

Billing

Tuition bills are due in mid July for the fall semester and in mid-December for the spring semester. Students who do not have actual financial aid, or have not made payment arrangements before their bill due date risk losing their classes. For information on the College's payment plan go to www.flcc.edu/bursar.

Late Starting Classes

When a student takes coursework that begins after the normal start day of the semester, it could alter their eligibility for aid. Check with the One Stop Center if you intend to add a late starting class to your course schedule after the third week of classes.

TAP · Students must carry at least one course that runs the entire 15 weeks of the semester.

Pell · If all of the coursework begins after the third week of classes the Pell grant will be altered.

Loans · Students must begin the sixth credit of the semester before funds can be disbursed.

Book Vouchers

Only students with **actual** (finalized) financial aid in **excess** of their semester bill will be allowed to charge their books in the Bookstore. It is NOT possible to charge books if your aid is estimated or your financial aid application is not complete. Book vouchers begin two weeks before the start of the semester. They are not available for Wintersession, summer or mini sessions.

Excess Financial Aid

In addition to paying for books, excess financial aid funds can be used for other expenses related to attending college. The Bursar's Office, the office responsible for billing and disbursing financial aid, will apply financial aid funds towards payment of the College bill first, before any excess will be paid to the student or FL College Suites. **Excess aid funds** are typically disbursed during the sixth week of the semester. From then on they will be disbursed weekly. Students should contact the **One Stop Center** regarding the availability of these funds. They can be reached by calling 585-785-1405. Since excess aid will not be disbursed until the 6th week of the term, students need to budget and plan accordingly! Excess financial aid can NEVER be used to make the first (40%) of your Finger Lakes College Suites housing payment of the semester.

The Bursar's Office uses **Higher One**, a financial services and payment company, to send all financial aid disbursements. All students will receive a **FLCC One (debit) Card** to activate, if they wish. If you do not want to receive your refund on the FLCC One Debit Card, you may also choose to receive your refund via ACH (electronic) transaction into an already existing

bank account. For more information, please go to <http://flcconecard.com> or contact the **One Stop Center** at 585-785-1000.

Student Responsibilities

It is your responsibility to report any outside awards, such as grants and scholarships that you receive, to the Financial Aid Office. **Finger Lakes Community College can adjust any or all aid awards based on changes in your eligibility, changes in your course schedule or changes in federal, state or college regulations or funding levels.** To keep your federal aid intact, you are required to attend all classes during the semester. Not doing so may result in adjustment or return of your federal aid. If the adjustment to an award results in a balance, you will be responsible for the unpaid balance.

Remember when you applied for financial aid you certified that you (1) will use aid only to pay the cost of attending an institution of higher education (2) are not in default on a federal student loan (3) do not owe money back on a federal student grant (4) will notify the college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you decide to not attend FLCC, remember to officially withdraw from your classes PRIOR to the first day of the semester in order to avoid incurring tuition charges.

Questions?? Most enrollment questions (including financial aid) can be answered by specialists in our

One Stop Center

Phone: 585-785-1000

Email: onestop@flcc.edu

Your first stop is the One Stop!

**Financial Aid Office
3325 Marvin Sands Drive
Canandaigua, NY 14424-8395**

Disclaimer: Due to potential budget reductions in the coming fiscal year, some federal awards may be subject to change. Your current financial aid package was awarded based on current year funding levels. Once federal budgets are passed, awards may need to be recalculated.



Understanding Your Financial Aid Awards

2011-2012

Enclosed you will find a listing of your current financial aid awards. Your awards have been determined based on an analysis of your Free Application for Federal Student Aid (FAFSA). Please be advised that in order to receive any award you must be a matriculated student in good academic standing. **Matriculation** is achieved when you are accepted into a degree program. Please contact the One Stop Center at 585-785-1000, if you have questions.

Original awards are offered assuming a **full-time** cost of attendance and course load. Revisions will be made if you register **part-time** or if you are taking **ALL courses online**. Any changes in enrollment status should be reported to the **One Stop Center** at 585-785-1000 as it may affect your award eligibility.

Your eligibility to receive financial aid depends on your enrollment in coursework required for your degree and maintaining satisfactory academic progress (see section on SAP). Changes to your FAFSA, level of enrollment, housing status, receipt of additional scholarships or availability of funds may require a revision to your original awards.

Revised Award Information

Please be advised that you will receive only one (1) paper award notice. If your awards change, you will be sent an email notification and asked to login to WebAdvisor at www.flcc.edu/webadvisor to view your revised awards.

