

## Financial assistance at Lynn University

### Purpose statement

The Office of Student Financial Services supports the University's student services, enrollment, and retention goals by providing state, institutional, and federal student aid funds to eligible students. As such, we promote student diversity by assuring access to different funding possibilities.

The Office of Student Financial Services assists prospective and enrolled students in obtaining the funds necessary to complete their educational objectives at Lynn University.

### Introduction

The primary purpose of the Office of Student Financial Services is to provide financial assistance within its available resources to those students who, without such assistance, would be unable to attend Lynn University. Financial aid funding plays an important role for students and families in financing an education. The application and follow-up procedures are many and often create stress and confusion for students and families. We hope that this handbook will clarify the follow-up procedures necessary to complete the financial aid process.

### How your financial assistance is determined

When the Office of Student Financial Services receives your Free Application for Federal Student Aid (FAFSA), it is individually reviewed to determine your eligibility for financial assistance. Your eligibility for assistance is based on demonstrated need. Demonstrated need can best be defined as the difference between the student budget, and your available financial resources. If there is a difference, then you have shown need for assistance. The Office of Student Financial Services will process a financial aid package, which may include a combination of scholarships, grants, loans, and/or employment opportunities. All student financial aid packages are determined on a full-time basis. Your electronic award letter indicates the financial assistance offer. **If you are an undergraduate student and enrolled in less than 12 credits during a semester, you must notify the Office of Student Financial Services immediately as some of the awards may need to be adjusted.**

### FAFSA policy

Lynn University requires all domestic students who receive Federal, and some state aid to complete the Free Application for Federal Student Aid (FAFSA). It is also required for the Federal Parent PLUS Loan and Federal Direct Graduate PLUS loan.

### Expected Family Contribution (EFC)

The family contribution is an ESTIMATE of what the family is expected to provide to meet the educational expenses for the student. The amount expected from the family is not necessarily the amount that will be paid to the University. The amount you will need to pay will be affected by (1) our ability to meet demonstrated need and (2) the types of aid included in the package.

### Accepting your financial assistance

The Electronic Student Award System (E-SAS) is an internet portal to your financial aid information. The E-SAS link is available through your MyLynn account under the Personal tab or you can directly log in to [www.lynn.edu/ESAS](http://www.lynn.edu/ESAS). A copy of your financial assistance award letter will be electronically provided for your review at this portal. To decline or reduce any or some of the financial assistance, you may email [studentfinancialservices@lynn.edu](mailto:studentfinancialservices@lynn.edu), or you can submit the Financial Aid Decline Form which is listed on our website. If we do not receive any correspondence, we assume that you are accepting all of the aid listed.

### Conditions of this award

Students receiving the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Florida Student Assistance Grant (FSAG), Florida Resident Access Grant (FRAG) or other state grant programs are awarded based on full-time enrollment. According to federal and state financial aid regulations, full-time enrollment constitutes 12 credit hours per semester. All other financial aid awards require at least 9 credit hours per semester. Consequently, financial aid awards may be adjusted for less than full-time attendance. Students will be liable for financial obligations arising from reduced financial aid awards.

All renewed awards are tentative until final spring grades are received and reviewed.

Institutional scholarships or grants are limited per student. You may receive an award adjustment if you receive an award from more than one Lynn University program.

Any commitment of federal or state funds is tentative and contingent upon legislative appropriation and actual receipt of the funds by Lynn University. The University cannot guarantee substitute awards if any anticipated outside sources of assistance do not materialize.

If your award includes a Federal Pell Grant, the amount shown is an estimate based on your enrollment for the first semester. Since the exact amount of the Pell Grant is determined by the number of credit hours you are enrolled in for both semesters and the J-term, the final award cannot be calculated until you have enrolled for the second semester.

If your award offer includes Federal Work-Study (FWS), it must be understood that the amount shown for this category is the amount of money you expect to earn during the academic year as a result of work performed. This award is not subtracted from your University bill unless prior arrangements have been made with the Office of Student Financial Services.

It is the policy of the University to disburse one-half of your award (excluding FWS) at the time of each registration period (Fall and Spring semesters). In no instance will a portion of your award be disbursed prior to registration. If you have registered and submitted a valid Free Application for Federal Student Aid (FAFSA) and/or the Office Student Financial Services has received your need analysis and the requested documents, your account will be credited each semester.

### Remedial courses

Students who must take remedial classes may have their financial aid reduced if credit course load toward their degree is less than 12 hours for the semester. Students receiving Title IV federal financial aid may use their Title IV aid to cover remedial courses up to the 30 credit aggregate limit.

### Dual major

Dual major students must take courses concurrently in order to be eligible for federal financial aid. Student cannot complete their first major and then decide to take the additional 30 credits for a second major and receive federal financial aid. Both majors need to be decided prior to the senior year and courses are to be taken concurrently if the student wishes to have federal financial aid cover through the end of the degree program for both majors.

### Attendance policy

Per federal regulations, we are required to verify students' attendance before we disburse certain federal grants and loans, including the Federal Pell Grant and Federal Direct Loans. Delays in receiving your federal funds are possible if we are unable to receive attendance information from the Office of the Registrar.

### Full-time classification for federal aid programs

Day Undergraduate	12 credits per semester
iLynn	6 credits per term
Graduate Evening	3 credits per term

Graduate Day (Psychology/Music)  
Ed.D

9 credits per term  
3 credits per term

### Types of financial assistance and your follow-up responsibilities

The following is a list of financial assistance funds, which may be listed on your award letter. Certain types of funding require follow-up on your part. It is important that you complete the follow-up procedures in a timely manner in order to receive the funding.

