

### AWARD LETTER PROCEDURES

1. **Read the enclosed financial aid award letter.**
2. If you wish to decline (not accept) an award, cross it out, write “**decline**” and your initials next to it, and return the letter to the Financial Aid Office. We will send you a revised award letter.
3. **WARNING!** Should you decide not to attend Brookdale you must notify Registration **before** the 1st day of the term. Failure to cancel your registration will result in your being billed for tuition and fees, because your financial aid offer is void if you do not attend.

## RIGHTS AND RESPONSIBILITIES OF A FINANCIAL AID STUDENT

### ADMISSION STATUS

You must be admitted to a degree or certificate program (matriculated) to receive financial aid. In addition, for Title IV Federal Aid, a student must have a high school diploma **OR GED OR** have passed ALL sections of the ACCUPLACER Placement Exam. Information relating to matriculation is available in the College Admissions Office at 732-224-2944.

### ACADEMIC PROGRESS

To be eligible for all sources of financial aid, a student must demonstrate "SATISFACTORY ACADEMIC PROGRESS" towards a degree as defined by the College. Two components of academic progress are, Credits ATTEMPTED verses credits EARNED, and Grade Point Average (GPA). The Financial Aid Office will review your academic progress ONCE per year if your progress is satisfactory and EVERY term if you are on Probation and/or Appeal. Your entire academic record (all terms) is evaluated whether or not you had financial aid. If you are not making satisfactory academic progress you will be notified in writing that you have been put in Probation status for the next term. If you are on Probation, you may still qualify for financial aid but you must complete 100% of the credits attempted with a passing grade AND earn a term GPA of at least 2.00. If these requirements are met, you will still continue to remain on Probation until you meet the requirements of the Academic Status Table listed below. If you fail to meet the requirements of Probation (complete 100% of the credits attempted successfully and a term GPA of at least 2.00) you will be moved to a status of Probation Revoked and lose your financial aid eligibility unless you have extenuating circumstances that prohibited you from meeting the probation requirements. To be considered, you will be required to submit a written appeal letter to the Financial Aid Appeal Committee explaining your circumstances and any changes you have made that will allow you to be academically successful. If your Appeal is denied, you will remain in a Probation Revoked status. You may only re-appeal after successfully completing a term without financial aid. If the committee approves your appeal you will be placed in Appeal status. You will remain eligible for financial aid but you must continue completing 100% of the credits attempted with a passing grade AND earn a term GPA of at least 2.00 for all subsequent terms. If you fail to meet these requirements you will be placed in a status of Appeal Revoked and will not have another opportunity to appeal this decision or receive any additional financial aid until which time you meet the requirements of the Academic Status Table below. All decisions made by the Financial Aid Appeal Committee are final.

### ACADEMIC STATUS TABLE

Credits Attempted	Minimum Credit Earned	Minimum Cumulative Grade Point Average (CCPA)
0 – 11	--	--
12 – 21	50%	1.6 or Higher
22 – 31	60%	1.75 or Higher
32 – 51	65%	1.9 or Higher
52 – 71	70%	2.0 or Higher
72 – +	75%	2.0 or Higher

### MAXIMUM TIME FRAME

Federal regulations restrict the amount of time that financial aid will pay for courses to no longer than 150% of the published length of the educational program. Therefore, if the student is enrolled in a 60 credit hour program, the student will NOT be eligible for financial aid after 90 credit hours attempted with non-completion of his/her academic program. If special circumstances occur, this is taken into consideration. Students must meet with their Student Development Specialist (counselor) who will review their academic record, note the courses needed to complete their degree, and recommend or deny appeal.

## **REMEDIAL COURSEWORK**

There is a limit on the amount of non-credit remedial coursework that can be included in a student's enrollment status. Financial Aid may only pay for the first 30 remedial credits attempted.

## **DISBURSEMENT OF FUNDS**

**TUITION AND FEES** – Your aid, except for Federal Work Study, will be applied directly toward your tuition and fees on a term basis. If your award is large enough to cover all costs, no payment from you will be required.

