

FINANCIAL INFORMATION

Students who pay fees by student loans, scholarships, or through state or federal agency authorization must follow all procedures in the same manner as though they are paying by cash. In addition, these students must complete arrangements and receive approval of loans, scholarships, or agency payments by the Financial Aid Office or Business Office, prior to the deadline for fee payment listed in the academic calendar.

Students who fail to make prior arrangements or who do not complete fee payments as scheduled shall forfeit all course selections. State laws and regulations prohibit the extension of credit.

FEE ADJUSTMENTS DUE TO SCHEDULE CHANGE

Student fees are recalculated at the end of the period for schedule changes, as noted in the academic calendar, to determine if additional fees are due. If additional payment is required, the student will be notified. Payment must be received in the Business Office no later than one week after the date of notification.

REFUND POLICY - WITHDRAWAL FROM COLLEGE AND REDUCTION OF CLASS LOAD

A refund of registration fees will be made to any student enrolled in college credit courses who officially withdraws on or before the last day of the late registration period of any academic term. This policy applies also to the reduction of class load.

EXCEPTIONS

A full refund (100%) will be given to any student whose courses are canceled by the College or to any student who, because of serious circumstances beyond the student's control occurring prior to the mid-point of the term, is prevented from completing the term. These circumstances are limited to the following:

- death of the student or the death of an immediate family member upon whom the student is dependent for continuation of enrollment;
- prolonged physical disability of the student;
- involuntary recall or induction into the armed services; or
- other circumstances that may be approved by the President or designee with or without full 100% refund. In such cases, timely notification, along

with appropriate documentation, should be made to the Vice President for Student Affairs.

Tuition for continuing workforce and community instructional service courses is not refundable.

REFUNDS/REPAYMENTS

A statutory refund is made to federal financial aid sources, excluding federal work study, if the student received financial aid funds and the student withdrew or was withdrawn prior to completing at least 60% of the term. This also applies to students who stopped attendance prior to completing at least 60% of the term and received grades of F, I, and/or W only.

SJRCC's policy is to recalculate the amount of aid earned based on the last documented date the student participated in class or the mid-point of the semester, whichever is later. The College will bill the student any amount refunded to federal sources. A hold will be placed on the student's records until repayment is made. Repayment can be made by cash, check, or credit card to the cashier; or payment can be sent to the Business Office.

Refunds will be distributed to aid sources from which the student received aid in the following order as prescribed by federal regulations:

1. unsubsidized Federal Stafford Loans
2. subsidized Federal Stafford Loans
3. federal PLUS Loans
4. federal Pell Grants for which a return of funds is required
5. federal Supplemental Educational Opportunity Grants for which a return of funds is required
6. other applicable aid

STUDENT'S RESPONSIBILITY

It is the responsibility of the student to complete all requirements for dropping courses for a refund within the drop/add period. A refund will not be made unless all requirements are met. (See also academic calendar and the withdrawal section.)

DELINQUENT ACCOUNTS

A student may be suspended if all fees and other financial obligations to the College have not been paid by the due date. The College will not issue an official transcript unless all financial obligations to the College, including library fines, traffic fines,

student loan repayments, veteran deferments, additional fees, inter-library loan obligations, etc., have been met.

If it becomes necessary for the College to turn over a student's account balance to a collection agency for collection, the collection cost (agency's fees) will be added to the student's account and must be paid by the student.

CHECKS RETURNED BY THE BANK

If a student, or a student's parent or guardian, issues a check to meet an obligation to the College and the check is not honored by the bank on which it is drawn, the student will be given five class days in which to meet the obligation. Failure to do so may result in the student's suspension. If a student habitually issues bad checks, even though each check is made good, disciplinary action may be taken. A returned check fee of \$25.00 will be assessed as authorized by Florida Statutes 832.07.

RESIDENCY REQUIREMENTS

All applicants are required by law to execute the residency affidavit form. College fees and tuition assessments are based on the applicant's residence or the legal residence of their parent or legal guardian if the applicant is less than 18 years of age. Classification as a Florida resident shall be granted as follows:

1. To minor students whose parents or legal guardian has legal domicile in and has resided in the state of Florida for 12 months immediately preceding the first day of classes for the term in which the student is enrolling.

2. To emancipated minor or adult students who have resided in the state of Florida for 12 months immediately preceding the first day of classes of the term. However, any period of time in which the student resides in the state primarily for educational purposes shall not be counted toward residency status.

