2017-2018 Financial Aid Policies and Procedures

Lively Technical Center's
Financial Aid Policies & Procedures

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Federal Pell Grant

General

The Federal Pell Grant requires a new application each academic year (July 1 – June 30). Applications are available online at **www.fafsa.ed.gov**.

Lively Technical Center is a clock hour school. The Federal Pell grant award is based on a student's enrollment hours and weeks. Students must be enrolled a minimum of **225 hours** per semester to qualify for the Pell Grant at Lively Technical Center. Program length must be a minimum of **600 hours**. All potential students must meet all Lively Technical Center's entry requirements, including appropriate testing and program selection.

It is the responsibility of the student to notify the Financial Aid office of any change in program and/or hours of enrollment prior to or at the time of any change. A change may result in an award adjustment, termination of aid, and/or an increase/decrease in the cost of tuition and fees. Pell awards are based on continuous enrollment without interruption up to the designated hours per program.

Pell disbursements (funds after all deferments are paid) are disbursed through checks.   Pell disbursements may be picked up from the Business Office with a Student ID.

Application Process

1. Application
    a. Student must complete the Free Application for Federal Student Aid (FAFSA) online to apply for the Pell Grant and FSEOG Grant at www.fafsa.ed.gov.
    b. Student is required to have a high school diploma or GED to qualify for the Pell Grant.
    c. Student will need to speak with a student advisor to complete their enrollment application.
    d. The Financial Aid Officer will verify information provided on the FAFSA Application and student may need to provide additional documentation requested by the FAO to complete the verification process.

2. Registration
    a. Once student has been verified, FAO will provide an estimated student deferment based on their individual Pell Award and hours of enrollment. Student may use this deferment to register for classes, if applicable.
    b. The enrollment process is not complete until student has delivered all documentation to the Registration Office (Building 8) to receive a student schedule, student ID, and a parking permit.

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Qualification Deferral

Pell grant recipients may qualify for deferrals. Deferrals may be granted on a payment period basis not to exceed the award amount. Fee deferment is the postponement of payment until student is awarded the Pell grant and/or any additional grants and scholarships for which the student is eligible.

Types of Deferment
1. Tuition and fees including registration, lab, and miscellaneous fees; books and scrubs.

Students must complete the verification and registration process ten (10) days prior to the first day of class to be eligible for a deferment.

Subsequent Deferrals
1) Student must contact the FAO for subsequent deferrals prior to registration of each payment period.
2) FAO will determine if continuing enrollment deferral is warranted based on SAP (grades, attendance, and progress) and movement into the next payment period.
   a) If it is not warranted, the FAO will explain to the student what course of action is to be taken.
   b) If it is warranted, FAO will provide a deferral for the next enrollment period, then student will go to the Registration Office to register for his/her program.

Should student fail to maintain SAP (grades, attendance, and progress) or fail to move to the next payment period hours and weeks, deferrals will not be granted and all fees will become the responsibility of the student. The student may owe any Pell funds received back to the school.

Verification Policy

Students who are selected for Verification (by the United States Department of Education or the institution) will be asked to provide additional documentation to review and correct any conflicting information if any. Verification must be completed before LTC will issue a Pell Deferral.

Student changes made to a FAFSA application after Verification has been completed will require the school to re-verify information, and may result in a delay or change of disbursement.

Student FAFSAs that are updated or flagged for Verification after a student has been awarded and/or disbursed will be required to complete verification and may change award amounts, unless the DOE verification request comes after the student is no longer enrolled.

Verification forms and/or FAFSAs that have conflicting information must be resolved to be considered completed, and if needed, notes initiated by student and FA Officer to clarify and discrepancies and clerical errors.

Enrollment Reporting

In compliance with the Department of Education's Higher Education Act and regulation 34 CFR 685.309(b), Lively Technical Center, is required to confirm and report enrollment status of student who receives Title IV student aid, including the Federal Pell Grant. This enrollment information is updated through the National Student Load Database System (NSLDS) every 60 days via file submittal, in response to student status confirmation reports received from the Secretary, and are completed and returned within 30 days of receipt (as of 2014-15 school year).

