

Florida A&M University

REQUIRED

READING

Your Financial Award Notification and Resource Guide to Financial Aid

Message from the Office of Financial Aid



Florida Agricultural and Mechanical University and the Office of Financial Aid are committed to help you by providing you the best possible financial aid award you can receive. You have selected us as your school of choice and we understand that financing your education can be a daunting task. The staff of the Financial Aid Office is ready to help you, from completing the Free Application for Federal Student Aid (FAFSA) to loan counseling.

We have developed this guide to help you and your family understand the different financial aid programs we have to offer. We hope this guide will help you answer your questions. Please visit our website at www.famu.edu/financialaid for further information.

The best of luck in achieving your educational goals.

Office of Financial Aid



Dear Student:

We are pleased to offer you the financial aid award enclosed with this supplement. To view your award(s) you must log on to www.famu.edu and click the "iRATTLER" tab. You will need your iRATTLER password to access your financial aid information. You must accept or decline all loan awards. Failure to do so may cause your award(s) to be canceled.

(Please note: It's a good idea to keep all of your financial aid information together in a folder for future reference.) The terms used on your Financial Aid Notification letter are explained on page 4 of this supplement.

Your financial aid, excluding Federal Work-Study, may be applied toward your tuition, fees, meal plan, and residence hall charges. If you have any questions concerning charges on your bill, please contact the Office of Student Financial Services (Student Accounts) in room G-7 of the Foote Hilyer Administration building. After all charges are covered, any remaining credit balances will be mailed to you by check or by direct deposit by that office. **Make sure the Office of the University Registrar has your current address.**

Remember, no loans can be processed until you accept your award via iRATTLER and complete the loan process (E-sign the master promissory note via and complete loan entrance counseling (new borrowers only) via www.studentloans.gov.

Financial Aid

Award Package

Financial Aid Year 2009-2010

Your acknowledgement and/or changes were successfully processed. Please review the awards for correctness. Remember to 'Submit' your changes if you make further adjustments. Otherwise, check back periodically for updates to your financial aid package.

Last Updated: 07/23/2009 7:39:53AM Status: Successful

Award	Category	Career	Offered	Accepted	Accept	Decline
FFELP Grad PLUS Loan 1	Loan	Lav	15,348.00	0.00	<input type="checkbox"/>	<input type="checkbox"/>
FFELP Unsub Stafford Loan 1	Loan	Lav	12,000.00	12,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
FFELP Sub Stafford Loan 1	Loan	Lav	8,500.00	8,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total			35,848.00	20,500.00		

Currency used is US Dollar.

[accept all](#) [decline all](#) [clear all](#) [update totals](#)

SUBMIT

[Account Inquiry](#)
[Request Counselor Action](#)
[Return to Aid Year Selection](#) [Entrance Interview Information](#) [Report Other Financial Aid](#)

go to ...

Award Policies and Conditions

The Office of Financial Aid is pleased to offer you the financial aid awards for the academic year. Please be advised that receipt of these awards is contingent upon your being enrolled as a full-time student and meeting Satisfactory Academic Progress. Awards are subject to change based on changes in eligibility, funding, enrollment status, or additional financial assistance received from outside resources (i.e. scholarships, waivers) as they may reduce other aid already offered. Federal Direct Subsidized and Unsubsidized Stafford Loan awards must be accepted via IRATTLER in the financial aid information section before beginning the loan process at www.famu.edu/financialaid. **Please note if you drop hours after funds have been disbursed, you may be required to repay all or a portion of the aid.**

To continue to receive financial aid, including student loans, **you must maintain Satisfactory Academic Progress**. In evaluating your academic progress for financial aid purposes, your enrollment status (full-time, half-time, etc.) at the end of the first week of classes (drop/add period) is used as course work attempted for that semester.

Any changes to your name, address, legal residency, or enrollment status must be reported immediately to University Registrar. Also, all scholarships provided by outside agencies must be reported to The Office of Financial Aid and may affect your financial aid award.

Your financial aid award will be void if incorrect information is discovered on any documents used to determine eligibility. This includes, but is not limited to, your Student Aid Report (SAR), and verification forms or statements. In addition to voiding your financial aid awards, intentional misrepresentation or false statements on any of these documents may subject you to a fine or imprisonment, or both, under the provisions of the U. S. Criminal Code.

