

TITAN E-MAIL

Titan e-mail is the official means of communication of the Office of Financial Aid. Check your Titan e-mail regularly for important information regarding your financial aid.

myEFSC

You can access financial aid information via myEFSC in two ways:

1. Login to my.easternflorida.edu and click on the **Message Center** icon. This will show you which documents the Office of Financial Aid is requesting.
2. Login to my.easterflorida.edu and click on **Titan Web**. Then click on **Financial Aid Services**.

CHECKING YOUR FINANCIAL AID AWARD

- Login into my.easternflorida.edu using your B number and PIN
- Click on **Titan Web**
- Click on **Financial Aid Services**
- Click on **Awards**
- Click on **Award by Aid Year**
- Select the appropriate **Aid Year**
- Click **Submit**

CHECKING YOUR SATISFACTORY ACADEMIC PROGRESS (SAP) STATUS:

- Login into my.easternflorida.edu using your B number and PIN
- Click on **Titan Web**
- Click on **Financial Aid Services**
- Click on **Eligibility**
- Click on **Academic Progress**
- Your SAP status will appear with the term that your SAP status was last reviewed.
- If your status is any other than **Making Progress** speak with a Financial Aid Specialist to make sure you understand your status and eligibility for financial aid.

DOCUMENT DROPBOX

The Student Document Dropbox is the fastest and most secure method of submitting documents. Log in to myEFSC to upload scanned documents via the Student Document Dropbox. Printers and scanners are available in EFSC's open computer labs and libraries.

EFSC OFFICE OF FINANCIAL AID

finaid@easternflorida.edu

321-433-7339

www.easternflorida.edu/go/aid

COCOA CAMPUS

Bldg 11, Room 209

Mon-Thur: 8 a.m.-7 p.m.

MELBOURNE CAMPUS

Bldg 1, Room 137

Mon-Thur: 8 a.m. -7 p.m.

PALM BAY CAMPUS

Bldg 1, Room 117

Mon-Thur: 8 a.m.-7 p.m.

TITUSVILLE CAMPUS

Bldg 3, Room 125

Mon-Wed: 8 a.m.-5:30 p.m.

Thur: 8 a.m.-7p.m.

RESOURCE NUMBERS & WEBSITES

Florida Department of Education & Bright Futures

- 1-888-827-2004
- www.floridastudentfinancialaid.org

Florida Prepaid College Plans

- 1-800-552-4723
- www.myfloridaprepaid.com

Federal Student Aid Ombudsman Group

- 1-877-557-2575
- www.studentaid.gov/repay-loans/disputes/prepare

Federal Student Aid – U.S. Department of Education

- 1-800-4FED-AID/1-800-433-3243
- www.studentaid.ed.gov

Free Application for Federal Student Aid (FAFSA)

- 1-800-4FED-AID/1-800-433-3243
- www.fafsa.gov

Internal Revenue Service (IRS) - Tax Transcripts

- 1-800-829-1040
- www.irs.gov/transcript

National Student Loan Data System (NSLDS)

- 1-800-433-3243
- www.nsls.ed.gov – view loan & grant history

Payment Plan – Nelnet

- 1-800-609-8056
- www.MyCollegePaymentPlan.com/efsc

Refunds – Bank Mobile (formerly Higher One)

- 1-877-405-5449
- www.efscard.com

Selective Service

- 1-888-655-1825
- www.sss.gov

TITAN Financial Aid Fast Facts



COMPLETING THE FAFSA

Your Free Application for Federal Student Aid (FAFSA) needs to be completed each academic year. Apply as early as possible!

- You are strongly encouraged to submit the FAFSA in advance of the **Priority Deadlines** published at easternflorida.edu/go/fadeadlines.
- You must create an **FSA ID** to electronically sign the FAFSA. If you are a dependent student, your parent must also create an FSA ID to electronically sign the FAFSA.
- Go to www.fafsa.gov. Login or create your FSA ID.
- Use of the IRS Data Retrieval Tool (DRT) on the FAFSA is **highly recommended**. This allows you and your parent (if you are a dependent student) to transfer tax data directly from the IRS website into the FAFSA. To use the DRT on the FAFSA:
 - ❖ Under the **Financial Information** section, select the option that states that you (the student or parent) have **Already Completed** your taxes. If you are eligible to use this tool, you will see the **LINK TO IRS** box.
 - ❖ You will be connected to the IRS website and need to fill in the requested information. Be sure to enter your information **exactly** as it appears on your tax return. Click **Submit**. If successful, your tax information will display. Check the first box under **Transfer my Tax Information into the FAFSA Form** and then click **Transfer Now**. Your session with the IRS will close and your information will be transferred into the FAFSA.
- Print or save your confirmation page upon submission.
- EFSC's school code is **001470**.
- You may call the U.S. Department of Education at 1-800-4-FED-AID/1-800-433-3243 for free FAFSA assistance.