In addition, in order to ensure accurate reporting information is provided, it is highly recommended that students who have received any Title IV loans at previous institutions submit an In-School Deferment Request (available from your loan provider or guarantor) at the beginning of their enrollment at Lively Technical Center.

Payment Period

Payment Period – The payment period is defined not only in clock hours but also in weeks of instructional time. A student must successfully complete the clock hours and weeks of instructional time to progress to the next payment period.

Payment Period Schedules

Total Program Hours	Total Program Weeks	Payment Period Hours	Payment Period Weeks
1440	48	450/450/270/270	15/15/9/9
1350	45	450/450/450	15/15/15
1300	44	450/450/400	15/15/14
1200	40	450/450/300	15/15/10
1050	35	450/450/300	15/15/5
950	32	450/450/50	15/15/2
900	30	450/450	15/15
750	30	375/375	15/15
700	30	350/350	15/15
600	30	300/300	15/15

Successful Completion – A student is a successful completer if the institution considers the student to have passed the coursework associated with scheduled hours and the Basic Skills requirements.

Satisfactory Academic Progress – is a qualitative and quantitative monitoring of student progress. Evaluation reporting is performed at the end of each payment period. Students must maintain C/2.0 or better grade average, must complete hours and weeks of current payment period and demonstrate

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adequate progression pace as stated in the SAP section of the LTC Financial Aid Policies and Procedures.

Disbursement – Students are paid the first time (initial disbursement) based on their enrollment and good standing. Disbursements, thereafter, are based on satisfactory academic progress and upon completion of hours in the previous payment period.

Students are required to attend the Applied Academics for Adult Education Enrichment class if they have not successfully met the Basic Skills requirements. Pay periods will be delayed/halted due to not meeting Satisfactory Academic Policy.

Satisfactory Academic Progress (SAP)

Federal regulations require institutions to monitor the academic progress of each student who is awarded Title IV funding and to certify that each student is making satisfactory academic progress toward a degree, diploma, or certificate. Federal regulations require institutions to establish Standards of Satisfactory Academic Progress (SAP) that include qualitative and quantitative measures of progress and a timeframe for completion of a program of study.

These standards are applied to students who receive financial aid from any Title IV funds, institutional grants, and scholarships. Students' academic performance is evaluated at the end of each payment period if the educational program is either one academic year in length or shorter than an academic year; or for all other educational programs, at the end of each payment period or at least annually to correspond with the end of a payment period.

Any student not meeting the minimum standards outlined below will be placed on academic progress and/or attendance probation. The student must meet the minimum requirements by the end of the academic progress and/or attendance period. Academic progress and/or attendance will last for one payment period, during which the student may continue to receive Title IV funds; if not, financial aid will be terminated until the student successfully completes a semester. Students will not be able to appeal their financial aid status.

Note: See LTC Student Handbook, "Standards of Progress" and "Attendance Policy" for student policies that applies to all students. Some classes may have more stringent policies, such as Aviation and Health Services.

Students who do not meet the Basic Skills requirements are required to register and attend the Applied Academics for Adult Education enrichment class a minimum of three (3) hours per week, until the Basic Skills requirements are met.

If a student does not meet the stated requirements, he/she is not meeting SAP and Pell will not be disbursed for the next payment period. Visit your Student Portal Message Board for dates.

Qualitative: Cumulative Grade Point Average (GPA) Requirement

In accordance with federal regulations, a student's cumulative GPA must be reviewed at the end of each pay period.

1. Students must have earned a cumulative 2.0 GPA when grades are reviewed at the end of the payment period.

2. Students who do not earn the required cumulative 2.0 GPA will be placed on academic progress probation for their payment period.