#### *Federal Pell Grant*

The Pell Grant program provides awards to students who qualify on the basis of demonstrated need. Your eligibility is determined by the federal government when you complete the Free Application for Federal Student Aid (FAFSA). You will receive a "Student Aid Report" (SAR) from the federal government. If you did not indicate on your application that a report be sent to Lynn University, then you must update your FAFSA online promptly, so that we can determine the exact amount of your Pell Grant. Once you have completed the federal verification process, if required, the estimated amount shown on the award letter will become an actual amount or a revision will be made based on the information received in the verification process. Until we receive the electronic report from the government and have completed the federal verification process, your Pell Grant will remain estimated and will not be disbursed. This program requires 12 credit hour enrollment each term to receive the full amount estimated. Awards will be pro-rated for less than 12 credit hours. There is a limit to the total amount of Federal Pell Grants that a student may receive, which is the equivalent of 6 school years.

#### *Federal Supplemental Educational Opportunity Grant (FSEOG)*

The FSEOG is a federal grant program. These need-based funds are awarded to the student by Lynn University. It is for a very high financial need student. Priority is given to Pell Grant recipients who have a 0 EFC. Early filing of the FAFSA is imperative because of limited funding (March 1 priority deadline).

#### *TEACH Grant*

The Teacher Education Assistance for College and Higher Education (TEACH) Grant program provides up to \$4,000 per year to eligible students. Due to the Budget Control Act of 2011 (the sequester law), we are required to apply a percentage reduction to each TEACH disbursement. The current reduction amount is 6.90%. On October 1, 2017, the reduction amount will be 6.60%. This grant is for students who intend to teach full-time in high-need subject areas for at least four years in an elementary or secondary school that serves students from low-income families. High-need subject areas are: bilingual education and English language acquisition, foreign language, mathematics, reading specialist, science, and special education. Failure to complete the teaching obligations, respond to requests for information, or properly document your teaching service will cause the TEACH Grant to be permanently converted to a Federal Direct Unsubsidized Loan with interest.

#### *Requirements*

- Be a U.S. citizen or eligible non-citizen
- New students must have attained a 3.25 or higher GPA in high school or have scored above the 75<sup>th</sup> percentile on a college admissions test (SAT, ACT, GRE)
- Current students must have a 3.25 or higher GPA to qualify
- Complete FAFSA, TEACH Grant Entrance Counseling and Agreement to Serve
- Be enrolled in one of the following TEACH Grant eligible programs at Lynn University
  - B.S. Elementary Education
    - Exceptional Student Education
  - M.Ed. Exceptional Student Education
  - B.S. Biology
  - B.S. Forensic Science
  - B.S. Environmental Studies

*Florida Student Assistance Grant (FSAG)*

The Florida Student Assistance Grant is a need-based grant available to residents of Florida who are enrolled at Lynn University. These grants are awarded for one year but are renewable for up to a total of 8 semesters, or until receipt of the Bachelor's degree, whichever comes first, within a period of not more than six consecutive years. Funds will be awarded after drop/add in the fall to students who have the highest unmet need. The amount of the grant ranges from \$200 to \$2,610 per year. This grant, in conjunction with other financial aid, shall not exceed the student's financial need.

Eligibility criteria are as follows:

1. You must be a citizen or permanent resident of the United States.
2. You must have maintained residency in Florida for a minimum of 12 consecutive months immediately preceding the first day of classes of the academic year for which the award is made. If you are dependent, your parents must fit this definition.
3. You must be enrolled or accepted for enrollment as a full-time (at least 12 credit hours per semester) undergraduate student at Lynn University. In addition, you must maintain a 2.0 G.P.A. and complete 24 credit hours during the previous academic year for summer, fall and spring terms.
4. You must submit the FAFSA indicating your desire for your information to be submitted to the state agency. You must demonstrate financial need as determined by the financial aid application (FAFSA) and your EFC must be 6080 or less. Early filing of the FAFSA is required due to limited funding (March 1 priority deadline).

*Florida Resident Access Grant (FRAG)*

The Florida Resident Access Grant is a state entitlement program, which provides funds to Florida residents attending Lynn University regardless of financial need. The program is open to undergraduate students who have lived in Florida on a permanent basis for 12 months prior to the first day of classes for the academic term for which the award is made. Dependent students' parents must fit this definition.

For the purpose of residency, an independent applicant must not be eligible to be claimed as a tax exemption by any person other than a spouse, must be self-supporting for twelve (12) months prior to the first day of classes of the academic term for which assistance is requested, and have the intent, for purposes other than education, that Florida be their legal state of residence. These grants are not repaid. The student should complete the FRAG application and return it directly to our office. The amount of the FRAG is approximately \$3,300 per academic year. A student must be enrolled in 12 credit hours each semester. You must successfully complete 24 credit hours each academic year and obtain a cumulative 2.0 G.P.A. each year in order to renew this grant.

*Florida Bright Futures Scholarship*

Bright Futures eligible students will receive a fixed cost per credit hour award

- o Florida Academic Scholar (FAS) = **\$103.00** (subject to change @ August 2017)
- o Florida Medallion Scholar (FMS) = **\$ 77.00**

Full-time students must complete 12 credits each semester for renewal the next year. All students who drop a class after the standard drop/add period or withdraw from a class during the semester will have to pay back the dollar credit given for that course in order to be renewed for the following year. A student who drops or withdraws from a class must successfully complete a number of credits that is equal to the amount for which they were funded. Bright Futures recipients who do not meet the new credit hour renewal requirements will have the opportunity to restore their award in a subsequent academic year. This applies to students who were funded and did not meet the minimum credit hour renewal requirements at the end of the academic year and thereafter.

Students must be enrolled at least half-time to qualify for Bright Futures. A student cannot receive funding for more than 45 credits in one academic year.

#### *Other State Grants*

These grants are need-based and amounts vary from state to state. Check with your state agency about application procedures and deadlines.

All state awards will remain estimated and will not be disbursed until official notification is received from the state agency.