The above policies, and your award, are subject to the following:

- (1) Availability of funds. State and federal funding is necessarily tentative at the time of the award and Florida A&M University cannot guarantee substitute awards if any anticipated funding does not materialize.
- (2) Program regulations relative to individual programs or awards granted to the student.

Basic Eligibility Requirements

- Must be admitted and enrolled as a regular student in an eligible program
- You are not concurrently enrolled in elementary or secondary school
- Must have a high school diploma or equivalent
- Must maintain Satisfactory Academic Progress as defined in the university's policy
- Meet enrollment status requirements
- Have resolved any drug conviction issues
- Have U.S. citizenship or eligible non-citizen status
- Have a valid social security number
- Register for Selective Service, if required

Financial Aid: Return of Title IV Funds - IMPORTANT

The Office of Financial Aid is required by federal statute to recalculate federal financial aid eligibility for students who withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term. The complete policy is listed at www.famu.edu/financialaid .

Students who withdraw and have received federal financial aid (Title IV programs) will be required to repay to the federal program the amount of unearned financial aid funds disbursed to them as of their withdrawal date. Title IV programs includes Pell Grants, Perkins Loans, Supplemental Educational Opportunity Grants (FSEOG), Stafford Loans (subsidized and unsubsidized) and Parent and Graduate PLUS Loans. The unearned amount of federal programs funds is calculated based on the percentage of the semester completed before the date of withdrawal.

Both the university and students receiving federal financial aid are required to return unearned financial aid to the federal government. The university is required to return the unearned portion of the Title IV funds it received from withdrawing students which were used to pay institutional charges such as tuition, fees, housing and other educationally-related expenses assessed by the institution. The funds returned to the federal government by the university will be credited against the student's total liability of unearned funds. However, students will owe the university the amount returned to the federal government for institutional charges. Students must repay the unearned Title IV funds to any Title IV loan program in accordance with the terms of the loan.

For Title IV grant programs, unearned grant program funds are considered over-payments and students are required to return fifty percent of the grant. Students who owe grant over-payments remain eligible for Title IV program funds for 45 days if during those 45 days the student: 1) repays the over-payment in full to the university or 2) enters into a repayment agreement with the university. However, entering into a repayment agreement does not mean the student is eligible to register for additional classes or receive a transcript, etc. Students can lose Title IV financial aid eligibility if they do not comply with the options above. These are new federal requirements for Title IV financial aid programs and students should consider their repayment responsibilities for these programs as part of any withdrawal decision.

Title IV withdrawals are only applicable to students who have received federal financial aid, such as Pell Grant Supplemental Educational Opportunity Grants (FSEOG), TEACH Grants, Perkins Loans, Subsidized Stafford Loans, Unsubsidized Stafford Loans, Parent PLUS loans and Graduate PLUS Loans.

Order OF RETURNS

- | | |
|--------------------------------------|-------------------------|
| 1. Unsubsidized Direct Stafford Loan | 5. Direct PLUS (Parent) |
| 2. Subsidized Direct Stafford Loan | 6. Pell Grant |
| 3. Perkins Loan | 7.FSEOG |
| 4. Direct PLUS (Graduate Student) | 8. TEACH GRANT |

Financial Aid: Verification - IMPORTANT

Some students are selected by the federal processor for the verification process. Verification entails students submitting the Verification Worksheet and appropriate federal tax documentation to the Office of Financial Aid at to be compared to the information submitted on the FAFSA. If there is any conflicting information, the Office of Financial Aid will update the information accordingly. Students, who are selected for verification, do not receive financial aid packages or disbursements until the process is complete.



Internal Revenue Service Data Retrieval for FAFSA

The Federal Application for Federal Student Aid requires specific financial information from. Students and parents may now import information directly from the Internal Revenue Service (IRS) into the electronic FAFSA. FAFSA filers who are selected for verification who do not utilize the IRS Data Retrieval Tool must provide tax transcripts to the Office of Financial Aid along with other verification documentation.

Type of Awards

FEDERAL DIRECT SUBSIDIZED LOAN (FDL) – These amounts reflect your total eligibility for a subsidized Stafford Student Loan. Subsidized means the government will pay the interest on your loan while you are enrolled at least half-time. Additional information on Stafford Loans is available at www.famu.edu/financialaid.