3. While on academic progress probation, the student remains eligible for financial aid:

   a) If the student earns a cumulative 2.0 GPA (or higher) by the end of the academic progress probation pay period, the probation will be lifted (provided the student meets all other SAP guidelines).
   b) If the student does **not** earn a cumulative 2.0 GPA by the end of the academic progress probation pay period, financial aid will be terminated. The student will not qualify for financial aid for the upcoming pay period until they have successfully completed a semester.
   c) A student placed on academic progress probation and agrees to an academic plan can regain eligibility only by achieving academic compliance.

Quantitative: Completion Rate Requirement

In accordance with federal regulations, students must successfully complete at least 67% of cumulative clock hours attempted in order to meet the requirements for financial aid. For example, if a student has attempted 450 clock hours during a pay period, he/she must successfully complete 301.5 or more of those hours. Student completion rates are reviewed at the end of each pay period.

1. Students must earn a cumulative 67% completion rate and complete their program within 150% of the program requirements. Transfer credits are included in this percentage.

2. Students who do not earn a cumulative 67% completion rate will be placed on academic probation for their next payment period.

3. While on academic progress probation, the student remains eligible for financial aid:

   a) If the student completes sufficient credits to earn a 67% completion rate by the end of the academic probation payment period, the probation will be lifted (provided the student meets all other SAP guidelines).
   b) If the student does **not** complete sufficient credits to earn a 67% completion rate by the end of the academic progress probation payment period, financial aid will be terminated. The student will not qualify for financial aid effective the next payment period until the student again meets all SAP guidelines.

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Maximum Time Frame

The maximum time frame within which to complete a program of study is 150% of the published length of the program. For example, if the published length of a program of study is 1200 clock hours, a student may attempt up to (1200 x 150% = 1800). (Note that a student in a clock-hour program cannot receive aid for hours beyond those in the program; the maximum timeframe applies to the amount of calendar time the student takes to complete those hours.)

Changes in Program of Study for Clock-hour (PSAV) Programs

Students are permitted to make changes to their program of study in accordance with their academic goals. As long as students are meeting all other SAP standards, changes of program alone will not disqualify them for financial aid eligibility.

Course Incompletes, Withdrawals and Non-Credit Remedial for Clock-hour (PSAV) Programs

Successful completion of coursework is defined as earning a grade of A, B, or C at LTC. All other grades including I (Incomplete), D, F, NR (Not Reported) and W (Withdrawn) are defined as unsuccessful completion. Accordingly, all courses having grades of I, D, F, NR and W count as the applicable hours attempted and count as zero hours earned in the SAP calculation. The grade of "F" additionally counts as zero quality points when the qualitative SAP standard is assessed. Grades of I and W are not counted when the qualitative SAP standard is assessed. Grades of I and W do not carry any quality points.

Students who have grades of I or NR, that result in an unsatisfactory standing, may have their SAP status recalculated when those grades are later reported as an A, B, or C. Students who achieve satisfactory standing as the result of a grade recalculation will be evaluated for reinstatement of financial aid as long as the end of the same academic year has not occurred and all other eligibility criteria are met.

Transfer Credits for Clock-hour (PSAV) Programs

Higher Education Act (HEA) regulations require that at a minimum, transfer credits that count toward the student's current program must count as both attempted and completed hours. LTC complies with the aforementioned regulations. Transferring credit reduces total program hours and may alter payment periods.

Repeat Coursework and GPA

The grade earned in a repeated course will be substituted for the original grade, if higher. This will be calculated in the grade point average for clock-hour SAP. Pell does not pay for repeat hours or courses that were failed.

Consequences of Failing SAP

Students who fail to meet the minimum cumulative GPA of 2.0 or program GPA and/or fail to complete at the proper (completion rate) are given a warning. Students placed on a warning remain eligible for

financial aid for one payment period. After the warning period, one payment period, students must meet the cumulative GPA and completion rate, they must have earned the weeks of instruction time for that time period or financial aid will end. The student will no longer be eligible for Title IV Aid. There will be no appeal process or probation period.

