, or otherwise living apart will be deemed to be this state if either parent is a legal resident of this state, regardless of which parent is entitled to claim, and does in fact claim, the minor as a dependent pursuant to federal individual income tax provisions.

d. A dependent child who is a United States citizen may not be denied classification as a resident for tuition based solely upon the immigration status of his or her parent.

3. a. An individual shall not be classified as a resident for tuition purposes and, thus, shall not be eligible to receive the in-state tuition rate until he or she has provided such evidence related to legal residence and its duration or, if that individual is a dependent child, evidence of his or her parent's legal residence and its duration, as may be required by law and by officials of the institution of higher education from which he or she seeks the in-state tuition rate.

b. Except as otherwise provided in this section, evidence of legal residence and its duration shall include clear and convincing documentation that residency in this state was for a minimum of 12 consecutive months prior to a student's initial enrollment in an institution of higher education.

c. Each institution of higher education shall affirmatively determine that an applicant who has been granted admission to that institution as a Florida resident meets the residency requirements of this section at the time of initial enrollment. The residency determination must be documented by the submission of written or electronic verification that includes two or more of the documents identified in this paragraph. No single piece of evidence shall be conclusive.

1. The documents must include at least one of the following:

a. A Florida voter's registration card.

b. A Florida driver's license.

c. A State of Florida identification card.

d. A Florida vehicle registration.

e. Proof of a permanent home in

Florida which is occupied as a primary residence by the individual or by the individual's parent if the individual is a dependent child.

f. Proof of a homestead exemption in Florida.

g. Transcripts from a Florida high school for multiple years if the Florida high school diploma or GED was earned within the last 12 months.

h. Proof of permanent full-time employment in Florida for at least 30 hours per week for a 12-month period.

2. The documents may include one or more of the following:

a. A declaration of domicile in Florida.

b. A Florida professional or occupational license.

c. Florida incorporation.

d. A document evidencing family ties in Florida.

e. Proof of membership in a Florida-based charitable or professional organization.

f. Any other documentation that supports the student's request for resident status, including, but not limited to, utility bills and proof of 12 consecutive months of payments; a lease agreement and proof of 12 consecutive months of payments; or an official state, federal, or court document evidencing legal ties to Florida.

4. With respect to a dependent child, the legal residence of the dependent child's parent or parents is prima facie evidence of the dependent child's legal residence, which evidence may be reinforced or rebutted, relative to the age and general circumstances of the dependent child, by the other evidence of legal residence required of or presented by the dependent child. However, the legal residence of a dependent child's parent or parents who are domiciled outside this state is not prima facie evidence of the dependent child's legal residence if that dependent child has lived in this state for 5 consecutive years prior to enrolling or reregistering at the institution of higher education at which resident status for tuition purposes is sought.

5. A person who physically resides in this state may be classified as a resident for tuition purposes if he or she marries a person who meets the 12-month residency requirement under subsection (2) and who is a legal resident of this state.

6. a. Except as otherwise provided in this section, a person who is classified as a nonresident for tuition purposes may become eligible for reclassification as a resident for tuition purposes if that person or, if that person is a dependent child, his or her parent presents clear and convincing documentation that supports permanent legal residency in this state for at least 12 consecutive months rather than temporary residency for the purpose of pursuing an education, such as documentation of full-time permanent employment for the prior 12 months or the purchase of a home in this state and residence therein for the prior 12 months while not enrolled in an institution of higher education.

b. If a person who is a dependent child and his or her parent move to this state while such child is a high school student and the child graduates from a high school in this state, the child may become eligible for reclassification as a resident for tuition purposes when the parent submits evidence that the parent qualifies for permanent residency.

c. If a person who is a dependent child and his or her parent move to this state after such child graduates from high school, the child may become eligible for re-classification as a resident for tuition purposes after the parent submits evidence that he or she has established legal residence in the state and has maintained legal residence in the state for at least 12 consecutive months.

d. A person who is classified as a nonresident for tuition purposes and who marries a legal resident of the state or marries



a person who becomes a legal resident of the state may, upon becoming a legal resident of the state, become eligible for reclassification as a resident for tuition purposes upon submitting evidence of his or her own legal residency in the state, evidence of his or her marriage to a person who is a legal resident of the state, and evidence of the spouse's legal residence in the state for at least 12 consecutive months immediately preceding the application for reclassification.

7. A person shall not lose his or her resident status for tuition purposes solely by reason of serving, or, if such person is a dependent child, by reason of his or her parent's or parents' serving, in the Armed Forces outside this state.

8. A person who has been properly classified as a resident for tuition purposes but who, while enrolled in an institution of higher education in this state, loses his or her resident tuition status because the person or, if he or she is a dependent child, the person's parent or parents establish domicile or legal residence elsewhere shall continue to enjoy the in-state tuition rate for a statutory grace period, which period shall be measured from the date on which the circumstances arose that culminated in the loss of resident tuition status and shall continue for 12 months. However, if the 12-month grace period ends during a semester or academic term for which such former resident is enrolled, such grace period shall be extended to the end of that semester or academic term.