3. To certain classifications of students not meeting the 12 month residency requirement, but as authorized by Florida Statute.

Residency requirements are subject to change for 2005. For current residency rules, check the College Web site at: www.sjrcc.edu and Facts.org.

RESIDENCY RECLASSIFICATION

To be reclassified as a Florida "resident for tuition purposes," the student or the parent of the dependent student, should be aware of the following regulations and should submit the required documentation as indicated.

1. The student must be a U.S. citizen, a permanent resident alien, a legal alien granted indefinite stay by the INS, or otherwise qualified by law.

2. The student, or the parent of a dependent student, must have resided and have habitation, domicile, home, and permanent abode in the state of Florida for 12 consecutive months immediately preceding the first day of classes of the current term.

3. Residence in Florida must be for the purpose of establishing a permanent home and not merely incident to enrollment in a college or university.

4. The student must not have been continuously enrolled at a college or university. Continuous enrollment is defined as enrollment in at least two terms each twelve-month period beginning with the student's first enrollment in a community college or university.

The following documentation should be submitted 20 working days prior to registration:

1. A Declaration of Domicile, filed with the County Clerk's Office in the county in which the student or the parent lives; or a Florida Voter's Registration I.D.; or a Florida vehicle registration; or a Florida driver's license dated at least 12 months before the first day of classes of the term in which reclassification is sought; **and**

2. Proof of continuous residence in Florida for 12 consecutive months immediately preceding registration in the form of rent receipts, proof of purchase of a home, or a notarized statement from the landlord; **and**

3. Proof of employment by parent, student, or spouse in Florida for 12 months immediately preceding registration in the form of paycheck stubs or a notarized statement from employer; **and**

4. Florida Residency Affidavit Form, completed and notarized; **and**

5. Notarized Dependency Affidavit if the student is unmarried and under the age of 24; **and**

6. Other documentation as may be required by the Dean of Admissions and Records.

To make false or fraudulent statements on the Residency Affidavit or the Application for Reclassification of Residency may result in disciplinary action, denial of admission, and invalidation of credits or degrees earned.

TUITION/FEES

NOTE: Fees located on this page do not reflect the fees in the “printed” version of the 2005-2006 catalog. Fees on this page reflect adjustments made to the Spring 2006 and Summer 2006 terms after the catalog printed and are the most current fees.

TUITION FEES

Florida resident in-state tuition per credit hour54.60
Financial aid fee per credit hour2.73
Capital improvement fee per credit hour3.00
Student activities fee per credit hour5.46
Total Florida resident fee per credit hour	\$.65.79
Out-of-state tuition fee per credit hour163.80
Financial aid fee per credit hour10.92
Capital improvement fee per credit hour12.00
Student activities fee per credit hour5.46
Total out-of-state tuition fee per credit hour	\$.192.18
*Total fees out-of-state student	\$.246.78

Audit fees same as credit fees

Special Fees Payable Each Term

Laboratory fees	\$20.00-65.00
Insurance fee	\$6.00-12.00
PSAV instructional supply fees	\$10.00-300.00
Other Testing Fees	\$10.00-56.00
Television/Video course fee	\$27.00
Online course fee	\$27.00

Applied music lessons:

For one credit hour	\$.60.00
For two credit hours	\$.120.00

Non-credit course fees will be published prior to registration.

NON-REFUNDABLE FEES

Institutional examination per credit hour	\$.25.00
Degree or technical certificate conferral (Each application within academic calendar deadline)	\$.20.00
Late application for degree conferral (Within the term of intended graduation)	\$.30.00
Reapplication for degree conferral (Within the academic calendar year)	\$.10.00
Duplicate diploma	\$.40.00
Guidance testing	\$.3.00-10.00
College credit application for admission	\$.20.00
Late registration	\$.20.00
Deferment late fees	\$.20.00
Duplicate copy of student schedule	\$.2.00
Duplicate copy of student receipt	\$.2.00

**Non-resident students pay resident PLUS non-resident fees per credit hour except student activity and technology fees.*

NOTE: Fees are subject to change, and other fees may be added at the discretion of the District Board of Trustees. Fees are also located on the College Web site at: sjrcc.edu.