Re-Establishing Financial Aid Eligibility

Students may regain financial aid eligibility with satisfactory academic progress reported after successfully completing a semester. Financial Aid will not fund this semester. There is not a student appeal process to reestablish aid eligibility within the academic year, students who re-enter the same program more than a year later will be considered a new student.

Emergency Leave of Absence

LTC may grant a student a leave of absence for a legitimate unforeseen circumstance during which the student is not considered withdrawn. Students receiving Veterans' benefits are not eligible for a leave of absence. The following conditions must be met:

- The student must make a written request in advance to Student Services with a Leave of Absence Request form. Approval is needed. Valid reasons may include: emergency health condition, family emergencies, death in immediate family (includes – parents, spouse, children, siblings and grandparents only) and **must include documentation**. In extreme time-sensitive cases when it is impossible to notify using proper request procedure, students must contact LTC Student Services within 24 hours of emergent situation.
- The leave of absence must not exceed 15 scheduled days except for mitigating circumstances that are well-documented.
- The leave of absence must be complete within the same school year. The leave may not be carried over to another school year.
- The school will grant only one leave of absence in any 12-month period.
- Additionally, subsequent leaves may be granted for jury duty, military reasons or circumstances covered by the Family Medical Leave Act of 1993.
- Student will not receive tuition reimbursements, credits or refunds for an approved leave of absence.
- Clock hours accrued during approved leave of absence will not apply to Pell Grant disbursement.
- Student's failure to return to school after approved leave of absence will result in withdrawal as of last date of attendance.

Treatment of Selected Grades

a) **Withdrawals:** Clock hours in which a student receive a grade of "W" are included in the number of hours attempted but do not count toward successfully completed hours; consequently, students who withdraw may have difficulty meeting the satisfactory progress requirements.
b) **Incompletes:** Students will not be affected by "incompletes" at the time of the review.
c) **Transfer Credit:** Students transferring from another institution will be considered making satisfactory progress at the time of enrollment. A student's maximum timeframe for receiving

financial aid will be reduced by the number of transferred credit hours applied towards his/her program of study at Lively Technical Center.

d) **Successful completion:** A grade of A, B, or C is considered successful course completion. A grade of D or F is not considered a successful completion.

Eligibility Status

a) **Satisfactory:** Students who have met the criteria explained above, cumulative GPA of 2.0 and cumulative completion rate of 67%, have satisfactory status.

b) **Financial Aid Warning:** Students who have not earned the required GPA or completion rate will be placed on financial aid warning for the following semester. Satisfactory academic progress will be monitored at the end of each payment period if the student meets the standards of progress and is eligible to continue to receive financial aid.

c) **Financial Aid Termination:** Students on financial aid warning status who have not successfully earned a cumulative GPA of 2.0 and cumulative completion rate of 67% at the conclusion of the warning period will have their financial aid terminated. Financial aid will also be terminated for students who have attempted the maximum allowable clock hours for their program of study.

d) **Notification of Financial Aid Termination or Warning:** The Financial Aid Office will send an email to any student who is placed on financial aid warning or terminated; however, failure to receive correspondence does not negate a termination or warning status.

e) **Regaining Eligibility:** Students who continue to attend school without federal financial aid may regain eligibility for financial aid by earning a cumulative GPA of 2.0 and a cumulative completion rate of 67%. A student may request reconsideration of eligibility for financial aid by submitting a written request to the Financial Aid Office once all requirements are met

f) **Returning students** are evaluated on a continuing basis from the last enrollment, unless an extenuating circumstance is considered. Returning students who enrolled under an earlier academic progress policy will be required to meet the standards of the current policy upon returning.

g) **Complete academic record:** To measure a student's satisfactory progress toward PSAV certificate requirements, the student's complete academic record at Lively Technical must be evaluated, whether or not the student received aid for the entire time of enrollment. Any course grades of W that were forgiven by Lively Technical Center must be included in a student's cumulative record when determining satisfactory academic progress standards. When students complete coursework for more than one major, academic progress standards for each major must be met to receive student aid.