9. Any person who ceases to be enrolled at or who graduates from an institution of higher education while classified as a resident for tuition purposes and who subsequently abandons his or her domicile in this state shall be permitted to reenroll at an institution of higher education in this state as a resident for tuition purposes without the necessity of meeting the 12-month durational requirement of this section if that person has reestablished his or her domicile in this state within 12 months of such abandonment and continuously maintains the reestablished domicile during the period of enrollment. The benefit of this subsection shall not be accorded more than once to any one person.

10. The following persons shall be classified as residents for tuition

a. Active duty members of the Armed Services of the United States residing or stationed in this state, their spouses, and dependent children, and active drilling members of the Florida National Guard.

b. Active duty members of the Armed Services of the United States and their spouses and dependents attending a public community college or state university within 50 miles of the military establishment where they are stationed, if such military establishment is within a county contiguous to Florida.

c. United States citizens living on the Isthmus of Panama, who have completed 12 consecutive months of college work at the Florida State University Panama Canal Branch, and their spouses and dependent children.

d. Full-time instructional and administrative personnel employed by state public schools and institutions of higher education and their spouses and dependent children.

e. Students from Latin America and the Caribbean who receive scholarships from the federal or state government. Any student classified pursuant to this paragraph shall attend, on a full-time basis, a Florida institution of higher education.

f. Southern Regional Education Board's Academic Common Market graduate students attending Florida's state universities.

g. Full-time employees of state agencies or political subdivisions of the state when the student fees are paid by the state agency or political subdivision for the purpose of job-related law enforcement or corrections training.

h. McKnight Doctoral Fellows and Finalists who are United States citizens.

i. United States citizens living outside the United States who are teaching at a Department of Defense Dependent School or in an American International School and who enroll in a graduate

level education program which leads to a Florida teaching certificate.

j. Active duty members of the Canadian military residing or stationed in this state under the North American Air Defense (NORAD) agreement, and their spouses and dependent children, attending a community college or state university within 50 miles of the military establishment where they are stationed.

k. Active duty members of a foreign nation's military who are serving as liaison officers and are residing or stationed in this state, and their spouses and dependent children, attending a community college or state university within 50 miles of the military establishment where the foreign liaison officer is stationed.

11. Once a student has been classified as a resident for tuition purposes, an institution of higher education to which the student transfers is not required to reevaluate the classification unless inconsistent information suggests that an erroneous classification was made or the student's situation has changed. However, the student must have attended the institution making the initial classification within the prior 12 months, and the residency classification must be noted on the student's transcript. The Higher Education Coordinating Council shall consider issues related to residency determinations and make recommendations relating to efficiency and effectiveness of current law.

12. Each institution of higher education shall establish a residency appeal committee comprised of at least three members to consider student appeals of residency determinations, in accordance with the institution's official appeal process. The residency appeal committee must render to the student the final residency determination in writing. The institution must advise the student of the reasons for the determination.

13. The State Board of Education and the Board of Governors shall adopt rules to implement this section.

History.—s. 2, ch. 2002-270; s. 400, ch. 2002-387; s. 14, ch. 2004-230; s. 132, ch. 2007-217; s. 7, ch. 2009-60; s. 2, ch. 2009-123; s. 10, ch. 2010-155.

Note.—Section 21, ch. 2010-70, directs the Division of Statutory Revision to prepare a reviser's bill to substitute the term "Florida College System institution" for the terms "Florida college," "community college," and "junior college" where those terms appear in the Florida K-20 Education Code.



TUITION/FEES*

ST. JOHNS RIVER STATE COLLEGE

ADVANCED AND PROFESSIONAL

	Resident Credit	Non-Resident Credit
Resident Tuition	\$78.84	\$78.84
Non-Resident Tuition		\$236.69
Financial Aid Fee	\$3.51	\$14.20
Student Activities Fee	\$7.88	\$7.88
Capital Improvement Fee	\$11.83	\$33.55
Access Fee	\$2.00	\$2.00
Technology Fee	\$3.94	\$15.78
TOTAL	\$108.00	\$388.94

BACCALAUREATE

	Resident Credit	Non-Resident Credit
Resident Tuition	\$91.79	\$91.79
Non-Resident Tuition		\$373.36
Financial Aid Fee	\$4.51	\$23.18
Student Activities Fee	\$9.18	\$9.18
Capital Improvement Fee	\$12.68	\$47.24
Access Fee	\$2.00	\$2.00
Technology Fee	\$4.59	\$23.25
TOTAL	\$124.75	\$570.00

POST SECONDARY ADULT VOCATIONAL

	Resident	Non-Resident
Resident Tuition	\$69.93	\$69.93
Non-Resident Tuition		\$209.79
Financial Aid Fee	\$3.57	\$14.55
Capital Improvement Fee	\$3.50	\$13.99
Access Fee	\$2.00	\$2.00
Technology Fee	\$3.50	\$13.99
TOTAL	\$82.50	\$324.25