FINANCIAL AID

ST. JOHNS RIVER COMMUNITY COLLEGE

2005-2006

Students who qualify for financial assistance may be able to obtain help through scholarships, loans, grants, and part-time work. Financial aid programs at SJRCC include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work/Study, Federal Stafford Loan, Federal PLUS Loan, Federal Unsubsidized Stafford Loan, Florida Student Assistance Grant, Florida Academic Scholars, Florida Medallion Scholars, Florida Gold Seal Scholars, "Chappie" James Most Promising Teachers Scholarship, and other state financial aid programs.

These programs are funded by state and federal funds. Awards are made on an academic year basis, and the amount of the assistance is determined by individual need, student eligibility, program regulations, and availability of funds.

The SJRCC Board of Trustees and SJRCC Foundation, Inc., provide a number of scholarships to outstanding students. Programs include academic scholarships to tri-county (Clay, Putnam, and St. Johns counties) area high school graduating classes, academic scholarships to currently enrolled SJRCC students, athletic scholarships, African-American leadership scholarships, Hispanic leadership scholarships, student ambassador scholarships, need-based scholarships, and performing and visual arts scholarships.

Students are encouraged to apply for financial aid by April 1 for the following academic year. Detailed information concerning financial aid applications and sources of aid are available in financial aid brochures and on the Web site.

You may obtain this information by contacting:

Palatka Campus (386) 312-4040

Orange Park Campus (904) 276-6749

St. Augustine Campus (904) 808-7654

or by writing the:

SJRCC Office of Financial Aid

5001 St. Johns Avenue

Palatka, FL 32177

Admission files must be cleared for receipt of financial aid and/or receipt of degree. Please see the check list on page 18.

STANDARDS OF ACADEMIC PROGRESS FOR FINANCIAL AID

Standards of Academic Progress for Financial Aid: The federal regulations governing the funds from which financial aid is provided state that students must maintain satisfactory academ-

ic progress toward the educational goal they are pursuing, according to the standards established by the institution. SJRCC has established the following procedures to measure satisfactory progress for students receiving federal financial aid. The financial aid standards of progress apply to all semesters or enrollment periods regardless of whether a student received financial aid during a given semester or enrollment period (see definition of semester below). Certain state and locally administered financial aid programs have a more stringent progress standard. In these cases, the more stringent progress standards will be applied in addition to the College standard where applicable.

SATISFACTORY ACADEMIC PROGRESS (SAP)

This is not measured until after students have attempted a minimum of six credit hours. At the completion of each semester or enrollment period after the first six credit hours, and including a measure of progress made in the first six hours, students' progress toward an educational goal is measured in two ways:

1. **Successful Completion Ratio:** Students must maintain an overall successful completion ratio of at least 67 percent. This ratio is cumulative of all courses attempted, including transfer courses, and is calculated by dividing the total number of attempted credit hours into the number of credit hours successfully completed with a grade of "D" or higher. This successful completion ratio establishes measurement of the timeframe requirement for students at a maximum of 1½ times the normal length of time required for a student to complete a given program, regardless of enrollment status (full time, part time, or any combination of both).

2. **Grade-Point Average (GPA):** Students must maintain a minimum cumulative grade-point average of 2.0. In the event a student enrolls in a semester in courses where a grade-point average is not applicable (e.g., all preparatory courses), the cumulative grade-point average achieved by the end of the previous semester will be used. In the event there are only courses where a grade-point average is not applicable, the successful completion ratio will be the only measurement applied until a GPA is applicable.

All students who otherwise qualify for financial aid and who enroll at or above the postsecondary level in an eligible program of study for the first time at SJRCC will be eligible to receive financial aid. First-time students with course history that does

not meet the satisfactory progress standard will be placed in a financial aid probation status based on the applicable transfer history grades. Dual enrollment courses taken at SJRCC will be included in all satisfactory academic progress measurements.

A *semester* is defined as either of the major semesters/terms: fall and spring. The summer A and B terms are treated as one semester for financial aid purposes. An enrollment period is defined as the term or portion of a term for which a student enrolls. The words semester and term as used in this procedure also mean enrollment period where applicable. Satisfactory academic progress is measured at the end of each fall and spring semester. Courses taken during the summer terms will be included when the measurement is again taken after the following fall semester. Students placed in a financial aid suspension status at the end of the spring semester can request the Financial Aid Office review and revise their status at the end of the Summer term (after final grades are posted). If those students are found to be making satisfactory academic progress by including the summer grades, the students will be placed in an eligible status (either satisfactory academic progress or continued probation as applicable).