Please note that satisfactory academic progress warning status or termination status can be changed only by successfully completing classes – it is not enough to sit out any payment periods. The status remains until you earn both a cumulative GPA of 2.0 and a cumulative completion rate of 67%. You must meet both criteria to be considered in good standing for financial aid.

The person designated by Lively Technical Center to provide financial aid information to students is the Financial Aid Director or her designee. Office hours: 7:30 a.m.-4:30 p.m., Monday-Thursday, and 7:30 a.m.-2:00 p.m. on Friday.

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Award Letter

Award letters are generated with mail merges between Microsoft Word and Microsoft Excel. If corrections are necessary, Financial Aid will ensure an updated award letter is generated.

After the end of the add/drop period, Lively Technical Center will provide students with an award letter that will detail a student's anticipated award amounts from each Title IV funded program; and how and when those funds will be disbursed. Awards are based on program payment periods.

Initial disbursement is anticipated after 30 days of confirmation of enrollment. Subsequent disbursements are reliant on a student's successful completion of their payment period hours, weeks, and maintaining the SAP policy.

Financial Aid acknowledgement signatures currently include option to defer tuition fees, along with bookstore charges for new students. Acknowledgement page will also include the authorization to defer prorated enrollment charges for each following payment period.

These awards are based on continuous enrollment and are subject to change if a student alters their schedule or ceases enrollment. Updated award letters will be provided after confirmation of change and recalculation of award.

Any refunds due to students after deferment charges are satisfied, are disbursed in the form of a check issued by the Business Office, unless otherwise requested.

FORM 1098-T

What is Form 1098-T?

The 1098-T form contains information to assist a student in filing the education tax benefits/tax credit deductions, such as the American Opportunity Credit (a modification of the Hope Credit) and Lifetime Learning Tax Credits. The 1098-T form is based on payments made during a calendar year (January 1 – December 31).

Lively Technical Center is required to furnish Form 1098-T to all students who have incurred qualified tuition and related expenses during a calendar year. This form is mailed from LCSB District Office to the address students have on file with LTC Registration. If your total financial aid for a calendar year was equal to or greater than your qualified tuition and related expenses, you will not receive a 1098-T.

Per IRS guidelines: *If you pay qualified education expenses with certain tax-free funds, you cannot claim a credit for those amounts. You must reduce the qualified education expenses by the amount of any tax-free educational assistance and refund(s) you received.*

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A 1098-T is, therefore, not issued for the portion of tuition paid with tax-free educational assistance including:

- Pell grants
- The tax-free part of scholarships and fellowships
- Employer-provided educational assistance
- Veterans' educational assistance and/or
- Any other nontaxable (tax-free) payments (other than gifts or inheritances) received as educational assistance (FSAG, FSEOG, or FAFT grants)

Are there education tax credits I may qualify for? How do I learn more about tax guidelines regarding education?

- Students may be eligible for a number of tax credits when filing a federal tax return. We encourage you to read IRS guidelines such as IRS Publication 970, Tax Benefits for Education, regarding any tax benefits for which you may qualify and to consult your tax preparer. Publication 970 may be downloaded from the IRS web site at http://www.irs.gov/publications/p970/ar01.html

Please note, that Lively Technical Center cannot offer tax advice.

Student Withdrawal and Return to Title IV Funds Procedures (R2T4)

When a student departs from school it must be determined the amount of Title IV program assistance that the student has earned at the time of the withdrawal. The Title IV programs offered at Lively Technical Center that are covered by this law are: Federal Pell Grants, Iraq and Afghanistan Service Grants, and Federal Supplemental Educational Opportunity Grants (FSEOGs).