ADULT BASIC & SECONDARY

	Resident	Non-Resident
Resident Tuition	\$30.00	\$30.00
TOTAL	\$30.00	\$30.00

CONTINUING WORKFORCE EDUCATION

Assessed fees must cover at least 100% of the total costs for course.
(Board approved - varies by course)

***Tuition and fees subject to change by the District Board of Trustees**



TESTING AND EXAMINATION FEES

Criminal Justice/Law Enforcement (Basic Abilities Test) (BAT).....	Non-Refundable	\$40.00
Criminal Justice/Law Enforcement (Physical Abilities Test) (PAT)	Non-Refundable	\$30.00
College Level Examination Program (CLEP) administration fee.....	Non-Refundable	\$20.00*
Nursing Admissions Assessments (HESI).....	Non-Refundable	\$75.00 (on-campus)
ETS Praxis ParaPro.....		\$75.00
Institutional Exams.....		\$25.00
Post secondary Education Readiness Test (P.E.R.T.).....	Non-Refundable	\$10.00
Post secondary Education Readiness Test Retest (P.E.R.T.) Fee	Non-Refundable	\$20.00
Test of Adult Basic Education (TABE test) Non-students.....		\$20.00*

*This fee is in addition to the cost of specialized exams.

OTHER FEES

Replacement ID.....		\$5.00
Duplicate Diploma		\$40.00
College Credit Application for Admission.....	Non-Refundable	\$30.00
Returned Check Fee		\$25.00
Transcript Fee.....		\$5.00
Transcript Fee Online.....		\$4.00

LABORATORY AND SPECIAL FEES

Online Course Fee.....		\$15.00/credit hour
Insurance Fee		\$15.00
Applied Music Lessons (1 credit hour)		\$60.00
Applied Music Lessons (2 credit hours).....		\$120.00

FINES

Parking and Traffic Fines

*Unauthorized Handicapped Parking.....		\$25.00
*Fire Lane Violation		\$25.00
*Restricted Area		\$25.00
*Overnight Parking		\$25.00
*No Decal.....		\$30.00
*Speeding.....		\$25.00
*Failure to Obey (officer, traffic, sign, etc.)		\$25.00
*Failure to Yield to pedestrian/vehicle.....		\$25.00
*Littering.....		\$25.00
Unauthorized Removal of Library Notebook from Library Fine.....		\$25.00
Late Return of Library Notebook or Peripheral Fine.....		\$25.00/hour

Fees are subject to change, and other fees may be added at the discretion of the District Board of Trustees.

