

Online and Graduate/Doctoral 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 and loans. Your electronic award letter indicates the financial assistance offer.

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.

Cost of Attendance (COA)

The COA is an estimate of an average student’s educational expenses for the period of enrollment.

This is an estimated cost to attend the Online and Graduate Program terms

	Online (\$300/credit)	Masters (\$740/credit)	Masters CJ/Psych/Educ (\$650/credit)	EdD (\$850/credit)
Tuition (based on 24 credit)	\$7,200	\$17,760	\$15,600	\$15,300 (18 credits)
Fee (based on 24 credit)	-	-	-	-
R & B	\$13,035	\$13,035	\$13,035	\$17,376
Books and Supplies	\$800	\$800	\$800	\$1,200
Personal	\$4,680	\$4,680	\$4,680	\$5,942
Transportation	\$3,110	\$3,110	\$3,110	\$4,152
<i>Entire year</i>	\$28,825	\$39,385	\$37,225	\$43,970

Z Terms	Master Clinical Mental Health (\$650/credit)
Tuition (based on 36 credit)	\$23,400
Fees	-
R & B	\$17,376
Books and Supplies	\$1,200
Personal	\$5,942
Transportation	\$4,152
<i>Entire year</i>	\$52,070

Accepting your financial assistance

The Electronic Student Award System (E-SAS) is an online portal to your financial aid information. The E-SAS link is available through your MyLynn account under the Student Finance tab. 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 . You can also sign a copy of the electronic award letter crossing out the items being declined and return it to our office. You can also submit the Financial Aid Decline Form which can be found on our website under the Forms Tab. If we do not receive any correspondence, we assume that you are accepting all of the aid listed and will continue processing your aid once all required documents are received.

Conditions of this award

Students receiving the Florida Effective Access to Student Education Grant (FL EASE) or other state grant programs are awarded based on full-time enrollment. According to federal and state financial aid regulations, full-time enrollment constitutes 6 credit hours per 7/8 week term.

All renewed awards are tentative until final spring grades of the prior year are received and reviewed.

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 expected enrollment status. Since the exact amount of the Pell Grant is determined by the number of credit hours you are enrolled in each term, your actual eligibility will be determined after the add/drop period concludes.

Disbursement of aid

Effective 2019-2020, loan disbursements will be disbursed every term during the fall and spring terms.

For Example: A graduate student with a maximum annual eligibility of \$20,500 will have their loan split over 4 terms. The student will have loans disbursed as follows:

\$5,125 less origination fees assessed by Department of Education for Fall I term,
\$5,125 less origination fees assessed by Department of Education for Fall II term,
\$5,125 less origination fees assessed by Department of Education for Spring I term
\$5,125 less origination fees assessed by Department of Education for Spring II term.

If the student chooses to attend summer terms, the student will not receive a disbursement.

It is important to note that all financial aid is dependent on a student actually attending their classes, and we are unable to disburse financial aid until this confirmation is received from those instructors facilitating your class.

Remedial courses

Students who must take remedial classes may have their financial aid reduced if credit course load toward their degree is less than 6 hours for the term. Students receiving Title IV federal financial aid may use their Title IV aid to cover remedial courses up to the 30 credit aggregate limit.

Transfer courses

Be sure all prior academic transcripts are received and reviewed by the Office of the Registrar, as your credit hours accepted may change your loan amount eligibility.

Dual major

Dual major students must take courses concurrently in order to be eligible for federal financial aid. A 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 there is a delay in faculty updating your attendance to the office of the Registrar.

Full-time classification for federal aid programs

Day Undergraduate	12 credits per semester
Online Undergraduate	6 credits per term
Graduate	3 credits per term
Graduate Day (Psychology/Music)	9 credits per term
Ed.D	3 credits per term

Authorization regarding credit on account

All students receiving Title IV financial aid, Federal Pell Grant, Federal Direct Unsubsidized Loan, Federal Direct Subsidized Loan, Federal Direct Parent PLUS Loan, Federal Direct Grad 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 Refund Request Form must be completed in the Office of Student Financial Services so a refund can be processed.

