

### **6.3.2 Financial Aid**

The purpose of this section is to provide a summary of the financial aid program at Flagler College. Detailed information is available in the Flagler College Catalog and on the Flagler College Web site [www.flagler.edu](http://www.flagler.edu).

Flagler College acknowledges that financing a college education represents a major investment. While the College believes the primary responsibility in this endeavor rests with the student, we realize that many students cannot afford to pay the entire cost of college tuition. The College conducts a comprehensive financial aid program to assist students in meeting the costs they cannot pay. The primary purposes of the program are to make sure that students are aware of the availability of financial aid and to provide students with the opportunity to apply for that aid.

The Financial Aid Office uses all means at its disposal to advise students of financial aid availability and application deadlines, such as: campus publications, the college web site, postings on the campus bulletin boards, faculty notification, student email, etc. It is the student's responsibility to use these means to seek out and apply for financial aid. The Flagler College Financial Aid staff is available during regular business hours to assist students in this process.

The office is located on the second floor of Hanke Hall at 63 Cordova Street. Hours are 8 a.m. 5 p.m. EST, Monday through Friday. Mail should be addressed to: Financial Aid Office, Flagler College, P.O. Box 1027, St. Augustine, FL 32085-1027, or emailed to: [financialaid@flagler.edu](mailto:financialaid@flagler.edu).

**What is Financial Aid?** Financial Aid is money awarded to students to help pay their educational costs. It comes in the form of grants, scholarships, loans and employment. Grants and scholarships are called gift aid, since they do not have to be repaid. Loans and employment are called self-help aid, since students are helping themselves by either repaying the money loaned or working for the money. Loans are made at low interest rates, and repayment does not start until after graduation. Employment involves working on campus or at selected off-campus sites. To qualify for financial aid, students must either establish financial need for it or meet the special requirements of a grant, scholarship or loan awarded without regard to financial need.

There are four basic sources of funds for financial aid at Flagler College: The federal government, state governments, Flagler College, and private organizations. Flagler College participates in all federal programs and all State of Florida programs (with the exception of those restricted for use at state universities or community colleges). Also, some other states provide grants for use at Flagler College. Flagler College provides its own funds in the form of various grants, scholarships and work. In addition to these programs, some Flagler College students receive privately-funded scholarships and loans.

Financial aid is awarded on either a need or non-need basis. The following paragraphs address both types of aid and how to apply.

**Need-Based Financial Aid:** Financial need is the difference between the Cost of Education and a family's ability to pay for that cost. The Cost of Education, as developed by the Financial Aid Office, is based on actual costs and estimated expenses. The family's ability to pay, called the Expected Family Contribution (EFC), is based on an evaluation of family resources and other factors. If the EFC is less than the cost, then need has been established.

A student can apply for need-based aid by completing the Free Application for Federal Student Aid (FAFSA) and mailing it to the Federal Student Aid Processing Center. Also, the FAFSA can be filed over the Internet at Web site [www.fafsa.ed.gov](http://www.fafsa.ed.gov). A student should also be prepared to submit other documentation, such as tax returns, to the Financial Aid Office. The priority deadline for submission of all applications/documents is April 1; however, missing this deadline does not exclude a student from qualifying for some aid, such as the Pell Grant, Stafford Loan and work.

If a student establishes need, the Financial Aid Office will develop an award package. The student will be notified of his or her award in the form of an award letter.

**Non-need-Based Financial Aid:** Flagler College offers financial aid on a non-need basis in the form of federal loans, State of Florida grants and scholarships, and Flagler College grants, scholarships and work. Details are available in the College Catalog and on the College web site.

One grant of particular note is the Florida Resident Access Grant (FRAG). This grant is available to students who are permanent residents of Florida (for reasons other than educational purposes) and for more than one year. The amount of the grant varies from year to year depending on funds appropriated by the State legislature.

**Other Sources:** Flagler College assists students in coordinating the receipt of the following types of aid sponsored by outside agencies: private source scholarships and loans, Veterans' Administration Benefits, Vocational Rehabilitation Benefits, and the Florida Prepaid College Program.

**Important Information:** A student is obligated to notify the Financial Aid Office of all outside assistance. This includes private source scholarships and loans, Veterans' Benefits, Vocational Rehabilitation benefits, tuition assistance from an employer, and payments from the Florida Prepaid College Program. If a student notifies the Financial Aid Office of any such assistance after his or her award package has been developed, an adjustment in the package may be required. This is especially true if the student was awarded on a need basis.