#### *Outside Scholarships*

In addition to financial aid funds awarded by or administered through the Office of Student Financial Services, you may have knowledge of an outside scholarship you will be receiving. You must notify our office of all outside scholarships, as they may affect your financial assistance package. Funds should be mailed directly to the Office of Student Financial Services. It is your responsibility to apply for or renew any outside scholarships. You may check the reference section in your local library or the Internet for publications and directories on outside scholarships that are available in your areas.

#### **Loan programs**

##### **Loans**

#### *The Federal Perkins Loan Program*

Loans that are awarded through the Perkins Loan program are given on the basis of financial need as determined by the Office of Student Financial Services. The funds for this program are limited. The loan represents money borrowed by the student and must be repaid with interest after leaving school. The student must sign a Promissory Note for the loan, a sample disclosure statement, the Confidential Interview Form and Rights and Responsibilities Form and the forms must be returned to the Office of Student Financial Services prior to registration. The Perkins Loan Program is expected to end on September 30, 2017.

#### *Lynn University Institutional Loan*

This loan program is awarded on the basis of financial need as determined by the Office of Student Financial Services. The funds for this program are limited. The loan represents money borrowed by the student and must be repaid with interest after leaving school. The current interest rate is 5%. The student must sign a promissory note for this loan and it must be returned to the Office of Student Financial Services prior to registration. Perkins Loan recipients are ineligible for this loan. Early filing of the FAFSA is required due to limited funding (March 1 priority deadline).

#### *Federal Direct Subsidized Loan*

The Federal Direct Subsidized Loan is awarded based on financial need. The federal government pays the interest on subsidized loans while a student is attending at least half-time. If the Subsidized loan has been recommended as part of your financial aid award, there are a number of steps that need to be taken to apply for the loan. You must complete the Direct Loan Request Form. You must also complete the Master Promissory Note and Entrance Counseling. In order for the anticipated amount of your loan to be credited to your tuition account, please complete all the required loan documents prior to August 1<sup>st</sup>, the fall semester payment due date. Missing or incomplete loan documents will delay disbursement of your loan funds and you will be responsible for the difference. If you choose not to accept the Federal Direct Subsidized Loan, please complete and submit a Financial Aid Decline form. New borrowers on or after July 1, 2013, may receive Federal Direct Subsidized Loans for an aggregate of 150 percent of the student's educational program. Once the student has reached the 150% limit, the student may borrow additional funds through the Federal Direct Unsubsidized Loan program. Direct Loans are subject to an origination fee that changes each year on October 1<sup>st</sup>. The fee reduces the amount of funds that are credited to your account.

You may complete loan entrance counseling and Master Promissory Note online at [www.studentloans.gov](http://www.studentloans.gov)

*Federal Direct Unsubsidized Student Loan*

This loan program is identical to the Federal Direct Subsidized Loan program requirements, except that the loan is not based on financial need and the federal government will not pay the interest. Students may wish to make the interest payments while in school or defer interest payments until graduation. Deferred interest will accrue and will be capitalized (become principal) upon graduation. Dependent undergraduate students are eligible for up to \$2,000 per year. For independent students, the maximum eligibility is \$6,000 for first and second year students, and \$7,000 for third or fourth year students. Dependent students may be eligible for additional Stafford Unsubsidized Loan funds if their parent is denied for the Federal Direct PLUS loan. Direct Loans are subject to an origination fee that changes each year on October 1<sup>st</sup>. The fee reduces the amount of funds that are credited to your account.

You may complete loan entrance counseling and Master Promissory Note online at [www.studentloans.gov](http://www.studentloans.gov)

**Student Loan Ombudsman**

The FSA Student Loan Ombudsman Group is available to help federal student loan borrowers who need assistance with a loan dispute. The Loan Ombudsman Group should only be contacted when the borrower has already attempted to resolve their loan dispute with their financial aid office or loan servicer. The easiest way to contact the Loan Ombudsman Group is via on-line assistance at <https://studentaid.ed.gov/sa/repay-loans/disputes/prepare> or by phone 877-557-2575 or fax 606-396-4821 or by mail at: FSA Ombudsman Group, P.O. Box 1843, Monticello, KY 46233.

*Entrance Counseling*

For a first-time borrower, loan entrance counseling is required prior to receiving the first disbursement of a Federal Direct Loan. Prior to orientation, you may do the entrance counseling online at [www.studentloans.gov](http://www.studentloans.gov). Entrance counseling is required prior to a loan application being certified. Students must be registered for at least 6 credits each term to maintain loan eligibility.

*Exit Counseling*

When a student graduates, withdraws, drops below 6 credits a semester, or transfers to another university, the student must complete exit counseling with the Office of Student Financial Services or online at [www.studentloans.gov](http://www.studentloans.gov). This is mandated by federal regulations and students who do not complete exit counseling may have records, grades, and/or cap and gown held until this process is completed. Students must do the exit counseling within 30 days from the last day they attended their classes or no earlier than 6 weeks prior to the end of the term he/she will complete.

Exit counseling will require you to complete forms that will give you information about the repayment of your loan, amount of debt, estimated monthly payment, and deferment options. Your rights and your responsibilities as a borrower will be reviewed again with you.