ART	1201C.....	\$28.00	CHM	1046L.....	\$72.00	HCP	0001.....	\$47.00	PGY	2220C.....	\$35.00
ART	1300C.....	\$28.00	CHM	2210L.....	\$90.00	HCP	0120C.....	\$47.00	PGY	2107C.....	\$35.00
ART	1301C.....	\$35.00	CHM	2211L.....	\$120.00	HCP	0121C.....	\$47.00	PGY	2905C.....	\$35.00
ART	1400C.....	\$35.00	CJK	0001.....	\$514.00	HCP	0750C.....	\$47.00	PHY	1053L.....	\$46.00
ART	2164C.....	\$35.00	CJK	0012.....	\$16.00	HIM	1282C.....	\$20.00	PHY	1054L.....	\$37.00
ART	2203C.....	\$35.00	CJK	0020.....	\$189.00	HIM	2723C.....	\$20.00	PHY	2048L.....	\$46.00
ART	2401C.....	\$35.00	CJK	0031.....	\$18.00	HIM	2729C.....	\$20.00	PHY	2049L.....	\$37.00
ART	2500C.....	\$28.00	CJK	0040.....	\$656.00	HIM	2800.....	\$133.00	PSC	1341L.....	\$37.00
ART	2501C.....	\$28.00	CJK	0051.....	\$201.00	HIM	2820.....	\$120.00	RED	3309.....	\$25.00
ART	2502C.....	\$35.00	CJK	0064.....	\$8.00	HSA	4850.....	\$15.00	RED	4511.....	\$25.00
ART	2701C.....	\$35.00	CJK	0065.....	\$9.00	HSC	1004.....	\$30.00	RED	4519.....	\$25.00
ART	2702C.....	\$35.00	CJK	0077.....	\$4.00	MAN	4900.....	\$15.00	RED	4940.....	\$25.00
ART	2750C.....	\$35.00	CJK	0078.....	\$4.00	MCB	2010L.....	\$64.00	RET	1024C.....	\$52.00
ART	2751C.....	\$35.00	CJK	0132.....	\$100.00	MUT	1221.....	\$35.00	RET	1027C.....	\$22.00
ART	2955.....	\$28.00	CJK	0200.....	\$540.00	MVK	1111.....	\$35.00	RET	1264C.....	\$11.00
BOT	2010L.....	\$68.00	CJK	0293.....	\$494.00	MVK	1871.....	\$60.00	RET	1284C.....	\$42.00
BSC	1005L.....	\$22.00	CJK	0300.....	\$512.00	MVK	1871.....	\$120.00	RET	1874L.....	\$52.00
BSC	1020L.....	\$35.00	CJK	0392.....	\$195.00	MVK	2872.....	\$60.00	RET	1875L.....	\$60.00
BSC	2010L.....	\$51.00	CJK	0422.....	\$44.00	MVK	2872.....	\$120.00	RET	2280C.....	\$16.00
BSC	2011L.....	\$28.00	CNT	2500.....	\$8.00	MVV	1011.....	\$60.00	RET	2714C.....	\$61.00
BSC	2085L.....	\$32.00	COP	2224.....	\$18.00	MVV	1011.....	\$120.00	RET	2877.....	\$52.00
BSC	2086L.....	\$54.00	COP	2360.....	\$18.00	MVV	1311.....	\$60.00	RET	2878L.....	\$325.00
BSC	2362L.....	\$29.00	COP	2701.....	\$18.00	MVV	1311.....	\$120.00	RTE	1000C.....	\$30.00
CAP	2030.....	\$47.00	COP	2837.....	\$18.00	MVV	1312.....	\$60.00	RTE	1503C.....	\$6.00
CET	1178C.....	\$8.00	DIG	1000.....	\$35.00	MVV	1312.....	\$120.00	RTE	1513C.....	\$37.00
CET	1600C.....	\$8.00	DIG	1109.....	\$47.00	MVV	2321.....	\$60.00	RTE	1804.....	\$104.00
CET	2179C.....	\$8.00	DIG	1115C.....	\$35.00	MVV	2321.....	\$120.00	RTE	1814.....	\$31.00
CET	2565C.....	\$8.00	DIG	2100.....	\$35.00	MVV	2322.....	\$60.00	RTE	1824.....	\$15.00
CET	2610C.....	\$8.00	DIG	2101.....	\$47.00	MVV	2322.....	\$120.00	RTE	2061.....	\$51.00
CET	2615C.....	\$8.00	DIG	2284C.....	\$35.00	NUR	1005.....	\$220.00	RTE	2844.....	\$68.00
CET	2620C.....	\$8.00	DIG	2282C.....	\$35.00	NUR	1020.....	\$150.00	RTE	2854.....	\$34.00
CET	2660C.....	\$8.00	DIG	2580.....	\$35.00	NUR	1020L.....	\$75.00	SLS	1401.....	\$31.00
CET	2883C.....	\$8.00	EEC	4940.....	\$25.00	NUR	1210C.....	\$37.00	TPA	1040.....	\$35.00
CGS	1060.....	\$18.00	EMS	1119.....	\$294.00	NUR	1212C.....	\$15.00	TPA	1200.....	\$35.00
CGS	1100.....	\$18.00	EMS	1119L.....	\$29.00	NUR	1521C.....	\$98.00	TPA	1202.....	\$35.00
CGS	1515.....	\$18.00	EMS	1431.....	\$52.00	NUR	2244C.....	\$129.00	TPA	1232.....	\$35.00
CGS	1560C.....	\$8.00	EMS	2603.....	\$214.00	NUR	2251C.....	\$98.00	TPA	1233.....	\$35.00
CGS	1580.....	\$47.00	EMS	2603L.....	\$47.00	NUR	2460C.....	\$108.00	TPA	1260.....	\$35.00
CGS	1581.....	\$18.00	EMS	2604L.....	\$28.00	NUR	2943C.....	\$98.00	TPA	2000.....	\$35.00
CGS	2525.....	\$18.00	EMS	2605L.....	\$24.00	NUR	3805.....	\$25.00	TPA	2083.....	\$35.00
CGS	2545.....	\$18.00	EMS	2666.....	\$247.00	NUR	4949.....	\$61.00	TPA	2091.....	\$35.00
CGS	2811C.....	\$8.00	EMS	2920.....	\$278.00	OCB	1000L.....	\$38.00	TPA	2220.....	\$35.00
CGS	2820.....	\$47.00	EVR	1001L.....	\$36.00	OST	2850.....	\$18.00	TPA	2290L.....	\$35.00
CGS	2871.....	\$47.00	GRA	1206C.....	\$28.00	PAD	4878.....	\$15.00	ZOO	2010L.....	\$28.00
CHM	1020L.....	\$33.00	GRA	1413.....	\$28.00	PGY	1201C.....	\$35.00			
CHM	1032L.....	\$34.00	GRA	2190C.....	\$28.00	PGY	1446C.....	\$35.00			
CHM	1045L.....	\$40.00	GRA	2195C.....	\$28.00	PGY	1800.....	\$35.00			

Fees are subject to change, and other fees may be added at the discretion of the District Board of Trustees.



