



# Student Aid Guide

2022-2023

*Financial Aid Office*

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Welcome to Polytechnic University, Orlando Campus! This student guide will provide you with information regarding the student aid application procedures at our Institution, eligibility requirements as well as other important information to help you navigate the student aid programs world. Postsecondary education is possible! The Financial Aid Office is here to help you reach your goals.

## BASIC ELIGIBILITY REQUIREMENTS

To be eligible for student aid programs, you must meet the following basic eligibility requirements:

- Demonstrate to have financial need (except for unsubsidized and PLUS loan programs)
- Be a U.S. citizen or eligible non-citizen with a valid Social Security number
- Enroll in an eligible degree-seeking program as a regular student
- Have a high school diploma or its equivalent
- Meet the requirements for satisfactory academic progress as established by the ***Standards of Satisfactory Academic Progress***
- Certify that you will use any federal student aid for educational purposes only
- Have not defaulted your student loans or do not owe a refund on a federal or state student grant

These basic requirements apply to Federal and State Aid programs. Some student aid programs have additional eligibility requirements.

## STUDENT AID PROGRAMS

Polytechnic University has available, for qualified students, the following financial aid programs. The students' eligibility for these programs will depend on their economic need and the availability of funds. The amount granted to the student could be adjusted based on the academic load for the trimester.

### Grants and Scholarships

- ❖ **Benacquisto Scholarship Program**: This is a merit scholarship for Florida high school graduates who received recognition as a National Merit Scholar. The incentive award will be an amount equal to the institutional cost of attendance minus the sum of Bright Futures and National Merit award.
  - ***Program Requirements***: The student must meet the eligibility requirements to receive state aid, enroll during the fall academic term following high school graduation, and be enrolled in at least 12 credits per term.
- ❖ **Dual Enrollment Scholarship Program**: This is a merit scholarship for Florida high school graduates who received recognition as a National Merit Scholar. The incentive award will be an amount equal to the institutional cost of attendance minus the sum of Bright Futures and National Merit award.
  - ***Program Requirements***: The student must meet the eligibility requirements to receive state aid, enroll during the fall academic term following high school graduation, and be enrolled in at least 12 credits per term.

- ❖ **Federal Pell Grant**: This program is need based and is available to undergraduate students who have not received their first bachelor's degree. For the 2022-2023 academic year the maximum annual award is \$6,895 for a student with an EFC = "0". Amounts will be adjusted based on the student's academic load.
- ❖ **Federal Supplemental Educational Opportunity Grant (FSEOG)**: Program available to Pell eligible undergraduate students with exceptional financial need (students with EFC = 0). For the 2022-2023 academic year, the maximum annual FSEOG award is \$600. Trimester amounts will be adjusted based on the student's academic load and funds availability. Priority will be given to eligible students with a completed FAFSA before due date and with higher economic need.
  - *Program Requirements*: Be enrolled in at least six credits per trimester.
- ❖ **Florida Bright Futures Scholarship**: This program offers three types of scholarship award to reward Florida high school graduates for high academic achievement.
  - *Initial Eligibility Requirements*: The student must be a Florida resident and meet specific coursework and minimum grade point average (GPA) and test score requirements. Submit initial application during the last year in high school.
- ❖ **Florida Student Assistance Grant (FSAG)**: Need-based grant program offered to degree-seeking, undergraduate students who demonstrate substantial financial need and are enrolled in participating postsecondary institutions.
  - *Initial Eligibility Requirements*: The student must be a Florida resident, not have previously received a baccalaureate degree, be enrolled in 12 credits or more per term, and meet Florida's general eligibility requirements for receipt of state aid.
- ❖ **Jose Marti Scholarship Challenge Grant Fund**: This program is a need-based merit scholarship that provides financial assistance to eligible students of Hispanic origin who will attend Florida public or eligible private institutions. Applicants for undergraduate study must apply during their senior year of high school. Graduate students may apply, but priority for the scholarships is given to graduating high school seniors.
  - *Initial Eligibility Requirements*: The student must meet residency requirements, have earned, by the end of the seventh semester, a minimum unweighted cumulative grade point average (GPA) of 3.0 on a 4.0 scale in high school for an undergraduate scholarship, or a 3.0 institutional cumulative GPA for undergraduate college work if applying for a graduate level scholarship, and enroll each academic term for a minimum of 12 credit hours for undergraduate study or 9 credit hours for graduate study per term.
- ❖ **Honorably Discharged Graduate Assistance Program**: This is a supplemental need-based veteran educational benefit. Funds are to be used to assist in the payment of living expenses during holiday and semester breaks for active duty and honorably discharged members of the Armed Forces who served on or after September 11, 2001.
  - *Program Requirements*: The student must meet the eligibility requirements to receive state aid, be an active duty or honorably discharged member of the Armed Forces, be enrolled in a program of study, have completed an error-free FAFSA, and have sufficient unmet need.

- ❖ **Scholarships for Children and Spouses of Deceased or Disabled Veterans and Service Members (CSDDV):** This program provides scholarships for dependent children or unremarried spouses of Florida veterans or service members who died as a result of service-connected injuries, diseases, or disabilities sustained while on active duty or who have been certified by the Florida Department of Veterans Affairs as having service-connected 100% permanent and total disabilities. CSDDV also provides funds for dependent children whose parent is 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. The Florida Department of Veterans certifies the student’s eligibility for this scholarship.
  - *Initial Eligibility Requirements:* Submit an error-free Florida Financial Aid Application through [floridastudentfinancialaids.org](http://floridastudentfinancialaids.org) . The student must also be a Florida resident and meet specific scholarship requirements. Contact the Financial Aid Office to get copy of the Fact Sheet.

**Student Loan Programs**

- ❖ **Federal Direct Loans:** Program available to help students cover their educational costs. This program offers two types of student loans: subsidized and unsubsidized. The *subsidized* loan is need based. Under this program, the Federal Government will pay the interest on this loan while the student is enrolled at least half time, during the six-month grace period, or during authorized periods of deferment. This loan program is available for undergraduate students only. The *unsubsidized* loan is a non need-based loan and the student is responsible for paying all the interest on the loan (interest will capitalize while student is in an in-school status).

The student must begin repaying the borrowed amount and any accrued interest six (6) months after leaving school or when enrollment is less than half-time. During 2022-2023, this program offers a fixed interest rate of 4.99% for undergraduate students and 6.54% for graduate students.

The Department of Education will deduct an origination fee from each disbursement. The origination fee is 1.057%.

- *Program Requirements:* The student must be enrolled at least halftime (6 credits if undergraduate, 3 credits if graduate).

The annual loan limits are based on the student’s grade level and financial need. See table below.

Grade Level (Completed Credits)	Loan Program	Annual Amounts	
		Dependent Students**	Independent Students
1 0 to 30 credits	Subsidized	\$ 3,500	\$ 3,500
	Unsubsidized	\$ 2,000	\$ 6,000
2 31 to 60 credits	Subsidized	\$ 4,500	\$ 4,500
	Unsubsidized	\$ 2,000	\$ 6,000
3 61 or more credits	Subsidized	\$ 5,500	\$ 5,500
	Unsubsidized	\$ 2,000	\$ 7,000
Graduate Program	Subsidized		\$ 0
	Unsubsidized		\$20,500

\*\*Dependent students whose parents cannot borrow a PLUS will be able to borrow up to \$6,000 under the unsubsidized program.

We encourage students to know their limits and plan their academic terms, making the best use of their student aid funds. The maximum aggregate loan limits by Program Degree are as follows:

Program Degree	Maximum Combined Loan Amount*	Subsidized** (Maximum Allowed)	Unsubsidized***
Undergraduate			
Dependent Student	\$ 31,000	\$ 23,000	\$ 8,000
Independent Student	\$57,500	\$ 23,000	\$ 34,500
Graduate	\$ 138,500	\$ 65,500*	\$ 73,000

\*Maximum combined loan amount will include all federal loans borrowed by the student in the past.