When a student withdraws during a payment period, the amount of Title IV program assistance that the student has earned up to that point is determined by a specific formula. The amount of assistance that a students has earned is determined on a prorated basis. (For example, if you completed 30% of your payment period, you earn 30% of the assistance you were originally scheduled to receive). Once a student has completed more than 60% of the payment period that student is entitled to the full amount of assistance that the student was scheduled to receive for that pay period.

If a student did not receive all of the funds that were earned, there may be a Post-withdrawal disbursement due to the student. Lively Technical Center may automatically use all or a portion of the Post-withdrawal disbursement of grant funds for tuition, fees, or Bookstore charges. Lively Technical Center requests the student's permission to use the Post-withdrawal grant disbursement for all other school charges in the Financial Aid Application/Authorization to Use Title IV Funds.

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If a student receives excess Title IV program funds (overpayment), it must be returned. Your school must return a portion of the excess equal to the lesser of: the institutional charges multiplied by the unearned percentage of your funds or the entire amount of excess funds.

The school must return this amount even if the school did not keep this amount of your Title IV program funds. Any amount of unearned grant funds that you must return is called an overpayment. The requirements for Title IV program funds when you withdraw are separate from any refund policy that your school may have. Therefore, you may still owe funds to the school to cover unpaid institutional charges. Your school may also charge you for any Title IV program funds that the school was required to return.

Additional information is available on Student Aid on the Web at www.studentaid.ed.gov.

Bright Futures

Enrollment Requirements

Student must be a Florida resident (and a U.S. citizen or eligible non-citizen) as determined by the student's postsecondary institution, and must enroll in a degree- or certificate program of study at an eligible Florida postsecondary institution. Students must complete the Florida Financial Aid Application (FFAA) no later than Aug 31after High School Graduation.

Student must enroll for a minimum of 225 clock hours per term by the end of the drop/add period. Eligibility for the award begins in the fall term of each academic year.

If an initially eligible student did not receive award funding in the academic year following his/her graduation from high school, the student must apply to reinstate the award and receive funding within three years of high school graduation. An initially eligible student who enlists in the military immediately after high school graduation begins his/her three-year period upon date of separation from active duty.

A student must reimburse the postsecondary institution for the cost of course(s) dropped or withdrawn after the initial drop/add period.

Non-refunded hours will affect the student's renewal eligibility.

Required Clock Hours for Renewal

- Full-time for two terms: Student funded for <u>450</u> clock hours in the fall and <u>450</u> clock hours in the spring must earn <u>720</u> clock hours for the academic year (360 clock hours for the fall and 360 clock hours for the spring) and the required cumulative GPA.

- Half-time for two terms: Student funded for <u>225</u> clock hours in the fall and <u>225</u> clock hours in the spring must earn <u>360</u> clock hours for the academic year (180 clock hours for the fall and 180 clock hours for the spring) and the required cumulative GPA.
- Three-quarter time for one term only: Student funded for <u>330</u> clock hours in the fall and <u>0</u> clock hours in the spring must earn <u>270</u> clock hours for the academic year (270 clock hours for the fall and 0 clock hours for the spring) and the required cumulative GPA.
- Full-time for one term and Half-time for one term: Student funded for <u>450</u> clock hours in the fall and <u>225</u> clock hours in the spring must earn <u>540</u> clock hours for the academic year (360 clock hours for the fall and 180 clock hours for the spring) and the required cumulative GPA.
- Half-time for one term only: Student funded for <u>0</u> clock hours in the fall and <u>250</u> clock hours in the spring must earn <u>180</u> clock hours for the academic year (0 clock hours for the fall and 180 clock hours for the spring) and the required cumulative GPA.

Financial Aid Fee Trust (FAFT)

General

FAFT is a need based grant that may help cover the cost of tuition only. Students who demonstrate financial need may be eligible to apply for Financial Aid Fee Trust (FAFT). A student demonstrates financial need when the Cost of Attendance exceeds awards by Pell, FSEOG, FSAG, waivers, or any other scholarship, grant, or benefit. Eligible students must complete a FAFT application.

