



# B-CU Financial Aid Top FAQs ?

## General

- **What is the school code?** 001467
- **What is the phone/fax number to Financial Aid?** PHONE: 386-481-2620 or 1-800-553-9369 / FAX: 386-481-2621

- **How much is tuition/room and board?**

For 2008-2009 Academic Year:

	Fall 2008	Spring 2009	Total
Tuition	\$6,438.00	\$6,438.00	\$12,876.00
Room & Board	\$3,836.00	\$3,836.00	\$7,672.00
Total	\$10,274.00	\$10,274.00	\$20,548.00

- **What is my PIN number for the B-CU Online Financial Aid?** Visit the B-CU Online Financial Aid System at <http://pfweb.cookman.edu/NetPartnerStudent/logon.aspx>. Your Online Financial Aid PIN is NOT THE SAME as your BCU Wildcat Web PIN. To receive your Online Financial Aid PIN, enter your BCU Student ID Number in the LOG IN box and click on "Receive PIN by e-mail."
- **How can I get the forms?** Visit our website at [http://www.cookman.edu/financial\\_aid/](http://www.cookman.edu/financial_aid/) and select the Documents & Forms on the left.

## Scholarships

- **What scholarships are available?** Visit the Financial Aid Website and explore the scholarship link to view B-CU Institutional Scholarships (Deadline for Applications May 1) – Also look for outside scholarships. [http://www.cookman.edu/financial\\_aid/index.html](http://www.cookman.edu/financial_aid/index.html)
- **Do I need a different essay and recommendation for each scholarship application or can I use the same one?** You can use the same essay and recommendation, but each scholarship you apply for must have a separate application and copy of the recommendation and essay.

## Awarding and Verification

- **What is the verification process? Why do I have to fill out a dependent/independent verification?** The Department of Education randomly selected you for verification. In order to receive federal aid, we must verify your income and the number of people in your household. This is why we need the verification form and parent/student taxes.
- **What makes a student independent/dependent?**
  - To be independent you must be:
    - a. 24 years old or older
    - b. Married
    - c. Working on a master's or doctorate program
    - d. Veteran of the armed forces
    - e. Have children who receive more than half of their support from you.
    - f. Have dependents (other than child or spouse) that receive more than half of their support from you.
    - g. Orphan/ward of court
    - h. Emancipated minor before the age of 18
    - i. In a legal guardianship before the age of 18
    - j. Unaccompanied youth/homeless.



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- **I claimed myself on my taxes, does that make me independent?** No. In order to be independent you must meet the criteria listed in question 10.
- **What are the requirements to receive the FRAG?**
  - a. High School Graduate of a Florida School
  - b. Student and Parents are residents of Florida for at least 5 years.
  - c. Full-time student (at least 12 hours)
  - d. Maintain a GPA 2.0 or higher
  - e. Must earn 12 credits each for fall and spring (total 24)
- **How long before my funds will post?** The earliest date that aid is eligible to be posted is the first day after drop/add ends.
- **When will I get my refund?** Once the aid posts to your account then Student Accounts is responsible for issuing the refund.

## FAFSA

- **Who do I contact when I need help with my FAFSA pin?** [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or 1(800)4-FED-AID
- **Is there a deadline for Financial Aid?** No. We have priority deadlines set in order for students to receive the best aid. Get the *FAFSA* done as soon as possible for the upcoming academic year to ensure you get financial aid. If it is not completed before registration, you will not be able to register.

## Loans

- **What types of loans are available?** Federal Stafford Loans and Private Loans.
- **What are Federal Stafford Loans?** Federal Stafford loans are fixed-rate federal loans for undergraduate and graduate students attending college at least half-time. Stafford loans are the most common and one of the lowest-cost ways to pay for school.
- **What is the difference between subsidized and unsubsidized loans?** The government pays the interest on subsidized loans while the student is enrolled in school. The student has to pay or defer the interest on an unsubsidized loan while they are in school.
- **How much can I get in Stafford Loans based on my classification?**

Credits	Classification	Loan	Amount
0-27	Freshman	Subsidized	\$3,500
		Unsubsidized	\$2,000*
28-57	Sophomore	Subsidized	\$4,500
		Unsubsidized	\$2,000*
58-91	Junior	Subsidized	\$5,500
		Unsubsidized	\$2,000**
92-120	Senior	Subsidized	\$5,500
		Unsubsidized	\$2,000**

\* (eligible for extra 4000 UNUSB if parent denied PLUS loan or independent)

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- **How many hours do I need to get loans?** At least 6 hours (half-time student)
- **What kind of aid is available for the summer?** Unsubsidized loans, Parent PLUS Loans and Private Loans. To get an unsubsidized loan in the summer the parent must apply for the PLUS loan and be denied.