FEDERAL DIRECT UNSUBSIDIZED LOAN (FDUL) –These amounts reflect your total eligibility for an unsubsidized Stafford Student Loan. Unsubsidized loan means that you are responsible for the interest, which accrues while you are enrolled. If you wish, you may defer payment until you are no longer enrolled. Additional information on Stafford Loans is available at www.famu.edu/financialaid.

FEDERAL DIRECT PLUS LOAN (FDPL) – Parents of dependent undergraduate students enrolled at least half-time status are eligible to apply for Federal Direct PLUS Loans up to the cost of attendance minus other financial aid received. Graduate or professional degree students may apply for a Graduate PLUS Loan up to the cost of attendance minus other financial aid received. You are required to have a credit check performed in order to determine approval. A Plus Loan applicant must not have an adverse credit history. This loan must be repaid.

FEDERAL PERKINS – The Federal Perkins is a low-interest loan (5 percent) for undergraduate and graduate students with exceptional financial need. This loan must be repaid. The award of a Perkins loan is based on the availability of funds.

FEDERAL PELL GRANT – A need-based federal grant administered by FAMU. Pell Grants are generally awarded only to undergraduate students (those who haven't earned a bachelor's degree). This grant does not have to be repaid.

FEDERAL SUPPLEMENTAL EDUCATIOAL OPPORTUNITY GRANT (FSEOG) – A federally funded need-based grant administered by FAMU. Unlike Pell Grants, the amount of the FSEOG award you receive depends not only on your financial need but, also on the amount of other aid you get and the availability of funds at the university. This grant does not have to be repaid.

FEDERAL WORK STUDY PROGRAM (FWSP) – This is a need-based work program offered to students enrolled full-time. You must work to earn the money awarded and will receive payments bi-weekly.

FIRST GENERATION MATCHING GRANT (FGMG) – Provides grant funding to undergraduate students enrolled at state universities who demonstrate financial need and whose parents have not earned baccalaureate degrees. To be considered, a student must submit a completed FAFSA by March 1. Students are awarded based on demonstrated need, FAFSA application date, and the availability of funds.

FLORIDA BRIGHT FUTURES SCHOLARSHIP PROGRAM – The Florida Department of Education provides scholarships based on high school academic achievement. The Florida Bright Futures Scholarship Program is comprised of the following three awards: Florida Academic Scholars Award (FAS) – including Academic Top Scholars award (ATS), Florida Medallion Scholars Award (FMS), and Florida Goal Seal Vocational Scholars Award (GVS). The student must meet Florida's residency requirements, be a U.S. citizen or eligible non-citizen, and meet specific coursework and minimum grade point average (GPA) and test score requirements. Renewal is contingent upon meeting certain grade point averages as required by the Florida Department of Education.

FLORIDA STUDENT ASSISTANCE GRANT (FSAG) – A need-based grant program provides assistance to Florida degree-seeking, resident, undergraduate students who demonstrate substantial financial need. To be considered you must file a Free Application for Federal Student Aid (FAFSA). To be eligible for renewal the following year, the student must have earned the required credits (at least 12 credit hours each term) and an institutional cumulative GPA of 2.0 on a 4.0 scale. Students are awarded based on demonstrated need, FAFSA application date and the availability of funds.

MARY MCLEOD BETHUNE SCHOLARSHIP (MMB) – Provides financial assistance to undergraduate students who meet academic requirements and demonstrate financial need. Available funds are contingent upon matching contributions from private sources on behalf of eligible institutions. M.M.B. is a decentralized State of Florida program, which means that each institution determines application procedures, deadlines, and student eligibility. **A separate application is required and can be obtained from www.famu.edu/financialaid.** This scholarship program has limited funding.

TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDCUATION Grant (TEACH) – Congress created the TEACH Grant Program that provides grants of up to \$4,000 per year to students who will commit to teach in designated high need fields in a public or private elementary or secondary school that serves students from low-income families. Funding is based on federal appropriations.

FT REQUIRED – If this comment appears with any of the awards you are offered, it means that you indicated that you would attend full-time (12 credit hours or more) and your award was based on full-time status

The Florida Department of Education (FDOE) offers a variety of Florida student financial aid. For full program descriptions, initial eligibility requirements, application procedures, renewal procedures, reinstatement procedures, GPA requirements, and award process, go to www.floridastudentfinancialaid.org.

