Understanding Your Financial Aid Offer

Your offer may include one or more of the types of aid below. You must meet specific criteria to be eligible for each award:

Pell Grant

Pell grant amounts are calculated by the Department of Education based upon the information you provide on your FAFSA. The amounts vary based on your enrollment intensity. For 2025-2026 the maximum amount is $7,395.

FSAG - Florida Student Assistance Grant

FSAG is available to **Florida residents** who are enrolled in at least **6 credits** each semester. Students must also have at least a 2.0 **GPA** each semester and successfully complete all credits for which they enroll each term to be considered for renewal.

FSEOG - Federal Supplemental Educational Opportunity Grant

FSEOG is a federal, need-based grant. To be eligible to receive FSEOG, you must be enrolled in at **least 6 credit hours each** semester and meet Satisfactory Academic Requirements (SAP) to continue receiving this grant.

Federal Work Study Program

Part-time employment is available to many students, but is not processed automatically. Most of the jobs available are on-campus, average 20 hours per week, and currently pay $13.00 per hour. If you want to be considered for work-study employment, you must contact your nearest Office of Student Financial Aid & Cashier Services for determination of eligibility for employment.

William D. Ford Federal Direct Loan (Direct Loan) Program

The Direct Subsidized Loan program enables students to borrow directly from the federal government. Students pay no interest on the loan while enrolled at least 6 credits. Repayments will normally begin six months after the student is no longer enrolled at FSW, drops below 6 credit hours or graduates from FSW.

Direct Unsubsidized Loans are low-interest loans also borrowed directly from the federal government. Students that qualify are responsible for paying the interest that accrues.

Scholarships

Scholarships are subject to the criteria set by the state, institution or private donor. Please visit the scholarship page on the FSW website at https://fsw.awardspring.com/ if you need additional information or have specific questions.

Charges to Student Accounts

Financial aid funds are applied to your student account. Funds will be used to offset tuition and fee charges. Books may be charged at campus Bookstores during published dates starting prior to the term for students who have grant, loan and/or scholarship funds that will cover the expense after paying their tuition/fees balance. Any remaining funds will be issued as a refund via the option you choose through Bank Mobile. Review your address with the Registrar's Office for accuracy. Any unpaid balance must be paid to the Cashier by the payment due date to preserve your registration schedule.

Communication

Check your FSW BUCS email frequently. The Office of Student Financial Aid & Cashier Services will send you important notices regarding the status of your funding.

Aid Policies that Affect You

Academic Progress Policy for Financial Aid Recipients

Students receiving financial aid must be in good standing at Florida SouthWestern State College and maintain satisfactory academic progress available in the college catalog.

Withdrawal & Refund Policies

Students who wish to withdraw must follow the College's withdrawal policy. If you officially withdraw or stop attending all courses you may be required to repay all or part of the financial aid disbursed to you in the term you withdraw.

Students receiving federal funds may be required to repay aid determined to be "unearned." The earned/unearned calculation is based on the percentage of days you attended during the term in which you withdrew. The amount of aid you have earned is determined on a pro-rata basis. That is, if you completed 30% of the term in which you withdrew, you earn 30% of the federal aid you received. Once you have completed 60% of the term, you are considered to have earned all of your aid.

Please Note:

1. You may also be required to repay other federal, state, institutional, or private student financial aid programs based on the terms and conditions associated with those programs.

2. Florida SouthWestern State College is required to return to the applicable federal program account the unearned percentage of federal funds. You may be billed by the College for any funds returned on your behalf.

3. Florida SouthWestern State College's tuition refund policy is separate from the federal requirement to return unearned aid. Whether or not you receive a tuition/fee refund has no bearing on the amount you must repay under this formula.

Attendance

Attendance in all classes for each term must be verified before financial aid funds can be disbursed. If a student does not complete all their attendance verification quizzes an attendance hold will appear on the student account under "Financial Aid Holds".

Transfer Students

Transfer students who are eligible for financial aid funds must have all prior academic transcripts evaluated for standards of academic progress before financial aid funds can be disbursed. Refer to the college catalog for additional information.

There are additional financial aid policies you should familiarize yourself with by referring to the college catalog and the student handbook.

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