Types of financial assistance and your follow-up responsibilities

The following is a list of financial assistance fund, 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 grants and loans

Federal Pell Grant

This is a grant that is awarded by the Federal Government for undergraduate students only. 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 enrollment in 6 credit hours each term to receive the full amount estimated. Awards will be pro-rated for more or less than 6 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.

Required Documents are:

- FAFSA
- Authorization Regarding Credit On Account
- KHEAA Verification (Independent or Dependent) - if selected for verification

Example of Pell disbursements

Based on highest Pell eligibility of “0” EFC is \$6,195

	Summer II	Fall I	Fall II	Spring I	Spring II	Summer I
3 credits	\$774	\$775	\$774	\$774	\$775	\$774
6 credits	\$1,549	\$1,548	\$1,549	\$1,548	\$0	\$0
9 credits	\$2,323	\$2,323	\$1,549	\$0	\$0	\$0

TEACH Grant

The Teacher Education Assistance for College and Higher Education (TEACH) Grant program provides up to \$3,752 per year to eligible students. 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 attained a 3.25 or higher GPA in high school or have scored above the 75th 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

Required Documents are:

- FAFSA
- Authorization Regarding Credit On Account

Federal Direct Subsidized Loan

The Federal Direct Subsidized loan is awarded based on financial need and is for undergraduate students only. The federal government pays the interest on subsidized loans while a student is attending at least half-time. If the Direct 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. 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 a maximum of 150% 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 1st. The fee reduces the amount of funds that are credited to your account.

You may complete Loan Entrance Counseling and your Master Promissory Note online at www.studentloans.gov.

Required Documents are:

- Direct Loan Request Form
- FAFSA
- Authorization Regarding Credit On Account
- Master Promissory Note
- Loan Entrance Counseling

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 students may be eligible for additional Direct Unsubsidized Loan funds if their parent is

denied for the Federal PLUS loan. Direct Loans are subject to an origination fee that changes each year on October 1st. The fee reduces the amount of funds that are credited to your account.

You may complete loan entrance counseling and your Master Promissory Note online at www.studentloans.gov.

Required Documents are:

- Direct Loan Request Form
- FAFSA
- Authorization Regarding Credit On Account
- Master Promissory Note
- Loan Entrance Counseling

Federal Grad PLUS Loan

The Federal Direct Grad PLUS Loan is a program sponsored by the federal government for graduate/professional students only. Student can borrow up to the cost of attendance less any financial aid eligibility per year. Student must be enrolled at least half-time. The student must not have an adverse credit history. Repayment generally begins 60 days after the final disbursement. Direct Loans are subject to an origination fee that changes each year on October 1st. The fee reduces the amount of funds that are credited to your account.

You may complete the application, Grad PLUS Loan Entrance Counseling and Master Promissory Note online at www.studentloans.gov.

Required Documents are:

- FAFSA
- Authorization Regarding Credit On Account
- Master Promissory Note
- Loan Entrance Counseling

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 Loan counseling

For a first time borrower, loan entrance counseling is required prior to receiving the first disbursement. Prior to the start of the term, you may do the entrance counseling online. You may sign on to www.studentloans.gov

The entrance loan interview 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 Loan counseling

When a student graduates, withdraws, drops below 3 credits per term, or transfers to another university, the student must complete exit loan counseling with the Office of Student Financial Services or online at www.studentloans.gov. This is mandated by federal regulations and students who do not complete the exit counseling may have records, grades, and/or caps and gowns held until this process is completed. Students must do the exit loan 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 their coursework.

The exit loan 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 amounts

Total Credit Hours Completed (includes transfer hours accepted)

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

Graduate and Doctoral Student	Independent	Unsubsidized	\$20,500
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Student must enroll in 3 or more credit hours per term and enroll in consecutive terms to be eligible for loans.