\*\*Subsidized loans are no longer offered to Graduate students since July 1, 2012.

\*\*\*If the student is not eligible for subsidized loan, may be eligible to borrow up to the maximum amount \$57,500 from the unsubsidized.

### Example of Total Loan Indebtedness

*Undergraduate students* – Full time enrollment (12+credits per trimester) for 4 years borrowing maximum amounts per academic year. (Student is not required to borrow the maximum amounts. Students should borrow only the amount needed to cover the studies expenses.)

Academic Year	Loan Program	Dependent Student	Independent Student
First Year	Subsidized	\$ 3,500	\$ 3,500
	Unsubsidized	\$ 2,000	\$ 6,000
Second Year	Subsidized	\$ 4,500	\$ 4,500
	Unsubsidized	\$ 2,000	\$ 6,000
Third Year	Subsidized	\$ 5,500	\$ 5,500
	Unsubsidized	\$ 2,000	\$ 7,000
Fourth Year	Subsidized	\$ 5,500	\$ 5,500
	Unsubsidized	\$ 2,000	\$ 7,000
<i>Estimated total loan debt if borrowing maximum amounts</i>	Subsidized only	\$ 19,000	\$ 19,000
	Combined	\$ 27,000	\$ 45,000

*Graduate students* – Full time enrollment (6+credits per trimester) for 2 years borrowing maximum amounts per academic year.

Academic Year	Loan Program	Independent Student
First Year	Unsubsidized	\$ 20,500
Second Year	Unsubsidized	\$ 20,500
<i>Estimated total loan debt if borrowing maximum amounts</i>	Unsubsidized	\$ 41,000

*Average Indebtedness* – The total average loan indebtedness amounts of our students are:

- ✧ Graduate students: \$53,703
- ✧ Undergraduate students: \$16,657

These average amounts are based on information available in the National Student Loan Data System (NSLDS). Total loan aggregates amounts include all students enrolled during 2015-2016 academic year and all federal student loan amounts borrowed at previous higher education institutions.

- ❖ PLUS Loan for Parent of Dependent Students: Parents may borrow from this educational loan program on behalf of their dependent student to cover their educational costs. The interest rate for a PLUS loan during 2022-2023 academic year is 7.54%. The Department of Education will deduct an origination fee from each disbursement. The origination fee is 4.228%.
  - *Program Requirements*: The parent must be credit worthy and U.S. citizen. The loan amount could not exceed the student's cost of attendance less any awarded financial aid. The student must be enrolled at least half time (6 credits if undergraduate).
- ❖ PLUS Loan for Graduate Students: Graduate students may borrow up to the full cost of their education less other financial aid received. The student should apply for the maximum annual amount from Federal Stafford Loan Programs before applying for the PLUS Graduate Loan. For the 2022-2023 academic year, the interest rate will be 7.54%. The Department of Education will deduct an origination fee from each disbursement. The origination fee is 4.228%.
  - *Program Requirements*: The loan amount could not exceed the student's cost of attendance less any awarded financial aid. The student must be enrolled at least half time (3 credits).
- ❖ Alternative Student Loans: Private student loans offered by private lenders to help students cover their educational costs. The student may borrow up to the cost of attendance less any other financial aid. The interest rate for this type of loan will vary based on the borrower's credit history and/or type of lender used. Programs requirements vary depending on the lender's program, but all students must be credit worthy or submit the application with a co-signer. There are no academic load or GPA requirements. Since federal student loans give students more benefits, the student should apply for federal student loans before applying for private student loans. When acquiring any private credit account, the student is responsible to evaluate student private loans offers and select the lender.

### Work-Study Programs

- ❖ Federal Work-Study (FWS): This program provides part-time jobs for students with financial need, allowing them to earn money to help pay educational expenses. The program encourages community service work and work related to the student's course of study. The student must complete the Work-Study Application available at Financial Aid Office.
  - *Program Requirements*: The student must be eligible for Pell, have the required minimum GPA, have financial need, and be enrolled in the minimum credits required. Priority will be given to students with economic need and that have a completed FAFSA before the due date.
- ❖ Florida Work Experience Program (FWEP): The Florida Department of Education created this program to assist students with financial need. The program encourages community service work and work related to the student's course of study. Awarding will be based on funds allotted to the institution and depend on the availability of open positions for FWEP. The student must complete the Work-Study Application.

- *Program Requirements:* The student must meet the eligibility requirements to receive state aid, keep a minimum GPA of 2.00, and be enrolled in at least 6 credits.

## STUDENT AID APPLICATION PROCESS

### *Applying for Federal Aid Programs*

To start the evaluation process of your eligibility for student aid, you must complete the Free Application for Federal Student Aid (FAFSA) available at [www.studentaid.gov](http://www.studentaid.gov). Follow the next steps to help you complete your FAFSA and Federal Student Loan application (if applying for a loan). If you need help to complete your application, you may use the Federal Aid Applications Guide available at <http://www.pupr.edu/orlando/services/financial-services/financial-aid/> and MyPoly, Financial Aid. This guide will provide you with detailed information about the FAFSA and Student Loan application process. Application priority deadline:

December 20<sup>th</sup>, 2021. Should you miss the application priority deadline, you must submit your application as soon as possible to be considered for additional supplemental student aid (if available).

**You should not pay for getting assistance in order to complete your student aid applications.** Feel free to contact the Financial Aid Office if you need assistance to complete your applications.

### Steps to Complete your FAFSA

The following steps will help you complete the FAFSA for the 2022-2023 academic year (July 1, 2022, to June 30, 2023).

1. **Determine your dependency status:** If you can answer “**Yes**” to one of the following questions, you are considered an independent student and you are not required to provide parental information. Dependent students **must** provide parental information. **Note:** You may be required to submit documentation to confirm the reported dependency status.
  - Were you born before January 1, 1999?
  - **As of today**, are you married?
  - At the beginning of the 2022-2023 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
  - Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
  - Are you a veteran of the U.S. Armed Forces?
  - Do you have children who will receive more than half of their support from you between July 1, 2022 and June 30, 2023?
  - Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2023?
  - At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
  - As determined by a court in your state of legal residence, are you or were you an emancipated minor?
  - Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
  - At any time on or after July 1, 2021, did your high school or school district homeless liaison, the Director of an emergency shelter or transitional housing program funded by the U.S.

Department of Housing and Urban Development, **or** the Director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or self-supporting and at risk of being homeless?

**2. Gather the following information:**

- Your social security number. If you are a dependent student, your parents/stepparents will be required to report their social security numbers and dates of birth.
- Your Driver's License
- Your Alien Number if you are not a U.S. Citizen
- Your and your parents/spouse's 2020 Income Tax Returns and W-2/1099
- Your and your parents/spouse's untaxed income for 2020: Social Security benefits, Social Supplemental Income (SSI), Veterans Benefits, Food Stamps, Pensions, unemployment, economic assistance from friends and relatives, etc.
- Your and your parents/spouse's savings and investments information
- Child support paid or received during 2020
- Your FSA ID. If you are a dependent student, your parents must create an FSA ID.
- PUPR's School Code: **014255**

**3. Create an FSA ID username and password:** You must get an FSA ID to sign your application. To create or reset your FSA ID go to <https://fsaid.ed.gov/npas/index.htm> . If you are a dependent student, your parents must create their own FSA ID using their own email addresses. Only the owner of the FSA ID must create and use the account.

**4. FAFSA application:** Complete your FAFSA online at [www.studentaid.gov](http://www.studentaid.gov) . **DO NOT USE OTHER WEBSITES!!!** Refer to the "Help and Hint" box if you need help to answer any FAFSA questions or contact the Financial Aid Officer.

- Selection the school year: **Be careful when selecting the school year.** The 2022-2023 FAFSA will cover from July 1, 2022, to June 30, 2023.
- Providing income information: The Department of Education requires eligible students and parents to use the IRS Data Retrieval Tool (IRS DRT) to import their income tax information into the FAFSA to help them report accurate information and to expedite the Verification Process. If you are not eligible to use the IRS DRT, use the following chart as reference when answering income questions.