FINANCIAL AID

ST. JOHNS RIVER STATE COLLEGE

Students who qualify for financial assistance may be able to obtain help through scholarships, loans, grants, and part-time work. Financial aid programs at SJR State include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work/Study, Federal Stafford or Direct Loan, Federal PLUS Loan, Federal Unsubsidized Stafford or Direct Loan, Florida Student Assistance Grant, Florida Academic Scholars, Florida Medallion Scholars, Florida Gold Seal Scholars, "Chappie" James Most Promising Teachers Scholarship, and other state financial aid programs.

These programs are funded by state and federal funds. Awards are made on an academic year basis, and the amount of the assistance is determined by individual need, student eligibility, program regulations, and availability of funds.

The SJR State Board of Trustees and the SJR State Foundation, Inc., provide a number of scholarships to outstanding students. Programs include academic scholarships to tri-county (Clay, Putnam, and St. Johns counties) area high school graduating classes, academic scholarships to currently enrolled SJR State students, athletic scholarships, African-American leadership scholarships, Hispanic leadership scholarships, student ambassador scholarships, need-based scholarships, and performing and visual arts scholarships.

Students are encouraged to apply for financial aid by April 1 for the following academic year. Detailed information concerning financial aid applications and sources of aid are available in financial aid brochures and on the website.

You may obtain this information by contacting:

Palatka Campus (386) 312-4040
Orange Park Campus (904) 276-6749
St. Augustine Campus (904) 808-7407

or by writing the:

SJR State Office of Financial Aid
5001 St. Johns Avenue
Palatka, FL 32177

Admission files must be cleared for receipt of financial aid and/or receipt of degree. Please see the checklist on page 18.

FINANCIAL AID ELIGIBILITY

Classes Required for Your Degree or Program:

In accordance with federal law, federal student aid funds can only be applied to classes that are recognized as being truly necessary for completion of a student's declared degree. To that end, we must verify (on a term-by-term basis) whether or not all classes for which a student is enrolled are required or not. Those classes which are confirmed to be required will be covered by federal student aid (as long as all other relevant eligibility criteria have been met). Classes which are identified as not required for degree completion will be flagged as such, and these non-compliant courses will be excluded from financial aid coverage.

To be clear, any coursework that is not required will not be included when calculating eligibility for Title IV funds (Pell Grant, Direct Subsidized Loans, Direct Unsubsidized Loans, etc.). Students who qualify for aid which exceeds the actual cost of their compliant coursework may be able to apply that difference to non-compliant classes. If excess aid does not exist, the student who wishes to keep such classes on their schedule will need to pay for those classes out of pocket.

Remedial credits:

Federal aid is available for up to 30 remedial credit hours. Once a student attempts 30 remedial credit hours, federal aid will be

awarded for college-level credits only.

Requirements met for graduation:

The Federal Financial Aid Handbook states that "students who complete the academic requirements for a program, but do not yet have the degree or certificate are not eligible for further additional FSA funds for that program." Volume 1, Student Eligibility: 1-10

Students who have already taken and completed the coursework required to graduate from a specific degree or certificate program of study are no longer eligible to be considered for future financial aid as long as they remain in that specific program of study.

Satisfactory Academic Progress Policy for Students Receiving Federal Financial Aid and Florida Student Assistance Grant (Amended 1/06/16)

Standards of Academic Progress for Financial Aid:

The Federal regulations governing the funds from which financial aid is provided state that students must maintain satisfactory academic progress toward the educational goal they are pursuing according to the standards established by the institution. As such, the Board of Trustees has established the following policy and procedures to measure satisfactory academic progress for students receiving federal financial aid. The financial aid standards apply to all semesters or enrollment periods, regardless of whether a student received financial aid during a given semester or enrollment period (see definition of semester below). Certain state and locally administered financial aid programs have a more stringent progress standard. In these cases, the more stringent progress standards will be applied in addition to the College standard, where applicable.

Satisfactory Academic Progress (SAP):

At the completion of each semester or enrollment period, students progress toward an educational goal is measured in three ways:

1. **Successful Completion Ratio:** Students must maintain an overall successful completion ratio of at least 67 percent. This ratio is cumulative of all courses attempted, including transfer courses, and is calculated by dividing the total number of attempted credit hours into the number of credit hours successfully completed with a grade of "D" or higher. This successful completion ratio establishes measurement of the time frame requirement for students at a maximum of 1 ½ times the normal length of time required for a student to complete a given program, regardless of enrollment status (full-time, part-time, or any combination of both).

2. **Grade Point Average (GPA):** With the exception of the Bachelor of Science degree in Early Childhood Education, students must maintain a minimum cumulative grade point average of 2.0. Upon acceptance into the Bachelor of Science degree program in Early Childhood Education, students must maintain a minimum cumulative grade point average of 2.5. In the event a student enrolls for a semester in courses where a grade point average is not applicable (e.g., all preparatory courses), the cumulative grade point average achieved by the end of the previous semester will be used. In the event there are only courses where a grade point average is not applicable, the successful completion ratio will be the only measurement applied to the students until a GPA is applicable. For repeated courses, only the latest grade will be included in the GPA measurement.

