Financial Aid

Trinity College seeks to assist every student in furthering their education and strengthening their relationship. with God. In order to do so, Trinity College offers many options to help students fund their education. All students interested in receiving Federal Title IV aid are required to complete the Free Application for Federal Student Aid (FAFSA) annually and meet the following eligibility requirements categorized below. No aid can be administered to a student without this application being completed and reviewed by the Financial Aid Office. Once the Financial Aid Office determines eligibility an Offer letter will be sent to each student.

TRINITY'S SCHOOL CODE IS 030282

Application Procedures
- The FAFSA can be filed electronically at studentaid.gov/h/apply-for-aid/fafsa/.
- FAFSA contributors must utilize the Direct Data Exchange (DDX) which imports tax information unto the FAFSA directly from the Internal Revenue Service (IRS).
- Information provided on the FAFSA Submission Summary (FSS) should be reviewed thoroughly.
- Review all correspondence, follow instructions on the FSS, and follow through within 5-10 business days. Delays can be costly as well as frustrating. Federal regulations require that some students be selected for verification. If selected, students will be asked to provide documents supporting the information submitted on the FAFSA. Subsequent requests for data may be necessary after initial submissions are reviewed. Prompt response to requests will expedite the completion of this process.
- Late or incomplete submission of documents can result in delayed disbursement or possible loss of eligibility for aid.
- Offered federal funds and other need-based financial aid are considered estimates until verification is complete, and all necessary corrections have been made.
- *Returning students must submit the FAFSA for the upcoming academic year by April 1. Some aid is limited and awarded on a first-come, first-served basis, so late submissions may reduce eligibility.*
- *Eligibility for institutional aid depends on meeting this deadline. If you are a returning student and fail to submit the FAFSA by April 1, you will not qualify for institutional aid.*

General Eligibility
To be eligible for federal financial aid all students must meet the following criteria:
1. Be a United States Citizen or Eligible Non-citizen;
2. Have a high school diploma or GED certificate;
3. Be enrolled/accepted for admittance in an eligible program as a regular student seeking a degree;
4. Meet satisfactory academic progress standards;
5. Not be in default on any federal student loans nor owe any overpayment on a federal student grant or loan;
6. Have not exceeded annual loan limits or lifetime aggregate limits;
7. Be enrolled at least half time (for loans)

Students selected for verification will be required to complete any necessary additional documentation before aid can disburse. Students desiring not to receive any financial help, or who do not want all aid awarded to them, may decline any or all aid listed on their Trinity College Award Offer Letter. However, students are still responsible for their educational costs.

A student will receive an award letter directing them to log onto the financial aid portal to view their financial aid award offers. Through this online portal, students will have the ability to accept, decline, or adjust their award offers.

Adjustments can also be made through the Financial Aid Office. Please note that students are still responsible for their educational costs, regardless of any adjustments made to the award offer. It is recommended by the Financial Aid Office that a student only accept the amount needed to cover their actual cost and therefore limit the amount of loans they have to pay back.

Maintaining Eligibility
In addition to meeting the general requirements for applying for federal aid each year, students must also meet the requirements of the seminary's Satisfactory Academic Progress (SAP) standards (see SAP Policy). These standards, which comply with U.S. Department of Education regulations are intended to establish minimum, reasonable levels of advancement toward degree completion and to guard against abuse of federal financial aid programs. Satisfactory progress requirements for receipt of federal financial aid are separate and distinct from the college's academic progress requirements for academic continuance.

Changes in Eligibility
The Financial Aid Office has the right to reduce or cancel a student's financial aid before or after disbursement based on new information including reductions in credit hours enrolled or other new information that becomes available.
Student Aid Programs
Trinity College of Florida participates in the following Federal Title IV programs:

- Pell Grant
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Direct Subsidized & Unsubsidized Loans
- Direct Parent Plus Loan Program
- Federal Work Study Program

Trinity College of Florida participates in the following State of Florida aid programs:

- Florida Bright Futures Scholarship Program
- Florida Student Assistance Grant (FSAG)
- Florida Work Experience Program

All types of aid require the FAFSA application to be completed to determine eligibility.

