FINANCIAL AID & SCHOLARSHIPS

Attendance Verification

Federal financial aid regulations require that students who receive federal Title IV aid complete an **academically related activity** in each course in which they are enrolled prior to the disbursement of their financial aid.

Financial aid and scholarships will be disbursed only after attendance (for every course) has been confirmed for the term of enrollment.

In order to accomplish this, students must complete an academically related activity (assignment) via Canvas.

Examples of acceptable evidence of attendance at an academically related activity for an **in-person** class include:

- submitting an academic assignment
- taking an exam/quiz

Examples of acceptable evidence of attendance at an academically related activity for an **online** class include:

- submission of an academic assignment or exam
- documented participation in an interactive tutorial
- posting by the student showing participation in an online study group assigned by the instructor
- post by the student in a discussion forum showing participation in an online discussion about academic matters

The assignment is due at the end of the first week of classes, but will remain open throughout the term. This will allow students to complete the assignment and receive a delayed disbursement.

The confirmation of attendance via an academically related activity will be required for all students, not only those receiving financial aid.

Student Resources

Instructions to complete an assignment in Canvas to satisfy the attendance requirement:

1. Login to Canvas https://canvas.fgcu.edu/
2. Identify if an academic activity (assignment) is available for you to complete. Do this for each of your registered courses.
3. Examples of an academic activity are listed below, but are not limited to:
    a. Quiz or survey
    b. Discussion
    c. Assignment
4. The activity should be completed as soon as possible in order to prevent a delay in the disbursement of your financial aid and scholarships.

Instructions to check Financial Aid holds on Gulfline:

1. Login to Gulfline https://gulfline.fgcu.edu/
2. Click on Student & Financial Aid
3. Click on Financial Aid
4. Click on My Requirements
5. Click on Holds
6. Select Aid Year

Course Program of Study (CPOS)

Course Program of Study (CPoS) is a federal/state requirement that requires only courses that count toward a student's program of study (declared major) be considered when determining federal/state financial aid eligibility. CPoS is designed to help students finish their degree faster by focusing on coursework needed for their program of study.

Once registration opens each term, students' enrollment will be evaluated against their degree audit in Degree Works to confirm classes are required for their degree program and eligible for financial aid. Students will receive an email notification if they have enrolled in courses which do not count toward their program of study.

Course substitutions may be eligible for financial aid if approved by an academic advisor.

Estimated Cost of Attendance

Each year FGCU develops student expense budgets (cost of attendance), using U. S. Dept. of Education (http://www.ed.gov/) guidelines. These are used to determine students' financial need at FGCU. Student expense budgets include approximate tuition and fee costs as well as allowances for the cost of books and supplies, transportation, food, housing and personal expenses. These expense budgets represent the maximum amount of financial aid that students may receive from all sources, including student loans.

The variable factors that are used to build the student expense budget include:

- where the student lives (at home with their parents, on-campus, or off-campus).
- the student's legal state of residency.
- the student's enrollment status (the number of credits for which the student enrolls).

For the latest Cost of Attendance table, please click here - https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/cost/costofattendance (https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/cost/costofattendance/)

Financial Aid Programs

Grants

A grant is a form of Financial Aid that does not have to be repaid. FGCU participates in several need-based federal and state-funded grant programs. A list of the grant programs available at FGCU can be viewed at: https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/grants

FGCU Scholarships

Students may be eligible for various types of financial aid, including scholarships. Current FGCU students and prospective students who have submitted an Admissions application and have been assigned a University Identification Number (UIN) are strongly encouraged to submit an online FGCU Foundation Scholarship Application. **The application is available online annually between October 1st and May 1st for the following academic year.**

Students should also complete the Free Application for Federal Student Aid (FAFSA) annually **by FGCU's January 1st priority deadline** to be considered for need-based scholarships and other Financial Aid opportunities. Applicants can fill out the FAFSA online. Step-by-step instructions to help you complete the application are provided online. The application can be found online at http://www.studentaid.gov

For additional scholarship information, please click here: https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/scholarships (https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/scholarships/)

For FGCU Undergraduate Admissions Scholarships and tuition waivers, go to: https://www.fgcu.edu/admissionsandaid/undergraduateadmissions/scholarshipsandwaivers (https://www.fgcu.edu/admissionsandaid/undergraduateadmissions/scholarshipsandwaivers/)

For FGCU Graduate Assistantships and tuition waivers, go to: https://www.fgcu.edu/graduatestudies/financinggradstudies (https://www.fgcu.edu/graduatestudies/financinggradstudies/)

Loans

FGCU participates in the William D. Ford Federal Direct Loan Program. Federal Direct Loans are low-interest loans for students and parents to help pay for the cost of a student's education. The lender is the U.S. Department of Education. There are three kinds of Federal Direct loans available at FGCU.