3. **Maximum Hours:** Students are allowed up to 150% of the published length of their academic program to successfully complete their degree. This measurement includes all course attempted, regardless of performance (including withdrawals and failed classes).

All students who otherwise qualify for financial aid and who enroll at or above the postsecondary level in an eligible program of study for the first time at SJR State will be eligible to receive financial aid. First-time students with course history that does not meet the satisfactory progress standard will be placed in a financial aid warning status based on the applicable transfer history grades. Dual enrollment courses taken at SJR State will be included in all satisfactory academic progress measurements.

Transfer students whose previous academic transcripts have not yet been evaluated will have all of their previous coursework included in the evaluation of their SAP status. If their previous academic performance meets the Satisfactory Academic Progress definitions above, the student will be noted as maintaining SAP. If the student has reached maximum hours or fails either the GPA or completion ratio based on all of their courses attempted previous to their enrollment at SJR State, the student will be noted as not making SAP. Once transfer credit evaluation has been completed, only those courses which are accepted by SJR State as applicable to the degree will be included.

A semester is defined as either of the major semesters/terms: fall, spring, and summer. An enrollment period is defined as the term or portion of a term for which a student enrolls. The words semester and term as used in this procedure also mean enrollment period, where applicable. Satisfactory academic progress is measured at the end of each semester.

Successful completion is defined as any course completed with a final grade of A, B, C, D, P, or S. Courses for which students receive grades of W, WF, I, IF, F, N, NR, U, or X, as well as the previous attempt(s) of repeated courses regardless of previous grade, are counted as courses attempted but not successfully completed.

Failure to meet the minimum standards of progress will result in one of the following actions:

1. **Financial Aid Warning:** This occurs at the end of the semester for which satisfactory progress is measured and the student failed to meet either one or both of the measurements outlined above. Students in this status continue to receive financial aid without penalty.

2. **Financial Aid Suspension/Financial Aid Probation:** If at the end of the semester of enrollment during which a student is on Financial Aid Warning and for which satisfactory progress is measured, a student has failed to maintain either one or both of the measurements outlined above, the student will no longer be eligible to receive federal financial aid and will be placed on Financial Aid Suspension. Students may appeal this decision and, if their appeal is granted, they will be placed on Financial Aid Probation. Financial Aid Probation may be granted for one semester if this is all of the time needed to return the student to Satisfactory Academic Progress. Students seeking more than one semester to return to Satisfactory Academic Progress must complete a Satisfactory Progress Academic Plan which identifies how long the student will need to return to Satisfactory Academic Progress. This Satisfactory Progress Academic Plan must be completed in consultation with an Academic Advisor.

3. **Financial Aid Continued Probation:** Students who have been placed on Financial Aid Probation and have requested more than one semester to return to Satisfactory Academic Progress may be placed on Financial Aid Continued Probation as long as they successfully complete 100% of all courses attempted in the semester, but do not reach the 67% cumulative successful completion ratio or minimum GPA requirements as measured at the end of the semester during the time in which their academic plan is in force. Students in this status continue to receive financial aid without penalty, as long as they have not yet reached the maximum hours limit and there are sufficient hours remaining to complete their programs of study before reaching the maximum hours limit.

4. **Maximum Hours Suspension:** This occurs at the end of the semester when students enrolled at the college credit level reach

a total of 150% of the published length of the program of study [90 attempted credit hours for most associate level programs, 180 attempted credit hours for baccalaureate level programs and the Educator Preparation Institute (EPI) program, or when students enrolled at the postsecondary adult vocational level (PSAV) reach a total of 45 attempted credit hours (1350 clock hours)]. All federal financial aid is suspended.

5. **Financial Aid Termination:** This occurs when students fail to successfully complete any course(s) in the Satisfactory Progress Academic Plan or Program Completion Plan under the Appeals process (see below). Eligibility for federal financial aid is terminated.

Students will be notified if they are placed on Financial Aid Warning, Financial Aid Suspension, Financial Aid Termination, or have reached Maximum Hours by an email sent to their campus email box.

Appeals:

Students on financial aid suspension (see #1 below) or reaching the maximum hours suspension (see #2 below) may file an appeal for reinstatement based on mitigating circumstances. These might include death in the immediate family, accidents, personal tragedy, medical emergencies, or other circumstances such as changes in degree goal(s). The committee reviews the appeal, determines whether there are sufficient reasons to allow additional financial aid, and notifies the Dean of Enrollment Management. The Dean informs the student of the committee's decision. Students approved to receive aid for an additional semester will be in an "approved appeal" status which is the equivalent of the financial aid warning status for the additional semester, and the students must again meet the satisfactory progress requirements by the end of the additional semester or be placed back on maximum hours as applicable. The decision of the committee is final. Except as noted below in exceptions to the appeal process, when an appeal is denied, students may submit another appeal, but only after enrolling in and receiving a passing grade in each attempted course in an additional semester.