Grants
Grants are considered gift aid and do not have to be repaid. Only undergraduate students who have not previously received a bachelor's degree and who demonstrate financial need may be eligible for federal and state funded grant programs. Awards are based on the amount of available funds and the number of eligible applicants. To be considered for grant awards, students must meet eligibility requirements and have a valid FAFSA on file at TCF.
Scholarships are awarded based on various criteria, including financial need, campus/community activities, leadership positions, academic success, and work experience. Scholarships are designed to reward, encourage, and assist students in pursuing academic excellence and leadership roles.
Federal Work Study is designed to provide students who demonstrate financial need a chance to earn money while pursuing a degree. Individual departments hire students while the Financial Aid Office determines the eligibility, award amount, and pay rate.
Loans are borrowed funds that must be repaid. They provide undergraduate students with an opportunity to invest in their future. Undergraduate students must enroll for at least six hours at TCF in TCF classes to be considered for federal loans.

Florida State Aid
Florida Student Assistance Grant (FSAG)
The Florida Student Assistance Grant (FSAG) is a grant that is awarded to full-time, degree-seeking students who are Florida residents. Award amounts vary based on financial need. In order to continue to receive funding, a student must meet all renewal eligibility requirements, which can be
accessed at floridastudentfinancialaid.org/SSFAD/factsheets/FSAG.htm. Student must provide proof of residency according to Florida statutes for financial aid purposes.

Florida Bright Futures Scholarship Program
This scholarship is awarded in high school to Florida students who meet the specific GPA, SAT/ACT test scores, and other general requirements which can be accessed at Florida StudentFinancialAid.org/SSFAD/bf/acadrequire.html. High School students apply for this scholarship by submitting a Student Florida Financial Aid Application during the last year in high school (after December 1st and prior to graduation). The application can be accessed at FloridaStudentFinancialAid.org, under State Grants, Scholarships & Applications. 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. In addition, a student must meet all renewal eligibility requirements in order to be considered for future funding. Proof of Florida residency is required. Bright Futures are based on a per credit hour amount established by the General Appropriations Act each year. Institutions are required to recalculate the Bright Futures award when a student withdraws or drops one or more classes after the Drop/Add period ends.

Financial Aid Notification
Financial aid summaries for first time TCF students are typically sent electronically in early April, while email financial aid notifications are sent to continuing students in advance of the upcoming fall semester. Initial awards may be amended due to factors such as contingent admission status, less than full-time enrollment, lack of academic progress, changes needed due to the verification process, incomplete files, receipt of additional resources, (this is not an exhaustive list, but representative of the most common reasons for financial aid package changes).

Financial aid packages are based upon the student's financial need, the amount of available funds, the number of TCF students who qualify for aid, and the date the student completes the application process. The amounts listed via financial aid summaries are estimates based on full-time enrollment. For purposes of financial aid, enrollment is based solely on classes that count toward degree completion.

Federal, institutional, and state funded aid require admission to TCF to be finalized with no contingencies and students must be classified as degree-seeking.

Verification, if required, must be completed. Students must meet the Standards for Satisfactory Academic Progress. If all eligibility is met, financial aid funds may be disbursed.

It is the student's responsibility to be aware of minimal requirements for each program. When requirements are no longer met, awards will be adjusted as necessary. All awards are subject to change.

Financial Aid Policies

Satisfactory Academic Progress (SAP)
Federal regulations require Trinity College of Florida to establish & monitor Standards of Academic Progress. A student MUST maintain satisfactory academic progress in a course of study regardless of whether the student previously received financial aid or transferred from another institution. To meet the standards adopted by TCF, a student must:
1. Qualitative: Minimum Cumulative Grade Point Average (CGPA) - maintaining a cumulative GPA of 2.0 OR higher. Cumulative GPA includes transfer work if applicable.
2. Quantitative: Complete a minimum of 67% of all credit hours attempted, including transfer hours
3. Quantitative: Graduate within the maximum time frame, 150% of the required hours for the student's program. Students cannot receive financial aid for more than 150% of the credit hours required to complete their degree. This includes transfer hours accepted towards the degree plus all TCF coursework.