IMPORTANT NOTE: If you decline a portion of your financial aid award offer, e.g. Federal Work-Study or Federal Stafford Loans, we cannot replace those funds with grants. You should contact the Office of Financial Aid if you have questions. We reserve the right to change, adjust, or cancel financial aid awards based on available information.



Federal Pell Grant Update

Effective July 2012, students may receive the federally funded Pell Grant for a total of 12 full-time semester or the equivalent duration. Students who have received 12 full semesters or the equivalent in Pell Grant will no longer be eligible for Pell in subsequent semesters, regardless of financial need or Estimated Family Contribution.



Changes to Federal Loans for Graduate and Professional Students

Effective July 1, 2012, graduate and professional students will no longer qualify for subsidized student loans. Interest will begin accruing on all federally funded student loans for graduate and professional students. This change does not impact annual or aggregate loan limits.

Federal Stafford Loan Step-by-Step Process

1. Accept loan via iRATTLER
2. Complete Master Promissory Note (all students) www.studentloans.gov

Complete Entrance counseling (new borrowers only)
www.studentloans.gov or click on the link on your “TO DO” list)
Federal Direct PLUS Loans

Direct PLUS loans are non-need based financial aid offered to the Parents of undergraduate students (PLUS) and to students enrolled in degree-seeking graduate/professional programs (Grad PLUS). PLUS loans allow graduate students and parents of undergraduate students to borrow up to the student’s Cost of Attendance to assist with educational expenses. The amount of PLUS loan a student or parent may be eligible to receive is included in each student’s initial financial aid package. In order to receive a PLUS loan the borrower must receive credit approval from the U.S. Department of Education. Borrowers with an adverse credit history may not be approved for a PLUS loan. In the case of adverse credit history, the borrower may be able to utilize an endorser with no adverse credit history as a co-borrower. **Please note: Parent PLUS loan borrowers must be the biological parent; adoptive parent; or step-parent of a dependent undergraduate student who meet the requirements. This loan has a variable interest rate (currently 7.9%) that may adjust each July 1st, but cannot exceed 9%.**

Federal Direct Graduate PLUS and PLUS Loan Step-by-Step Process – Subject to change as updates are made to the Direct Loan website.

1. Complete and Submit Parent PLUS Loan Request Form
www.studentloans.gov
2. Sign Master Promissory Note (Please note all students/parents will need to sign a new master promissory note for new loans in the Direct Loan Program www.studentloans.gov)
3. Complete Entrance Counseling (New Grad PLUS borrowers ONLY who have never completed Grad PLUS entrance counseling www.studentloans.gov)



Florida Bright Futures Scholarship Program Requirements & Legislative Updates

The [Florida Bright Futures Scholarship Program](#) provides scholarships based on high school academic achievement. It has three award levels: the Florida Academic Scholars Award, Florida Medallion Scholars Award, and Florida Gold Seal Vocational Scholars Award. Each award has different academic criteria for eligibility and receives a different award amount. The Florida Academic Scholar with the highest academic ranking in each county will receive the Academic Top Scholars Award.

Gold Seal Vocational students initially awarded for the 2012-13 academic year and thereafter, may be funded for up to 100% of their program of study in Career Education Programs. Technical Degree Education includes: Associate of Science degrees (AS), Associate of Applied Science degrees (AAS), and College Credit Certificates (CCC). Career Certificates or Diplomas (also referred to as Postsecondary Adult Vocational/PSAV) include Career Certificates and Applied Technology Diplomas (ATD).

- Students may be funded for up to 72 semester hours (or 2,160 clock hours) except in the Applied Technology Diploma (ATD) where they are limited to 60 semester hours (or 1,800 clock hours).
- Students may be funded in additional certificates, diplomas, and/or degrees up to the maximum hours of funding allowed.
- If students finish an ATD and then transfer into another eligible program, they are eligible to be funded up to 72 semester hours (or 2,160 clock hours).
- Students may receive funding in these career education programs up to their Bright Futures maximum hours of funding.

This is NEW: Pertains to only Vocational Gold Seal Students

Eligibility and Application:

Students must submit a completed (error free) Florida Financial Aid Application during their last year in high school after December 1st and prior to graduation. Eligibility and application criteria are available from your high school guidance office, or the [Florida Bright Futures Program](#) Web site. Students who plan to graduate from high school in 2011 should also visit FloridaStudentFinancialAid.org.