Successful completion is defined as any course completed with a final grade of A, B, C, D, P, or S. Courses for which students receive grades of W, WF, I, IF, F, N, NR, U, or X, as well as the previous attempt(s) of repeated courses regardless of previous grade, are counted as courses attempted but not successfully completed.

Failure to meet the minimum standards of progress will result in one of the following actions:

1. Financial Aid Probation: This occurs at the end of the semester for which satisfactory progress is measured and the students failed to meet either one or both of the measurements outlined above. Students in this status continue to receive financial aid without penalty.

2. Financial Aid Continued Probation: This occurs only when students who are in a financial aid probation status enroll in a subsequent semester, successfully complete 100% of all courses attempted in that semester, achieve or maintain the minimum cumulative grade-point average of 2.0, but do not reach the 67% cumulative successful completion ratio. Students in this status continue to receive financial aid without penalty in a financial aid probation status, as long as they have not yet reached the maximum hours limit.

3. Maximum Hours: This occurs at the end of the semester when students enrolled at the college credit level reach a total of 90 attempted credit hours, or when students enrolled at the postsecondary adult vocational level (PSAV) reach a total of 45 attempted credit hours (1350 clock hours). All federal financial aid is terminated.

4. Financial Aid Suspension: This occurs at the end of the semester for which satisfactory progress is measured and students failed to maintain either one or both of the measurements outlined above, with the exception of the financial aid continued probation status. All federal financial aid is terminated until the students again meet the minimum standards for receipt of aid. Students can regain eligibility by enrolling for a minimum of six credit hours (half time) in a single semester and achieving at least the equivalent of the financial aid continued probation status.

APPEALS

Students placed on financial aid suspension or reaching the maximum hours may file an appeal for reinstatement based on mitigating circumstances. These might include death in the immediate family, accidents, personal tragedy, medical emergencies, or other circumstances such as changes in degree goal(s). Students must submit a written letter of appeal along with supporting documentation to the Director of Financial Aid (the Director). The appeal will then be forwarded to the Financial Aid Appeals Committee (the Committee) for their consideration. The Committee reviews the appeal, determines whether there are sufficient reasons to allow additional financial aid, and notifies the Director. The Director informs the student of the Committee's decision. Students allowed to receive aid for an additional semester will be considered to be in a financial aid probation status for the additional semester and must again meet the satisfactory progress requirements by the end of the additional semester or be placed back on suspension. The decision of the Financial Aid Committee is final. If an appeal is denied, students may submit another appeal, but only after enrolling in and receiving a passing grade in each attempted course in an additional semester.

EXCEPTIONS TO THE APPEAL PROCESS

The Financial Aid Director can waive the appeal process for students reaching the 90 or 45 credit hour limits, but having less than one academic year to complete their current (final) program of study. Students must be meeting all other standards of progress measurements and must contact the Director and request the waiver. The Director may decide to refer these students to the Financial Aid Appeals Committee for their review and decision.

REPAYMENT OF FEDERAL FUNDS

Federal regulations require repayment of a portion of federal funds received by students, unless certain conditions are met. A student who withdraws from or stops attending all courses prior to completion of at least 60 percent of an enrollment period (i.e., a semester/term), **WILL BE REQUIRED TO REPAY** the "unearned portion" of the funds received.

This applies to all federal grant and loan funds received as a disbursement by a student. For example, a student receiving a Pell Grant disbursement check in the amount of \$800 could be required to repay the federal financial aid programs as much as \$400, unless the student attends school for more than 60 percent of the enrollment period. PLUS a portion of the award that could have been used to pay for tuition, fees, books, and/or supplies may also be required as repayment to the school. The latter requirement is because schools will also be required to refund the federal financial aid programs the “unearned portion” of the tuition, etc.

The rule applies only to those students who withdraw from all classes. The rule does not apply to students who successfully complete at least one course in an enrollment period; therefore, if a student finds he/she is unable to complete all courses, every effort to successfully complete at least one course should be made. In so doing, the student will preserve the funds received. After that, the student should work closely with an academic advisor to work out a course load that can be successfully completed each term. A student must also meet satisfactory academic progress guidelines in order to continue to receive financial aid.

