Your Financial Aid Award Letter

Please review your award letter carefully. Awards are based on the number of credits you are enrolled in, up to the end of the add/drop period as stated in the College Catalog, OR at the time your financial aid award is determined. Your financial aid offer will be adjusted to your credit load at the end of the add/drop period and cancelled for any class that you never attend. Your award will include sources from the State of New Jersey for TAG and/or EOF, once Brookdale is notified that you qualify. If you wish to decline (not accept) an award, cross it out, write “decline” and your initials next to it, and return the letter to the Financial Aid Office. We will send you a revised award letter as necessary.

Don’t forget that this award is for this academic year only. You must file a new FAFSA for each academic year. To be considered for all sources of financial aid, we recommend that you file by June 1st.

WARNING! Should you decide not to attend Brookdale you must drop your classes before the 1st day of the term. Failure to drop your classes will result in your being billed for tuition and fees as stated in the College catalog.

Disbursement of Funds

- **Tuition and Fees** – Your financial aid funds, except for Federal Work Study, will be applied directly toward the cost of your tuition and fees on a term basis. Although the actual payment of your financial aid will not be applied to your student account until after the conclusion of the add/drop period, it will be posted as pending financial aid. If your financial aid award is large enough to cover all costs, no payment from you will be required.

- **Books and Insurance** – If you have funds remaining in pending aid after tuition and fees are paid, you may use the remaining aid to obtain your books in the College Bookstore. You may utilize this option two weeks prior to the first day of classes and no later than the end of the add/drop period of each term. If you do not utilize your financial aid for books in the College Bookstore, you will have opted out of bookstore purchases.

- **Payment of Remaining Aid** – If there is remaining aid after tuition and fees, book charges and insurance charges (if any), have been paid by your financial aid and posted to your student account, a payment will be disbursed to you directly, usually within one week after your student account has been posted with your financial aid. Remember, your student account will not be posted with your financial aid until after the conclusion of the add/drop period. If you would like to have refunds and other reimbursements directly deposited into the bank account of your choice, log onto Webadvisor and participate in the E-Check process. It is the fastest and safest way for you to receive your refund. Those not using E-checks will have a check mailed to them using the address on file with the College.

**Satisfactory Academic Progress**

To be eligible for all sources of financial aid, you must demonstrate Satisfactory Academic Progress towards a degree as defined by the Office of Financial Aid. THIS POLICY IS NOT THE SAME AS THE ACADEMIC STANDING POLICY GOVERNED BY THE COLLEGE OFFICE OF ADMISSIONS AND REGISTRATION. Your entire academic record (all terms) is evaluated whether or not you had financial aid. The Financial Aid Office will review your academic progress every term. Please visit our website at [http://financialaid.brookdalecc.edu](http://financialaid.brookdalecc.edu) and read the Satisfactory Academic Progress policy or stop by the Financial Aid Office for a copy.

**Maximum Time Frame**

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

**Private Scholarships**

You must inform the Financial Aid Office immediately of any additional scholarships or tuition benefits you receive.

**Official/Unofficial Withdrawals**

If you stop attending one or more of your classes, you are required to officially drop them on-line or in person at the Registration Office on the Lincroft campus or any of the Higher Education Service Centers. If you do not complete the official withdrawal process, you will be considered an unofficial withdrawal based on the College Monitoring System which identifies students who have stopped attending all of their classes. If you stop attending all of your classes, your federal financial aid will be recalculated according to Federal Regulations to determine the amount of aid you earned for the period of enrollment for which you attended. Refunds will be returned in the following priority order: Direct Loans, Federal Pell Grant, Federal SEOG Grant, other Title IV programs.

**Appeals for Refund of Tuition and fees**

If you feel you that your reason for dropping your classes is due to extreme extenuating circumstances, you can apply for an appeal. All appeals are processed and decided through the Registration Office. You will need to obtain the appropriate appeal form submit it with appropriate documentation and by stated deadlines. Students who have incurred book charges, health insurance charges, or have received a refund, MUST repay those funds before the appeal can be processed and approved.