Jobs for students are available both on campus and at the Florida School for the Deaf and the Blind. First priority for jobs is given to need students; second priority is given to students who attempt, but fail to qualify for need-based aid; and third priority is given to all other students. A student interested in working who is not assigned a job can submit an application to the Financial Aid Office, at which time his or her name will be placed on a waiting list.

All need-based financial aid is awarded one year at a time. A student must submit a new FAFSA each year, and he or she must qualify to continue receiving need-based aid. There is no guarantee that a student will continue to qualify for the same amount of need-based aid in subsequent years. In addition to qualifying on a need basis, a student must meet College Satisfactory Academic Progress guidelines, as outlined in Volume VI, Section 6.3.3. of the *Flagler College Policy Manual and the College Catalog*.

Most financial aid awarded on non-need basis is renewable, provided the student meets the specific renewal requirements for the aid in question. A student receiving a non-need grant or scholarship should become aware of the renewal requirements for that grant or scholarship. Regardless of the renewal requirements, the College reserves the right to withdraw any aid it sponsors if a student fails to demonstrate responsible conduct.

Most financial aid requires that a student be enrolled for at least 12 credit hours per semester. The only aid available to students enrolled less than 12 hours is the Pell Grant, the Stafford Loan, the Parent Loan (PLUS) and the various Florida Bright Futures scholarships.

All financial aid awarded by the College is credited to a student's account. A student's account is maintained in the Business Office, a separate entity from the Financial Aid Office. While the Financial Aid Office can help with matters pertaining to aid awarded to a student and how it affects a student's account, all other questions about the student's account should be referred to the Business Office. Students are billed by the semester with the Fall Semester payment due August 1 and the Spring Semester payment due December 1.

The financial aid of a student who withdraws from school could be affected depending on the date of withdrawal. Please refer to Volume VI, Section 6.3.2.8 of the *Flagler College Policy Manual* for additional information on financial aid adjustments.

### **6.3.2.1 Financial Aid Office**

The Financial Aid Office supports the purpose and mission of Flagler College by conducting a comprehensive financial aid program designed to help students who need financial assistance and designed to recognize students on the basis of academic achievement, talent or service.

The Financial Aid Office will help a student to obtain financial assistance for which he or she may be eligible. It is the responsibility of the student, however, to be aware of the eligibility requirements and to maintain satisfactory academic progress, to submit all necessary forms in a timely manner, and to make appropriate inquiries. It is particularly important that the student inform the Office of Financial Aid of any aid which he or she expects to receive, so the student's financial aid package can be properly coordinated.

### **6.3.2.2 Student Eligibility for Financial Aid**

The purpose of this statement is to set forth eligibility requirements for financial aid.

When the College awards financial aid provided by the state or the federal government, the College is required to apply conditions for eligibility that include satisfactory academic progress guidelines. The College also awards aid provided by the institution and has established guidelines for eligibility for these programs.

The Director of Financial Aid is responsible for implementing prescribed guidelines for all financial aid programs. The Director of Financial Aid has primary responsibility for determining eligibility for most financial aid programs; however, eligibility for certain institutional awards is determined by the office responsible for the selection of recipients for these awards. Examples include athletic scholarships, grants to Resident Advisors, departmental scholarships, and memorial scholarships.

### **6.3.2.3 Types of Financial Aid**

#### **6.3.2.3.1 Need-Based Financial Aid**

Financial need is the difference between the cost of education and a family's ability to pay for that cost. The cost of education, as developed by the Office of Financial Aid, is based on actual costs and estimated expenses. The family's ability to pay, called the Expected Family Contribution

(EFC), is based on an evaluation of family resources and other factors. If the EFC is less than the cost, then need has been established.

If a student establishes need, the Office of Financial Aid will develop an award package. It is important to note that, except for the Parent Loan (PLUS), the unsubsidized Stafford Loan, and private loans, any type of aid for which a student qualifies, even if need was not a factor, must be counted toward meeting a student's need.

The following types of need-based aid are available at Flagler College:

#### 6.3.2.3.1.1 Federal Need-based Aid

**Pell Grant.** A non-repayable grant awarded to the neediest students. The amount of the grant depends specifically on the student's EFC.

