

# Financial Aid



*Sue E. Wayne*  
*Financial Aid Director*

Trinity College seeks to assist every qualified student with one or more of the following: scholarships, grants, employment, and loans. The family of the student (including married students) is expected to make a maximum effort to assist the student with college expenses. Financial assistance from the college should be viewed only as supplementary to the efforts of the family and is designated primarily for students who, without such aid, would be unable to enroll.

Financial Aid Forms have become an integral part of higher education. We recommend that all students apply early and be sure that the Trinity College Financial Aid Office receives the necessary documentation. Some types of financial aid are limited. *Priority is given to students who have filed all paperwork by March 15th.*

Students anticipating the need of financial help must first establish a level of financial need. This is done by completing a copy of the Free Application for Federal Student Aid (FAFSA). We recommend that students file their application online for a speedy process time. We also recommend that students sign their application with a pin number issued by the Department of Education. Parents of dependent students should also apply for a pin number. Students may register for a pin number at [www.pin.ed.gov](http://www.pin.ed.gov). The web site for filing the Free Application for Federal Student Aid (FAFSA) is [www.fafsa.ed.gov](http://www.fafsa.ed.gov). A hard copy of the FAFSA Form may be obtained from one's high school guidance counselor or from:

Student Financial Aid Office  
Trinity College of Florida  
2430 Welbilt Boulevard  
Trinity, Florida 34655-4401

The student should enter the Trinity College school code (030282) on the FAFSA Application. When this is done, both the student and the Financial Aid Office receive a copy of the Student Aid Report (SAR) from the processor. The College must have a valid electronic copy of the SAR before any Federal financial aid can be awarded.

To be considered for financial assistance under the Title IV programs listed below, a student must: (1) be a citizen or permanent resident of the United States with a high school diploma or its equivalent, (2) have been accepted as a regular student by the Admissions Office or be currently enrolled as a regular student in a degree-seeking program at

Trinity College, (3) not be in default on a Perkins Loan or Stafford Student Loan, and (4) not owe a refund on any Title IV financial aid. To remain eligible for assistance from federal, state, or institution sources, students must maintain satisfactory academic progress as outlined under “Satisfactory Academic Progress.”

All aspects of student financial aid are subject to ongoing federal, state, and institutional regulatory changes and updates.

To qualify for any of the programs of financial assistance provided by the U.S. Department of Education or Trinity College’s programs, it is necessary for the student to have filed the FAFSA Form for the school year and the Trinity College Financial Aid Application.

## FEDERAL ASSISTANCE

### Federal Pell Grant

This grant is provided by the U.S. Department of Education and is based on need. To apply for a Pell Grant, fill out the FAFSA in its entirety. Copies of the FAFSA may be obtained from one’s high school, a public library, or on the web at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Applying online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) will produce the most prompt results. Trinity’s school code is 030282. This is a grant and does *not* require repayment. Those receiving a Pell Grant may be eligible for an early refund in order to purchase books. Students may see the Business Office to see if they qualify.

### Federal Supplemental Educational Opportunity Grant (SEOG)

This program provides limited assistance for students of exceptional financial need who without the grant would be unable to continue their education. Pell Grant recipients are given priority consideration. Eligibility is determined by completing the FAFSA.

### Federal College Work Study Program (FWS)

This program provides a limited number of jobs for students who have great financial need. The college arranges on-campus jobs, off-campus tutoring for elementary age students in reading or math programs, as well as other community service jobs. These jobs are provided for students who will accept the responsibility of working faithfully at assigned tasks.

### Loans

Although loans are a common source of financing

a college education, students should enter into them carefully. The Financial Aid Office recommends that students discuss each loan program with them prior to initial application. Federal Law requires all borrowers to participate in an Entrance Interview prior to receiving the first loan and an Exit Interview prior to leaving the college to discuss their obligation to the lenders. These interviews are provided by online entrance/exit/counseling sessions via the internet. For access, go to Trinity’s web site, [www.trinitycollege.edu](http://www.trinitycollege.edu), and click on “Admissions” and “Financial Aid.” Select “Overview” and go to Step 5 (Loans). Select Entrance/Exit/Counseling or Master Promissory Note. Complete and submit. Once the session is completed, the Financial Aid Office will receive notification to that effect. See the Financial Aid Office for further directions.