**2020 U.S. and P.R. Income Tax Return Reference Chart**

S = Student section, and P = Parents section

FAFSA Element	FAFSA #	Form 1040 and Schedules 1, 2, and 3	Form 1040X (Amendment)	Tax Return Transcript	PR Tax Return Planilla PR – No Federal
<b>Adjusted Gross Income</b>	S #36 P #84	Line 8b	Line 1C	Adjusted Gross Income per Computer	Página 2, Encasillado 1, Línea 5 ó Anejo CO línea 6 (B+C)
<b>U.S. Income Tax Paid</b>	S #37 P #85	Line 14 minus Schedule 2 - Line 2 (If negative, enter \$0)	Line 8 (or if box 8962 is checked on 1040X Line 15, use 1040X Line 8 minus Line 29 from Form 8962)	Income Tax After Credits per Computer minus Excess Advance Premium Tax Credit Repayment Amount	Página 2, Encasillado 3, Línea 26 ó Anejo CO línea 25
<b>Income Earned from Work</b>	S #38-39 P #86-87	Form W-2, Box 1 or Form 1040 Lines 1 + Schedule 1 Line 3 + Line 6 + Schedule K1 (IRS Form 1065) -- Box, 14 (Code A) <i>If any individual line item is negative, exclude that amount from calculation.</i>	Part III Supporting documents (eg. W2, Box 1; Schedule C or C-EZ; Schedule F; Schedule K-1, Box 14, Code A)	Wages, Salaries, Tips, Etc + Business Income or Loss: Schedule C per Computer + Farm Income or Loss (Schedule F) per Computer	Forma W-2 ó Página 2, Parte 1, Línea 1 B y 1 C y Línea 2, suma de letras M, Q, R y T ó Anejo CO líneas 1 & 2 más Línea 3, letras M, Q, R y T
<b>Education Tax Credits (American Opportunity and Lifetime Learning Credits)</b>	S #43a P #91a	Schedule 3 - Line 3	Amount of nonrefundable education tax credits included in 1040X Line 7, Form 8863 Line 19	Education Credit per Computer	Página 2, Encasillado 3, Línea 27 D

<b>Tax-deferred Payments to Pension and Retirement Savings Plans</b>	S #44a P #92a	Form W-2, Boxes 12a - 12d: Codes D, E, F, G, H and S.	Form W-2, Boxes 12a - 12d: Codes D, E, F, G, H and S.	Form W-2, Boxes 12a - 12d: Codes D, E, F, G, H and S.	Forma W-2 PR, Encasillados 14 y 15
<b>IRA Deductions and Payments to SEP, SIMPLE, Keogh or other Qualified Plans</b>	S #44b P #92b	Schedule 1 Line 15 + Line 19	Part III Supporting Documents, if indicated	KEOGH/SEP Contribution Deduction + IRA Deduction per Computer	Anejo A, Parte 1, Línea 6 Anejos J y K, Parte 3, Línea 25 Anejos L y M, Parte 3, Línea 26
<b>Tax-Exempt Interest Income</b>	S #44d P #92d	Line 2a	Part III Supporting Documents, if indicated (e.g. 1099-INT, Box 8 + 1099-DIV, Box 11 + 1099 OID, Boxes 2 + 11)	Tax-Exempt Interest	Anejo FF Parte 1, Línea 4, Anejo IE, Parte 2, Línea 2, suma de Letras A hasta I
<b>Untaxed Portions of IRA, Pension and Annuity Distributions (withdrawals)</b>	S #44e P #92e	(Lines 4a + 4c) <i>minus</i> (Lines 4b + 4d) If negative, enter \$0. Exclude rollovers.	Part III Supporting Documents, if indicated	Total IRA distributions + Total Pensions and Annuities <i>minus</i> Taxable IRA Distributions + Taxable Pensions and Annuities	Anejo H Línea 12 menos Línea 7
<b>Other Untaxed Income: Untaxed portions of Health savings accounts</b>	S #44h P#92h	Schedule 1 Line 12	Schedule 1 Line 12	Health Savings Account Deduction per Computer	N/A

- Answer all questions regarding your and your parents/spouse’s finances. **Do not skip questions regarding income or assets.**
- Your application is not submitted until you select “**SUBMIT MY FAFSA NOW**”. If you need to review or correct your processed application, you may return to [www.studentaid.gov](http://www.studentaid.gov) .
- After processing, our Institution will receive copy of your FAFSA results within 2 to 3 business days (if electronically signed).

### How to Apply for a Federal Student Loan

If you are interested in a Federal Student Loan, in addition to your FAFSA, you must submit a loan application through MyPoly. Before you start, you must get contact information from your references (2 individuals: relatives, friends, neighbors). If you are applying for a new student loan, you must complete three steps: Student Loan Application Form, Entrance Counseling and Master Promissory Note. If you are renewing your student loan (received during last year), you should only submit a Student Loan Application Form.

Get copy of the Federal Student Loan Application guide for step-by-step instructions. Available at the Financial Aid Office, pupr.edu and MyPoly, Financial Aid section.

### Note for transferred students:

If you are transferring from another postsecondary Institution during the same academic year, you must correct your FAFSA to include Polytechnic University’s school code: **014255**. Your student financial aid will not transfer automatically with you. If you have not completed your FAFSA, you must complete a Renewal FAFSA for the academic year. Student transferring during the same academic year will receive the remaining Pell Grant. Students transferring from our San Juan or Miami Campuses do not have to correct the school code but must follow the Internal Transfer Clearance procedure. A student cannot receive funds from a student aid program at two different institutions during the same academic period.

### Applying for Florida State Aid Programs

If you would like to be considered for Florida State Supplemental Grants, you must provide evidence of your Florida Residency status to the Financial Aid Office. Students are required to submit a Florida Financial Aid Application only for centralized programs such as Florida Bright Futures Scholarship, Jose Marti Scholarship Challenge Grant Fund and Scholarships for Children and Spouses of Deceased or Disabled

Veterans and Service members. The Florida Department of Education encourages students to submit the FAFSA in addition to the Initial Eligibility Application. To complete Florida Grants Initial Eligibility go to: [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org) .

#### *Florida Resident Classification Requirement*

The Financial Aid Office is responsible to confirm the student's Florida residency status before disbursing any State fund. To be classified as a Florida resident, the student (or claimant) must present evidence of having established a legal residence in Florida and maintained that legal residence for 12 consecutive months prior to the term in which the Florida resident classification is sought. Students' residence in Florida must be as a bona fide domiciliary rather than for the purpose of maintaining a mere temporary residence for enrollment in an institution of higher education. The student (and claimant) is required to be a United States citizen, resident alien, parolee, Cuban national, Vietnamese refugee, or other refugee or asylee so designated by the Bureau of Citizenship and Immigration Services. Students must complete the Affidavit for Florida Residency Classification and submit it with necessary documentation before the first day of classes of the academic period.

For a copy of the Affidavit for Florida Residency Classification visit the Financial Aid Office or go to <http://www.pupr.edu/orlando/services/financial-services/financial-aid/> , *Forms and Documents* section.

## VERIFICATION PROCESS

The Financial Aid Office will verify all applications selected for the Verification Process by the Department of Education (\* in the EFC) and those ISIRs with discrepancy (as established regulations by the Federal Government in 34 CFR 668, 16 Part (f)). The purpose of this process is to confirm the accuracy of all information reported in your FAFSA.

