



**LT** | Lively  
Technical  
College

# 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.studentaid.gov](http://www.studentaid.gov).

Lively Technical College is a clock hour school. The Federal Pell grant offer 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 College. Program length must be a minimum of **600 hours**. All potential students must meet all Lively Technical College'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 offer adjustment, termination of aid, and/or an increase/decrease in the cost of tuition and fees. Pell offers 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 Registration, Bldg. 8 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.studentaid.gov](http://www.studentaid.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 offer 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.

## **Qualification Deferral**

Pell grant recipients may qualify for deferrals. Deferrals may be granted on a payment period basis not to exceed the offer amount. Fee deferment is the postponement of payment until student is offered 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 uniforms.

Students must complete the verification and registration process 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 offer or 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 offer has been accepted and/or disbursed will be required to complete verification and may change offer 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 Department to clarify 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 College, 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.

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 College.

## 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 Hours	Period	Payment Weeks	Period
1350	45	450/450/450		15/15/15	
1200	40	450/450/300		15/15/10	
1080	36	450/450/180		15/15/6	
1050	35	450/450/150		15/15/5	
900	30	450/450		15/15	
765	27	383/382		14/13	
750	26	375/375		13/13	
650	22	325/325		11/11	
600	20	300/300		10/10	



**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 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 Academic Skills Building (ASB) 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 offered 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 requirements are applied to a student's entire academic history at Lively Technical College including transfer hours from other schools and including periods when financial aid was not received. 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.

Students who do not meet the Basic Skills requirements (ASB) are required to register and attend the Academic Skills Building class (online or in person) a minimum of three (3) hours per week, until the Basic Skills requirements are met.

Note: See LTC Student Handbook, "Standards of Progress" and "Attendance Policy". Some classes may have a more stringent policy, such as Aviation and Health Services.

A student is considered to be making satisfactory academic progress when the following

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requirements are satisfied:

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

## **Quantitative: Completion Rate Requirement**

In accordance with federal regulations, students must successfully complete at least 78% 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 351 or more of those hours. Student completion rates are reviewed at the end of each pay period.

Students must earn a cumulative 75% completion rate and complete their program within 150% of the program requirements. Transfer credits are included in this percentage. Attendance must be in accordance with school policy. A student must maintain a 80% cumulative attendance rate.

## **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  $(1200 \times 150\% = 1800)$ . (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 Career Certificate 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 Career Certificate 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 D, F, and NR 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.

### **Emergency Leave of Absence**

Clock hours accrued during approved leave of absence will not apply to Pell Grant disbursements. See Student Handbook.

### **Transfer Credits for Career Certificate 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.

### **Monitoring Satisfactory Progress**

Lively Technical College will monitor satisfactory progress after each payment period.

### **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.

## **Notification of Financial Aid Termination or Warning**

The Financial Aid Office will send a letter via 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.

## **Re-Establishing Financial Aid Eligibility**

Students who continue to attend school may regain eligibility for financial aid by earning a cumulative GPA of 2.0 and accumulative completion rate of 75%. There is not a student appeal process to re-establish aid eligibility within the academic year, students who re-enter the same program more than six months later will be considered a new student.

## **Financial Aid (FA) Offer**

Financial Aid (FA) Offers are generated from LTC Financial Aid database. If corrections are necessary, Financial Aid will ensure an updated offer is generated.

After add/drop and bookstore item pickup, Lively Technical College will provide students with an updated FA Offer that will detail a student's anticipated offer amounts from each Title IV funded program; and how and when those funds will be disbursed. FA Offers are based on program payment periods.

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

Financial Aid Deferment includes opt out deferral options for tuition fees, bookstore charges, uniforms, etc. The Authorization page will also include the authorization to defer prorated enrollment charges for each following payment period. The Student Acknowledgement page acknowledges receipt of and understanding of Financial Aid Policies and Procedures.

FA Offers are based on continuous enrollment and are subject to change if a student alters their schedule or ceases enrollment. Updated offers will be provided after confirmation of change and recalculations of enrollment, R2T4's, and pay periods.

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

## **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 College 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 Lively Technical College Business Office to the Primary Address students have on file in Focus School Software. Current students may access their 1098-T via Focus Portal. 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.*

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 <https://www.irs.gov/forms-pubs/about-publication-970>

**Please note, that Lively Technical College 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 using the last

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date of attendance.

The Title IV programs offered at Lively Technical College that are covered by this law are: Federal Pell Grants, Iraq and Afghanistan Service Grants, and Federal Supplemental Educational Opportunity Grants (FSEOG).

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 student 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 College may automatically use all or a portion of the post-withdrawal disbursement of grant funds for tuition, fees, or bookstore charges. Lively Technical College 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.

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. This can occur from early completion from a program. Please consult with a Financial Aid counselor if you are considering early graduation (finish before completing required hours) from a program.

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.

LTC will use a collection agency for delinquent accounts. If a student account is sent to a collection agency, students will be liable for all collection agency fees, attorney fees and other applicable charges necessary for the collection of their debt. Student contact information will be provided to the collection agency and written, verbal and electronic attempts to collect the debt will be

made. Additionally, LTC reserves the right to report to credit bureaus. Additional information is available on Student Aid on the Web at [www.studentaid.gov](http://www.studentaid.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 31<sup>st</sup> after 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 offer begins in the fall term of each academic year.