Repeated course/s, including the original attempt, will be counted towards the completion ratio and maximum time frame requirements. See the chart below:

Degree Program	Maximum Hours Allowed for Completing Degree

Associates Degree Programs (60 credits)	90 attempted credit hours
Bachelors Degree Programs (123 credits)	184.5 attempted credit hours

SAP will be reviewed at the end of each semester/term. Only grades A through D- will be considered as credits completed. Grades of "F, W, or I" are not considered successfully completed courses, but do count towards the number of attempted credits. Students who do not meet the GPA and/or percentage completion SAP standards will be placed on financial aid warning for the next semester. Students placed on Financial Aid Warning will be able to receive aid for the warning semester.

At the end of that semester, students must either meet the standards or aid will be canceled for future terms (financial aid termination) until the student either meets the standards or the student has an appeal approved placing them on financial aid probation with an academic plan on file demonstrating the requirements for the student to get back on track towards graduation.
(Note: Some Federal, State, and Institutional programs may have more stringent policies than those listed above for Satisfactory Academic Progress.) Financial aid can be reinstated upon meeting Satisfactory Academic Progress in any subsequent semester, regardless of whether or not the student filed an appeal.
Financial Aid Termination Appeals

Any student with extenuating circumstances, (i.e., death of a relative, an illness or injury of the student, etc.), who is placed on cancellation status may appeal to the Financial Aid Review Committee for reinstatement based on his/her special case.

To appeal, the student must:
- Complete the Satisfactory Academic Progress Appeal Form
- Include a detailed statement that explains the extenuating circumstances that prevented or resulted in the student not meeting the SAP standards.
- Attach documentation supporting specific circumstance(s) to the appeal form;
- The statement must include what has changed that will enable them to meet SAP guidelines in the future.
- Meet with an Academic Advisor and have the advisor complete an Academic Plan for Financial Aid;
- Submit the appeal, supporting documentation, and academic plan to the Financial Aid office within 30 days of their Financial Aid Termination Notice.

If the student had extenuating circumstances, such as a medical condition or serious illness, a learning disability, the death of an immediate family member, an involuntary call to active military duty, a documented change in conditions of employment, or other extraordinary/emergency circumstances (such as natural disasters), the student must provide legitimate documentation to support their explanation along with an appeal form. Letters from family and friends may not be considered legitimate documentation. Appeals submitted without a detailed explanation and necessary documentation may not be approved. Successfully submitting an appeal does not guarantee approval, however, not successfully submitting an appeal could lead to continued ineligibility for financial aid.

After a thorough evaluation of the written request and all supporting documentation, the Financial Aid Review Committee will notify the student of the decision by email communication.

Financial Aid Award Offer Policy
- Considering grants, scholarships, and subsidized loans first
- Substituting unsubsidized loans for the SAI
- Only awards accepted via a signed offer letter will be disbursed.

Disbursement Policy
After completing the certifying eligibility process below, the Financial Aid Office will notify the Bursar and CFO that funds are eligible for disbursement. Federal regulations require that Direct and PLUS loans are made in two substantially equal payments. First disbursements will be made in the Fall, and second disbursements will be made in the Spring. One term loans will be disbursed as a lump sum after the drop/add period has ended.

Certifying Eligibility Process

Prior to certifying and disbursing any federal and state aid to a student at Trinity College of Florida, the following checks will be performed:

1. Confirm that the student is enrolled at the enrollment status at which the student was awarded.
2. Make appropriate changes to enrollment status if necessary and send revised offer letter.
3. Cancel federal loan awards if a student is no longer enrolled at least half time.
4. Confirm all required documentation has been received, verification and C Codes have been cleared, and all missing information is resolved.
5. Confirm that the student meets SAP requirements

Disbursement Notification

Because Trinity College of Florida receives affirmative confirmation (34 CFR 668.165(a) (6)) as to the types and amounts of Title IV loans they want for a period of enrollment, the College will send a disbursement notification no earlier than 30 days before and no later than 30 days after crediting the student's account. This notification will include the date of disbursement, amount of disbursement and a reminder that the student can reduce, change, or cancel the loan.