If your application is selected for the Verification Process, you will be required to provide evidence of the information reported in the FAFSA. The FAFSA items to be verified are:

- Household members
- Number of household members enrolled in college
- Adjusted gross income
- U.S. tax paid
- Income earned from work
- Untaxed income, benefits and pensions
- SNAP benefits (food stamps)
- Child support paid
- Untaxed IRA distributions
- Education credits
- IRA deductions
- Tax exempt interest income
- High school completion status
- Identity/statement of educational purpose

In addition to verifying those elements, the Financial Aid Office reserves the right to ask for additional documentation to resolve any conflictive information. It is your responsibility to provide accurate information on time to complete the Verification Process. Failing to do so may affect your eligibility for federal aid programs. Documentation will be requested case by case. Commonly requested documentation is:

- Tax Return transcript from the IRS. If the tax return transcript was amended, a Record of Account Transcript must be submitted with the Tax Return Transcript. In very limited cases, a signed copy of your income tax return could be accepted (eg. If you filed a tax return in Puerto Rico)
- W-2 or 1099 forms
- Non-filing transcript from the I.R.S. (or Hacienda de P.R.) if no income tax was filed
- Government Agency documentation detailing benefits received
- Copy of Divorce Decree/Separation Agreement
- Evidence for child support or alimony paid or received
- Verification worksheet
- Other documentation based on student's situation

If the Verification Process uncovers errors in your application, the Financial Aid Officer will make all necessary corrections on your behalf. These corrections could affect your eligibility to receive financial aid. If a correction was made to your application, you will receive written notification (Home mailing address or student's PUPR email).

After your student aid file is completed, the Financial Aid Office will determine your eligibility for financial aid programs and will send you the Award Letter. Grants disbursements, work-study applications or student loans will not be processed if the Verification Process is incomplete or any conflictive information has not been resolved. Should your application be selected for the Verification Process after the financial aid was disbursed, no further disbursements will be processed until the Verification Process is completed. If you cannot satisfy the Verification Process requirements, any disbursed aid could be adjusted or cancelled.

#### Deadlines to complete the Verification Process

Deadlines are required by the Department of Education and enforced by Polytechnic University. The Financial Aid Office will notify you the deadline to complete your file. Failure to submit required documentation within the established deadline could disqualify the student to receive federal or state financial aid.

If you do not complete the Verification Process of your application, you will not be able to complete the enrollment process using student aid. In this case, you may complete the enrollment process paying the required amount. You will be required to complete your file before the last day of classes of the academic period in order to qualify for a late disbursement (Pell Grant only, if eligible). If you complete your file after classes end, your student loan cannot be processed until the next academic period begins. Keep in mind that the earlier the Verification Process is completed, the earlier we will be able to determine if the student is eligible to receive financial aid funds. Students with incomplete verification process are not eligible for any type of loans, grants, scholarships or work/study funds.

#### Changes in your Household Information

Contact the Financial Aid Office if there is a significant change in your household such as loss of income, excessive medical expenses not covered by any insurance, change in number of members or an unusual situation regarding dependency status. Based on the information presented, the Financial Aid Administrator will determine if requesting a Professional Judgment or Dependency Override is appropriate. If the request is approved, the Financial Aid Office will correct your FAFSA to update your household information and/or the dependency status.

## FINANCIAL AID AWARDING AND DISBURSEMENT PROCESS

The financial aid applications are evaluated in a first in-first out basis considering the deadline and when the student submitted all requested documentation.

### Financial Aid Packaging Policy

1. Supplemental financial aid will be awarded based on the availability of funds. It will be our priority to serve students with the highest financial need first.
2. To be eligible for federal and state financial aid, you must comply with the Standards of Satisfactory Academic Progress.
3. Your financial aid award should not exceed your determined financial need.
4. To keep receiving all scheduled disbursements, you must meet all eligibility requirements.
5. The distribution of the financial aid funds will be as follows: Pell Grant, Federal and State supplemental grants, work-study program and loans.

### How is your Financial Need Determined?

Your financial need is the difference between the Cost of Attendance and the Expected Family Contribution (EFC). This financial need is the one that we try to cover with the available financial aid programs. Polytechnic University uses the Need Analysis formula from the U.S. Department of Education.

The Need Analysis is an equitable and systematic measurement that determines the ability of a student and/or his family to pay for college. In order to determine the family contribution, the Department of Education, through the FAFSA, will evaluate the household economic resources, assets, debts on assets, family members and the number of people who will attend post-secondary institutions.

After your financial need is determined, you will receive an Award Letter. If you are not eligible for Pell Grant or other aid program, you will receive a letter of ineligibility.

### What is the Award Letter?

The Award Letter is an official document you receive from the Financial Aid Office which details the student aid funds you will receive during the academic year. This letter includes the following sections:

- **Student Identifiers:** Name, mailing address, student ID, student's PUPR email. If the mailing address on your Award Letter is not your current address, visit the Registrar's Office to update your information. New students will receive their award letter at their U.S. Postal address. Regular students will receive their award letter electronically in their PUPR student email.
- **Estimated Financial Aid Award:** This section includes the student aid funds that have been awarded, the amounts for every academic term and the maximum annual total.
  - Amounts are based on a Full-Time enrollment. The total estimated amount will be affected by total credits enrolled and drops/withdrawals processed for the academic period.
  - Loan amounts are gross amounts and do not reflect the origination fee deduction. A loan origination fee will be applied to each loan disbursement that the Department of Education sends to the Institution.
  - Estimated Loan Disbursement Dates: Are the estimated date for the first loan disbursement group.
- **Estimated Cost of Attendance:** This section details all elements included in your Cost of Attendance (COA). (See more details regarding COA in next page.) The COA is not what you must pay to the Institution for your enrollment.

- **Notes:** This section includes important reminders regarding your eligibility.
- **Financial Aid Programs Description:** On the back of your Award Letter, you will find a short description of the student aids programs.

Polytechnic University of Puerto Rico  
Orlando Campus  
Financial Aid Office  
Student Financial Aid Award Letter  
Financial Aid Year 2018 - 2019

Student's name: \_\_\_\_\_ ID: \_\_\_\_\_  
Address: \_\_\_\_\_ Email: \_\_\_\_\_

Dear student(s):  
We are pleased to offer you the following financial aid award for the 2018-2019 academic year. This award letter has been produced due to one of the following reasons:  
- You have completed your FAFSA  
- Your eligibility for financial aid has changed  
- You have applied for a Federal Student Loan  
You must review the information included in this document and contact us if you have any questions.

The following estimated financial aid award may vary depending on your academic load, partial or complete withdrawal, and other situations.

Financial Aid Program	09/18	01/19	05/19	08/19	Total
FAPI	1,500.00	1,500.00	1,500.00	0.00	4,500.00
DUP	788.00	788.00	788.00	0.00	2,364.00
PLUS	200.00	0.00	0.00	0.00	200.00
FFSA	1,495.00	1,588.00	1,588.00	0.00	4,671.00
<b>Total</b>	<b>4,978.00</b>	<b>3,876.00</b>	<b>3,823.00</b>	<b>0.00</b>	<b>11,700.00</b>

Estimated Cost of Attendance (COA)

Category	09/18	01/19	05/19	08/19	Total
Tuition (Full Time)	\$ 10,020.00				10,020.00
Overhead Fees	480.00				480.00
Laboratory Fees	3,160.00				3,160.00
Books and Supplies	16,100.00				16,100.00
Room and Board	2,200.00				2,200.00
Transportation Expenses	3,111.00				3,111.00
Personal Expenses					
Origination Fees (Loans)					
Other Expenses					
<b>Total Estimated Cost of Attendance</b>	<b>35,034.00</b>				<b>35,034.00</b>

**Notes:**  
- Your eligibility has been determined based on the information reported in your FAFSA. The awarded financial aid would be adjusted or suspended if your eligibility changes. In order to receive your financial aid disbursements, you must be officially enrolled.  
- If you fail to attend one or more courses or you submit a participation withdrawal, your financial aid awarding source is re-evaluated to determine if you have to return any unearned aid. If you have to return any unearned aid, you will be responsible to repay that amount to the institution.  
- The earned Pell Grant calculation will be based on the Census Data. This date is determined by adding 14 calendar days to the first day classes begin, exclusive of the first semester (FALL, WINTER, and SPRING).  
- To be eligible for Federal Student Loans, the student must be enrolled at least half-time. The student must also have completed the Master Promissory Note (MPN) and Entrance Counseling.  
- Students must meet the requirements of the Standards for Substantive Academic Progress established by the Financial Aid Office.  
- If the student has any external financial resources (e.g. private scholarships, employer tuition assistance), he/she should inform it to the Financial Aid Office.  
- Financial aid received from the Florida State Department of Education (FSDE) (FSDE-ABLE, FWEPI) are awarded and will depend on the total funds available.