**Perkins Loan.** A 5 percent loan repayable after the student graduates or ceases enrollment on at least a half-time basis. The Office of Financial Aid determines recipients and amounts based on the level of need.

**Supplemental Educational Opportunity Grant (SEOG).** A non-repayable grant available to students with high need. The Office of Financial Aid determines the recipient and amounts based on the level of need.

**Work-Study Program.** Job opportunities are available both on campus and at the Florida School for the Deaf and the Blind (FSDB). Jobs are assigned to students who have sufficient need and who express a desire to work. The normal work week is six hours, and the minimum wage is paid.

**Subsidized Stafford Loan.** An interest free loan while student is enrolled at least half-time. Payment begins 6 months after student ceases to be at least half-time. The loan is the student's option, and the amount he or she can borrow is based on the student's level of need and his/her year in school. There are maximum amounts available to students based on one's academic year.

#### 6.3.2.3.1.2 State of Florida Need-based Aid

**Florida Student Assistance Grant.** The State of Florida offers a number of non-need based scholarships to freshmen which require the student to apply through his/her high school during the student's senior year.

**Florida Work Experience Program.** The Office of Financial Aid awards this work to Florida residents who express a desire to work and who have sufficient need. The normal work week is six hours, and the minimum wage is paid.

#### 6.3.2.3.1.3 Other States' Need-based Aid

Several states, such as Pennsylvania, Rhode Island and Vermont, provide grants to their residents who attend Flagler College. The amounts of the grants vary from state to state and depend on the student's level of need. A student should inquire at his/her high school guidance office as to whether such a grant is available.

#### 6.3.2.3.1.4 Flagler College Need-based Aid

**Need Grant.** A non-repayable grant, awarded to students who have established financial need. The Office of Financial Aid determines recipients and amounts based on the level of need and other aid being received.

#### ***6.3.2.3.2 Non-Need Based Financial Aid***

Flagler College offers the following financial aid to students on a non-need basis:

##### 6.3.2.3.2.1 Federal Non-Need Based Aid

**Unsubsidized Stafford Loan.** An interest bearing loan with a fixed interest rate (see interest rate chart under need based aid/subsidized loan), simple interest, not compound interest. Repayment begins 6 months after student ceases to be at least half-time. Note: Interest is applied from date of disbursement. All students may borrow a set amount of Unsubsidized Loan funds yearly. Annual maximums awarded are based on grade level. To be eligible, a student must first attempt to qualify for need-based aid (using the FAFSA).

**Parent Loan (PLUS).** A fixed interest rate loan available to parents of dependent students. Repayment begins 60 days after the first disbursement. Parents may opt to defer PLUS loan repayment until 6 months after the student drops below half time, however, interest is applied from the date of disbursement. The maximum amount available is determined by subtracting all financial aid the student is receiving from the Cost of Education. A separate loan application and a credit check form must be submitted to the Office of Financial Aid or Federal Direct Loans.

##### 6.3.2.3.2.2 State of Florida Non-Need Based Aid

The State of Florida offers a number of non-need based scholarships to freshmen which require the student to apply through his/her high school during the student's senior year. These include: Florida Academic Scholars Scholarship, Florida Top Scholars Scholarship, and the Florida Medallion Scholarship. Flagler College participates in all these programs and encourages students to contact their high school guidance counselors for information on eligibility and application requirements. Note: Students must register with the State of Florida during their senior year of high school.

Financial aid programs sponsored by the State of Florida which involve submission of an application to Flagler College are outlined in the following paragraphs:

#### **Florida Resident Access Grant (FRAG).**

The FRAG (formerly the Florida Tuition Voucher) was created by the 1979 Florida Legislature to provide tuition assistance to resident students attending eligible nonprofit private colleges and universities located in the state. Funds for the support of the FRAG are contingent each year on the appropriations made available by the Florida Legislature. Thus, the amount of the grant varies from year to year.

To receive the FRAG, at least one of a dependent student's parents must have been a one-year resident of the State of Florida prior to the first day of classes of the semester. For an independent student, he or she must have been a one-year resident, for other than educational purposes, prior to the first day of classes of the semester. A student must be enrolled on a full-time basis (12 hours

or more), must be pursuing his/her first undergraduate degree, and must meet very specific Satisfactory Academic Progress requirements. These requirements include but are not limited to: maintaining a cumulative GPA of 2.0 and earning 12 hours each semester for which the FRAG is received. A student can receive the FRAG for a maximum of nine semesters.