**BOOKS AND INSURANCE** – If you have funds remaining in your account after tuition and fees are paid, you may cover the cost of student insurance and purchase your books in the College Bookstore. Your charges will be deducted from your remaining financial aid, if you so authorize. You may purchase your books one week prior to the first day of classes and no later than the end of the ADD/DROP period of each term.

**PAYMENT OF REMAINING AID** – After tuition and fees, book charges and insurance charges (if any) have been paid by your financial aid package any Title IV credit balance will be disbursed to you directly according to Federal Regulations. The student whose aid was awarded, prior to the midpoint of a respective term, can expect to receive in the mail a payment of remaining aid on or about the second week of October for the Fall Term and on or about the third week of February for the Spring Term. The student whose aid was not processed by the midpoint will receive in the mail a payment of remaining aid approximately two (2) weeks after the aid has been credited to their account.

## **LOAN DEFAULTS/REFUNDS OWED/OVERPAYMENTS**

If you are in default on a student loan or owe a refund on any federal grant, you are NOT entitled to receive financial aid. If you purposely gave false or misleading information, you may be subject to a fine of up to \$10,000, imprisonment for up to five years, or both. In the event of an overpayment, regardless of the cause, you must refund the money to the appropriate financial aid programs. Failure to read this publication does not excuse students from the requirements and regulations described herein.

## **PRIVATE SCHOLARSHIPS**

Students are encouraged to visit [www.finaid.org](http://www.finaid.org) or [www.fastweb.org](http://www.fastweb.org) for FREE scholarship searches. The Financial Aid Office also maintains a binder of private scholarship information for students to review. You must inform the Financial Aid Office immediately of any additional scholarships or tuition benefits you receive which are not listed on your financial aid award letter.

## **REVIEW/ADJUSTMENTS TO AWARDS**

You may request a review of your financial aid award by making an appointment in the Financial Aid Office. If you feel that a unique financial situation was not addressed or if your financial aid situation has changed, you should submit the appropriate documentation prior to your appointment. Awards can be adjusted for a number of reasons including changes in your family financial condition, your enrollment status, your academic standing, or available government appropriations. Should such a change become necessary, the student will be notified of his adjusted financial aid package in writing. The reason for the adjustment will also be stated. Should the student question the reason, they may request a review of the situation by submitting a written request to the Associate Director of Financial Aid.

## **TOTAL WITHDRAWALS**

Students who totally withdraw must file a withdrawal form in the Office of Records and Registration. Students should notify the Financial Aid Office of the withdrawal so they can be counseled accordingly. All students receiving Title IV aid will be reviewed according to Federal Regulations to determine the amount of aid earned for the period of enrollment for which the student was charged. Refunds will be returned in the following priority order: FFELP loans, Federal Pell Grant, Federal SEOG Grant, other Title IV programs, State Aid, and then the student.

## **MEDICAL TUITION AND FEES APPEALS**

All appeals are processed through the Office of Records and Registration. The necessary forms must be completed and submitted with the appropriate documentation. Students who have incurred book charges, health insurance charges, or have received a stipend check MUST repay those funds before the appeal can be processed and approved. The purpose of this appeal is to have their charges dropped at 100%, therefore you cannot receive any type of Financial Aid if you are not in attendance.

## **REAPPLICATION**

Students must file a new FAFSA for each academic year. The priority filing date is May 1st for students attending Brookdale. Students are encouraged to complete the process online by first applying for a PIN #, if they do not already have one, from the Department of Education site [www.pin.ed.gov](http://www.pin.ed.gov). Dependent students (under 24 years old) are encouraged to have their parent's also apply for a PIN #. Students can use the PIN as their electronic signature on the FAFSA. To file a FAFSA online go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Paper applications are available in the Financial Aid Office in February for the next fall term.

## **AFFIRMATIVE ACTION**

Brookdale Community College is an equal opportunity educational institution and does not discriminate on the basis of race, color, national origin, ancestry, age, sex, sexual orientation, marital status, military status, disability, or any other protected class, as defined by the New Jersey Law Against Discrimination, Title IX of the Educational Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, Titles VI and VII of the Civil Rights Act of 1964, the Americans with Disabilities Act of 1991 and all other applicable laws. For further information, please contact the Diversity Management Officer, at 732-224-2284 or the Director of Disability Services, at 732-224-2660.