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 final disbursement. If a student withdraws 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 Direct 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 1st. The fee reduces the amount of funds that are credited to your account.

Parents can apply for and complete the PLUS Master Promissory Note online at www.studentloans.gov.

Private loans

You may choose to apply for a private loan in addition to or instead of a federal loan. However, you are encouraged to use your maximum federal loan eligibility before applying for a private loan. 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: <https://www.lynn.edu/admission/tuition-aid/financial-aid/private-loans>

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.kheaaverify.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.

State grants

Florida Effective Access to Student Education (FL EASE)

The Florida Effective Access to Student Education 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.

The grant does not have to be repaid. The student should complete the FL EASE application and return it directly to our office. The amount of the FL EASE is \$2,841 for 2019-2020 academic year. You must complete 24 credit hours and obtain a cumulative 2.0 G.P.A. each year in order to renew this grant. A student with tuition reimbursement may not be eligible or have less than full amount eligibility as both FL EASE and tuition reimbursement amounts combined cannot exceed the cost of your tuition.

Please remember that if you do not register for 12 or more credits between Fall I and II by October 1st, you could lose your eligibility for Fall FL EASE.

Please remember that if you do not register for 12 or more credits between Spring I and II by February 1st, you could lose your eligibility for Spring FL EASE.

- Please note that FL EASE amounts vary every year
- The application deadline for the Fall is September 15th
- The application deadline for the Spring is January 15th

Required Documents are:

- FL EASE Application
- Authorization Regarding Credit On Account
- Proof of Florida residency

Florida Bright Futures scholarship

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

- Florida Academic Scholar (FAS) = \$211/credit + \$300 education expenses stipend per semester (subject to change, August 2020)

- o Florida Medallion Scholar (FMS) = \$158/credit (subject to change, August 2020)

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 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.

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 online for outside scholarships that are available in your areas. We provide a scholarship newsletter online on mylynn.

[University scholarships/grants](#)

Corporate Partners discount

Students who are employed by one of Lynn University's corporate partners will receive a twenty percent discount on tuition for graduate, five percent for Online programs and a ten percent discount for their immediate family members. In addition the admission application fee is waived.

Corporate Reimbursement

If the company is paying the university directly, the student must supply the appropriate documentation from their company. If the company pays the student directly, no documentation is required from the student. If student is receiving any type of financial aid, they must submit the corporate reimbursement documents before any financial aid is disbursed. Students who receive corporate reimbursement must submit proof to Student Financial Services of how much they will be reimbursed per credit, per term, per semester or per year by their employer.

Criminal Justice Discount

This is a discount on the current per credit rates for tuition offered to active, full-time law enforcement officers or administrators pursuing a degree in Criminal Justice.

Documents required:

- Employment verification letter from your employer on company letterhead at the beginning of the Summer II term each year
- Authorization Regarding Credit on Account

Discount Rates:

Online online courses 5% off of tuition
Graduate courses 15% off of tuition

Ross Education Future Leaders Grant

This is a discount on the current per credit rates for tuition offered to active, full-time employees in an educational institution, pursuing a Master of Education Degree.

Documents Required:

- Employment verification letter from your employer on company letterhead at the beginning of the Summer II term each year
- Authorization Regarding Credit on Account

Discount Rates:

Master Education course 15% off of tuition

Educational Doctorate Degree Discount

This is a discount on the current per credit rates for tuition offered to active, full-time educators pursuing an EdD degree.

Documents Required:

- Employment verification letter from your employer on company letterhead at the beginning of the Summer II term each year
- Authorization Regarding Credit on Account

Discount Rates:

EdD 15% off of tuition

PACE Grant

- Candidate must be a fulltime, degree seeking student in an Online degree program. Full-time student is defined as a student who enrolls in six credits hours per term.
- Available three times per year. Deadline is two weeks prior to the beginning of the term: Fall I, Spring I, Summer I.