**FEDERAL AID PROGRAMS**

**Federal Pell Grant (PELL)**  
This grant is considered to be the foundation of federal student financial aid which does not have to be repaid. This grant is awarded to undergraduate students who have not received their first bachelor's degree. The Pell program will be applied towards the student's tuition over at least one year academic period. The payment will be adjusted based on the eligible enrolled credits.

**FFSOG (Federal Supplementary Educational Opportunity Grant) (SEOG)**  
This aid program is available to undergraduate students with exceptional financial need and does not have to be repaid. The SEOG payment will be applied towards the student's tuition over at least one year academic period. The payment will be adjusted based on the eligible enrolled credits. This grant is awarded based on funds assigned to the institution.

**Federal Work Study (FWS)**  
This program provides part-time jobs to students with financial need allowing them to earn money without affecting their class schedule. The program encourages community service work and work related to the student's studies of study. This program is awarded based on funds assigned to the institution.

**Direct Loans (William D. Ford Federal Direct Loan Program)**  
Low-interest loans program available for eligible undergraduate and graduate students who are enrolled at least half-time (3 or more credits if undergraduate or 2 or more credits if graduate). The Federal Direct Loan Program includes the following loan types:  
- **Subsidized (DSU, DSPL) - Loan available to undergraduate students with financial need.** The Federal Government will pay the interest on this loan while the student is enrolled at least half-time. The annual loan limit is based on the student's grade level.  
- **Unsubsidized (DSU, DSPL) - Loan available to undergraduate and graduate students.** The unsubsidized loan is a non-reward based loan and the student is responsible for paying all the interests on the loan. The annual loan limit is based on the student's grade level.  
- **Parent PLUS Loan (DPL) - Allows parents of dependent undergraduate students to borrow money to cover their educational costs.**  
- **Graduate PLUS Loan (DPL) - Allows graduate students to borrow up to the full cost of their education less other financial aid received. It can be combined with an unsubsidized loan.**

**FLORIDA STATE PROGRAMS**

**Access to Better Learning and Education Grant (ABLE)**  
Program which provides tuition assistance to Florida undergraduate students enrolled in degree programs at eligible private Florida colleges or universities. The student must be classified as Florida resident, be U.S. citizen or eligible non-citizen, not have a full-time job or be a defunct, not have previously received a baccalaureate degree, attend for a minimum of 12 credit hours per term, meet Florida's general eligibility requirements for state aid, and not be enrolled in a program of study leading to a degree in theology or clergy.

**Florida Bright Futures Scholarship (BFS)**  
This program has been established by three lottery-based scholarships to reward Florida high school graduates for high academic achievement. The student must be classified as Florida resident, not have previously received a baccalaureate degree, not have a full-time job, and meet Florida's general eligibility requirements for state aid. The most eligible applicant must be submitted during the senior year of high school.

**Florida Work Experience Program (FWEPI)**  
Need-based program which provides eligible Florida students work experiences to complement and reinforce their educational and career goals.

**Florida Student Assistance Grant (FSAG)**  
Need-based grant program available for degree-seeking, resident, undergraduate students who demonstrate substantial financial need and are enrolled in participating postsecondary institutions. The student must be classified as Florida resident, not have previously received a baccalaureate degree, be enrolled in 12 credits or more per term, and meet Florida's general eligibility requirements for state aid.

**Jared Harsh Scholarship Challenge Grant (JHSC)**  
Need-based merit scholarship which provides financial assistance to eligible students of Hispanic origin who will attend Florida public or eligible private institutions. Applicants for undergraduate study must apply during their senior year of high school. Graduate students may apply, but priority for the scholarships is given to graduating high school seniors.

**Scholarship for Children and Spouses of Deceased or Disabled Veterans (SCSD)**  
This program provides scholarships for dependent children or unmarried spouses of Florida veterans or service members who died as a result of service-connected injuries, diseases, or disabilities sustained while on active duty or who have been certified by the Florida Department of Veterans Affairs as having service-connected 100% permanent and total disabilities. SCSD also provides funds for dependent children whose parent is disabled as a prisoner of war or missing in action by the Armed Forces of the United States or as a civilian personnel captured while serving with the consent or authorization of the United States Government during wartime service.

**Estimated Cost of Attendance**

The Cost of Attendance is an estimated budget used to determine your financial need. This budget is based on a 9-month period and includes tuition costs (based on an average credit cost and full-time enrollment), fees, books and supplies, room and board, transportation expenses, personal expenses, and loan fees. These costs are prepared using surveys and government statistics that reflect real educational expenses costs for the students at our Institution. The four types of budgets used at our Institution are the following. These budgets are based on a full-time enrollment. If you enroll in less than half-time, the cost of attendance will be adjusted accordingly.

**2022-2023 Undergraduate Students without Legal Dependents or Living with Parents**

COST COMPONENTS	Trimester			Total
	Fall-22	Winter-22	Spring-23	
<b>Tuition</b>	<b>\$4,284</b>	<b>\$4,284</b>	<b>\$4,284</b>	<b>\$12,852</b>
<b>Fees</b>	<b>325</b>	<b>325</b>	<b>325</b>	<b>\$975</b>
<b>Lab Fee</b>	<b>260</b>	<b>0</b>	<b>260</b>	<b>\$520</b>
<b>Books and Supplies</b>	<b>878</b>	<b>878</b>	<b>879</b>	<b>\$2,635</b>
<b>Room &amp; Board</b>	<b>1,781</b>	<b>1,781</b>	<b>1,783</b>	<b>\$5,345</b>
<b>Transportation Expenses</b>	<b>585</b>	<b>585</b>	<b>587</b>	<b>\$1,757</b>
<b>Personal Expenses</b>	<b>1,245</b>	<b>1,245</b>	<b>1,246</b>	<b>\$3,736</b>
<b>Total</b>	<b>\$9,358</b>	<b>\$9,098</b>	<b>\$9,364</b>	<b>\$27,820</b>

2022-2023 Undergraduate Students with Legal Dependents or Not living with Parents

COST COMPONENTS	Trimester			Total
	Fall-22	Winter-22	Spring-23	
<b>Tuition</b>	\$4,284	\$4,284	\$4,284	\$12,852
<b>Fees</b>	325	325	325	\$975
<b>Lab Fee</b>	260	0	260	\$520
<b>Books and Supplies</b>	878	878	879	\$2,635
<b>Room &amp; Board</b>	4,046	4,046	4,046	\$12,138
<b>Transportation Expenses</b>	585	585	587	\$1,757
<b>Personal Expenses</b>	1,245	1,245	1,246	\$3,736
<b>Total</b>	<b>\$11,623</b>	<b>\$11,363</b>	<b>\$11,627</b>	<b>\$34,613</b>

2022-2023 Graduate Students without Legal Dependents or Living with Parents

COST COMPONENTS	Trimester			Total
	Fall-22	Winter-22	Spring-23	
<b>Tuition</b>	\$2,370	\$2,370	\$2,370	\$7,110
<b>Fees</b>	325	325	325	\$975
<b>Books and Supplies</b>	454	454	455	\$1,363
<b>Room &amp; Board</b>	1,781	1,781	1,783	\$5,345
<b>Transportation Expenses</b>	585	585	587	\$1,757
<b>Personal Expenses</b>	1,245	1,245	1,246	\$3,736
<b>Total</b>	<b>\$6,760</b>	<b>\$6,760</b>	<b>\$6,766</b>	<b>\$20,286</b>

2022-2023 Graduate Students with Legal Dependents or Not Living with Parents

COST COMPONENTS	Trimester			Total
	Fall-22	Winter-22	Spring-23	
<b>Tuition</b>	\$2,370	\$2,370	\$2,370	\$7,110
<b>Fees</b>	325	325	325	\$975
<b>Books and Supplies</b>	454	454	455	\$1,363
<b>Room &amp; Board</b>	4,046	4,046	4,046	\$12,138
<b>Transportation Expenses</b>	585	585	587	\$1,757
<b>Personal Expenses</b>	1,245	1,245	1,246	\$3,736
<b>Total</b>	<b>\$9,025</b>	<b>\$9,025</b>	<b>\$9,029</b>	<b>\$27,079</b>

*Financial Aid Disbursements*

Before processing any financial aid disbursement, the Financial Aid Office will confirm you meet all the student aid program’s requirements. If you do not meet the minimum eligibility requirements, your aid disbursements may be adjusted or cancelled.