### **The Florida Bright Futures Scholarships.**

See <http://www.floridastudentfinancialaid.org/SSFAD/factsheets/BF.htm> for specifics. The State of Florida honors students who maintain high academic standards while in high school with three Bright Futures Scholarships: The Florida Academic Scholars Scholarship, the Florida Medallion Scholarship, and The Vocational Gold Seal Scholarship. Students are awarded by their high school and can continue receiving the scholarship if they maintain certain state requirements while in college.

Students must be enrolled for at least 6 hours per semester and maintain a CGPA of 2.75 or better for the Medallion and Gold Seal Scholarships or a minimum of 3.0 to keep the Academic Scholars award. Students that fail to meet the required CGPA at the end of their first year of BF funding have a one-time opportunity to restore their eligibility by raising their CGPA to the minimum required.

The amount of the BF award is a fixed per-credit amount established by the state annually and determined by the number of credit hours for which a student enrolls each semester. In the event a recipient drops any hours, the state requires the student to return the Bright Futures funds for the hours dropped; failure to repay results in the loss of eligibility in future years. Students who fail to earn/pass all hours funded, even though their CGPA is sufficient, lose their eligibility for Bright Futures in future years. There is no restoration opportunity if BF is lost due to failure to earn the mandatory number of hours. The Florida Academic Scholars and Florida Merit Scholarship are available for a maximum of 132 semester hours.

**Florida Minority Teacher Scholarship.** This scholarship was initiated to attract minority students into teaching careers in the State of Florida. A student must be a minority (African-American, Asian-American, Hispanic-American, Native American). In addition, a student must be a Florida resident, a junior or senior, and must be accepted into the Teacher Education Program at Flagler. Preference is given to community college transfer students. A student may obtain an application from the Flagler College Education Department. The application should be submitted to the Education Department in the Spring Semester. All applications will be reviewed by a committee which will recommend recipients to the President of the College. The President will select the students to be nominated to the State for consideration.

#### 6.3.2.3.2.3 Flagler College Non-Need Based Aid

**Non-Need Grants and Merit Based Grants.** A non-repayable grant, awarded to students based on academic merit or other criteria not related to financial need.

**Annual Scholarships.** There are a number of scholarships available on a year-to-year basis. These scholarships are provided by individuals or organizations who specify the eligibility requirements. These requirements vary widely and include such things as academic record, need, major, intended career, and residence. These scholarships will be publicized as they become available, and application instructions are provided at that time.

**Athletic Scholarships.** Athletic scholarships are available in the following men's sports: baseball, basketball, cross-country, golf, soccer and tennis. Scholarships are available in the following women's sports: basketball, cross-country, golf, soccer, softball, tennis, and volleyball. To apply, a student should contact the Athletic Department.

**Work Program.** This program is designed to provide non-need students with work opportunities on campus. Since priority for jobs is given to need students, a non-need student is assigned a job usually when he or she is specifically requested by a work supervisor because of special skills or talent. A student not requested on this basis can apply for a job through the Office of Financial Aid, at which time he or she is placed on the work waiting list. The normal work week is six hours, and the minimum wage is paid.

**Endowed Scholarships:** For detailed information on the endowed scholarships offered at Flagler College, please consult the Flagler College Academic Catalog.

### ***6.3.2.3 Financial Aid for Study Abroad***

Students enrolled in study abroad programs that are approved by the College for academic credit may be eligible for Title IV federal financial aid programs and some state financial aid programs. According to federal regulations, a student's enrollment in an approved study abroad program may be considered enrollment at the student's home institution for the purpose of applying for assistance under the Title IV programs. For further information, contact the Office of Financial Aid.

### **6.3.2.4 Application Procedures for all Need-Based Aid**

1. Complete the Free Application for Federal Student Aid (FAFSA) in one of two ways:
  - a. Print a hard copy FAFSA from the FAFSA website and mail it to the Federal Processing Center, or
  - b. File over the internet at <http://www.fafsa.ed.gov>

NOTE: Be sure to list Flagler College as a college to receive the FAFSA results. Use the Federal School Code for Flagler College: 007893.