As of the 2010-11 academic year, Bright Futures recipients are required to meet new minimum credit hour requirements to renew their award each year. The Florida Legislature now requires full-time students to earn at least 24 semester hours (prorated for part-time students), or the equivalent in quarter or clock hours, in order to renew their award at the end of the spring term. Additionally, Florida Academic Scholars must earn a minimum cumulative 3.0 GPA to renew their award each year. Florida Academic Scholars with 2.75-2.99 will renew as Florida Medallion Scholars. Florida Medallion and Florida Gold Seal Vocational Scholars must earn a 2.75 minimum cumulative GPA to renew each year. Students, who graduated High School in 2011 or after, cannot utilize the summer term following the academic year to meet the hour's requirement for renewal. Students have one opportunity to use the summer term to meet GPA renewal requirements.

Award Amounts effective 2012-1213

The Florida Academic Scholarship award is \$100 per credit hour.

The Florida Top Scholars award is \$43 per credit hour

The Florida Medallion Scholarship award is \$75 per credit hour

The Vocational Gold Seal award is \$75 per credit hour

**** Amount per credit hour is subject to change.***

Effective spring 2011, certain graduate students may be eligible for 1 term of Bright Futures funding, not to exceed 15 credit hours. Bright Futures for graduate students is funded at the undergraduate rate. In order to be considered for Bright Futures funding, as a graduate student, a student must meet the following requirements:

- Be a Florida Academic Scholar or a Florida Merit Scholar
- Have remaining time on the seven year bright future limit
- Receive a baccalaureate degree during or after the fall 2010 semester
- Earn a baccalaureate degree within 7 semesters of Bright Futures funding; or within a 105 hours of Bright Futures funding



Florida Bright Futures Scholarship Dropped Class Repayment Requirement:

[Senate Bill 1696](#) - requires the repayment of disbursed Bright Futures scholarship funds for course drops and/or withdrawals after the end of Drop/Add. Repayment for drops and/or withdrawals is perhaps the most significant change to the Bright Futures Program for 2010-11. Repayment means that if you drop and/or withdraw from a class after Drop/Add, you will have to repay the Bright Futures award you received for that course. To illustrate, if you are an Academic Scholar and enroll for 15 semester hours in the fall, you will receive \$1,500.00 from the Bright Futures Scholarship Program. If after the fourth day of class, you decide to drop a three hour class, you will have to repay the \$300.00 you were disbursed for this class!

When you drop a class after the end of the fourth day of, you will have the appropriate charge added to your student account in Student Financial Services. This charge must be paid prior to registration for future terms.

The legislation allows for exceptions in the case of "verifiable illness or other documented emergency". If you believe you have reason for an appeal, follow the process outlined in the State Programs Appeal Form available in the Forms section of the Office of Financial Aid website.

Reinstatement/Restoration:

Students who lose a scholarship because of a low GPA or a failure to fulfill the required hours can apply to have the scholarship restored - this process is called "restoration." An eligible student who did not receive scholarship funds for the previous academic year (fall through spring) is eligible for "reinstatement." Students who qualify for restoration or reinstatement must complete a Reinstatement/Restoration application available on the Office of Student Financial Assistance (OSFA) Web site at FloridaStudentFinancialAid.org.

An eligible student who did not receive scholarship funds for the previous academic year (fall through spring) is eligible for "reinstatement."

Students who qualify for restoration or reinstatement must complete a Reinstatement/Restoration application available on the Office of Student Financial Assistance (OSFA) Web site at FloridaStudentFinancialAid.org.

If you have any questions, please contact the Office of Financial Aid at (850) 599-3730.

Please note that all loans are disbursed in two substantially equal installments – fall then spring. The second disbursement of one term loans occur after the 50% point of the term

If you do not fully complete this process, we cannot receive or disburse your student loan proceeds. It is important that you do not miss any steps.

PLEASE READ, THIS EXTREMELY IMPORTANT INFORMATION

The Office of Student Financial Services will set all disbursement date(s) after the end of drop/add for each semester. Disbursement dates will be posted on-line at www.famu.edu/financialaid under the link "Important Dates."