*Loan Eligibility Requirements*

Total Credit Hours Completed (includes transfer hours accepted)

Earned Credit Hours	<i>Dependent Undergraduate Student</i>		<i>Independent Undergraduate Student</i>	
	Subsidized	Unsubsidized	Subsidized	Unsubsidized
0-29	\$3,500	\$2,000	\$3,500	\$6,000
30-59	\$4,500	\$2,000	\$4,500	\$6,000
60 and up	\$5,500	\$2,000	\$5,500	\$7,000

*Federal Direct Parent PLUS Loans for Undergraduate Students (PLUS)*

The Federal Direct Parent PLUS Loan is a program sponsored by the federal government. Parents can borrow up to the cost of attendance less any financial aid eligibility per year for each dependent student. Repayment generally begins 60 days after the 2<sup>nd</sup> disbursement. In case of a student withdrawal prior to the spring semester, the spring disbursement will be cancelled. If a parent is denied a Parent PLUS loan, the student may be eligible to apply for an additional Stafford Unsubsidized loan for either \$4,000 or \$5,000 depending on the student's grade level. Direct Loans are subject to an origination fee that changes each year on October 1<sup>st</sup>. The fee reduces the amount of funds that are credited to your account.

Some parents will be required to complete PLUS Credit Counseling prior to the first disbursement of the loan.

A parent can apply for the loan online at [www.studentloans.gov](http://www.studentloans.gov)

### Private loans

You may choose to apply for a private loan in addition to or instead of a Federal Direct Loans. These loans are based on credit and may require a co-signer or co-borrower. Interest rates are variable. Information on alternative loan options is available online at [www.lynn.edu/loans](http://www.lynn.edu/loans). All private loan lenders will require you to complete and return an Application & Solicitation Disclosure prior to disbursing your funds to the university. The Disclosure contains specific details about your loan, including your interest rate & fees, examples of loan costs once you enter repayment, federal loan alternatives and repayment deferral options.

## EMPLOYMENT

### *Federal Work-Study*

Federal Work Study is a form of need-based federal financial aid. A student must complete a Free Application for Federal Student Aid (FAFSA) to be eligible. The Student must also indicate on FAFSA that they would like to participate.

If a student is awarded Federal Work Study, the student must do the following:

1. Register online via [www.lynn.edu/studentjobs](http://www.lynn.edu/studentjobs)
2. Submit a resume, application and profile
3. Apply for the available positions once steps 1 and 2 are done
4. Attend the Student Employment Orientation that is usually held during the first week of the semester

Students will be referred to the employer for a job interview. If hired, the student and employer will make arrangements for specific hours of employment. Jobs are available in almost every department on campus. Students usually work 8-12 hours per week. The pay rate is \$10.00 per hour for all positions.

All student employees are paid bi-weekly by direct deposit for hours worked. **EARNINGS ARE NOT CREDITED TO THE STUDENT'S ACCOUNT.** Student employment earnings are to be used to assist students in meeting their responsibilities for payment of educational costs including the student's tuition bill, books, supplies and personal expenses. Funds from a Federal Work-Study award cannot be used as payment for expenses at registration since the funds have not yet been earned.

All students assigned to a Federal Work-Study position for the first time must comply with the Immigration Control and Reform Act of 1986 by presenting documents which establish your identity and work authorization, as specified by the Immigration and Naturalization Service. The student should send a copy of his/her driver's license and social security card for documentation or present them at the Office of Employment Services located in the Green Center.

### *Community Service Federal Work Study*

Students awarded the work study program may wish to be assigned off-campus in a community service position. Jobs available include elementary reading tutors in local schools, working at the “Wayne Barton Study Center” and more to be announced. The pay rate is \$15 per hour and transportation is required.

#### Credit on account authorization

All students receiving Title IV financial aid, Federal Pell Grant, Federal Supplemental Opportunity Grant (FSEOG), Federal Work Study, Federal Direct Unsubsidized Stafford Loan, Federal Direct Subsidized Stafford Loan, Federal Direct Parent PLUS Loan, and any State Grants, will be required to sign an authorization statement. This states that if any credit is created due to the receipt of any of these funds, that the student and parent authorize the university to hold it on the student account. If at any time a student would like a refund of the excess funds, a Request for Refund Form must be completed in the Office of Student Financial Services so a refund can be processed.

#### Verification

Every year, the Department of Education selects a percentage of all FAFSA applications to be verified. Student Financial Services has partnered with the Kentucky Higher Education Assistance Authority, aka KHEAA, to assist us in the FAFSA verification process. Our partnership with KHEAA Verify allows us to use their highly efficient and effective automated verification tool to streamline the process. KHEAA Verify will perform all of the verification duties for our students once they receive the required documents from the student and/or family. By using KHEAA Verify to complete the verification process for us, it allows us more time to work with our students one-on-one and it will improve our turn-around time in getting your aid accepted and disbursed to your account.

Students and parents of dependent students will begin the process at <http://www.kheaverify.com/lynn>; please follow the steps for new students and parents to create your MyKHEAA User ID and password. Returning students can use their existing KHEAA login information. You will be able to complete the required verification worksheet and upload & submit the required tax forms electronically once you are logged in.

Any financial aid awards shall be void if and when incorrect information is revealed on the student admissions application, the need analysis form or the Student Aid Report.

#### Deposits

All students are required to pay an enrollment deposit for their first semester. All deposits must be paid prior to financial aid being finalized. **Estimated financial aid cannot be used to pay the enrollment deposit.**

#### Veteran's benefits

For benefit certification purposes, any student receiving VA benefits must submit to the Office of Student Financial Services a copy of their DD 214, Certificate of Eligibility, and Application for Benefits (<http://vabenefits.vba.va.gov/vonapp/main.asp>) showing the type of benefit eligibility. You must report enrollment status changes to the Office of Student Financial Services and to your case manager. Please be aware that you may be liable to repay the VA for course load reductions unless you can establish acceptable mitigating circumstances causing the reduction. SFS will evaluate each Veteran/Veteran dependents' credits each semester and report them to the Veterans Administration. If a veteran/veteran dependent withdraws, it will count towards his/her benefits eligibility. If a veteran/veteran dependent drops a course they will not receive payment. SFS will monitor all VA students' academic records. Please see VA website for further information on policies and procedures.