### Subsidized Federal Stafford Loan

This program enables a student borrower to make application through the Financial Aid Office after accepting the Subsidized Federal Stafford Loan in a financial aid award letter. A Subsidized Federal Stafford Loan is one in which the U.S. Government pays the interest on the loan while the student is currently enrolled in at least six credit hours in a college. Interest generally does not begin until six months after the student has graduated, drops below the 6-credit hour level, or is not enrolled in a college. *The government requires that checks for all first-time, first-year (freshman) student loans be held for 30 days into the academic year before they are deposited against the student’s account. Eligibility is determined by completing the FAFSA.*

### Unsubsidized Federal Stafford Loan

This program enables a student borrower to make application through the Financial Aid Office after accepting the Unsubsidized Stafford Loan in a financial aid award letter. An Unsubsidized Stafford Loan is one in which the interest is not paid by the U.S. government under any circumstances.

### Plus Federal Parent Loan for Undergraduate Students

This program enables parents of a dependent undergraduate student to borrow in order to finance their child’s education. Payments begin within 60 days after the loan is disbursed. The Plus Loan is limited to parents who do not have an adverse credit history.

## Ineligibility for Awards

Any student who is in default on any student loan or who owes a refund for any previous grants is ineligible for any federally funded financial aid.

## STATE ASSISTANCE

### Florida Student Assistance Grant (FSAG)

The student will demonstrate financial need by completing the *Free Application for Federal Student Aid* (FAFSA) in time to be processed error free by the deadline specified by the institution. Upon meeting initial eligibility requirements (see below) Trinity College will award FSAG in accordance with state guidelines regarding minimum and maximum awards.

#### Initial Eligibility Requirements to Receive Funding

The student will:

- Be a Florida resident and a U. S. citizen or eligible non-citizen.
- Not owe a repayment or be in default under any state or federal grant, loan, or scholarship program unless satisfactory arrangements to repay have been made.
- Not have previously received a baccalaureate degree.
- Enroll for a minimum of twelve (12) credit hours per term, or the equivalent, in an associate or baccalaureate degree program at an eligible institution to participate in the **FSAG Public**, **FSAG Private**, or **FSAG Postsecondary** programs.
- Meet Florida's general eligibility requirements for receipt of state aid.

In addition, a student must meet all renewal eligibility requirements in order to be considered for future funding. *For additional eligibility information on Student Renewal, Failure to Meet the Minimum Renewal GPA, Failure to Meet the Minimum Renewal Credit Hours, Student Award Restoration and Student Award Reinstatement* go to [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org), select "Programs Offered," scroll down and select "Florida Student Assistant Grant."

### Florida Bright Futures Scholarship Program

Upon meeting initial eligibility requirements (see below) Trinity College will award FSAG in accordance with state guidelines regarding minimum and maximum awards.

#### Initial Eligibility Requirements to Receive Funding

The student will:

- Be a Florida resident and a U. S. citizen or eligible non-citizen.
- Not owe a repayment or be in default under any state or federal grant, loan, or scholarship program unless satisfactory arrangements to repay have been made.
- Not have previously received a baccalaureate degree.
- Meet specific coursework and minimum grade point average (GPA) and test score requirements which are outlined on the Office of Student Financial Assistance (OSFA) web site, [www.FloridaStudentFinancialAid.org/SSFAD/bf/acadrequire.htm](http://www.FloridaStudentFinancialAid.org/SSFAD/bf/acadrequire.htm).
- **ATS** - The Academic Top Scholars award, announced by the Florida Department of Education before the end of the fall term after all Term One disbursements are reported, is awarded to the Florida Academic Scholar with the highest qualifying SAT/ACT test score). The recipient receives a cost per credit hour award established by the Florida Legislature in the General Appropriations Act in addition to the Florida Academic Scholars award. For current year award amounts, visit: [www.FloridaStudentFinancialAid.org/SSFAD/bf/awardamt.htm](http://www.FloridaStudentFinancialAid.org/SSFAD/bf/awardamt.htm).
- Meet Florida's general eligibility requirements for receipt of state aid.
- Submit a fully completed error free Initial Student Florida Financial Aid Application during the last year in high school (after December 1 and prior to graduation) by accessing [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org) online (select State Grants, Scholarships & Applications, then Apply Here). The application gives the Florida Department of Education (FDOE) permission to evaluate the student's high school transcript and standardized test scores for eligibility for a Bright Futures Scholarship and other state scholarships and grants.
- Apply during the last year in high school, before graduation, or **forfeit** all future eligibility for a Bright Futures Scholarship.