All financial aid disbursements (grants, scholarships, and loans) will be credited to your student’s institutional account to cover any pending balance. If the total financial aid credited exceeds the outstanding balance, the Institution will issue a reimbursement check. The Finance Office will contact you when the reimbursement check is available for pickup.

Disbursements dates will vary depending on the application processing, enrollment date and when classes begin. If you enroll courses from the second session module only, your student aids will be disbursed after the beginning of that section.

### Census Date Policy

As required by federal regulations, the Financial Aid Office will recalculate federal student aid awards based on the enrollment status as of the published Census Date. The Census Date of the term is typically the day after the last day for add/drop period. After the Census Date, you cannot request changes in your student aid award. All Federal and State aid disbursements will be based on your enrollment status as of the Census Date.

Following are some examples on how your financial aid disbursements could be affected before and after the Census Date:

- If you add credits before the Census Date, the Financial Aid Office will recalculate your student aid award and will disburse any additional funds.
- If you add credits after the census date, you may not be eligible to receive additional funding based on that increased enrollment. Students beginning classes after the Census Date must contact the Financial Aid Office to confirm their eligibility for student aid disbursements.
- If you drop credits prior the census date, you may be required to repay some or all the aid that was disbursed if the enrollment requirements are not met. *Example: An undergraduate student enrolled 6 credits during the regular enrollment week. The day before of the Census Date, he drops 1 credit. The student will not be eligible for his student loan disbursement because he must keep at least 6 credits to be eligible for the student loan disbursement. His Pell Grant disbursement will be adjusted accordingly to 5 credits. The student will be required to pay back the difference.*
- If you drop credits after the Census Date, no adjustment will be made to the disbursed aids. The Census Date Policy will not apply when you withdraw all enrolled courses. In this case, the Financial Aid Office will perform a Return to Title IV (R2T4) calculation to determine the amount of funds disbursed to you that must be returned to the U.S. Department of Education (See procedure in page 22).

The following are the estimated census dates for the 2022-2023 terms:

- Fall 2022 (OF22): August 22, 2022
- Winter 2022 (OW22): November 30, 2022
- Spring 2023 (OS23): March 20, 2023
- Summer 2023 (OU23): June 8, 2023

*This Census Date Policy also applies to Florida State Student Aid Programs, as required by the Florida Department of Education.*

### Student Aid Refusals and Cancellations

You have the right to refuse to accept any financial aid awarding. For this purpose, you must notify the Financial Aid Office in writing your intention to refuse an awarded aid prior to it being disbursed. If your student aid has already been disbursed, you are required to submit your request for cancellation of your disbursements to the Financial Aid Office within 14 days of the credit.

## STANDARDS OF SATISFACTORY ACADEMIC PROGRESS

As required by the U.S. Department of Education, Polytechnic University has adopted the following Standards of Satisfactory Academic Progress. The Standards of Satisfactory Academic Progress establish the evaluation criteria to determine if you are making satisfactory academic progress, which is one of the eligibility requirements to receive student financial aid from the Title IV of the Federal Department of Education, State, Institutional and Private programs. This policy applies to all programs (undergraduate and graduate) and to all students, even those who are not receiving federal student aid funds.

### Evaluation Criteria

The minimum federal components required to measure satisfactory academic progress are qualitative measure, quantitative measure, and maximum time to receive Federal aid. These three components provide a reasonable measurement to determine whether you are making satisfactory academic progress towards the completion of the educational program.

#### Qualitative Measure:

This element establishes the minimum grade point average (GPA) you must have at each evaluation based on the total earned credits. Polytechnic University adopts the retention rate (qualitative measure) according to the following chart:

Student Level	Transferred Credits* (1)	Completed Credits at PUPR (2)	Total Earned Credits (1+2)	Minimum Required Grade Point Average (GPA)
Undergraduate			0 - 36	1.50
			37 - 72	1.65
			73 - 108	1.80
			109 +	2.00
Graduate			0 - 9	2.50
			10 - 18	2.80
			19 +	3.00

All courses with grades of A, B, C, D, F, I, WF, will be considered for the cumulative GPA. \*Credits transferred from other Colleges are not taken into consideration to calculate the Grade Point Average (GPA), but they are considered to calculate your academic level.

#### Quantitative Measure

This element establishes the pace at which you must progress through the educational program to ensure that you will graduate within the maximum timeframe. This element calculates your progress by dividing the cumulative number of credits you have successfully completed by the cumulative number of credits you have attempted. You must successfully complete at least the 66% of all the credits attempted at Polytechnic University. Repeated courses and courses with grades of W, WF, WN, NR, F, I, P or NP are considered as attempted credit hours.

#### Maximum time to receive federal aid

You must complete the graduation requirements of your educational program within a period no longer than the 150% of the published length of the program degree. The maximum timeframe will be based on the total credit hours required to complete the educational program.

- If you have reached the maximum timeframe for your program, you do not qualify for financial aid.

- Preparatory courses will not be considered in the evaluation of the maximum time, but all courses attempted at Polytechnic University (all campuses) will be considered.
- Undergraduate students may receive payment from federal financial aid programs for preparatory courses up to a maximum of 30 credits.
- All attempted credits, even those in which the student did not receive financial aid, count towards the established maximum timeframe.
- Transferred courses will also be considered when determining the maximum timeframe.
- If a student changes of Major or School (e.g., from Engineering to Business Administration), will be measured under the new program requirements (total of required credits). All courses taken at PUPR, including credits from previous Major/School, credits from the new Major/School, as well as transferred credits, will be included.
- You will be ineligible for student aid when it is determined that it will be mathematically impossible to complete the program within the program time frame.
- If you complete the academic requirements for your program, you will not be eligible to receive further additional student aid funds for that program.

Example on how to calculate your timeframe:

Student in BBA-Accounting	Student in MBA - Accounting
Credits required to complete program: <b>120</b> Maximum time: <b>180</b> attempted credits (120 crds. x 150%)	Credits required to complete program: <b>39</b> Maximum time: <b>58</b> attempted credits (39 crds. x 150%)

#### Academic Progress Review Process

The Financial Aid Office will review the satisfactory academic progress annually for those students enrolled in any period during the academic year. This evaluation is completed at the end of the academic year (Summer period). In each academic progress review, the Financial Aid Office will measure all three evaluation criteria.

If you do not meet the requirements for satisfactory academic progress as established in this policy, you will lose your eligibility for student aid programs. The Financial Aid Office will notify you about the results of the satisfactory academic progress review and how your eligibility has been affected. If lose your eligibility for student aid due to failing to make satisfactory academic progress, you have the right to appeal to the Academic Progress Committee for reconsideration.

#### Academic Progress Classification Appeal Procedure

Polytechnic University of Puerto Rico allows students to appeal on the basis of mitigating circumstances (e.g., serious injury or illness, death of immediate family members, or other special circumstances) that affected their academic progress. If you decide to appeal to the Academic Progress Committee, you must complete the Academic Progress Appeal Form and submit it with supporting documentation before the deadline. The appeal form is available via a link that will be provided to the student via the PUPR email account. The Academic Progress Committee will evaluate your appeal and notify you in writing the results of your appeal. The decision of the Academic Progress Committee is final. This process will apply to appeals allowed under federal and state regulations.