Cost of Attendance (COA)

Estimated 2011-2012 costs for <i>full-time</i> students	Students Living with Parents	Independent / Dependent Students Living On/Off Campus
Tuition:*(**)	3328	3328
Fees:**	410	410
Books:**	900	900
Room:	1100	6844
Board:	1000	2000
Personal:	946	1450
Transportation:	1400	1100
Total	\$9084	\$16032

*Out of state students pay double tuition

Part-time tuition and fees = \$138 per credit hour

Part-time books = approx. \$38 credit hour

****Only tuition, fees and books will be included in your COA if you are taking ALL courses online.**

Satisfactory Academic Progress (SAP)

Continuation of your awards is contingent upon review of your academic progress. This review is done at the end of each semester. Students must maintain satisfactory academic progress to remain eligible for financial aid.

In general this means:

- Receiving passing grades in their coursework
- Advancing steadily towards a degree
- Not taking coursework outside of their degree program
- Not repeating coursework just to better the grade
- Receiving a minimum 2.0 GPA by the end of the fourth semester
- Completing a degree within the equivalent of 6 full-time semesters (150% of the time it normally takes to complete a degree)

It is the student's responsibility to be aware of the criteria required for making satisfactory academic progress for federal and state aid.

A more detailed explanation of SAP can be found at www.flcc.edu/academics/academic_Standards.html.

NYS Tuition Assistance Program (TAP)

Only full-time* students who have at least one course that covers the 15 week semester and are taking coursework within their degree program are eligible to receive TAP. It will continue

to show on your award letter when you are part time because we wish all students to be aware of what they could receive if they attended FLCC full-time. [*Students with disabilities or, under certain conditions, students attending half-time after a period of full-time attendance, may be eligible for TAP. Contact the Financial Aid Office for more details.] TAP may appear on your award letter as an estimate. It will not become an actual award until you complete the separate TAP application at www.tapweb.org and your application is processed by the state for FLCC.

NYS Aid for Part-Time Studies (APTS)

APTS may be available to students enrolled for at least 3 but fewer than 12 credit hours. Applications are available at www.flcc.edu/aid and are due by October 1 for the fall semester and March 1 for the spring. Funds are limited.

Federal Pell Grant

If eligible, your Federal Pell Grant will appear on the award letter as a full-time award. The College will prorate the award to match the number of credits that you are actually registered to attend.

Federal Supplemental Education Opportunity Grant (SEOG)

SEOG is a grant and does not need to be repaid. Students with a zero Expected Family Contribution, who are Pell eligible, taking 3 credits or more and have applied by our priority deadline (March 15), are given first consideration. Funds are limited.

Federal Work Study

If you are a recipient of Federal College Work Study funds, you will receive a packet of information in August explaining job search procedures. Awards of \$2200 equal approximately 10 hours of work per week. More information is available at www.flcc.edu/aid.

Federal Direct Loans

Federal Stafford Loans

All students will automatically be offered a Federal Direct Stafford Loan(s) based on their eligibility. In order for this loan to appear as a credit on your bill, **you will first need to go to www.flcc.edu/webadvisor to accept the loan(s)**. If you choose not to borrow, you may decline your loan(s) on WebAdvisor. **New borrowers will also need to (1) complete a Direct Loan Master Promissory Note (MPN) at www.studentloans.gov** . (If you are transferring from a Direct Loan school and previously borrowed at that institution, you will NOT need to complete a new Direct Loan MPN.) **New borrowers will also need to (2) complete an online Direct**

Loan Entrance Counseling session at www.studentloans.gov.

Federal Direct Stafford Loans are student loans that are borrowed directly from the federal government. They MUST BE REPAID according to the terms of the master promissory note (MPN). A Federal Direct Stafford Loan may be subsidized or unsubsidized. The federal government pays interest that accrues on your **Subsidized Stafford Loan(s)** while you are at least half time and for six months after you drop below half time. The loan then enters repayment and you become responsible for the interest. You are responsible for the interest that accrues on your **Unsubsidized Stafford Loan** while you are attending school. Interest only payments can be made or deferred until six months after you drop below half time. Unpaid interest will be capitalized (added to your principle balance) and will result in a larger monthly payment amount.

Loan funds are always disbursed to the college in two disbursements during the sixth (6) week of classes. When a single semester loan is required, disbursements will occur during week six and after the midterm of the semester (week eight). The award letter will show the gross amount of the award. A 1.0% origination fee will be deducted from each disbursement. You have the right to cancel your loan at any time prior to the disbursement of funds. Be advised that if you used the loan to defer payment of your tuition, your tuition will become due immediately. If you wish to cancel your loan, please write to the Financial Aid Office.

Federal Direct Parent Loan for Undergraduate Students (PLUS)

Parents of dependent students may apply for a Federal Direct PLUS Loan, up to the total cost of attendance (minus other financial aid). To apply go to www.flcc.edu/aid for instructions. Loan funds are sent to the college in two disbursements at the start of each semester. When a single semester loan is required, the first disbursement will occur at the start of the semester and the second after the midterm of the semester. Your awards will show the gross amount of the award. A 4% origination fee will be deducted from each disbursement. Parents have the right to cancel their loan at any time prior to the disbursement of funds.

FLCC promotes responsible
borrowing.

Never borrow more than you need!