In addition, a student must meet all renewal eligibility requirements in order to be considered for future funding. *For additional eligibility information on Student Renewal, Failure to Meet the Minimum Renewal GPA, Failure to Meet the Minimum Renewal Credit Hours, Student Award Restoration and Student Award Reinstatement* go to [www.FloridaStudentFinancialAid.org](http://www.FloridaStudentFinancialAid.org), select "Programs Offered," scroll down and select "Florida Student Assistant Grant."

## FUNDS FROM OTHER SOURCES

### Veterans Benefits or State Rehabilitation

Trinity College is approved by the U.S. Government to enable the certified veteran to gain financial supplement for education. Veterans qualify for educational assistance according to their length of military service. Widows and children of veterans who died or were disabled as a result of a service connected injury or disease may also be eligible for educational benefits. Information may be obtained from the Veterans Administration or from a Veterans Service Officer.

### Veterans Benefits Policy and Procedures

Veterans who wish to receive veterans benefits to cover tuition must submit the Application for Veterans Benefits and follow the instructions given by the Registrar's Office. Due to Federal regulations, veterans exceeding three (3) days of unexcused absences in a calendar month will have their veterans benefits terminated for unsatisfactory attendance.

### Scholarship Awards

A limited amount of financial assistance is also available through the Trinity College Scholarship Fund. Supported through gifts of interested donors, this fund provides assistance for worthy students in the form of scholarships. It is administered by the Trinity College Scholarship Committee. Awards are made annually, divided over appropriate fall and spring term enrollments. The number of awards and quantity of awards are determined by the Committee and may vary from year to year.

Established scholarship funds include the following:

- Academic Excellence Scholarship
- Abe Brown Memorial Scholarship
- Alumni Endowed Scholarship
- Alumni Scholarship in Honor of Gary Williams
- AYMMI Mission Scholarship
- E. C. Bragg Memorial Scholarship
- Ad Honorem Book Scholarship
- Ad Honorem Book Scholarship International
- Lewis W. Smith Memorial Scholarship
- Rockenhaus Memorial Scholarship

- Gordon and Bernadine Ford Scholarship
- Sammie Burress Hess Memorial Scholarship
- Jan Jendrynski-Rosser Memorial Scholarship
- Joseph Koch Memorial Scholarship
- Bill and Janice Lanpher Endowed Scholarship
- Life Path Christian Center Scholarship
- Charles and Emily Massey Memorial Scholarship
- John Minder Memorial Scholarship
- Ruth Munce Memorial Scholarship
- CAAP Academic Proficiency Scholarship
- Wilma R. Saling Memorial Scholarship
- Lillian Seymour Endowed Scholarship
- Vince Shaffer Memorial Scholarship
- Missions Scholarship
- William A. Touchton III Memorial Scholarship
- Thomas E. and Ann C. Wade Endowed Scholarship
- W.T. Watson Memorial Scholarship
- Sid Williams Memorial Scholarship

In some categories of institutional aid, students may receive only the highest award for which they are eligible. Institutional awards cannot create a credit on a student's account. In such instances, the award will be the balance remaining on the account prior to the application of student loans. Personal charges are not eligible to be paid by institutional aid. In a case of questionable charges, the Financial Aid Director and the Business Office Manager will make the final decision.



## Christian Workers Grant

### Dependent Students:

Students who are enrolled full-time and whose parents are in full-time pastoral ministry will be eligible for a grant of \$300 each semester.

### Independent Students:

Students (not spouses) who are enrolled full-time and who for one year prior to attending Trinity College received 75% or more of their income from vocational Christian ministry will be eligible for a grant of \$300 each semester.

## Trinity College Grant

The Trinity College Grant is awarded as funds are available to full-time students, new or continuing, with need as a priority. Past or expected student participation in student leadership is considered. Awards may be \$100-\$1900 each semester. Trinity College may adjust awards on a case-by-case basis.

## Trinity Married Student Grant

The spouse of any full-time student, one who carries 12 hours or more, may audit one course per semester without tuition charge with payment of applicable fees.