2. Students will also receive the results, a Student Aid Report (SAR). The SAR will show a calculated EFC (Expected Family Contribution). This number is used to calculate students' financial need and is the basis for determining most federal, state, and institutional aid. Be sure to check the SAR carefully and report any corrections that need to be made.
3. If a student has listed Flagler College and the Federal School Code for Flagler College, the Office of Financial Aid will be able to draw down the FAFSA information electronically.
4. If a student is selected for "verification," the student will be requested to submit both their own and their parents' tax returns to the Office of Financial Aid. (If a student is independent, the student does not have to provide their parents' tax return.) Also, a Verification Worksheet may be requested. (This form will be provided to students.)
5. The priority deadline date for all students is April 1. Applications received after that date will be handled on a first-come, first-served basis. It should be noted that missing the deadline of

April 1 does not exclude a student from qualifying for some need-based aid, such as the Pell Grant and the Stafford Loan.

6. Financial assistance is awarded for one year only and renewal is not automatic. All forms of financial aid must be reapplied for annually.

### **6.3.2.5 Veterans Benefits Application**

Some armed service veterans and their dependents are eligible to receive educational benefits from the United States Department of Veterans Affairs. The application for VA Education Benefits or survivors' and dependents' Educational Assistance is available on-line. Individuals seeking Educational Benefits may complete an on-line application at <http://vabenefits.vba.va.gov/vonapp/main.asp> or download a paper application at <http://www.vba.va.gov/pubs/forms/22-1990.pdf>. The completed paper application and enrollment certification will be sent to the Department of Veterans Affairs, Regional Processing Office, Decatur, Georgia. Subsequent certifications will be processed by the Office of the Registrar on notification from the student of his/her intention to re-enroll. Any questions or comments regarding VA benefits should be directed to the Flagler College Registrar.

Students who receive VA benefits and who are placed on academic probation will be required to achieve a 2.0 cumulative GPA during the subsequent grading period. Failure to do so will result in the termination of VA monetary educational benefits. This action will not result in dismissal, if the student has met the requirements for Satisfactory Academic Progress, as stated in Volume VI, Section 6.3.3 of the *Flagler College Policy Manual*.

A student intending to use VA benefits should contact the Office of the Registrar and be aware of the following policies:

1. It is the student's responsibility to notify the Office of the Registrar immediately when the student increases or decreases semester credit hours taken, when the student withdraws from a course, or when the student takes a leave of absence. It is also the student's responsibility to inform the Office of the Registrar every semester as to the number of semester credit hours for which he or she enrolls.
2. The student is responsible for paying the tuition fee. Students receive a monthly entitlement based on the number of credit hours they are pursuing each semester. This entitlement may not necessarily cover the cost of tuition and fees. It usually takes 12 weeks from the time a student's papers are processed by the Office of the Registrar until a payment is received.
3. Appropriate credit for previous education will be awarded. A maximum of four (4) semester hours of credit may be awarded for military service (two semester hours for Leadership and two semester hours for Fitness).
4. A student using VA benefits must make satisfactory academic progress. In general, unsatisfactory progress for veterans benefits is considered attainment of less than a 2.0 grade point average for two consecutive semesters. A student who withdraws from college may have his/her benefits terminated as of the beginning of the semester of withdrawal. If a student is dismissed for academic reasons, benefits will be terminated as of the date of dismissal. A student who has had benefits terminated in this manner must be counseled by the Office of the

Registrar before the benefits will be restored. A student who fails to complete all courses attempted in a semester will have his/her benefits adjusted accordingly.