- Student must maintain appropriate satisfactory academic progress: "C" grade average (2.0) or better and be progressing satisfactorily through their program in order to finish by 150%.
- Students who are receiving FAFT and are withdrawn or drop prior to program completion will be required to repay tuition and fees paid by FAFT to Lively Technical Center.

Eligibility

Student must meet the following requirements:

- Complete a FAFSA application
- Must be Pell deficient and EFC less than $8,000
- Enrolled in a program of at least 600 hours
- Must attend maximum payment block hours (ex. Full-time program enrollment)
- Student must not exceed their program length
- Must not have a bachelor's degree or higher
- Lifetime eligibility (LEU) below 600%
- Not in default of a loan or owe a repayment of any grants or scholarships to school(s) unless satisfactory repayment arrangements have been made (documentation required)
- Be a U.S. Citizen or an eligible non-citizen
- Must be a Florida Resident (as required by 6A-20.036
- Contingent upon the availability of funds
- Demonstrate financial need which is not met by the Pell award or any other scholarship, grant, or benefit

Use of FAFT

- FAFT will not pay for a repeat course(s)/program
- $1,200 maximum lifetime award for enrollment at LTC; up to 50% of tuition per semester
- FAFT will not cover fees, books, or supplies (ex. Misc. Fees, Lab Fess, Registration Fees, etc.)
- Students enrolling in a program of 600 hours or more and enrolled full-time for that program
- Awarded student will be eligible for up to 50% FAFT deferment for tuition once they have paid 50% of remaining tuition and fees.

Florida Student Assistance Grant (FSAG)

General

Florida Public Postsecondary Career Education Student Assistance Grant (FSAG-CE) Program is a need-based grant program available to Florida residents enrolled in certificate programs of 450 or more clock hours at participating Florida Colleges. Florida Public Community Colleges, or Career and Technical Education Centers operated by district school boards.

Eligibility is based on the following:
1. Florida resident and a U.S. citizen or eligible non-citizen.
2. Not owe a repayment or be in default under any state or federal grant, loan, or scholarship program unless satisfactory arrangements to repay have been made.
3. Not have previously received a baccalaureate degree.
4. Enroll for a minimum of 225 clock hours per semester.

Attendance/ Progress

FSAG-CE is contingent upon the same SAP (grades and progress) requirements as the Pell Grant.

Application Process

Because the FSAG-CE is a need-based grant, students are required to apply for the Pell grant in order to demonstrate financial need. Applications are processed by awarding students with an EFC of zero (0) and the highest cost of attendance (COA) at the end of the add/drop period.
1. Highest COA are based on actual cost of tuition and books minus awards.
2. If funds for the term remain, students who have a higher than zero (0) EFC will be considered.
3. FAO determines eligibility amount based on number of eligible students and amount of funds available.
4. FAO will submit eligible student award to the LTC Business Office and funds will be credited to the student account.

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Federal Supplemental Educational Opportunity Grant (FSEOG)

General

The Federal Supplemental Education Opportunity Grant (FSEOG) is an additional grant automatically awarded to financially needy students. This amount fluctuates based on the number of eligible students enrolled per semester, the number of hours enrolled, and the availability of funds.

FSEOG awards will be made to students who have been determined to have the greatest financial need first. Remaining funds, if any, will be distributed to students with less financial need.

1. Tier one eligibility is based on the following:
   - Greatest need equals cost of attendance less awards.
   - Student must have a zero (0) Expected Family Contribution (EFC).
2. Tier two eligibility will be considered for part time students or those with higher EFCs if there are remaining funds for the semester.

Lively Technical Center can apply this amount to outstanding deferments not covered by the Pell grant, and if applicable, refunds will be included with the Pell refund.

SAP

FSEOG requirements are contingent upon the same SAP (grades and progress) requirements of the Pell grant.