Student loan disbursements will be electronically wired to the Office of Student Financial Services for processing and the funds will automatically be applied to all charges. If you sign up for direct deposit, any refund due will be forwarded to your designated bank account. If you do not provide this information, a refund check will be mailed to the address on file with the Registrar. We strongly recommend that all students verify refund amounts with their designated bank and sign up for direct deposit. **Refunds are released by the Office of Student Financial Services (Student Accounts) within 14 days after funds are disbursed to your student account.**

Financial Aid Satisfactory Academic Progress Policy

In order to receive financial aid, a student must, in addition to meeting all other eligibility criteria, maintain satisfactory academic progress toward his/her degree and be in good academic standing.

Satisfactory Academic Progress (SAP) - A student is allowed six academic years to complete a four-year baccalaureate degree program.

Satisfactory Academic Progress
(Effective Beginning July 1, 2011)

Maintaining Eligibility

Federal guidelines for the continued receipt of student financial assistance funds require that standards of satisfactory academic progress (SAP) be applied to all students who are enrolled at the university. These standards must be equal or stricter than the standards required of students who are not receiving financial assistance. Florida A&M University is required by federal regulations to institute standards of satisfactory progress for students receiving Title IV assistance. SAP is a measure of whether a student is progressing adequately toward completion of his or her course of study. It is determined in terms of grade point average and course completions. For a student to be eligible for Title IV Aid after the student's second academic year of attendance at an institution, the student must have a cumulative "C" average or its equivalent or have academic standing at that point in the program that is consistent with the institution's requirements for graduation.

Qualitative Measurement (Grade Point Average)

Florida A&M University uses a graduated qualitative standard. Federal student aid recipients must have earned the following minimum cumulative retention/graduation grade point average.

Undergraduate Student Status	Hours Completed	Undergraduate Cumulative G.P.A.	Graduate Cumulative G.P.A.
Freshmen	0 thru 29	1.8	3.0
Sophomore	30 - 59	2.0	3.0
Junior/Senior	60 and above	2.0	3.0

Law Student Status	Hours Completed	Law Student Cumulative G.P.A.
All enrolled law students	0 – 90+	2.0

Professional Student Status	Hours Completed	Professional Student Cumulative G.P.A.
All enrolled professional students	0 - 30	2.5

The cumulative grade point average is calculated by dividing the total number of completed hours into the total number of grade points (A-4, B-3, C-2, D-1, and F-0). Only grades of A, B, C, D or P are considered acceptable for purposes of determining the number of hours successfully completed during an academic term. Grades of E, I, F, W, NR or X will be counted toward total hours attempted but will not count credits successfully completed. Incomplete grades (I's) will be counted as successful completion if that final grade is a D or better grade. Otherwise, those grades (I's) will be counted only in the attempted hour's calculation.

The law specifies that at the end of the second academic year (regardless of how many credits the student has accrued) the student must have a "C" average or its equivalent or have an academic standing consistent with the requirement for graduation from the program.

Graduate Program

Maximum Time Frame

Average Hours in Program
Maximum Federal Percent

36 hours
x150%
**54 Maximum Additional Hours to
complete Graduate Program**

Remedial, Incompletes, Transfer Credits, and Withdrawals

Transfer students must meet the same satisfactory academic progress requirements and maximum enrollment limits as other students. Only transfer hours needed to complete the declared degree will be accepted. Remedial and non-credit courses, incompletes courses, and courses from which a student have withdrawn after drop and add periods are also included as semester hours attempted. Failing grades (F) are included in the GPA calculation. Withdrawals (W) are not used in the GPA calculations. Incomplete grades (I) are not factored in to the GPA until a letter grade is recorded. Grade changes will be recognized when they occur. Retroactive reinstatement of aid will not be considered unless the grade change is officially posted by the last day of classes and funds are still available.

Repeated Courses and Academic Forgiveness in Maintaining Satisfactory Academic Progress

By definition, satisfactory academic progress is the successful continued movement toward the completion of an educational program. Repeated courses for which a passing grade has already been earned will not be considered in the determination of satisfactory progress as those hours have already been applied. Academic Forgiveness – all grades noted on a transcript for Academic Forgiveness will be calculated in the cumulative GPA. The student's obligation to meet progress for federal funds cannot be forgiven.

Reinstatement of Academic Standards

Any student whose eligibility for financial aid consideration has been terminated due to unsatisfactory academic progress may re-establish eligibility once all satisfactory academic progress standards are met. Students cannot re-establish academic standards if they have exceeded the maximum timeframe to complete their degree. This work may be at FAMU or another institution or a combination thereof as long as the courses completed will apply toward the student's degree.