Financial Aid Probation

Students who submit a SAP Appeal that is approved will be placed on Financial Aid Probation, and will continue in the Financial Aid Probation status as long as they successfully comply with the prescribed academic plan that is submitted as part of the SAP Appeal and make progress in the SAP component(s) in which the student is deficit. Progression will be monitored during the probationary period at the beginning and end of each semester to ensure the student is following the prescribed academic plan and successfully matriculating through their program of study. Disbursements will not be made for a semester unless it is verified that the prior review (if applicable) was acceptable, and the student is in the proper classes for the term in question. All probation students must successfully complete a minimum of 67% of the credit hours that they attempt each semester. In addition, students on probation for GPA and/or completion ratio must make positive progression in the appropriate area(s).

Cost of Attendance Policy

Cost of Attendance (COA) is the total amount it will cost for a student to attend the seminary with all direct and indirect expenses included. Cost of Attendance includes tuition and fees, cost of living expenses, and allowances for books, supplies, transportation, and loan fees. The annual COA is listed on the TCF website.

Return of Title IV Funds (R2T4)

Federal regulations require Title IV financial aid funds to be awarded under the assumption that a student will attend the institution for the entire period in which federal assistance was awarded. When a student withdraws from all courses for any reason, including medical withdrawals, the student may no longer be eligible for the full amount of Title IV funds that the student was originally scheduled to receive. The return of funds is based upon the premise that students earn their financial aid in proportion to the amount of time in which they are enrolled. A pro-rated schedule is used to determine the amount of federal student aid funds the student will have earned at the time of the withdrawal. Once 60% of the semester is completed, a student is considered to have earned all of their financial aid and will not be required to return any funds.

Trinity College of Florida will calculate how much federal financial aid a student has earned if a student:

- Completely Withdrawals, or
- Stops attending before completing the semester.

Based on this calculation, TCF Students could be responsible for repaying a portion of the aid they received. Students who do not begin attendance must repay all financial aid disbursed for the term. R2T4 calculations must be completed, by regulation, within 30 days from the date that the college determines a student completely withdrew.

Verification & "C" Code Resolution Policy

It is the policy of Trinity College of Florida that no aid will be certified or disbursed to a student until all required verification and "C" Code documentation has been submitted. Therefore, TCF will not be liable for any students who fail to comply with the verification process or who do not submit required documentation. If a student fails to resolve verification or "C" Code issues they will be responsible for their entire cost of tuition and fees out of pocket and will need to make appropriate arrangements with the Bursar's Office.

Over Awards

An over award occurs when a student's award package has exceeded either the unmet need or Cost of Attendance. To prevent over awards, students are required to notify the Financial Aid Office of any potential awards not already listed on the student's financial aid award letter. In the event of an over award, the student's award package is reduced to eliminate the over award, which may result in a repayment to the institution of the over award. This includes late scholarship notifications that may occur during the academic year. Students are advised to discuss the impact of receiving scholarship funding after other financial aid funds have disbursed with the financial aid office.

Repeated Coursework

Federal regulations state that students may only receive federal financial aid funding for one repetition of a previously passed course. As a result, any repeated course/s that the student enrolls in (current or future terms) cannot be used in the calculation of his/her enrollment level for financial aid purposes for that particular term, regardless of whether or not financial aid was received for the course(s). The repeated course(s), including the original attempt, must be counted towards maximum time frame and hours completion ratio requirements for Satisfactory Academic Progress purposes, which can impact a student's financial aid eligibility.

Veteran Benefits

Trinity College's VA Certifying Officials: James Snyder

Trinity College is approved by the Florida State Approving Agency for Veterans' education and training. 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.

Facility Name/Address: Trinity College of Florida, 2430 Welbilt Blvd., Trinity, FL 34655.

VA Facility Code: 319B2110.

In accordance with Title 38 US Code 3679 subsection (e), this school adopts the following additional provisions for any students using U.S. Department of Veterans Affairs (VA) Post 9/11 G.l. Bill® (Ch. 33) or Vocational Rehabilitation & Employment (Ch. 31) benefits, while payment to the institution is pending from the VA. This school will not:

- Prevent the student's enrollment;
- Assess a late penalty fee to the student;
- Require the student to secure alternative or additional funding;
- Deny the student access to any resources (access to classes, libraries, or other institutional facilities) available to other students who have satisfied their tuition and fee bills to the institution.

