

TERMS AND CONDITIONS
OF THE FLORIDA SOUTHERN COLLEGE (FSC) FINANCIAL AID OFFER 2025-2026

GENERAL

- Traditional, day, undergraduate award letters are based upon full-time attendance, which is a minimum of 12 credits per semester at Florida Southern College (FSC). Students must attend **both fall and spring** at the undergraduate level to receive the full award. Annual amounts cannot be compressed into one semester. FSC assistance is paid to students who are billed for full-time undergraduate day tuition and fees.
- Students should consult with the Financial Aid Office *before* reducing their semester course load to determine if funding will be reduced. Students are responsible for informing the Financial Aid Office of changes in enrollment status. Hours taken at another school cannot be counted for the determination of FSC financial aid enrollment status. Only FSC registered and billed hours can be counted for enrollment and payment determinations. FSC does not participate in Consortium Agreements with any other college, university or school.
- FSC scholarships specific to a student's major will be forfeited if the student changes majors. Those scholarships will not be replaced with other FSC funds.
- Hours taken that do not count toward a student's degree may not be countable in a student's enrollment status for federal and/or state financial aid. Federal aid will be paid based upon course loads as of the Census Date determined by the Provost.
- Awards may change if you receive additional, unexpected assistance from other sources, or decide to live off campus. Students must live in FSC owned campus housing to receive the On Campus Scholars Residency Grant. Students do not receive the On Campus Scholars Residency Grant while spending semesters away from college owned housing, including internships or remote learning.
- An award amount for the Effective Access to Student Education (EASE formerly FRAG) is determined by statewide enrollment in the fall and may change once this is determined. **Awards are contingent upon funding from the state.** You must complete an FSC Florida Student Application and provide residency documentation. Students must be U.S. citizens or eligible non-citizens to receive the EASE Grant.
- To be eligible for the Florida Bright Futures Scholarship, students must apply to the state of Florida by the state's published deadline (prior to high school graduation), be approved, and complete the state required community service requirements. Prior to state approval, Bright Futures eligibility is assumed based upon your high school GPA and test scores. The award amount is estimated at 16 credit hours per semester, (12 hours for seniors in their last semester) and will be adjusted to the actual number of hours enrolled after the drop/add date. Bright Futures pays a maximum of 124 credit hours. **Withdrawals, either from the college in total or from a single course, will result in the return of Bright Futures funds to the State of Florida.**
- FSC Grants and Academic Scholarships will likely be replaced with donor funds. If your attendance at FSC is funded in part by donor funds, you will be required to write a thank you letter to the donor. You will be notified of this process.
- FSC reserves the right to make adjustments due to clerical errors and institutional aid from year to year if the student's need changes. The Financial Aid Office reserves the right to adjust academic scholarships if students receive scholarships from multiple sources to keep within college packaging parameters. **All federal and state aid is contingent upon legislative appropriation. If federal or state appropriations result in reduced federal or state aid, FSC cannot cover the reduction.** Students that do not complete federal Verification requirements within specified timeframes will forfeit federal, state, and FSC need based assistance. The FSC Student Portal always has the most current account information. It is your responsibility to check your student account information on the FSC Portal.
- FSC Academic Scholarships are normally made for a maximum of 4 years of undergraduate study, or 8 semesters, (only full-time undergraduate day students are eligible). Students who graduate early cannot compress unused aid into their last year at FSC.
- Students must adhere to the principles of the FSC Cornerstone and project a positive image of FSC, to retain eligibility for FSC assistance.
- Students are allowed to appeal their financial aid package or the loss of aid by submitting a written request to the Financial Aid Office.

WORK PROGRAMS

- Information pertaining to the work study program can be found at www.flsouthern.edu/my-fsc/current-students/campus-student-employment. Students must submit required hiring documents prior to beginning work on campus. A work study award is **not a guarantee of student employment, or of the gross amount that you will receive in payment**, it is simply a statement of eligibility. Students must work to be paid.

LOANS

- Direct Loans are funded by the federal government. For subsidized loans only, the federal government pays the interest while the student is in school.
- **First-time Direct Loan borrowers** need to complete a **Master Promissory Note** and **must complete Entrance Loan Counseling**.
- Direct Loan amounts may change if you receive additional unexpected assistance.
- The award letter reflects maximum Direct Loan eligibility. If you wish to borrow a lesser amount, please notify the Financial Aid Office in writing. You may cancel or reduce Direct Loans within 30 days after they are disbursed.
- For Direct Parent (PLUS) loans, parents must complete the Parent PLUS application including the credit check, and parents receiving PLUS loans must sign and submit the application **each year**. PLUS loans also require a completed Master Promissory Note. Please note that an approved credit decision is only good for 180 days. Parents who are originally denied the PLUS Loan, but later successfully appeal the denial must also complete PLUS Credit Counseling. **Please do not apply for a Parent PLUS Loan prior to May 1, 2025.**
- A Free Application for Federal Student Aid (FAFSA) is required for any of the above-mentioned federal loan programs (each year).

DISBURSEMENTS

For the fall of 2025 federal funds will be credited to student accounts on approximately August 27th and on approximately January 7th for the spring 2026 semester.