If an initially eligible student did not receive financial funding in the academic year following his/her graduation from high school, the student must apply to reinstate the funding and receive funding within two years of high school graduation. An initially eligible student who enlists in the military immediately after high school graduation begins his/her two-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 450 clock hours in the fall and 450 clock hours in the spring must earn 720 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 225 clock hours in the fall and 225 clock hours in the spring must earn 360 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 330 clock hours in the fall and 0 clock hours in the spring must earn 270 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 450 clock hours in the fall and 225 clock hours in the spring must earn 540 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 0 clock hours in the fall and 250 clock hours in the spring must earn 180 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 and fees. 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 offers 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%.

### **Eligibility**

Student must meet the following requirements:

- Complete an error free FAFSA application. If a FAFSA cannot be completed, student must provide a notarized detailed letter/statement as to why. Letter must be unanimously approved by both FA Officers and Administration.
- Must be Pell deficient and SAI less than \$15,000
- Enrolled in a program of at least 600 hours
- Must have a high school diploma or GED
- 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 qualify for in-state tuition (6A-20.036)
- Contingent upon the availability of funds
- Demonstrate financial need which is not met by the Pell offer or any other scholarship, grant, or benefit

### **Use of FAFT**

- FAFT will not pay for a repeat course(s)/program
- \$3,000 maximum lifetime funding for enrollment at LTC; up to 100% of deficiency per semester
- If withdrawn while receiving FAFT, student will not be eligible to receive FAFT in the future



## **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 360 or more clock hours per term at participating Florida Colleges. Florida Public Community Colleges, or Career and Technical Education Centers/Colleges 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. Student must apply for the FAFSA online.
5. 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 funding students with an SAI of -1500 and the highest cost of attendance (COA) on a first-come-first-serve basis until funds are depleted.

1. Highest COA are based on actual cost of tuition and books minus funding.
2. If funds for the term remain, students who have a higher than -1500 SAI 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 offers to the LTC Business Office and funds will be disbursed to the student.

## **Federal Supplemental Educational Opportunity Grant (FSEOG)**



### **General**

The Federal Supplemental Education Opportunity Grant (FSEOG) is an additional grant automatically offered to financially needy students.

FSEOG offers 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. Applications are processed by funding students with a SAI of -1500 and the highest cost of attendance (COA) on a first-come-first-serve basis

1. Tier one eligibility is based on the following:
  - Greatest need equals cost of attendance less offers
  - Student must have a -1500 Student Aid Index (SAI)
2. Tier two eligibility will be considered for part time students or those with higher a SAI if there are remaining funds for the semester.

Lively Technical College 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 offers FSEOG funds to tier one eligible students first; tier two students if funds remain.
5. FSEOG offers will be processed concurrently with the Pell grant disbursement
6. FAO will submit eligible student offers to the LTC Business Office and funds will be credited to the student account.

### **Open Door Grant**

#### **General**

The Open Door Grant Program helps create a demand-driven supply of credentialed workers for high- demand occupations and expands the affordability of workforce training, certification and credentialing programs. Funds are awarded on a first-come, first serve

basis, with priority given to returning students. Funds may be used to cover outstanding fees due to the institution such as tuition, fees, examination, books and supplies. Subject the availability of funds, students must meet the following criteria in order to receive funds:

1. Be admitted and enrolled full-time in an eligible program
2. Be a Florida State resident and a U.S. Citizen or eligible non-citizen
3. All other assistance/scholarships/grants must be applied toward outstanding fees first

### **Scholarship for Children and Spouse of Deceased or Disabled Veterans (CSDDV)**

#### **General**

The Scholarships for Children and Spouses of Deceased or Disabled Veterans (CSDDV) provides an offer to dependent children or non-remarried spouses of qualified Florida veterans. Students who attend an eligible public postsecondary institution will receive funds to cover their tuition and registration fees. Students who attend an eligible private postsecondary institution will receive a fixed offer 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:
  - Died as a result of service-connected disability sustained while on active duty.
  - Be certified by the Florida Department of Veterans Affairs as having service-connected 100 percent permanent and total disabilities.

- 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.

### **Professional Judgment**

#### **General**

Students may request a professional judgment review for student aid due to special circumstances or unusual circumstances.

Special circumstances refer to the financial situations (loss of job, etc) and unusual circumstances refers to the condition that justify an adjustment (human trafficking, refugee or asylum status, parental abandonment, incarceration).

All professional judgments must include documentation and will be determined on a case-by-case basis.

It is the student's responsibility to provide as much documentation as possible to qualify for a professional judgment. All requests are required to be reviewed and approved by Financial Aid Officer, Financial Aid Coordinator and Administration.

Professional judgment requests are processed in the order they are received. Students will be notified via email or phone 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.



500 North Appleyard Drive • Tallahassee, FL 32304 • [www.livelytech.com](http://www.livelytech.com)