Appeal Procedures

Students who fail to meet the Satisfactory Academic Progress standards may appeal the suspension of their student financial assistance funds. Letters of appeal should be based on some type of mitigating circumstances that impacted negatively upon the student's ability to meet the required standards. Examples of such circumstances are: 1) death/prolonged illness of an immediate family member; 2). medical illness (student) that created undue hardship; 3) losses due to a natural disaster (i.e. hurricanes, storms, etc...).

Appeal Process - IMPORTANT

Freshman and Sophomore students (students with less than 60 hours) must submit a written petition form and Individual Education Plan (IEP), with acceptable documentation, to the Office of Student Financial Aid within 10 days of receipt of the financial aid SAP denial letter. This documentation must be completed by the student. Students with more than 60 hours must remit a letter from an academic advisor within the student's college. The Office of Financial Aid, after reviewing the letter of petition and supporting documentation, will make a final decision. The student will be notified in writing of this decision.

Steps to the Appeal Process

1. Students must submit a SAP appeal form with supporting documentation to the Office of Financial Aid, Suite 101 Foote-Hilyer Administration Center, Tallahassee, FL 32307.
2. Students must attach all necessary documents (grade change, current grade report, doctor's statement, death certificate, accident report, Individualized Educational Plan, letter(s) from advisor(s), etc.) to the written appeal request.
3. The students' appeal will be reviewed within two weeks of receiving the request and all necessary documents.
4. The student will be notified via the web on iRATTLE the decision to reinstate or deny financial aid eligibility.
5. Reinstated students will be placed in a probationary status for financial aid purposes
6. Satisfactory Academic Progress will be evaluated at the end of the probationary term

Academic Year - Full-time enrollment for two semesters equals one academic year. The academic year is prorated for less than full-time students. IMPORTANT NOTE - The number of hours the student is enrolled in at the end of the first week of classes will be used to determine full-time or part-time enrollment status for evaluating the academic progress.

Attention Students Admitted for the Summer Session of 2012:

1. **You must complete the Free Application for Federal Student Aid for the 2011-2012 and the 2012-2013 academic years. Your 2011-2012 FAFSA must be completed no later than May 15, 2012 (www.fafsa.ed.gov).**

A summer school application is required. *Applications can be found at www.famu.edu/financialaid under forms and publications.* Awards are posted upon registration. If Pell eligible, award is based on hours of enrollment. Maximum student loan eligibility is \$1750.

Students Enrolled in the Freshman Studies Program:

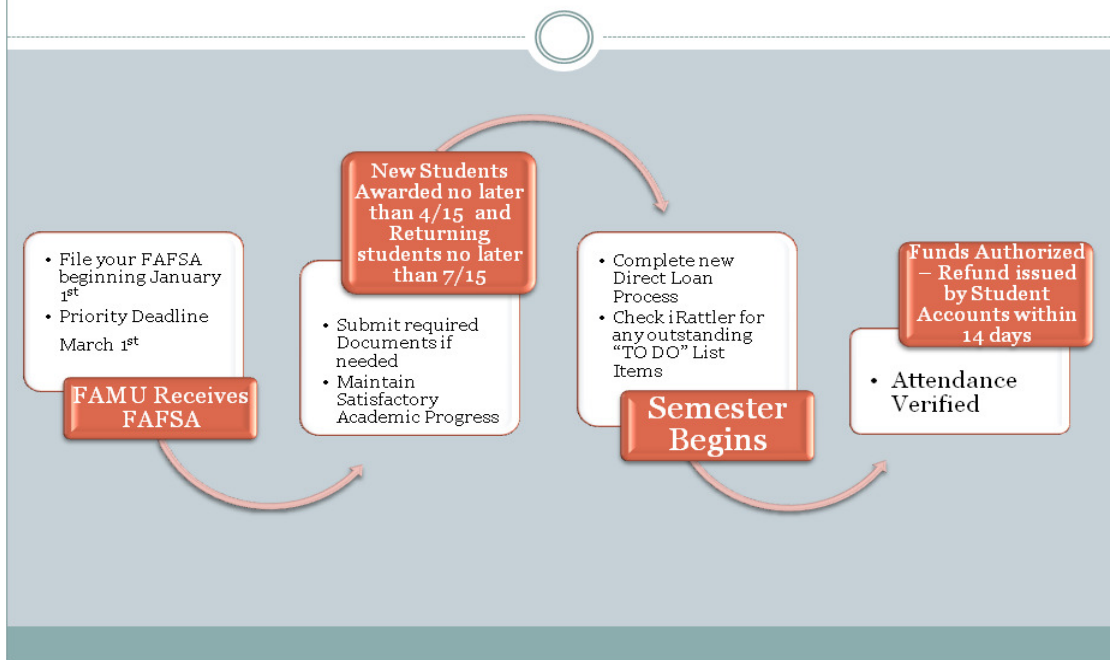
1. Students enrolled in the Freshman Studies Program are eligible to apply for financial assistance, during the summer session. Therefore, Summer Freshmen Studies must complete the free application for Federal Student Aid for the 2011-2012 academic year. Your 2011-2012 FAFSA must be completed no later than May 15, 2012.