## Shepherd Scholarship

The Shepherd Scholarship is awarded as funds are available to full-time students, new or continuing, need or non-need based. It is at the sole discretion of the institution administration. Limited funding is available.

# THE STUDENT AND FINANCIAL AID

## Satisfactory Academic Progress

To be eligible for student financial aid, a student must make satisfactory academic progress as defined below:

1. The student must maintain a cumulative grade point average consistent with the following scale:

<u>Hours Attempted</u>	<u>Required Minimum Cumulative Average</u>
1-65	1.90
66 and above	2.00

2. The student must successfully complete a minimum of 24 credits per academic year for full-time students. Only grades A through D- and S will be considered as credits completed. An academic year consists of the Fall semester and the Spring semester. Full-time refers to students who register for at least 12 semester

hours of credit for a fall or spring term. Part-time, for financial aid purposes, refers to students who register for 6-11 hours of credit for a fall or spring term.

## Financial Aid Probation

Students will be officially evaluated at the end of the spring term. Students will be placed on financial aid probation if they have not maintained Satisfactory Academic Progress as outlined above. Students may receive financial aid during the probation period. If the student does not meet Satisfactory Academic Progress at the end of the subsequent semester he/she will be placed on Financial Aid Suspension. If offered, students may take summer classes at Trinity College to help meet the above criteria. Students may appeal probation, see Financial Aid for an application within 30 days of the last day of the semester.

Note: Some Federal, State and Institution programs may have more stringent policies than listed above for satisfactory academic progress.

## Financial Aid Suspension

A student placed on Financial Aid probation has one semester to meet the Satisfactory Academic Progress as outlined above. If the student does not meet the above criteria he/she will be placed on financial aid suspension. During the suspension period the student will be ineligible to receive any Federal, State or Institution aid. Financial aid can be reinstated upon meeting the Satisfactory Academic Progress in any subsequent semester. Students may appeal suspension, see Financial Aid for an application within 30 days from the last day of the semester.



## The Federal Refund Policy (R2T4)

A statutory schedule is used to determine the *amount of federal funds* a student has earned when he or she ceases attendance based on the period the student was in attendance. When a student determined to be a recipient of a Title IV grant or loan program withdraws from an institution during a payment period or period of enrollment in which the student began attendance, the institution must begin the Title IV Refund (R2T4) process to determine the student's eligibility of Title IV funds based in accordance with the calculations prescribed by regulations.

There are several factors used to determine Title IV Refund (R2T4) calculations: official or unofficial withdrawal date, payment period or period of enrollment, amount of aid that was disbursed, amount of aid that could have been disbursed, percent of Title IV earned, post-withdrawal or late disbursement, institutional cost, amount of Title IV aid to be returned (*if applicable*) and time limits and reporting requirements.

Up through the 60% point in each payment period or period of enrollment, a pro rata schedule is used to determine how much *federal funds* the student has earned at the time of withdrawal. After the 60% point in the payment period or period of enrollment, a student has earned 100% of the federal funds. Upon the completion of Title IV Refund (R2T4) a school is required to determine if a post-withdrawal disbursement is necessary for funds earned and not disbursed to students and/or parents. Recent regulations state that all withdrawals must undergo Title IV Refund (R2T4) if federal monies apply.

The Federal Refund Policy (R2T4) is very encompassing and this is intended to be an overview of the policies and procedures that govern regulations pertaining to Title IV Refund (R2T4). *For further guidance on Title IV Refund's (R2T4) policies and procedures please see the reference material found in Volume 5 of the Federal Student Aid Handbook under Withdrawals. You may access a copy in the Financial Aid Office.*

## Financial Aid Appeals

Students who have a question about their financial aid suspension have the right to appeal to the Financial Aid Director. This appeal must be made in writing within thirty days after the date of the student's suspension notice.

## The Student's Cost of Education

Students commit themselves to the full cost of education upon registration and, in lieu of complete payment, each student's financial package should be reviewed completely by the Business Office by the end of the first week of class each semester. Students should either pay their bill in full or have made approved payment arrangements, if possible, by the end of the first week of class.

If there are any problems with a student's financial package, or their financial aid is suspended, ***the student is still responsible for all unpaid balances.*** A student's account should be paid in full before a student may graduate and before any transcripts will be sent to other institutions.