Application Process

1. Student must apply for the FAFSA online.
2. FAO will determine student eligibility during verification process.
3. FAO will verify student meets all attendance/grades/progress requirements.
4. FAO award FSEOG funds to tier one eligible students first; tier two students if funds remain.
5. FSEOG awards will be processed concurrently with the Pell grant disbursement
6. FAO will submit eligible student award to the LTC Business Office and funds will be credited to the student account.

Scholarships for Children and Spouses of Deceased or Disabled Veterans (CSDDV)

General

The Scholarships for Children and Spouses of Deceased or Disabled Veterans (CSDDV) provides an award to dependent children or unremarried spouses of qualified Florida veterans. Students who attend an eligible public postsecondary institution will receive funds to cover their tuition and registration fees.

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Students who attend an eligible private postsecondary institution will receive a fixed award amount by using the average matriculation and fee calculation for full-time attendance at a public postsecondary education institution at the comparable level. A list of eligible participating postsecondary institutions can be found on the OSFA website under the Postsecondary Institutions menu.

Eligibility

General:
- Students will submit a completed *Florida Financial Aid Application* (FFAA) by April 1.
- Have been a Florida resident whose official military and residency status is certified by the Florida Department of Veterans Affairs.

The veteran will:
• Be a U.S. citizen or eligible non-citizen.
  Have been a Florida resident for one year immediately preceding time of death, determination of 100 percent disability, or prisoner of war/missing in action classification
• Have met at least one of the following criteria:
  o Died as a result of service-connected disability sustained while on active duty.
  o Be certified by the Florida Department of Veterans Affairs as having service-connected 100 percent permanent and total disabilities.
  o Be classified as a prisoner of war or missing in action by the Armed Forces of the United States or as civilian personnel captured while serving with the consent or authorization of the United States Government during wartime service for a dependent child to receive scholarship funding.

The child or spouse will:
- Not owe a repayment or be in default under any state or federal grant, loan, or scholarship program unless satisfactory arrangements to repay have been made.
- Not have previously received a baccalaureate degree.
- Enroll in an undergraduate degree or certificate program for a minimum of six credit hours, 180 clock hours, or the equivalent, per term at an eligible participating postsecondary institution.
- Meet State of Florida's general eligibility requirements for receipt of state aid.

For additional eligibility requirements please see the CSDDV fact sheet at
http://www.floridastudentfinancialaid.org/SSFAD/factsheets/CDDV.pdf

Attendance/Progress

Students are required to maintain a GPA of 2.0 or higher.

Office of Financial Aid

Professional Judgment

General

Students may request a professional judgment review for student aid due to the following extenuating circumstances:

Recently laid off and am not currently receiving Unemployment Compensation.
Required supporting documentation:
- Written and signed statement as to why a professional judgment is being requested.
- Tax forms.
- Letter from company on letterhead with original signature and contact information stating date of termination and condition of release.
- Confirmation from Unemployment Office that student is not currently receiving unemployment benefits.

Recently laid off and am currently receiving Unemployment Compensation.
Required supporting documentation:
- Written and signed statement as to why a professional judgment is being requested.
- Tax forms.
- Letter from company on letterhead with original signature and contact information stating date of termination and condition of release.
- Confirmation of benefits from Unemployment Office including amount received and length of benefit.

Other special circumstances and/or life change requiring consideration.
Required supporting documentation:
- Written and signed statement as to why a professional judgment is being requested.
- Tax forms.
- All supporting documentation relevant to this request.

It is the student's responsibility to provide as much documentation as possible to qualify for a professional judgment. Students with limited or no accompanying information will not be considered in this process. All requests are subject to Administrative review.

Professional judgment requests are processed in the order they are received. Students will be notified in writing once a decision is made. There is no guarantee that this process will be completed prior to the end of registration period and applications must be approved to receive a deferment based on the finding.

Office of Financial Aid