1. **Financial Aid Suspension Appeals:** Students in the Financial Aid Suspension category must submit an appeal form with a written letter of appeal along with supporting documentation to the Dean of Enrollment Management (the Dean). The appeal will then be forwarded to the Financial Aid Appeals Committee (the Committee) for their consideration.

2. **Satisfactory Progress Academic Plan:** As part of the appeal for students in Financial Aid Suspension who will need more than one semester to regain their Satisfactory Progress, students will be required to submit a Satisfactory Progress Academic Plan. The Satisfactory Progress Academic Plan will identify the specific courses in which the student plans to enroll as well as the semesters in which the enrollment will take place. The plan should allow for the mathematical possibility of regaining both GPA and completion rate percentages. If the appeal is granted, the student will only be allowed to enroll in the classes listed on the plan for financial aid, and if the student fails or withdraws from any of these courses, the student's financial aid will be terminated.

3. **Program Completion Plan:** As part of the appeal process, students in the maximum hours category must meet with an Academic Advisor to complete a Program Completion Plan. The Program Completion Plan identifies only the specific courses students need to complete their current program(s) of study at SJR State. The Plan is signed and agreed to by the students and an Academic Advisor. The Academic Advisor lists the specific courses, and the students agree to follow the specific plan to complete their current program(s) of study. Students with a primary and secondary program of study may submit both plans to the Appeals Committee for consideration.

4. **Financial Aid Termination:** By design, this status is final and cannot normally be appealed. An appeal may be considered for extreme mitigating circumstances involving the student, such

as personal illness or accident. Documentation of individual circumstances must be submitted to the Dean for review and consideration. The Dean will review the individual circumstances and determine whether the appeal should be submitted to the Committee for consideration.

Exceptions to the appeal process:

Students enrolled in Post Secondary Adult Vocational programs of less than one year in length cannot appeal the maximum hours status. Students in the Financial Aid Termination status may file an appeal only if documentation can be provided to show personal mitigating circumstances beyond the students' control.

SPECIAL NOTICE OF FEDERAL PELL GRANT DURATION OF ELIGIBILITY

Public Law 112-74 reduced the duration of a student's eligibility to receive a Federal Pell Grant from 18 semesters (or its equivalent) to 12 semesters (or its equivalent). This provision applies to all Federal Pell Grant eligible students effective with the 2012-13 award year and beyond.

REPAYMENT OF FEDERAL FUNDS

Federal regulations require repayment of a portion of federal funds received by students, unless certain conditions are met. A student who withdraws from, or stops attending, all courses prior to completion of at least 60 percent of an enrollment period (i.e., a semester/term), WILL BE REQUIRED TO REPAY the "unearned portion" of the funds received.

This applies to all federal grant and loan funds received as a disbursement by a student. For example, a student receiving a Pell Grant award in the amount of \$2500 could be required to repay the federal financial aid programs \$1250 or more, unless the student attends school for more than 60 percent of the enrollment period. PLUS a portion of the award that could have been used to pay for tuition, fees, books, and/or supplies may also be required as repayment to the school. The latter requirement is because schools will also be required to refund the federal financial aid programs the "unearned portion" of the tuition, etc.

The rule applies only to those students who withdraw from all classes. The rule does not apply to students who successfully complete at least one course in an enrollment period; therefore, if a student finds he/she is unable to complete all courses, every effort to successfully complete at least one course should be made. In so doing, the student will preserve the funds received. After that, the student should work closely with an academic advisor to work out a course load that can be successfully completed each term. A student must also meet satisfactory academic progress guidelines in order to continue to receive financial aid.

SPECIAL ASSISTANCE

Vocational Rehabilitation Assistance

The Vocational Rehabilitation Section of the Florida State Department of Labor and Employment Services provides limited assistance to students with disabilities. An applicant must be at least 16 years of age, have a permanent major physical disability, possess a good scholastic record, and take courses that will prepare him/her for a vocation. Application should be made to the Director of Vocational Rehabilitation of the area in which the applicant resides.

SCHOLARSHIPS FOR CHILDREN OF DECEASED OR DISABLED FLORIDA VETERANS

Eligibility is limited to children of deceased or 100% disabled veterans and to children of POWs and MIAs attending a post secondary institution in Florida. The parent must have entered service from Florida. The surviving parent or veteran must have resided in Florida for five years before application. The amount

will be for tuition and fees for the academic year. Applications may be obtained by writing the Office of Student Financial Assistance, Department of Education, Florida Education Center, Tallahassee, Florida 32399-0400 or visit www.floridastudentfinancialaid.org.

VETERANS' EDUCATION ASSISTANCE

Students entitled to benefits should complete the necessary forms and applications well in advance of the term they plan to attend.

