

Undergraduate Student Financial Aid Agreement

The following are responsibilities and guidelines that apply to any aid offer you may receive in your award package. By accepting you understand and agree to the specific terms and conditions below from the Office of Student Enrollment and Financial Services (SEFS):

Enrollment Requirements

- The amount of financial assistance received is based upon the enrollment status and reflects the current flat-rate tuition and fees for full-time enrollment between 12 and 18 credit hours per semester.
 - If your credit hours change, you must notify the SEFS office so that an appropriate adjustment to your award can be reviewed and aid is awarded as applicable. Additionally, registration for courses beyond your program of study are not eligible for federal aid.
- The minimum credit requirement for undergraduate level federal aid is six credit hours per semester.
- Enrollment of less than 9 credit hours may result in your award being prorated or cancelled.

Award Requirements

- Financial aid funds, both federal and institutional, are to be used for educational expenses only.
- Each student must meet the requirements of the Satisfactory Academic Progress (SAP) policy.
- The amount of financial assistance is based upon the preferred living arrangements (campus resident or commuter status) as indicated on the financial aid award.
 - If living arrangements change at any time during the academic year, or if they are different than those reported on the Free Application for Federal Student Aid (FAFSA), you are required to notify the SEFS office so that an appropriate adjustment to the award can be made.
- The award notice reflects the gross amount of federal loans. The disbursement amount will be reduced by loan origination fees.
- Additional resources, such as sponsorships, tuition assistance, and external scholarships, must be reported to the SEFS office. Please be aware these resources may result in your financial aid being reduced or cancelled.
- JCU reserves the right to revise your financial aid award, at any time, based on revised FAFSA data. Your financial aid award is contingent upon the final allocation of funds by the U.S. Department of Education.
- If the Department of Education or JCU selects your file for verification, you are required to submit a verification statement along with any supporting documentation.
 - Your financial aid, including work-study is an estimate until verification has been completed.
 - Your award will not appear on the account and may be subject to change as a result of verification.
 - Choosing to opt out of verification may result in removal of financial aid.

Institutional Scholarships and Grants

- Institutional scholarships and grants must be used toward tuition, fees, or any direct university charges, such as on campus room and board.
- All Institutional Funding is awarded for Fall and Spring semesters and limited to eight semesters.
- Aid is not applicable for summer enrollment

- All scholarship recipients must meet the requirements for Financial Aid's **Satisfactory Academic Progress** (SAP) policy to renew scholarships each semester.
- If you are recipient of the ARRUPE Scholarship, Leadership Scholarship, Social Innovation, or Honors Program, you understand your financial aid award is based on your active participation and requirements being met in the program.
 - In the event that you are removed from the program or choose to no longer participate, your aid award may be impacted and will be reviewed for other merit and/or need based funds from the university.
- Many scholarships are funded by the generosity of various donors. We will share pertinent information about you with donors, as appropriate. If selected for a donor scholarship a thank you letter is required to receive funds.
- If you are a Veteran or ROTC scholarship recipient using educational benefits, your scholarship is contingent on meeting all Army/Military standards.
 - As a Verteran you must submit a copy of your Certificate of Eligibility to the SEFS office.
 - You must also fill out the **Online Certification Request** to apply for your G.I. Bill benefits and continue to fill out the **Online Certification Request** any time a change is made to your class-schedule.
 - ROTC recipient's room and board expenses will be covered at the standard rates ONLY. Any additional charges that result from your selection of premium room and board options will be your responsibility.
- If you are the recipient of any tuition remission program award (CIC-TEP, TEP, FACHEX or faculty staff waiver), this award will replace any John Carroll institutional financial aid that may be offered and can impact your eligibility for other funding including state and endowed funds.
 - There are specific courses, fees, summer sessions and study abroad programs which are excluded from the award and you will be responsible for these expenses.
 - Most programs will be limited to 8 semesters of eligibility and may require annual renewal.
- Federal Work Study will be paid every two weeks for the amount of money actually earned. Federal Work Study funds are not credited to the student's account each semester. The Federal Work Study award represents an opportunity to work on-campus and is not a guarantee of campus employment.

Awards are based on information provided by the applicant. Awards are subject to revisions and/or cancellations in the event of changes in regulations, fund allocation, estimated family contribution, or if an error has been made in the calculation of your eligibility or award. The Office of Student Enrollment and Financial Services (SEFS) applies your awards directly to charges on your Student Account including tuition, fees, housing, and other charges.

By accepting below, I indicate that I have read, understand, and accept the responsibilities of my Financial Aid Award Agreement.