- Federal Direct Subsidized Stafford Loans - https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/loans (https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/loans/)
- Federal Direct Unsubsidized Stafford Loans - https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/loans (https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/loans/)
- Federal Direct PLUS Loans - https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/loans (https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/typesofaid/loans/)

Federal Work-Study (student employment)

The Federal Work-Study (FWS) program provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay for education expenses. For Federal Work-Study details, please click here: https://www.fgcu.edu/admissionsandaid/financialaid/graduate/typesofaid/federalworkstudy (https://www.fgcu.edu/admissionsandaid/financialaid/graduate/typesofaid/federalworkstudy/)

General Financial Aid Eligibility

To qualify for Federal student Financial Aid, the student must meet the following eligibility requirements:

- Be a US citizen or eligible non-citizen
- Demonstrate financial need (for most programs)
- Have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia or the Republic of Palau)
- Be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program
- Maintain Satisfactory Academic Progress
- Sign the certification statement on the Free Application for Federal Student Aid form stating that you are not in default on a federal student loan, do not owe money on a federal student grant, and will use federal student aid only for educational purposes

Note - Additional eligibility requirements can apply in certain programs and situations

Return and Repayment of Federal student aid

Bright Futures

If a Bright Futures recipient drops a class after the advertised add/drop date, (see Academic Calendar (https://www.fgcu.edu/Registrar/academiccalendar.asp)) he/she is required by the state of Florida to repay FGCU for Bright Futures credits paid. A hold will be placed on the account until payment is received.

Federal Aid

Return of Title IV Funds (Federal Aid)

Title IV Aid is financial aid provided by the federal government. This includes Pell Grants, FSEOG, TEACH Grants, Direct Loans and PLUS Loans. The Federal Government requires FGCU to return Financial Aid (Title IV) money to the appropriate Title IV programs for any student withdrawing before the 60% point of the semester. Students withdrawing that utilized Title IV aid for that term may owe the University a balance once the Title IV aid is returned. Title IV aid must be returned to the Title IV program before any refund can be returned to the student.

The amount of federal aid that a student has earned is determined on a pro rata schedule. The percentage of the semester attended is used to calculate the amount of the student's earned/unearned federal financial aid funds. The percentage of the semester attended is calculated by using the number of days the student attended and the total number of days in the semester. If a student withdraws from all classes (officially or unofficially) before the 60% point in the semester a portion or all Title IV aid will be considered "unearned" and must be returned, by the school, to the appropriate federal program. This debt must be repaid to the university by the student. Approved tuitions refunds/appeals will not affect the return calculation but may decrease the amount owed to the University.

Order of Returned Funds by the School

1. Unsubsidized Federal Direct Loans

2. Subsidized Federal Direct Loans

3. Federal PLUS Loans (both Parent and Graduate)

4. Federal Pell Grants

5. Federal Supplemental Educational Opportunity Grants (FSEOG)

6. Federal TEACH Grants

The student's grace period for loan repayments for Federal Unsubsidized and Subsidized Direct Loans and FFELP loans will begin on the day of the withdrawal from the University. The student should contact the servicer if he/she has questions regarding the grace period or repayment status. Exit loan counseling should be completed online at https://studentaid.gov

Official Withdrawals

A student is considered to have officially withdrawn from a semester when an official withdrawal form is submitted to the Enrollment Services Center or the student withdraws from all classes on Gulfline. The last date of attendance used on the return calculation will be the date the student signed the withdrawal form or the date the student withdrew online via Gulfline. If there is information on the form that suggests that this date may be incorrect, the financial aid office will confirm the last date of attendance with the student's professors.

The last date of attendance for students that are administratively withdrawn from the University is the date on the suspension/expulsion notification received by the financial aid office from the office of student conduct.

Unofficial Withdrawals

Any enrolled student who either ceases attendance without officially notifying the University or fails to earn any credit hours for the term is considered an unofficial withdrawal. These students are subject to a return calculation if it is determined that they did not complete at least 60% of the term. The amount of aid returned is based on the last date of attendance as determined by the University. The financial aid office will confirm last date of attendance using registration/grade records at the end of the term. Professors will be contacted for last date of attendance if needed.