If a student withdraws from Lynn University prior to the completion of 60% of the term and if Active Duty Tuition Assistance (TA) funds have been used to pay all or any portion of the charges, the TA will be pro-rated and returned to TA. Unearned TA funds will be returned to TA based on the number of calendar days not attended. Any withdrawals after 60% of the term will be considered as fully earned.

### *Yellow Ribbon Program*

Lynn University is a participant of the Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program), which is a provision of the Post – 9/11 Veterans Educational Assistance Act of 2008. The institution is in agreement with the U.S. Department of Veterans Affairs (VA) to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50 percent of those expenses, and VA will match the same amount as the institution. For the 2017-2018 academic year, Lynn University's commitment to the Yellow Ribbon program is capped at \$13,000 for day undergraduate program, which means the Veterans Administration (VA) will also commit to \$13,000. The Ch. 33 benefits will already cover \$22,805.34 so in total the VA benefits can pay is up to \$48,805.34. Any excess costs beyond \$48,805.34 will be borne by the student.

Lynn University complies with the Executive Order 13607 Establishing Principles of Excellence for Educational Institutions Service Member, Veterans, Spouses, and other family members. Any new student that expects to receive veteran's benefits must meet with the VA certifying Officer to review the financial costs and academic plan prior to enrollment of their first year.

### Transfer courses

Be sure all prior academic transcripts are received and reviewed by our Transfer Advisor, as your credit hours accepted may change your loan amount eligibility.

### Standards of satisfactory progress for financial aid

Financial aid is awarded contingent upon the recipient maintaining satisfactory academic standing and progress (SAP) toward a degree. Students on federal financial aid (Title IV) will be evaluated annually, both qualitatively and quantitatively, at the end of the spring semester for Day Division students and at the end of the Spring II term for Evening Division students. To assess the qualitative standard of the academic progress, Lynn University uses a fixed standard. The fixed standard is calculated at the end of Spring/Spring II term and at that time the undergraduate students must have a cumulative grade point average of 2.0, Master's degree students must have a cumulative grade point average of 3.0 and doctoral students must have a cumulative grade point average of 3.25. For the quantitative measure, a student must complete his/her degree within a specific time frame, as shown below:

Students receiving Title IV funding must complete their degrees within a specific time frame as follows:

Bachelor Degree  
Full-time: 12 semesters (6 years)  
Part-time: 24 semesters (12 years)

Master's Degree  
Full-time: 18 terms (3 years)  
Part-time: 36 terms (6 years)

Ed.D  
Full-time: 13.5 terms (4.5 years)  
Part-time: 27 terms (9 years)

Ph.D  
Full-time: 30 terms (7.5 years)  
Part-time: 60 terms (15 years)

Each Title IV recipient must meet a specific measurement of academic progress within the specified time frame as follows:

Bachelor Degree  
Full-time: 20 credits (annually)  
Part-time: 10 credits (annually)

Master's Degree  
Full-time: 24 credits (annually)  
Part-time: 12 credits (annually)

Ed.D  
Full-time: 12 credits (annually)  
Part-time: 6 credits (annually)

Ph.D  
Full-time: 8 credits (annually)  
Part-time: 4 credits (annually)

A course that receives a grade of "W" for a course withdrawal or a grade of an "I" for an incomplete or "NP" for not passing or a failing grade of a "F" will be evaluated as a non-completed course. These non-completed courses will jeopardize the student's ability to meet the Standard of Satisfactory Academic Progress for Financial Aid.

In summary, all students must meet both criteria; the grade point average requirement and degree time frame completion, in order to continue to receive financial assistance. In essence, at least 67% of the courses attempted must be completed each year with a 2.0 or above grade point average for the undergraduate program, 3.0 or above grade point average for the Master's program and 3.25 or above grade point average for the doctoral program.

If an undergraduate student falls below 2.0 grade point average or completes less than 67% of their attempted courses, he or she will be placed on financial aid suspension for the following year. This requires a student to complete an appeal process and be approved. This will allow the student to be eligible for federal financial aid reinstatement and be placed on a probationary semester. A student is removed from probationary status when his or her cumulative grade point average is 2.0 or better and he or she completes at least 67% of the courses they attempted.

If a student fails to complete their probationary semester successfully, their federal financial aid will be terminated. The student will be eligible for reinstatement of Title IV aid once all satisfactory academic progress standards (course completion and GPA requirement) are met; their eligibility will be reviewed during the next SAP review period which is at the end of Spring/Spring II.

Repeat courses may not always be evaluated as any other normal course. Lynn University does allow repetition of a course in a student's enrollment status for a term as long as student has never passed the course. Students can retake a passed course once to improve the initial grade and receive Title IV funds.

Transfer hours accepted toward completion of the student's program both hours attempted and hours completed may not always be evaluated as any other normal courses.

### **Appeal and Reinstatement**

Students that do not meet the Standards of Satisfactory Academic Progress (SAP) by both qualitative and quantitative measures will have an opportunity to appeal their circumstances if there has been undue hardship (i.e., medical, death, divorce). An appeal form must be completed by the student, their parent if they are a dependent student, and their academic advisor. It must be submitted to the Financial Aid Committee. The appeal must be provided with supporting documentation within 30 days of receiving the federal financial aid suspension letter along with an academic plan developed between the student and the advisor. If approved, the student will be placed on probation and will be eligible to receive federal financial aid for the fall semester. The subsequent spring semester financial aid eligibility will be determined by the fall academic performance. Students that do not file an appeal, or who have their appeal denied, will be eligible for reinstatement of Title IV aid once all satisfactory academic progress standards (course completion and GPA requirements) are met; their eligibility will be reviewed during the next SAP review period which is at the end of Spring/Spring II.