However, to qualify for this provision, such students may be required to:

- Produce the VA Certificate of Eligibility (COE) by the first day of class;
- Provide a written request to be certified;
- Provide additional information needed to properly certify the enrollment as described in other institutional policies.

Military Tuition Assistance (TA)

Trinity College of Florida is approved to accept Military Tuition Assistance. Students using military tuition assistance should first check with their Education Service Officer (ESO) within their military unit or command for approval.

Tuition Assistance Eligibility

Military service offers a tremendous array of education benefits that can be used while you are on active duty or after you leave the service. A good education is essential to your career both in uniform and out, so take advantage of the education benefits you've earned.

While in service, members have access to up to $4,500 a year in Tuition Assistance. TA is paid to the school on a per class basis. Service members can also use GI Bill benefits, although it is seldom a good idea to do so while on active duty.

Each service has its own criteria for eligibility, obligated service, application process and restrictions. This money is usually paid directly to the institution by the individual services.

Additionally, active-duty members may elect to use the GI Bill "Top-Up" in addition to their service-provided TA to cover high-cost courses.

TA is not a loan; it should be viewed as money you have earned just like your base pay.

What Will Tuition Assistance Benefits Cover?

Tuition Assistance can be used for undergraduate, graduate, vocational, licensure, certificate, and language courses, or to complete a high school education. Funds may be used for either in-person or online classes.

Funding may be used to cover:
- Tuition
- Course-specific fees (e.g., laboratory fees or online course fees)

Tuition Assistance Restrictions

Tuition Assistance cannot be paid if you leave the service before your course ends or if you fail the course.

Tuition Assistance also cannot be paid if you drop out of the class, but there are exceptions to this. These exceptions include developing an illness, a military transfer, or mission requirements.

In cases where you'd already received TA, if you're later deemed ineligible to be paid, you'd have to pay the money back.

Additionally, Tuition Assistance benefits do not cover:
- Books
- Course materials
- Transportation
- Room and board
- Flight training fees
- Taking the same course twice
- Continuing education units, or CEUs

TA Application Process

Each military branch has its own TA application form and procedures.

Endowed and Funded Scholarships

As a part of Trinity College of Florida's mission to provide a biblically-centered education, equipping servant leaders for life and career opportunities, we are proud to offer scholarships through the Trinity College Scholarship Fund. Supported through gifts of interested donors, these funds provide assistance for worthy students in the form of scholarships. Scholarship awards can be based on a variety of criteria including denomination, enrollment status, academic merit, talent, demonstrated financial need, field of study, participation in a specific program, organization or activity, and/or any combination of the above. Scholarships are awarded based on available funding. Awards are

made annually by the scholarship committee in March and are 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.

A few established scholarships include:
- Abe Brown Memorial Scholarship Academic Excellence Scholarship
- Al Tedder Memorial Scholarship
- Alumni Scholarship in Honor of Gary Williams
- Art Yohner Mission Fund Scholarship
- Bill and Janice Lanpher Endowed Scholarship
- Dr. Peggy A. Bragg Mission Scholarship
- E. C. Bragg Endowed Memorial Scholarship
- Dennis E. Cox Memorial Scholarship
- International Student Scholarship in Honor of Merten and lola Fogleboch
- Gordon and Bernadine Ford Memorial Scholarship
- James Whitman Memorial Scholarship
- Jan Jendrynski-Rosser Memorial Scholarship
- Jean H. Binnion Education Scholarship
- John Minder Memorial Scholarship Joseph Koch Memorial Scholarship
- Lewis W. Smith Memorial Scholarship
- Lillian Seymour Endowed Scholarship
- Melvin and Kathleen Carter Endowed Scholarship
- O. C. Clark Memorial Scholarship
- Phillis O'Farrell Memorial Scholarship
- Rockenhaus Memorial Scholarship
- Ruth Munce Memorial Scholarship
- Sammie Burress Hess Memorial Scholarship
- Sid Williams Memorial Scholarship
- Wade-Massey Endowed Scholarship
- Vince Shaffer Memorial Scholarship
- W. T. Watson Memorial Scholarship
- Wilma R. Saling Memorial Scholarship