VERIFICATION

- You will be notified by EFSC if you are selected for the federal verification process. This process requires EFSC to verify information you reported on your FAFSA.
- The verification process requires submission of EFSC's verification worksheet and copies of tax returns or tax return transcripts (if you did not use the IRS DRT).
- Some students also need to submit an IRS Verification of Non-Filing from the IRS for either themselves or their parents. Apply early to allow time to obtain this documentation if needed.

BOOK VOUCHERS

- Book vouchers enable you to purchase books before your aid disburses if you have an anticipated refund.
- Go to easternflorida.edu/go/bookvoucher for the book voucher dates for each part-of-term and more details.

TYPES OF FINANCIAL AID

GRANTS – Grants are a type of gift aid based on financial need.

- **Pell Grant** – federal grant for high need students
- **Federal Supplemental Educational Opportunity Grant (SEOG)** – federal grant for the neediest students
- **Florida Student Assistance Grant (FSAG)** – state grant for students receiving Pell grants; awarded on a first-come, first-serve basis
- **First Generation Matching Grant (FGMG)** – a state grant for first generation students; funding is very limited

SCHOLARSHIPS – Scholarships are a type of gift aid based on academic merit or special talent.

- **Florida Bright Futures** – state scholarship for students who meet GPA, test score, and volunteer requirements; must apply online at www.floridastudentfinancialaid.org by no later than August 31 following your high school graduation
- **EFSC Foundation Scholarships** – scholarships provided through the generosity of EFSC donors; apply online each year by the published deadlines by clicking on the **Titan Scholarships** icon in myEFSC
- **Outside Scholarships** – students are encouraged to apply for scholarships from outside sources; visit EFSC's financial aid webpage for lists of scholarship agencies

LOANS – Loans are a type of self-help. Loans must be repaid.

- **Federal Direct Student Loans** – these may be offered in your financial aid package, but you will need to accept them on your Titan Web account if you choose to borrow; you must complete Entrance Loan Counseling and sign the Master Promissory Note (MPN) at www.studentloans.gov in order to borrow
 - ❖ **Direct Subsidized Loan** – need-based loan; interest does not accrue while you are enrolled in at least six credit hours
 - ❖ **Direct Unsubsidized Loan** – non-need-based loan; interest accrues upon disbursement
- **Federal Direct PLUS Loan** – loan for parents of dependent students only; parent must apply and be credit-approved at www.studentloans.gov
- **Private Loan** – students apply with a private lender or bank; students may need a credit-worthy cosigner; EFSC does not have a preferred lender list

WORK-STUDY – Work-study is a type of self-help based on need.

- Students must be hired into a work-study position and are paid every two weeks based on their hourly rate and the hours worked.
- Funding is limited – apply early!
- See easternflorida.edu/go/workstudy for full details.

Apply by the Deadlines!

ABBREVIATED FINANCIAL AID POLICIES*

COURSES IN PROGRAM OF STUDY

Only courses required for your declared program of study at EFSC are counted when determining your enrollment levels for financial aid. Please see an academic advisor or refer to myGPS if you have questions about whether or not courses are required for your program of study.

SATISFACTORY ACADEMIC PROGRESS (SAP) POLICY

Per federal regulations, students must maintain satisfactory academic progress (SAP). Three requirements must be met:

1. Minimum Cumulative GPA of 2.0
2. Minimum Completion Ratio of 67%
 - Completion Ratio = Cumulative Passed Hours / Cumulative Attempted Hours
 - Courses with grades of "I", "N", "U", or "W" are included in attempted credit hours but are not included in passed credit hours.
3. Maximum Time Frame
 - Students must successfully complete their coursework within 150% of the credit hours needed for their current degree program.
 - For example, a 60 credit hour program needs to be completed within 90 attempted credit hours.

Students who fail to meet SAP standards may receive aid for one semester on a Warning status. Students who fail to meet the minimum standards at the end of the Warning semester become ineligible to receive aid. An appeal process is available for students who become ineligible for not meeting the SAP standards.

DEVELOPMENTAL COURSEWORK POLICY

Developmental coursework does not count toward degree requirements but these courses are included in the Minimum Cumulative GPA, Minimum Completion Ratio, and Maximum Time Frame measurements for SAP. A maximum of 30 Developmental hours may be included when determining enrollment statuses for financial aid.

REPEAT COURSEWORK POLICY

Federal financial aid will pay for only one repeat of a previously passed course. "D" is a passing grade for financial aid purposes.

WITHDRAWALS

Students who withdraw from all classes or stop attending all classes may have to repay a portion of federal student aid disbursed. Students who stop attending class after completing a part of term may also be subject to a return of federal funds. Bright Futures students have to repay scholarship funds for withdrawn classes. Withdrawing from classes can also negatively impact your Minimum Completion Ratio for SAP.

*See the current EFSC Catalog and www.easternflorida.edu/go/aid for more detailed information on financial aid policies.