- If the appeal is denied – You will be placed on a Financial Aid Suspension status and will not be eligible for Federal, State and/or Institutional aid programs until you comply with the Standards of Satisfactory Academic Progress.
- If the appeal is approved - You will be required to meet with your Academic Advisor to establish an academic plan. The Financial Aid Office will place you in a Financial Aid Probation status and will reinstate your financial aid for the next academic period. At the end of the academic period, you must meet with the Academic Advisor to confirm if you have complied with the established academic plan. The Financial Aid Office will determine if you are eligible for subsequent payments.
  - If you meet the requirements for satisfactory academic progress, you will be placed in a Good Standing status and will not be required (although it is encouraged) to establish a new academic plan for the next academic period.
  - If you are in compliance with the academic plan but still are not meeting the requirements for satisfactory academic progress, an academic plan for the next academic period will be established. You will continue to receive financial aid if you comply with your academic plan.
  - If you did not comply with the academic plan, you will be placed in a Financial Aid Suspension status and will lose eligibility for subsequent payments until eligibility requirements for financial aid are met again.

#### *Financial Aid Eligibility Reinstatement*

If you fail to make satisfactory academic progress, you can restore your eligibility for financial student aid funds. Eligibility can be restored by successfully appealing to the Academic Progress Committee and complying with the established academic plan; or taking the appropriate actions, which bring you into compliance with the Standards of Satisfactory Progress Standards.

After the Financial Aid Office confirms you meet the requirements for satisfactory academic progress again, and if qualified for it, you will get your eligibility for student financial aid reinstated for the next academic period.

For a copy of the Standards of Satisfactory Academic Progress brochure go to <http://www.pupr.edu/orlando/services/financial-services/financial-aid/> or visit the Financial Aid Office.

## SITUATIONS THAT WILL AFFECT YOUR ELIGIBILITY

To receive the awarded financial aid, you must continue to meet the eligibility criteria of the aid programs. Following are some situations that could affect your eligibility:

- Total enrolled credits for the academic term: Student aid programs require students to keep a minimum of credits enrolled:
  - Pell Grant/SEOG: Amount will be adjusted based on academic load.
  - Florida State Grants: Minimum 12 credits
  - Students Loans: 6 credits Undergraduate / 3 credits Graduate
- Changes in enrollment status after the Census Date: If you drop/add courses after the census, your financial aid disbursement may be adjusted.
- Minimum GPA Required for Student Loans: Standards of Satisfactory Academic Progress.

- **Defaulted student loans:** If you have student loans from other Institutions you should send a Deferment Request to your loan servicer to avoid default. Do not stop making payments until your Deferment Request is approved.
- **Failure to attend class regularly:** If you never attend or stop attending one or more courses, the professor(s) will notify this situation to the Registrar's Office. The financial aid disbursed will be adjusted or cancelled without previous notification to the student.
- **Withdrawals:** If you withdraw from school, your financial aid award will be recalculated to determine if you must return any unearned aid. If you must return any unearned aid, you will be responsible for repaying that amount to the Institution.
- **Unreported financial aid benefits:** You must inform the Financial Aid Office of any external financial resources (e.g., private scholarships, employer tuition assistance) you will receive during the academic year. Not reporting external student assistance may cause an over award. When an over award is detected, the student's aid package must be reduced, and the student may be required to repay disbursed aid.
- **Satisfactory Academic Progress:** Students must meet the requirements of the Standards for Satisfactory Academic Progress established by the Financial Aid Office.
- **Pell Lifetime Eligibility (Pell LEU) –** There is a limit to the total amount of Federal Pell Grant that a student may receive, which is the equivalent of 6 school years. Once a total amount of Pell Grant Eligibility has been received, a student cannot longer receive Pell Grant aid.
- **Time Limitation on Subsidized Loans –** Effective July 1, 2013, first time borrowers will have a maximum period (measured in academic years) of time to receive Direct Subsidized Loans. These borrowers cannot receive subsidized loans for more than 150% of the published length of their academic program. After the student reaches the maximum eligibility period, the student will lose eligibility for additional Direct Subsidized Loan and will become responsible for paying interest on Direct Subsidized Loans.
- **Maximum Aggregate Loan Limits by Program Degree**

Should your financial aid be adjusted or cancelled, the Financial Aid Office will notify you in writing. You will be responsible for paying any balance.

### **PROCEDURE FOR THE CALCULATION OF FEDERAL FINANCIAL AID TO BE RETURNED TO THE FEDERAL GOVERNMENT (R2T4)**

The procedure to determine the amount of funds to be returned to the Federal Government when a student withdraws is established in sect. B 484 of "Higher Education Act" of 1965, as amended, and is in effect since on August 1, 2000.

The Financial Aid Office will determine the amount of financial aid that must be returned to the Federal Department of Education for every student that withdraws and has received federal financial aid. The following steps are necessary in the calculation of financial aid amount to be returned:

- Determine the first day of classes
- Determine the last day of classes or examination
- Determine the date on which the student withdraw or had the intention
- Determine the amount of financial aid earned by the student during that period of time
- Determine the amount of financial aid that will be returned to the Federal Government

The above procedure applies to the following federal financial aid programs that have been disbursed or could have been disbursed:

- Federal Student Loans: Unsubsidized loan, Subsidized loan, and PLUS loan
- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)

**Example of the Procedure for the calculation of federal financial aid amount to be returned to the Federal Government**

The student has enrolled for the 19/OF period with an academic load of 12 credits. Classes began on August 5, 2019, and the student officially withdrew on August 19, 2019. The student has Pell Grant with an EFC = 0. The Pell Grant payment for the academic period would be \$2,065.

1. Determine the number of calendar days of the payment period in which the student is enrolled:  
83 days calendar for 19/OF trimester
2. Determine the number of calendar days since the start of classes until the date the withdrawal was officially notified:  
15 calendar days (from August 5 to August 19, 2019)
3. Determine the percentage (%) of days completed since the start of classes until the day of the withdrawal:  
 $15/83 = .180 = 18\%^*$

\* This represents the percentage (%) of financial aid earned by the student during this period. If the percentage of earned financial aid exceeds 60%, the student will receive 100% of the financial aid allocated for that period.

4. Determine the percentage of days not completed:  
 $100\% - 18\% = 82\%^{**}$   
\*\* This represents the percentage of financial aid that will be returned to the Federal Government.
5. Determine the amount of financial aid that will be paid to the student (amount to be credited to the account):

Pell Grant Payment = \$2,065	\$ 2,065
EFC = 0	<u>      x.18*</u>
12 credits	<b>\$ 372</b>

6. Determine the amount of financial aid that will be returned to the Federal Government:

Pell Grant Payment = \$2,065	\$ 2,065
EFC = 0	<u>      x.82**</u>
12 credits	<b>\$ 1,693</b>

**Note:** The Finance Office will apply the refund of tuition costs as follows:

Total withdrawal for students registered for the 12 weeks term	Reimbursement of Costs
On or before the first week of the term	100%
Second week	100%

**\*\*Registration fees are nonrefundable\*\***

If you borrow federal student aid loan money and withdraw, or keep a less than half academic loan, you must complete a Federal Student Loan exit counseling.

## CONSORTIUM AGREEMENTS

A consortium agreement allows eligible students to receive student aid disbursements at Polytechnic University (Home School) for courses taken at another eligible school (Host School). *Before requesting a consortium agreement, the student must:*

- Be admitted as a regular student (degree-seeking) and actively pursuing a degree from Polytechnic University. The student should have completed at least one academic term at the Home School (PU).
- Contact the Host school to confirm they accept to enter into a consortium agreement with Polytechnic University and the course offering for the consortium term.
- Meet with the Academic Advisor (PU) to confirm that the courses to be taken at the Host School are required by the student's program degree and that the courses are transferable to Polytechnic University.