It is your responsibility to read and understand this document.

2025-2026

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

FEDERAL AID PROGRAMS

- Federal aid recipients must complete 12 credits, or at least 67% of credits attempted each term. A final determination of continued eligibility is made at the end of the spring semester. A minimum cumulative GPA of 2.0 is required of all students. Students are eligible for federal aid for a maximum of 12 semesters of full-time study, and courses may be repeated only as prescribed in the Catalog. Students can receive federal aid for a maximum of 150% of their academic program.
- Grades of W, F, and I are considered attempted and non-passing for purposes of financial aid. Transfer hours are counted toward hours attempted and hours earned. However, the quality points earned at another institution (grades) do not transfer into FSC.
- Satisfactory Academic Progress calculations will be done once per year, after the completion of the spring semester.
- Financial aid termination letters will be sent to students who do not meet the requirements listed above. Termination letters will be sent within forty-five days of the end of the spring semester. Students wishing to appeal their loss of aid must submit their request in writing as prescribed below under the Appeal Process by August 1, 2026.
- Students reestablish eligibility by earning 12 credits or 67% of hours taken in a probationary period or a period of non-payment of federal aid while achieving a cumulative GPA of at least 2.0 depending upon the prompting action. Graduate students reestablish eligibility by earning a minimum of 3 or 4 credits or 67% of the hours taken in the probationary period depending upon the program of study. Students are allowed only one Probationary Semester in their academic career at FSC.
- Graduate students must maintain a 3.0 GPA and pass 67% of courses attempted each semester; a final determination of continued eligibility is made at the end of the spring term.

FSC AID PROGRAMS

Renewal of FSC Academic Scholarships require the following cumulative GPA at the end of the spring 2025 semester:

- Hollingsworth Scholars: 3.3
- C.V. McClurg Scholars: 3.0
- George Jenkins Scholars: 3.0
- Hollis Fellows in Education Scholars: 3.0
- Pfeiffer Scholars: 2.75
- Christoverson 2.75
- Danforth Scholars: 2.75
- Gettys P. and Alice D. Alderman Scholars: 2.75
- Watson Scholars: 2.5
- Ordway Scholars: 2.5
- Buckner Scholars: 2.5
- Lockett Scholars: 2.2
- Roux: 2.2
- Transfer Scholars: 2.2

2025-2026 Academic Scholarships will be renewed at the levels above. Students not attaining the above GPA requirements forfeit scholarship assistance in future semesters. Students do not move from one academic scholarship level to another academic scholarship level. **Test scores received after matriculation will not increase a student's academic aid.**

STATE OF FLORIDA PROGRAMS

- Renewal of the Effective Access to Student Education grant Florida EASE Grant and Florida Student Assistance Grant (FSAG) requires a minimum, cumulative GPA of 2.0, and successful completion of at least 24 credit hours during the academic year, (12 if aid is received for only one semester).
- Bright Futures Scholarship amounts are based upon average tuition and fee charges at the state universities. Typically, award amounts are determined in the summer. Renewal of these awards requires a minimum, cumulative GPA of 3.0 for the Florida Academic Scholars, 2.75 for the Florida Medallion. Students forfeit payment for courses from which they withdraw and are responsible for any residual balance due. Renewal generally requires the successful completion of at least 24 credit hours during the academic year, (12 if aid is received for only one semester).
- Details of state requirements may be found at <https://www.floridastudentfinancialaidsg.org/SAPHome/SAPHome?url=home> under specific aid programs.
- Students that do not meet the renewal GPA and/or required credit hours for the Bright Futures scholarship due to a verifiable illness or other emergency may file an appeal with the Office of Financial Aid. The written appeal should include details of the medical or emergency circumstances that affected the semester(s) in question and must be documented. Students should provide as much documentation as possible regarding the illness or emergency for the appeals committee to review. Submission of an appeal is not a guarantee of approval. Students have 30 days from the notification of ineligibility from the state to submit an appeal.

SAP APPEAL PROCESS

- With mitigating circumstances, a **written** appeal for continued eligibility may be made to the Director of Financial Aid, and an ad hoc committee will adjudicate the appeal. Written supporting documentation should accompany the appeal. Verbal appeals are not accepted. Students must indicate in their appeal information about why the student failed to make SAP and what has changed in the student's situation that would allow the student to demonstrate satisfactory academic progress at the next evaluation. Items that would be

acceptable reasons for appeal would be the death of a relative of the student, an injury or illness of the student, or other documentable special circumstances. An appeal may be approved only if the school has determined that the student will be able to meet SAP standards after the subsequent payment period; or develops an academic plan with the student that, if followed, will ensure that the student is able to meet SAP standards by a specific point in time. Students who have an approved appeal will be allowed to receive federal aid for a maximum of one probationary semester. Financial aid probation is a status assigned to a student who fails to make satisfactory academic progress and who has appealed and has had eligibility for aid reinstated. After the probationary period, students lose federal aid eligibility until the deficiency is eliminated. Students who have successfully eliminated their SAP deficiency will receive federal aid in their award letter if otherwise eligible.