- Range of awards is \$100 - \$1,770

The grant is not renewable and must be reapplied for when available

Applicants must submit the following:

- Completed scholarship application form
- Current resume
- Essay addressing:
 - Candidate's program of study, academic standing, GPA, honors and anticipated graduation year.
 - Candidates financial need (include any other financial aid currently being received).
 - Impact of financial difficulties on other areas of candidate's life.
 - How completion of the degree will enhance candidate's professional future.

Online/Graduate family discount

Any student who has an immediate family attending the university at the same time can receive either a sibling or family discount. A percent discount will apply against tuition after all other grants/scholarships are subtracted from the tuition.

Documents Required:

- Proof family relationship which includes birth certificates or marriage certificates.
- Authorization Regarding Credit on Account.

Discount Rates:

Online courses 5% off per credit

Graduate courses 10% off per credit

Monthly payment plan

Lynn University offers a Monthly Payment Plan product hosted by CashNet. For information on payment plans and/ or enroll in the program, please visit www.lynn.edu/ebill

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 2019-2020 academic year, Lynn University 's commitment to the Yellow Ribbon program is capped at \$1,000 for undergraduate online programs, \$6,000 for master's programs and \$5,000 for doctorate programs, which means the veteran benefit of \$22,805.34 and yellow ribbon will cover all of the student's tuition, if they are enrolled in 6 credit hours per term. Any excess costs beyond will be borne by students.

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.

Standards of Satisfactory Academic Progress for Financial Aid – Day, Online and Graduate Division

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 Online and Graduate Division students. To assess the quality of a student's work, Lynn University uses the Fixed Standard which indicates that all students must meet their degree GPA requirement at the end of Spring/Spring II terms. Associate's/Bachelor's 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 maximum time frame as shown below. The maximum timeframe is 150% of the published length of the program, measured in credit hours:

Associate Degree (60 credits hours required)
Maximum timeframe: 90 credit hours
Bachelor Degree (120 credit hours required)
Maximum timeframe: 180 credit hours
Master's Degree (36 credit hours required)
Maximum timeframe: 54 credit hours
Ed.D (51 credits hours required)
Maximum timeframe: 76.5 credit hours

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

Associate/Bachelor's Degrees
Full-time: 20 credits (annually)
Part-time: 10 credits (annually)
Master's 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)

A course that receives a grade of "W" for a course withdrawal or a grade of an "I" for an incomplete "NP" for not passing or failing grade of an "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 order to improve their knowledge of a subject and cumulative grade point average, students may elect to repeat a course in which they have earned a less than satisfactory grade, especially a "D" or an "F". The higher grade will be the grade that contributes toward the cumulative grade point average. 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. In situations where the course needed to be repeated is no longer available or offered, a similar course may be substituted with the approval of the dean of the college. A course in which a grade of "F" was earned at Lynn University can be repeated only at Lynn University. The repeated course is only counted once in the SAP calculation.

Transfer courses that are completed at another approved university or program while the student is receiving Title IV aid from Lynn University will be counted towards the student's completion rate. Transfer courses that were completed at another school prior to the student being enrolled as a matriculating student at Lynn University, and that apply to the student's current degree program, will be counted towards their overall completion rate. Although credits transfer in from other institutions, grades do not. Transfer courses are listed on the transcript with a grade of T, CP or

CC. A student's Lynn grade point average is based solely on courses completed at Lynn University.

A student requesting academic forgiveness at Lynn University due to a change in their major, specialization or minor is allowed to discount up to two courses in the abandoned program, but they are not eligible to change their federal status for meeting the Standards of Satisfactory Academic Progress for financial aid. Therefore, eligibility for federal student aid must include all courses attempted and taken in evaluating the student's satisfactory academic progress for financial aid eligibility.

Courses taken during any of the summer terms are treated as a header to the current academic year and those courses towards a student's cumulative GPA and degree progression during the SAP review process.