The Standards of Academic progress apply to the following programs:

- Federal Pell Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Federal Perkins Loan
- Federal Direct Loans (Subsidized and Unsubsidized)
- Federal Direct Parent Loan for undergraduate Students (PLUS)
- Federal Direct Graduate PLUS Loan
- Federal Work Study program
- Federal TEACH Grant

*In addition, specific financial aid programs require the following cumulative GPA for renewals:*

**Presidential Scholarship, National Merit Finalist Scholarship, and Academic Achievement Scholarship**  
3.5 cumulative grade point average at the end of the spring semester

**Dean's Scholarship, Merit Scholarship of 12K and Transfer Scholarship of 12K**  
3.0 cumulative grade point average at the end of the spring semester

**Lynn Academic Scholarship, Transfer Scholarship of 6K-10K Merit Scholarship 10K and Academic Grant**  
2.8 cumulative grade point average at the end of the spring semester

**Lynn University Grant, Transfer Grant, Knight Award**  
2.75 cumulative grade point average at the end of the spring semester

**Music Scholarship**

2.75 cumulative grade point average, a B or better in Applied Music Instrument lessons, and fulfill requirements set forth in the Conservatory Student Handbook

**Athletic Scholarship**

2.0 cumulative grade point average each semester

**Florida Resident Access Grant (FRAG)**

A renewal student must have a 2.0 cumulative grade point average and have completed 24 credit hours during two semesters (fall and spring). A student is eligible for one probationary year if he or she earns 24 credit hours but falls below a 2.0 cumulative grade point average after the end of the spring semester.

**Florida Bright Futures**

3.0 cumulative grade point average at the end of the spring semester for Bright Futures Academic and 2.75 cumulative grade point average for Bright Futures Medallion. In addition, student must complete a minimum of 12 credits per semester if they were funded for full-time enrollment; 9 credits for three-quarter time enrollment and 6 credits for half-time enrollment.

**Florida Student Assistance Grant (FSAG)**

A renewal student must have a 2.0 cumulative grade point average and have completed 24 credit hours during two semesters (fall and spring). Must meet the need based eligibility requirement and the institutional FAFSA priority deadline.

**Veterans Benefits**

Students who fail to achieve the desired level of academic performance after two consecutive semesters of academic probation will be terminated for Veterans Administration pay purposes.

If a student is unable to meet the above requirements, he or she must contact the Office of Student Financial Services to investigate if other arrangements are possible.

#### Academic bankruptcy

Students requesting an academic bankruptcy at Lynn University are not eligible to change their federal status for standards of Satisfactory Academic Progress for financial aid. The federal guidelines prohibit the concept of academic bankruptcy. Therefore, the financial aid office must always include all courses attempted and taken in evaluating the student's Satisfactory Academic Progress for financial aid eligibility.

#### Academic forgiveness

The forgiveness policy allows a student who has changed his or her major, specialization or minor to discount up to two courses in the abandoned program. The transcript will reflect the student's complete record with an added notation of "Academic Forgiveness Declared" by the selected course(s); however, the grade(s) will not be calculated in the cumulative GPA. Neither the grades nor the credits will be counted toward graduation requirements. A forgiveness policy form is available in the registrar's office and will need the signature of the dean of the school of the newly chosen program, as well as registrar approval. The forgiveness policy may only be used once in a student's college career. However, student requesting an academic forgiveness at Lynn University are not eligible to change their federal status for Standard of Satisfactory Academic Progress for financial aid. Therefore, the financial aid must always include all courses attempted and taken in evaluating the student's satisfactory academic progress for financial aid eligibility.

#### Repeat course

Federal financial aid funds can be paid for only one repetition of a previously passed course. Passing grades are "A", "B", "C", "D" and "P". A student may repeat a failed course until passed and use federal financial funds.

#### Refund requests

All refund requests must be made in writing to the Office of Student Financial Services with written permission from the financially responsible party. Student under 24 years of age will be required to obtain parental authorization for any refund request over \$100. **The request cannot be made any earlier than the last day of add/drop of the semester.** Any Title IV financial aid refunds will be processed within 14 days of the refund request or within 14 days of when the funds are credited to the account, whichever is later. Students should set up their banking information on myLynn under the Student Finances tab

#### Over awards

If you have received an outside scholarship or other form of assistance not listed on the official financial aid award (this includes Tuition Reimbursement), you should contact the Office of Student Financial Services immediately. An over-award may result if you fail to disclose this information. A revised financial aid award will be issued if an over-award occurs, reducing some type of aid.

#### Outside source

A student who receives financial assistance awards or scholarships from outside sources may not receive funding from such sources that, in combination with university assistance, exceed the direct cost of tuition and fees as determined by the Office of Student Financial Services.

#### Study abroad

### *Lynn-Approved Semester and Year-Long Program*

Students participating on a Lynn Approved semester or year-long program will be billed directly by Lynn University. Student will be charged Lynn fees including tuition, room and board (when applicable) for the academic year or semester. Lynn University will handle payments to program providers on behalf of the students. Lynn University will cover tuition and mandatory academic fees, room and board (when applicable), medical insurance and any other mandatory fees. Student is responsible for any refundable fees, airfare, books, required visas and personal expenses. Student will be billed directly by Lynn University Student Financial Services as if they were attending the semester or academic year on Lynn University's campus.

***Student receiving financial aid may use some of their aid to offset the cost of the program. Student must make an appointment with their financial aid counselor to review their financial aid package and discuss how it will be applied to the Lynn-Approved Program.***

### *Lynn Faculty-Led Program*

Students participating in Lynn Faculty-Led Programs are billed directly by Lynn University. Course tuition and program fees are an additional cost to the student and vary per program. Since Lynn Faculty-Led Programs are optional and occur outside of the standard Lynn academic sessions (fall and spring semesters, January-term or summer). The Federal Work-Study Program and institutional aid are not applicable to Lynn Faculty-Led Programs. Students may be eligible for the Federal Direct Loan Programs, Federal Grants, and State Programs.