Last Date of Attendance

The last date of attendance is the last date the student participated in an academically related activity. This can include:

- Submitting an academic assignment
- Taking an exam, an interactive tutorial or computer-assisted instruction
- Attending a study group that is assigned by the school
- Participating in an online discussion about academic matters
- Initiating contact with a faculty member to ask a question about the academic subject studied in the course

Academically related activities do not include activities where a student may be present, but not academically engaged, such as:

- Living in institutional housing
- Participating in the school's meal plan
- Logging into an online class without active participation
- Participating in academic counseling or advisement

The Financial Aid Office has 30 days from the date the school determined the student had withdrawn to determine the last date of attendance. A student's certification of attendance that is not supported by school documentation would not be acceptable documentation of the student's last date of attendance at an academically related activity.

For additional information regarding withdrawals and repayment of Federal and state student aid, please go to https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/eligibility/termsandconditions/withdrawalsandrepayments (https://www.fgcu.edu/admissionsandaid/financialaid/undergraduate/eligibility/termsandconditions/withdrawalsandrepayments/)

Satisfactory Academic Progress

Federal regulations require students to demonstrate Satisfactory Academic Progress (SAP) in order to receive Federal Financial Aid. Students who fail to maintain minimum standards of satisfactory progress may lose eligibility for Federal and institutional aid. The SAP policy will be applied consistently to all Financial Aid applicants regardless of whether the student previously received financial aid.

FGCU's policy includes the required SAP components in accordance with sections 668.32 and 668.16 of the federal student aid handbook. These components are a qualitative and a quantitative measure of progress.

Qualitative Measure of Progress

The qualitative requirement allows a set minimum standard Cumulative Grade Point Average (CGPA) for undergraduate and graduate students. Teacher certification and Teacher Immersion students are considered undergraduate students for SAP purposes. The CGPA does not include grades from courses taken at other institutions.

Undergraduate students must maintain a cumulative GPA of at least 2.0 for continued eligibility. Graduate students must maintain a cumulative 3.0 GPA for continued eligibility.

Doctorate programs will be held to the standards of the college over the program and cannot go outside of the courses selected by that program.

Quantitative Measure of Progress

The quantitative requirement consists of two sections. The first quantitative standard is the student's completion ratio. The ratio is compiled by dividing the number of completed credits by the number of attempted credits.

Beginning with the SAP evaluation after the Spring 2025 term, students must have earned a minimum of 67 percent of their total credit hours attempted. Attempted hours that can affect a student's completion rate include withdrawals, incomplete grades, non-reported grades, unsatisfactory grades, failing grades and any other attempted credits that does not result in earned credits.

Any articulated hours transferred in from another institution (including consortium hours) will be used to calculate a student's completion rate.

Time Frame to Complete Degree

The second component of the quantitative measure of progress is the maximum timeframe allotted to complete a program.

The time required to complete an undergraduate degree cannot exceed 150% of the program length. (For example, a student enrolled in a program requiring 120 credit hours to complete the degree would be ineligible for aid after attempting 180 total credit hours. Courses that are attempted during periods when a student did not receive aid are also counted in the calculation.) All articulated transfer hours, consortium hours, study abroad, repeat courses, failed courses, and any other attempted credits will be added to determine maximum timeframe hours. Students are limited to two major changes. This means if a student changes majors three or more times consideration may not be given to extend financial aid if the 180 hours is exceeded. The only time this policy will be overridden is if the university should no longer offer a major and a change is necessary.

Undergraduate students cannot exceed 180 attempted hours.

Graduate students cannot exceed 90 attempted credit hours.

Students in Doctorate or specialized programs requiring additional hours to complete a degree will be held to the standards of that degree or program. The students enrolled in these programs will be reviewed according to their degree or program requirements and must complete them in a timely manner.

Note: Most undergraduate degrees require 120 earned credits to graduate. If your degree program requires more than 120 hours to graduate, then your eligibility may be adjusted by submitting an appeal.

Student's SAP is reviewed annually at the end of each spring term once grades have been posted. Cumulative GPA and completion rate is reviewed during this process. Students on Financial Aid probation will be reviewed at the end of each term. Teacher Certification and Teacher Immersion Students will be reviewed at the end of each term.

For details regarding the Satisfactory Academic Progress policy, please click here: https://www.fgcu.edu/admissionsandaid/financialaid/graduate/eligibility/termsandconditions/satisfactoryacademicprogress (https://www.fgcu.edu/admissionsandaid/financialaid/graduate/eligibility/termsandconditions/satisfactoryacademicprogress/)