If a student takes courses that count towards their current program during a period of enrollment in which the student did not receive federal student aid, those courses still count in the student's progress towards degree evaluation.

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 cumulative courses attempted must be completed each year with a 2.0 or above cumulative grade point average for the associate/bachelor's program, 3.0 or above cumulative grade point average for the Master's program and 3.25 or above cumulative grade point average for the doctoral program.

A student who does not meet one or both of the criteria, will lose their eligibility for federal student aid for the upcoming academic year (fall & spring), however, the student may appeal these standards if there has been undue hardship (i.e., medical, death, divorce or other special circumstances).

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 Direct Loans (Subsidized and Unsubsidized)
- Federal Parent Loan for undergraduate Students (PLUS)
- Federal Graduate PLUS Loan
- Federal Work Study program
- Federal TEACH Grant

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 academic forgiveness policy at Lynn University 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. Regardless of registrar's approval, the financial aid office 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.

Master's Degree with two specializations

A student in the Master's program can have 2 specializations and complete the requirements for each of them independently, as long as they complete both specializations prior to conferral of their master's degree. Their federal aid eligibility will remain intact beyond the normal 36 credits as long as their degree does not get conferred prior to completion of the 2nd specialization.

If a graduate student completes their degree with one specialization, has their master's degree conferred then re-enrolls for a 2nd specialization, they are considered to be non-matriculating and are not eligible for federal aid.

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. All financial sources that include state or federal funds cannot exceed the cost of attendance. 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

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.

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.

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 US Department of Education (USDOE). The USDOE notifies you by email in early September to complete the renewal application. If you do not receive a reminder email, you may go online and apply directly: www.fafsa.gov any time after October 1st.

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 or apply online at:

<https://www.lynn.edu/admission/tuition-aid/financial-aid/private-loans>

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, 2020. These tax forms are available online in the Foreign National Information System (FNIS). Any student who does not comply with the filing of the tax returns will not have his/her scholarships renewed.

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
1 st offense	1 year from date of conviction	2 years from date of conviction
2 nd offense	2 years from date of conviction	Indefinite period
3+ offenses	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 convictions 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.
- Current resume

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 University 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 Direct Loan, Federal Subsidized Direct 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 or can be done online at www.studentloans.gov

Online and Graduate costs policy

Online online program
\$300 per credit for the 2019-2020 Academic Year

Graduate program
\$740 per credit for the 2019-2020 Academic Year

EdD program
\$850 per credit for the 2019-2020 Academic Year

Refund policy

When withdrawal is made prior to the start of the term, the refund is 100 percent. When withdrawal is made through the first week of the term, the refund is 90 percent. No refunds are granted after the first full week of classes.

Refunds are calculated on the basis of the total term charges payable after deductions for non-refundable deposits and fees. This policy may result in a financial obligation to the university that is payable at the time of a student's withdrawal.

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/>.

Athletic Scholarship Policy Agreement

All student athletes must abide by the "Financial Aid Policy Statement" if they are receiving any athletic scholarship. Below is a copy of page 2 of an Athletic Agreement which is an addendum to an athletics financial aid agreement.

I am aware that the amount of this aid may be immediately reduced or canceled during the period of this award if:

- I become ineligible for intercollegiate competition (for example, by carrying less than 12 credits for an undergraduate term).
- I give false information on my application, letter of intent or financial aid agreement.
- I engage in misconduct that brings disciplinary action from this institution.
- I voluntarily withdraw from the sport for personal reasons before the first competition in my sport (if I voluntarily withdraw for personal reasons after the first competition, this aid cannot be reduced or canceled until the end of the semester)
- I violate non-athletically related conditions (for example, compliance with academic policies or team policies/rules)
- I fraudulently misrepresent my intent to participate in a particular sport

I am also aware that this aid must be reduced or canceled if:

- I sign a professional sports contract for this sport.
- I agree to be represented by an agent.