***Student wishing to participate Lynn Faculty-Led Program must make an appointment with their financial aid counselor to review their financial aid package and discuss how it will be applied to the Lynn-Approved Program.***

### Summer school

There are no institutional or state programs available for the summer terms. The programs available for the summer terms are Federal Direct Loans, Federal Direct Parent PLUS Loan, and private loan programs. Students must be in at least 6 credits for the summer and if the maximum loan limit has been used up for the year then the students must be intending to return for the Fall semester for at least 6 credits to obtain a loan or the loan will be pro-rated.

### Renewal of aid

*Financial aid awards are not automatically renewable.*

Financial aid must be applied for each year. You may continue to receive financial assistance if you show continued evidence of financial need, scholastic achievement, and personal responsibility. Students who wish to continue financial assistance must apply each year on forms provided by the Federal Processor. The new FAFSA application opens on October 1<sup>st</sup>. A new application must be submitted each academic year by March 1<sup>st</sup> for priority awarding.

The specific amounts awarded to you in each aid category can usually be expected to change each year. Changes may occur for many reasons including increases or decreases in your family's ability to contribute, aid received from outside sources, the family assuming more responsibility of the student's education, or increased demand for financial aid funds.

### Revised awards

Your eligibility is based on the best information we have available. During the course of the academic year, we may find it necessary to revise your award package. For example, after we prepare your initial award package, we may be notified that you are receiving another form of financial assistance, such as a scholarship. When we are informed of this fact, we will update your award package with this additional aid. Other possible reasons for revised awards include, but are not limited to, notification of other state awards, notification of employment or changes to your financial data on the FAFSA.

### Monthly payments plans

A monthly payment plan is available for those parents and/or students who wish to make monthly payments on the university costs. All monthly payment plans begin July 1, 2017 and must be completed by April 1, 2018. There is an enrollment fee of \$35 each semester. Interested parents and/or students may contact Tuition Pay at 1-800-635-0120, go online to <http://tuitionpay.higherone.com/lynn> or email [info@tuitionpay.com](mailto:info@tuitionpay.com)

#### Scholarship restrictions

If you receive a scholarship at Lynn University you should carefully read the information enclosed with the scholarship notification letter. Students are not allowed to combine institutional programs. The student may lose an institutional scholarship or grant program if he/she accepts a second type of institutional program. Most institutional scholarships require that you live on-campus. If you move off campus, then your scholarship or grant will be reduced by approximately 30%. Please review your scholarship letter and electronic award letter carefully.

#### International student loans

There are private loan programs available for international students. The amount that can be borrowed is up to the cost of attendance at our university. Students will need to obtain a U.S. citizen or eligible non-citizen as a co-signer. Students may contact our office for additional information.

#### International students' scholarship policy

International students that receive scholarships for their education at a U.S. university may be liable for paying taxes to the U.S. Government if they meet certain criteria:

If the student is from a treaty country, they will usually be exempt for a period not exceeding 5 years. The amount of the award that is not exempt has a withholding of 14%.

Currently, the countries that do have a reciprocal scholarship tax treaty with the United States are: Bangladesh, China, Commonwealth of Independent States, Cyprus, Czech Republic, Egypt, Estonia, France, Germany, Iceland, Indonesia, Israel, Kazakhstan, Latvia, Lithuania, Morocco, Netherlands, Norway, Pakistan, Philippines, Poland, Portugal, Romania, Russia, Slovak Republic, Slovenia, South Korea, Spain, Thailand, Trinidad and Tobago, Tunisia, Ukraine and Venezuela. Countries are subject to change.

Students from any other country will have 14 percent taxes withheld and billed to their school account. If the student is from a non-treaty country, any room and board will be taxed at the 14 percent rate. Every international student can apply for an Individual Taxpayer Identification Number (ITIN). Applications are available at the Office of Student Financial Services. Students must pay the taxes to Lynn University within 30 days or they will be penalized by the IRS and have to pay additional interest charges. All international students will be required to file an IRS form 8843 and 1040NR with the IRS and submit a W-7 form to IRS by April 15, 2016. These tax forms are available in the International Student office. Any student who does not comply with the filing of the tax returns will not have his/her scholarships renewed. The student may contact an international student advisor for more information.

#### Internal Revenue Service

Under current IRS regulation any U.S. citizen receiving scholarships or grants that exceed tuition, fees, books and supplies must report the amount as taxable income on their income tax return.

#### Students convicted of possession or sale of drugs

A federal or state drug conviction can disqualify a student for Federal Student Financial Aid. The student self-certifies in applying for aid that he/she is eligible for federal funds. You are not required to provide the documentation of the conviction unless we have conflicting information in the school records.

Convictions only count if they were for an offense that occurred during a period of enrollment for which the student was receiving Federal Student Financial Aid—they do not count if the offense was not during such a period. Also, a conviction that was reversed, set aside or removed from the student’s record does not count. One received when he/she was a juvenile does not count unless he/she was tried as an adult.

The chart below illustrates the period of ineligibility for Federal Student Financial Aid, depending on whether the conviction was for sale or possession and whether the student had previous offenses. (A conviction for sale of drugs includes convictions for conspiring to sell drugs)

	Possession of illegal drugs	Sale of illegal drugs
<b>1<sup>st</sup> offense</b>	1 year from date of conviction	2 years from date of conviction
<b>2<sup>nd</sup> offense</b>	2 years from date of conviction	Indefinite period
<b>3+ offenses</b>	Indefinite period	Indefinite period

If the student was convicted of both possessing and selling illegal drugs, and the periods of ineligibility are different, the student will be ineligible for the longer period.

A student regains eligibility the day after the period of ineligibility ends or when he/she successfully completes a qualified drug rehabilitation program. Further drug convictions will make him/her ineligible again.