After the student confirms eligible for a consortium agreement, must Contact the Financial Aid Office to complete the Consortium Agreement form.

## STUDENT'S RIGHTS AND RESPONSIBILITIES

You have the right to receive the following information from the Financial Aid Office:

1. Available financial aid programs.
2. Application process, deadlines, and student aid eligibility criteria.
3. Awarding and disbursement process.
4. What financial aid you must repay, and the terms and schedules for repayment.
5. The terms and conditions of any employment that is part of the financial aid award.
6. What are the criteria for maintaining satisfactory academic progress and how to re-establish your eligibility if you failed to do so.
7. Institution's refund policy for students that drop out of school.

It will be your responsibility to:

1. Comply with deadlines.
2. Provide all required documents in a timely fashion.
3. Register for the required minimum number of credits upon which your award was based.
4. Provide the Financial Aid Office with information on changes in your family's household, income or your enrollment status.
5. Inform the Financial Aid Office of any outside scholarships, tuition assistance or VA benefits that you will be receiving during the academic year.

6. Use any financial assistance received from title IV programs for expenses related to your studies.
7. Notify any change in your address, phone number and email address.
8. Accept all responsibility for payment agreements you sign.
9. Understand and comply with the policies regarding refunds, repayments, and satisfactory academic progress.
10. Complete an Exit Counseling for federal student loans programs before your departure from college.

## OTHER IMPORTANT NOTIFICATIONS

### Notification on Voter Registration Form Distribution Requirement

The United States Department of Education requires Postsecondary Institutions to make the Voter Registration Form available to the students and distribute the forms individually to all degree seeking students who are physically in attendance at the Institution.

- Printed forms for the Florida Voter Registration are available at the Student Learning Center and the Financial Aid Office.
- Electronic copies of the Florida Voter Registration are available at <http://www.pupr.edu/wp-content/uploads/2016/01/Florida-Voter-Registration-Application.pdf> .
- The Florida Voter Registration Form is available in English and Spanish.

For more information on the Florida Voter Registration process or the voting process you may contact your County Supervisor of Elections Office or visit the Division of Elections website at <http://election.dos.state.fl.us> .

### Privacy of Students Records

The Financial Aid Office ensures confidentiality of students' records. Please, understand that for your privacy:

- No information will be released to any third party, unless legally required to do so, without a written authorization from the student. This includes parents, spouse, siblings, or friends.
- Confidential information will not be released by phone or e-mail.
- If you would like to authorize a third party to have access to your records, you must complete the Information Release Authorization Form available at the Financial Aid Office.

### Protect Yourself against Scams

It is amazing how those scam artists will pose as somebody that you respect to get what they want from you, your identity and money. When talking regarding the Student Aid field, these scams involve offering magic ways to delete your student loan debt or to get a guaranteed scholarship. For example, a financial agency may offer you help to get your \$115,300 loan debt forgiven for only \$2,000 processing fee. It does not sound bad, but the problem is that loan forgiveness has many requirements, and the loan forgiveness request is **free** when you submit it through your Federal Loan Servicer (appointed by the Department of Education to help you with these matters) or by yourself. In addition, no agency can guarantee that your federal student loans will be forgiven without the approval of the U.S. Department of Education.

Please, be aware of scams and report them to the appropriate agencies. Subscribe to the Federal Trade Commission mailing list to receive updates on scams and recommendations. Go to <https://studentaid.ed.gov/sa/types/scams> or <https://www.consumer.ftc.gov/articles/0060-10-things-you-can-do-avoid-fraud> to get essential recommendations from the Federal Trade Commission on how to avoid fraud.



#### How to Contact the U.S. Department of Education

If needed, you may contact the United States Department of Education by calling 1-800-433-3243 / 319-337-5665 / TTY callers: 1-800-730-8913.

## SCHOLARSHIP SOURCES

A scholarship is a gift aid awarded based on various criteria such as academic achievements. When searching for scholarships be aware of scams. You should not have to pay money to get a scholarship.

#### Scholarship Sources

- ❖ **Association Students Civil Engineering (ASCE):** The ASCE East Central Branch Environmental & Water Resources Institute (EWRI) has created the ASCE - EWRI Scholarship. This fund provides financial assistance to Central Florida's brightest minds for their future careers in water resources and environmental engineering. For more information, contact the Financial Aid Office.
- ❖ **Department of Homeland Security Scholarship:** The DHS Scholarship and Fellowship Program is intended for students interested in pursuing the basic science and technology innovations that can be applied to the DHS mission. Website: <http://www.dhs.gov/dhs-scholarship-program>
- ❖ **Hispanic Association of Colleges and Universities (HACU):** The Hispanic Association of Colleges and Universities offers scholarship opportunities to assist students in defraying some of their college expenditures. Website: <http://www.hacu.net/hacu/Scholarships.asp>
- ❖ **Hispanic College Fund:** The Hispanic College Fund awards scholarship to Hispanic or Hispanic descent students from many funding programs. Website: <https://www.hsf.net/scholarships>

- ❖ **League of United Latin American Citizens (LULAC) National Scholarship Fund:** LULAC offers scholarship for high school seniors and undergraduate and graduate college students. Website: <http://www.lnesc.org/>
- ❖ **The National Defense Science and Engineering Graduate Fellowship Program (NDSEG):** This fellowship program is sponsored by the Army Research Office, Office of Naval Research, Air Force Office of Scientific Research and the DOD High Performance Computing Modernization Program. This program is intended for U.S. citizens at or near the beginning of their graduate studies in science and/or engineering programs. Website: <http://www.asee.org/ndseg>
- ❖ **The National Science Foundation's Graduate Research Fellowship Program:** This fellowship program provides students with three years of financial support to U.S. citizens, nationals, or permanent resident aliens at or near the beginning of research-based graduate studies in the Chemistry, Computer and Information Science and Engineering, Engineering, Geosciences, Life Sciences, Mathematical Sciences, Physics and Astronomy, Psychology, and Social Sciences. Website: <https://www.nsf.gov/>

## WEB TOOLS FOR STUDENTS

Do you want to know how to prepare for college admission tests, select a career, search for private scholarships, and search for a school or financial aid? The links below will help you. These are great tools to get started!

Career One Stop: [www.careeronestop.org](http://www.careeronestop.org)

College Savings Plan Networks: <http://www.collegesavings.org/>

Department of Education Videos on YouTube: <https://www.youtube.com/user/FederalStudentAid>

Education Planner: <http://www.educationplanner.org/>

Florida Department of Education: [www.floridastudentfinancialaid.org/](http://www.floridastudentfinancialaid.org/)

Polytechnic University: [www.pupr.edu/orlando/services/financial-services/financial-aid/](http://www.pupr.edu/orlando/services/financial-services/financial-aid/)

Student Loans Website: <https://studentloans.gov/myDirectLoan/index.action>

U.S. Department of Education: [www.studentaid.gov](http://www.studentaid.gov)

You Can Deal with It: <http://www.youcandealwithit.com/>

Polytechnic University of Puerto Rico is not responsible for the content, products or services offered by these websites. We encourage the student to be careful and reject any suspicious offer. For more information about how to avoid scholarship frauds visit the Federal Trade Commission website [www.ftc.gov](http://www.ftc.gov) or the US Department of Education website <https://studentaid.ed.gov/sa/types/scams> .

## FINANCIAL AID OFFICE STAFF

### Mr. Sergio Villoldo

Director  
Financial Aid Office  
Puerto Rico and Florida Campuses  
✉ [svilloldo@pupr.edu](mailto:svilloldo@pupr.edu)  
(787) 622-8000 ext. 253  
377 Ponce de León Ave.  
San Juan, PR 00918

### Mrs. Ileana Díaz

Financial Aid Officer  
Orlando Campus  
✉ [idiiaz@pupr.edu](mailto:idiiaz@pupr.edu)  
(407) 677-7000 ext. 806  
550 N. Econlockhatchee Tr.  
Orlando, FL 32825

[www.pupr.edu/orlando](http://www.pupr.edu/orlando)

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