Requirements and Policies:

1. The student must be seeking an Associate in Arts degree, an Associate in Science degree, Associate in Applied Science degree, a certificate, a Bachelor of Science degree, or a Bachelor of Applied Science degree.

2. The student will be certified and receive benefits only for those courses needed for their degree. The number of elective hours needed for each degree program is limited. Students should take required courses first. Enrollment certifications will be submitted to the VA beginning on the first business day after the last day of the drop/add period each semester.

3. No benefits will be paid to a student for repeating a course in which they have already earned a satisfactory grade. A satisfactory grade is defined as "D" or better, unless a higher grade is required to meet a specific program or degree requirement.

4. The status of a student as full time, three-quarter, or half-time determines the percentage of educational benefits to be received. For enrollments in the Summer Term, the VA uses the starting and ending dates to determine the benefit amount based on the equivalent enrollment. The chart below gives an indication of how the VA determines the enrollment.

5. For purposes of registration and satisfactory progress status, college preparatory courses are considered as three semester hours. (See standards of progress for veterans). These courses, however, are not used for certification purposes unless required by placement test scores.

6. The DVA will not pay educational benefits for enrollment in MAN 1943, Work Experience I or MAN 2944, Work Experience II.

7. A student should visit the college's VA counselor each term when registering. The student must ensure that the courses for which he or she registers will meet degree requirements. An audit conducted at the end of the schedule change period determines whether courses are acceptable for certification. The DVA will be notified of unacceptable courses and a reduction of benefits may result. The VA counselor certifies the enrollment to the VA on the first business day after the drop/add period each semester.

8. All students receiving DVA education benefits including certificate and other non-college degree programs are required to comply with the attendance policy as written in the student handbook. This policy states that students will receive an attendance warning after missing three or more instructional hours. Any additional absence after a warning will result in the student being withdrawn from the class.

9. Students who are withdrawn from class due to attendance are not entitled to a refund of tuition and fees related to that class.

STANDARDS OF PROGRESS FOR VETERANS

A student receiving veterans' educational benefits is required to make satisfactory academic progress. Students receiving DVA education benefits will be required to meet or exceed the same minimum standards of progress required of other students by SJR State academic regulations. Students will be considered to have failed to meet minimum standards if they are:

1. placed on academic or disciplinary suspension; or
2. withdrawn from the College for disciplinary reasons; or
3. placed on academic probation for more than two consecutive terms.

If these standards are not met, the College will request

the Veterans Administration to suspend educational benefits. Reinstatement for benefits will be made only if evidence indicates that improvement in academic performance may be expected.

Courses for which a grade of "W" is given are not included in determination of satisfactory progress, but such grades may result in an overpayment of benefits. The DVA will recalculate benefits from the beginning of the term when the "W" creates a change in benefit status. In such cases, the DVA requests a refund or adjustment unless the student can show mitigating circumstances which the DVA finds satisfactory.

VETERANS' DEFERRED PAYMENT

Students eligible for veterans' educational benefits may defer payment of fees for sixty days (or 10 days before the end of the Summer A or Summer B Terms) once during the academic year, if they are not then receiving benefit checks. Failure to pay fees by

the deadline will result in administrative withdrawal from classes.

VA SEMESTER HOUR EQUIVALENTS

Veterans enrolled in periods of enrollment lasting less than 15 weeks may use the chart below to determine the equivalent certification level for their VA benefits. As an example, if a veteran enrolls in an 8 week minimester course which carries a value of 3 credit hours, the VA will allow the student to be certified at an equivalent enrollment level of 6.7 hours (therefore greater than halftime). Please note that this equivalency is only valid for veterans' benefits and does not apply to other forms of state or federal financial aid.

**VA SEMESTER HOUR EQUIVALENTS
SEMESTER BY HOUR EQUIVALENTS
(Semester Hours X 18 Divided by Length of Term in Weeks)**

TERM LENGTH HOURS PURSUED	14	13	12	11	10	9	8	7	6	5	4	3
10	12.9	-	-	-	-	-	-	-	-	-	-	-
9	11.6	12.5	-	-	-	-	-	-	-	-	-	-
8	10.3	11.1	12	13.1	-	-	-	-	-	-	-	-
7	9	9.7	10.5	11.5	12.6	-	-	-	-	-	-	-
6	7.7	8.3	9	9.8	10.8	12	13.5	-	-	-	-	-
5	6.4	6.9	7.5	8.2	9	10	11.2	12.9	-	-	-	-
4	5.1	5.5	6	6.5	7.2	8	9	10.3	12	14.4	-	-
3	3.9	4.2	4.5	4.9	5.4	6	6.7	7.7	9	10.8	13.5	-
2	2.6	2.8	3	3.3	3.6	4	4.5	5.1	6	7.2	9	12
1	1.3	1.4	1.5	1.6	1.8	2	2.3	2.6	3	3.6	4.5	6