SPECIAL ASSISTANCE

Vocational Rehabilitation Assistance

The Vocational Rehabilitation Section of the Florida State Department of Labor and Employment Services provides limited assistance to students with disabilities. An applicant must be at least 16 years of age, have a permanent major physical disability, possess a good scholastic record, and take courses that will prepare him/her for a vocation. Application should be made to the Director of Vocational Rehabilitation of the area in which the applicant resides.

SCHOLARSHIPS FOR CHILDREN OF DECEASED OR DISABLED FLORIDA VETERANS

Eligibility is limited to children of deceased or 100% disabled veterans, and to children of POWs and MIAs attending a post-secondary institution in Florida. The parent must have entered service from Florida. The surviving parent or veteran must have resided in Florida for five years before application. The amount will be for tuition and fees for the academic year. Applications may be obtained by writing the Office of Student Financial Assistance, Department of Education, Florida Education Center, Tallahassee, Florida 32399-0400.

VETERANS' EDUCATION ASSISTANCE

Students entitled to benefits should complete the necessary forms and applications well in advance of the term they plan to attend.

Requirements and Policies:

1. The student must be seeking an Associate in Arts degree, an Associate in Science degree, or a certificate.
2. The student will be certified and receive benefits only for those courses needed for their degree. The number of elective hours needed for each degree program is limited. Students should take required courses first.
3. No benefits will be paid to a student for repeating a course in which they have already earned a satisfactory grade. A satisfactory grade is defined as “D” or better, unless a higher grade is required to meet a specific program or degree requirement.
4. The status of a student as full time, three-quarter, or half-time determines the percentage of educational benefits to be received. Status is determined as follows:
 - a. Full-time. The student is taking 12 or more credit hours (4 or more in Summer A or Summer B terms).
 - b. Three-quarter time. The student is taking 9, 10, or 11 credit hours (3 hours in Summer A or B terms).
 - c. Half-time. The student is taking 6, 7, or 8 credit hours (2 hours in Summer A or Summer B terms).
 - d. Less than half-time. The student is paid no monthly benefit but receives the amount of course fees.
 - e. For purposes of registration and satisfactory progress status, college preparatory courses are considered as three semester hours. (See standards of progress for veterans). These courses, however, are not used for certification purposes unless required by placement test scores.
 - f. The DVA will not pay educational benefits for enrollment in MAN 1943, Work Experience I or MAN 2944, Work Experience II.
 - g. A student should visit the college's VA counselor each term when registering. The student must submit a completed "SJRC Request for Certification" form to the VA counselor. The student must ensure that the courses for which he or she registers will meet degree requirements. An audit conducted at the end of the schedule change period determines whether courses are acceptable for certification. The DVA will be notified of unacceptable courses and a reduction of benefits may result.
5. All students receiving DVA education benefits including certificate and other non-college degree programs are required

to comply with the attendance policy as written in the student handbook. This policy states that students will receive an attendance warning after missing three or more instructional hours. Any additional absence after a warning will result in the student being withdrawn from the class.

STANDARDS OF PROGRESS FOR VETERANS

A student receiving veterans' educational benefits is required to make satisfactory academic progress. Students receiving DVA education benefits will be required to meet or exceed the same minimum standards of progress required of other students by SJRCC academic regulations. Students will be considered to have failed to meet minimum standards if they are:

1. placed on academic or disciplinary suspension; **or**
2. withdrawn from the college for disciplinary reasons; **or**
3. placed on academic probation for more than two consecutive terms. (Summer A and Summer B Terms constitute the equivalent of one term.)

If these standards are not met, the College will request the veterans administration to suspend educational benefits.

Reinstatement for benefits will be made only if evidence indicates that improvement in academic performance may be expected.

Courses for which a grade of "W" is given are not included in determination of satisfactory progress, but such grades may result in an overpayment of benefits. The DVA will recalculate benefits from the beginning of the term when the "W" creates a change in benefit status. In such cases, the DVA requests a refund or adjustment unless the student can show mitigating circumstances which the DVA finds satisfactory.

VETERANS' DEFERRED PAYMENT

Students eligible for veterans' educational benefits may defer payment of fees for sixty days (or 10 days before the end of the Summer A or Summer B Terms) once during the academic year, if they are not then receiving benefit checks. Failure to pay fees by the deadline will result in administrative withdrawal from classes.