Tips to Making Your Financial Aid Experience a Positive One:

1. Learn all you can about the financial aid process
2. Complete the FAFSA, even if you do not think you qualify for aid
3. Know and adhere to all established and published deadlines
4. Read everything the Financial Aid Office sends you
5. Remember our Priority Filing Date is March 1, and you must complete the Free Application for Federal Student Aid (FAFSA) annually.
6. Follow up – Return all requested documentation in a timely manner. Please submit all of the information requested at one time in one package.

We hope this notification supplement is helpful in guiding you through the financial aid process. For additional information, please visit our webpage at www.famu.edu/financialaid. We wish you the best in your educational endeavors and look forward to working with you in the near future!

Financial Aid Process



Financial Aid Tips:

1. Apply for Aid (www.fafsa.gov) by the priority filing date, March 1, annually.
2. Review both the Student Aid Report (SAR) sent to you by the U.S. Department of Education and the award letter sent by Florida A&M University.
3. Read all information and e-mail messages sent to you by the Office of Financial Aid.
4. Keep track of your calls, correspondence, and e-mails to the Office of Financial Aid and note the name of the staff person with whom you are working.
5. Respond immediately to all requests from the Office of Financial Aid.

Budgeting Tips:

1. Create a financial plan. Review the cost of attendance COA: tuition and fees, room and board (meals), transportation, books and supplies, and miscellaneous expenses.
2. Be prepared to purchase your books and supplies from personal resources.
3. Charges are due on the date indicated by the Office of Student Financial Services (www.famu.edu/studentaccounts).
4. You are responsible for making payments to your account if a balance is owed.

FAMU

FLORIDA AGRICULTURAL AND MECHANICAL UNIVERSITY

Office of Financial Aid
Suite 101 – Foote-Hilyer Administration
Center
Tallahassee, FL 32307
850.599.3730
www.famu.edu/financialaid

Admissions Office
G9 – Foote-Hilyer Administration Center
Tallahassee, FL 32307
850.599.3796
www.famu.edu/admissions

Registrar's Office
Suite 105 – Foote-Hilyer Administration
Center
Tallahassee, FL 32307
850.599.3115
www.famu.edu/registrar

Office of Student Financial Services
(Student Accounts)
G7 – Foote-Hilyer Administration Center
Tallahassee, FL 32307
850.561.2949
www.famu.edu/studentaccounts

University Housing
1596 Gibbs Hall Trail
Lower Level of Gibbs Hall
Tallahassee, FL 32307
850.599.3651
www.famu.edu/housing

Office of New Student Orientation
1668 S. MLK Blvd.
H. Manning Efferson Bldg.
Tallahassee, FL 32307
850.599.3869
www.famu.edu/newstudentorientation

Office of University Scholarships
209 C.C. Cunningham
Tallahassee, FL 32307
850.412.5482
www.famu.edu/universityscholarships

Resources

- [U.S. Department of Education](http://www.ed.gov) – www.ed.gov
- [Florida Department of Education](http://www.fldoe.org) – www.fldoe.org
- [Federal Student Aid FAFSA4Caster](http://www.fafsa4caster.ed.gov) – www.fafsa4caster.ed.gov
- [Direct Loan Information](http://www2.ed.gov/offices/OSFAP/DirectLoan/index.html) – <http://www2.ed.gov/offices/OSFAP/DirectLoan/index.html>
- [Direct Loan Master Promissory Note](http://www.studentloans.gov) – www.studentloans.gov
- [Direct Loan Entrance Counseling](http://www.studentloans.gov) - www.studentloans.gov