Eligibility Requirements for Endowed and Funded Scholarships
Any student who receives an endowed or funded scholarship is expected to be in good standing, academically, and spiritually. Failure to maintain a passing grade in Chapel and Christian Service will result in the loss of endowed and funded scholarships. Due to endowed and funded scholarships being awarded in Spring each year, the previous fall semester, current spring semester, and the upcoming fall semester will determine eligibility and continued eligibility.

Institutional Scholarships and Grants

Trinity College of Florida Merit Scholarship
Trinity College of Florida offers merit scholarships upon admission to qualified entering freshmen and transfer students without regard to financial need. These scholarships are offered during recruitment to recognize outstanding achievements, special talents, and future promise of students who have demonstrated the potential to make significant contributions while enrolled at the college. Scholarship payment occurs during the fall and spring semesters only, and requires continuous, full-time enrollment (minimum of twelve course units per semester).

Merit scholarships are annually renewable for up to five years of payment, or completion of the undergraduate degree (whichever comes first). A minimum 3.25 cumulative GPA is required for renewal of all merit-based scholarships. Continuous full-time enrollment is required. Academic performance is reviewed at the end of the academic year. Scholarships are not renewed if the academic and enrollment requirements are not met. *Scholarships*

are not renewed if Chapel and Christian Service requirements are not met.

Trinity College of Florida Grant
Trinity College of Florida Grants are awarded to students according to their demonstrated financial need, based on the information provided on the FAFSA. Trinity College Grant is need-based and awarded as funds are available to full-time students who are attending TCF for the first time either as freshmen or transfer students.

Annual renewal of the TCF grant is subject to review by the financial aid staff, in keeping with available funds. Students must maintain satisfactory academic progress & show continued financial need for the TCF grant to be renewed. Changes in financial need, housing, or enrollment status may warrant revision of the awards. Date of FAFSA filing and academic performance also play a role in distribution of TCF grant funds. *TCF Grant will not be renewed if Chapel and Christian Service requirements are not met.*

Church Matching Grant
Student's whole home church is providing a scholarship for the student to attend TCF, will be eligible for a Church Matching Grant. This grant can be matched up to $1,000 per semester. The home church must make payment to TCF directly. Matching funds will not be applied until payment is received. This grant is renewable as long as the student's church is still providing them with the scholarship.

Christian Workers Grant
Dependent Students who are enrolled full-time and whose parents are in full-time pastoral ministry or missions will be eligible for this institutional grant of $1,500 per school year. Independent students (not spouses) who are enrolled full-time and are full-time pastors or missionaries, will be eligible for a grant of $1,000 each semester. Documentation of employment is required annually from the Church or mission organization.

Referral Grant
Any student who successfully refers a new student to enroll in full-time classes (in-seat; minimum of 9 credit hours) will receive a $1,000 referral grant ($500/semester) for that school year. If the student referred continues their education in enrolling in subsequent semesters (2nd year), an additional $500 will be awarded for the following two semesters ($250/semester) that the student is enrolled for the original referring student. This referral grant can be stacked and can be awarded to the referring student for each student that they successfully refer to Trinity College who enrolls. This grant does not apply to new online or dual enrolled students. *Any student who was referred to Trinity College of Florida successfully will receive a reciprocal grant of $1,000 for the first year, and $500 for the second year of enrollment.*

Early Acceptance Grant
Any student who is applying to be a new student at Trinity College of Florida and is accepted before September 1 will receive a non-renewable $1,000 grant for their first year of enrollment. Any student who is applying to be a new student at Trinity College of Florida and is accepted before February 1 will receive a non-renewable $500 grant for their first year of enrollment.

General Eligibility Requirements
Any student who is in default on a student loan or who owes a refund for any previous federal award is ineligible for any federally funded financial aid until it is satisfied.

Note: 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. Indirect costs, such as personal charges or off-campus housing, are not eligible to be paid by institutional aid.