

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 Direct Loan, Federal PLUS Loan, Federal Unsubsidized 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 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 17.

FINANCIAL ASSISTANCE

Students needing financial assistance should contact the Office of Financial Aid at (386) 312-4040. Financial aid information is listed in the College Catalog/Student Handbook and on the SJR State website (SJRstate.edu/finaid.html). The following types of assistance are available:

1. Scholarships based on academic excellence and service to school
2. Federal Pell Grants
3. Federal College Work-Study Program
4. Federal student loans
5. State grants and scholarships
6. SJR State Foundation scholarships and private awards (386-312-4100)
7. Veterans' assistance

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 has 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 does not yet have the degree or certificate is not eligible for further additional FSA funds for that program." Volume 1, Student Eligibility: 1-10

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

Clock Hour and Credit Hour Enrollment

No student may be enrolled in both clock hours and credit hours in the same payment period. For Federal Student Aid purposes, the school is required to identify the program for which the student will receive aid and pay only for that program.

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 66.5 percent rounded to the nearest whole percentage. 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 career level (CC) reach a point at which a student can not complete the applicable program before reaching or exceeding 150 percent of the published length of the program)]. 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, or medical emergencies. The committee reviews the appeal, determines whether there are sufficient reasons to allow additional financial aid, and notifies the Director of Financial Aid. The Financial Aid Department 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 Director of Financial Aid. 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 Director for review and consideration. The Director 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 Career Certificate 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 census date 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 census date 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 Catalog/ 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 ADDITIONAL PROVISIONS

In accordance with Title 38 U.S. Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.I. Bill® (Ch. 33) or Vocational Rehabilitation and Employment (Ch. 31) benefits, while payment to the institution is pending from the VA.

This school will not:

- Prevent the student’s enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students are required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class;
- Provide a written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

The students program must be approved in WEAMS and courses must be required for students program of study.

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