(NOTE: A student-athlete who signs a professional sports contract, accepts money for playing in an athletics contest or agrees to be represented by an agent jeopardizes his or her eligibility under NCAA amateurism regulations).

Athletics Financial Aid at Lynn University is based on the following policies:

1. Student-athletes will not be eligible to receive any other institutional grants or scholarships along with an Athletic Scholarship unless the combination award has met the athletic budget guidelines.
2. Student-athletes can accept institutional financial aid that covers the cost of tuition and fees, room and board, and required course-related books. However, NCAA regulations specify that student-athletes cannot accept aid beyond those costs, except as permitted by NCAA legislation. Pell Grants are an exception. Student-athletes who qualify for Pell Grants are allowed to keep 100% of their grant (at Division II institutions), or up to the cost of attendance, whichever is less. If student-athletes receive more aid than the amount allowed by NCAA regulations, the institution is required to reduce the aid it administers.
3. Student-athletes can also receive the following benefits which are considered incidental to athletic participation. Student-athletes who live in the residence halls may receive meals and housing during times when the residence halls are closed and they are required to be on campus for practice or competition. Student-athletes who live off campus may receive meals only.
4. Student-athletes may obtain loans without affecting their athletic awards if the loans:
 - Are available on the same basis to all students who meet eligibility requirements, and
 - Have a regular schedule for repayment.
5. Student-athletes are responsible for reporting any receipt of outside scholarship awards to the Director of Financial Aid.
6. Athletics aid cannot be awarded for a period of more than one academic year. It can be awarded by semester, and can be renewed or gradated as long as the student-athlete maintains eligibility. Renewal is based on coach's recommendation. The renewal is not automatic beyond the period indicated on this agreement.
7. Student-athletes are to be notified by July 1 if their athletic aid is to be reduced or not renewed. If athletics aid is to be reduced or is not to be renewed the student-athlete is entitled to a prompt appeals hearing before the institution's regular financial aid authority, if the student athlete believes it should not have been reduced or not renewed.
8. International students who receive scholarships for their education at a U.S. institution must pay U.S. taxes if they meet certain criteria:

- If the student is from a treaty country, they will usually be exempt for a period not exceeding five years. The amount of the award that is not exempt has a withholding of 14%.
 - If the student is from a non-treaty country, any scholarships in excess of amounts used for tuition, fees, books, and supplies will be taxed at the 14% rate. A student must complete a W-7 in the Student Financial Services Office.
9. Domestic students who receive any scholarship or grants that exceed tuition, fees, books and supplies must be reported as taxable income on the student-athlete's income tax return per current IRS regulation.
 10. If a student athlete withdraws from the University without completing the semester, scholarship funds are pro-rated. Students should refer to the refund policy in the university academic catalog. This may create a financial obligation for the student.

SFS Contact information

Hours:

Front Office: Monday to Friday 9am-5pm

Cashiers Office: 11am-3pm

Financial Aid Counselor: Monday to Friday 9am-5pm

Location:

Green Center

Student Accounts:

Payments www.lynn.edu/ebill
Cashiers Office: Debra McGriff 561-237-7187

Financial Aid:

General Contact: studentfinancialservices@lynn.edu

A – K: Patty Burke, Senior Financial Aid Counselor
Phone: 561-237-7814 Email: PBurke@lynn.edu

L – Z: Angelina Lewis, Financial Aid Counselor
Phone: 561-237-7228 Email: AnLewis@lynn.edu

International: Sheryl Willett, Assistant Director Student Financial Services
Phone: 561-237-7651 Email: SWillett@lynn.edu

Athletes: LaToya Lewis, Associate Director of Student Financial Aid
Phone: 561-237-7190 Email: LaLewis@lynn.edu

Veterans: Travis Williams, Veteran's Certifying Officer
Phone: 561-237-7836 Email: TWilliams@lynn.edu