Students denied eligibility for an indefinite period can regain eligibility for federal assistance only after successfully completing a rehabilitation program as described below or if a conviction is reversed, set aside, or removed from the student’s record so that fewer than two conviction for sale or three convictions for possession remain on the record. In such cases, the nature and dates of the remaining convictions will determine when the student regains eligibility. It is the student’s responsibility to certify to the university that he/she has successfully completed the rehabilitation program; as with the conviction question on the FAFSA, you are not required to confirm the reported information unless we have conflicting information in our school records.

When a student regains eligibility during the award year, the university may award Pell, Teach, and Campus-based aid for the current payment period and Direct loans for the period of enrollment.

*Standards for a qualified drug rehabilitation program*

A qualified drug rehabilitation program must include at least two unannounced drug tests and must satisfy at least one of the following requirements:

- The program must be qualified to receive funds directly or indirectly from a federal, state, or local government program, or
- The program must be qualified to receive payment directly or indirectly from a federally or state-licensed insurance company, or
- The program must be administered or recognized by a federal, state, or local government agency or court, or
- The program must be administered or recognized by a federally or state-licensed hospital, health clinic, or medical doctor.

A Student that undergoes the drug rehabilitation program and is seeking federal aid eligibility must provide a copy of the completed drug rehabilitation program to the financial aid counselor.

**Leave of Absence (LOA)**

The student may request a medical Leave of Absence from study in an undergraduate degree program. The student must receive approval from the Dean of Students. Each student may request up to one year of leave. Students receiving federal financial aid will be treated as a “withdrawal” for funds recalculations and funds will be returned to the appropriate agencies, if applicable. For financial aid purposes, the Lynn LOA does not meet the federal definition of eligibility and therefore the institutional Leave of Absence will be considered as a withdrawal from the University. This may cause a financial obligation to be due to Lynn upon exiting the University and for the student to go into repayment of their student loans.

**Withdrawal and refund of aid to financial aid accounts**

Students receiving financial aid who find it necessary to withdraw from the University must notify the Office of Student Financial Services immediately. If a student withdraws from Lynn University prior to the completion of 60% of the term and if Title IV financial aid has been used to pay all or any portion of the charges, the federal financial aid programs from which the funds were disbursed will be refunded to the appropriate agency in accordance with a formula required by federal regulations. Unearned Title IV funds will be returned to the Title IV Programs based on the number of calendar days not attended. The order of the refund will be: Federal Unsubsidized Stafford Loan, Federal Subsidized Stafford Loan, Federal Perkins Loan, Federal PLUS Loan, Federal Pell Grant, Federal SEOG, Teach Grant and other Title IV aid programs.

All students withdrawing must report to the Office of Student Financial Services for an exit interview.

**If a student withdraws anytime during a semester, ALL Lynn University grants and scholarship funds will be prorated based on the amount of weeks they actually attended the University. This policy may result in a student having a financial obligation to the University which is payable at the time of a student’s withdrawal.**

**Calculation of Refundable Amounts for Day Program**

The table below is based on accounts paid in FULL.

**Tuition, Board and the Comprehensive Support Program**

	Fall 2017	Spring 2018
Prior to the first day of classes		
100 %	Aug.25, 2017	Jan.12, 2018
Within seven days from the first day of classes		
75 %	Sept.06, 2017	Jan.11, 2018
Within 14 days from the first day of classes		
50 %	Sept.15, 2017	Jan.23, 2018
Within 25 days from the first day of classes		
25 %	Oct.02, 2017	Feb.7, 2018
After 25 days from the first day of classes		NO REFUND

J-Term: Students that withdraw from the University at any time during J-Term will be billed an additional \$1,020 per credit plus room & board for the term. Spring semester classes will be dropped and not be billed onto the account.

**Room Charges**

Prior to Aug. 25, 2017 for Fall 2017	100 %
Prior to Jan. 2 2018 for Spring 2018	100 %
After the above dates	NO REFUND

**Refund**

There are no refunds for withdrawals after Oct. 02, 2017, for Fall 2017 and Feb. 7, 2018, for Spring 2018. The refund amount will be reduced by any financial aid that is cancelled due to the withdrawal. Refund checks will be mailed to the permanent home address on file within four to six weeks of the withdrawal date. Any remaining balance due after the refund adjustment is the obligation of the parent/student.

**Calculation of Refundable Amounts for Summer Terms**

### Tuition and Board

Prior to the first day of classes (Dropping of classes)	
100 %	May 11, 2018
During the first and second day of classes (Dropping of classes; last day of drop/add)	
75 %	May 15, 2018
During the third day of classes (Course withdrawals)	
50 %	May 16, 2018
During the fourth day of classes (Course withdrawals)	
25 %	May 17, 2018
After the fifth day of classes (Course withdrawals)	
NO REFUND	May 18, 2018

### Room Charges

Prior to the date publicized as the first day of classes	
100 %	May 11, 2018
After that date	
NO REFUND	May 14, 2018

### Federal Student Aid Feedback System

There is a Federal Student Aid online portal that will allow students, parents, borrowers, and others to: file a complaint; file a compliment; report allegations of suspicious activity related to their experience with federal student aid programs and/or receive timely, meaningful resolution to their issues.

If you want to file a complaint with the U.S. Department of Education, please go to the online feedback system at <https://feedback.studentaid.ed.gov/>.

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3601 N. Military Trail  
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(561) 237-7185  
(800) 578-9737  
Fax Number: (561) 237-7189  
E-Mail: [studentfinancialservices@lynn.edu](mailto:studentfinancialservices@lynn.edu)

Financial aid is not denied or artificially restricted for any student based on race, color, gender, disability, religion, national and ethnic origin, or age. All students are treated equally in determining the amount of financial aid for which they qualify and the amount and types to be awarded based on available resources.