### **6.3.2.6 Notification of Financial Aid Awards and the Student's Account**

1. When the student's application is complete, the Office of Financial Aid will determine the student's eligibility for financial aid and notify continuing students by on-line means of their awards.
2. Continuing students should regularly check their Flagler e-mail for notices and their on-line personal financial aid page for awards and needed forms and documents.
3. New freshmen and transfer students will also receive an award letter by mail. Before an award letter is sent, new students (freshman/transfer) must be formally accepted by the Admissions Office; continuing students must have their grades posted for the previous semester.
4. The award letter will indicate all items of financial aid of which the Office of Financial Aid is aware at the time. If additional aid is received later, this could affect the aid already awarded.
5. In some instances an award item will be marked as tentative or pending. This usually means that the Office of Financial Aid is awaiting confirmation from the source of the award, or awaiting some action on the student's part. This situation is particularly true in the cases of awards sponsored by the State of Florida, private source scholarships, and loans.
6. Students who are awarded (offered) a Stafford Loan (Subsidized or Unsubsidized) can Accept or Decline the loan online or reduce the loan amount online on the student's personal Financial Aid Page: [https://my.flagler.edu/ics/Financial\\_Aid/](https://my.flagler.edu/ics/Financial_Aid/)
7. Students who are awarded (offered) a Perkins Loan must contact the Business Services Office when they arrive on campus to complete the required paperwork and sign a promissory note.
8. Parents of dependent students may be eligible for a Federal Parent PLUS Loan. Qualification is based upon the parent's credit rating. Parents with good credit may borrow the full Cost of Attendance less other aid the student receives. If a parent is denied a PLUS, the student's annual loan eligibility increases substantially. Applications are available upon request from the Office of Financial Aid or on-line.
9. If a student is a dependent student, his/her parents may be eligible for a Parent Loan (Plus). Plus Loans are not awarded (offered) or indicated on the award letter until an actual application is received at the Office of Financial Aid. Plus Loan applications are provided upon request in the Office of Financial Aid.
10. If a student is awarded a campus job for the first time, he or she will be notified of their specific work assignment when they arrive on campus to begin classes.
11. If a student informs the Office of Financial Aid about a private source scholarship, it will be indicated on the student's award letter as a tentative/pending award until confirmation is received from the source of the scholarship.

12. Private Source Scholarship funds will be awarded and applied to the student's billing account as follows: one-half for fall semester and one-half for spring semester, unless otherwise specified by the scholarship donor. Scholarships awarded or received after the close of the fall semester will be fully awarded and applied to the spring semester only. Scholarships designated for the summer school session by the donor will be credited in full to summer school charges. The online Awards screen or Financial Aid Award Letter will show the distribution of the scholarship according to this policy but is subject to correction and revision, if needed, to reflect the actual distribution of the funds.
13. Except for earnings from a campus job, each item of confirmed financial aid will be credited directly to the student's account in the Office of Business Services. Tentative/pending awards are not formally credited to a student's account; however, in some cases, the Office of Business Services may allow tentative credit when the student pays the bill. This is particularly true in the case of loans when a student has applied for a loan, but the actual disbursement has not been received.
14. If the aggregate total of a student's confirmed financial aid exceeds the Office of Business Services charges, the student can receive a refund for the excess amount. Refunds are not made when the excess balance is created by tentative/pending awards. Students who are eligible for a refund should refer to the Office of Financial Aid website and the Office of Business Services for instructions.

### **6.3.2.7 Scholarship Award Policies and Procedures**

#### ***6.3.2.7.1 Scholarship Acknowledgement Letters***

Flagler College often receives grants from various individuals or organizations to be awarded as scholarships to deserving students. The recipients are selected by administrative offices or academic departments and are notified of their selection by the Financial Aid Office. In order to insure that the generosity of the donor is acknowledged, the following procedure will be followed:

1. The Office of Institutional Advancement will provide the recipient with the name and address of the donor and advise the student that, as a condition of the award, he or she must write a letter of appreciation.
2. The student will then provide the Office of Institutional Advancement with a copy of the letter.
3. The Office of Institutional Advancement will maintain the letter in the donor's file and provide a copy to the Office of the President for further acknowledgment, if appropriate.

#### ***6.3.2.7.2 Taxation of Scholarships***

Under current Internal Revenue Service regulations, any scholarships or grants that exceed tuition, fees, books and supplies must be reported as taxable income on the student's tax return. The grantor of funding is not required to withhold taxes, or issue a Form 1099 for U.S. Citizens or permanent residents.

For a student who resides in a country that does not have a tax treaty with the United States, the College must withhold 14 percent of the award in excess of the amounts used for tuition, fees, books and supplies. The College remits this 14 percent to the IRS as federal income tax withheld.

The grantor must also report the withholding on Form 1042S. Each year, international students will be required to file a form 1040NR with the Federal Internal Revenue Service by April 15. Students also must submit a copy of their Social Security number or International Tax Number to the Office of Business Services in order to be eligible to keep the scholarship they are granted. Failure to file the form 1040NR will jeopardize future scholarship awards to a student.

All students, regardless of citizenship status, will need to maintain copies of relevant bills, receipts, canceled checks or other documentation related to books and supplies. These are considered allowable expenses for reducing the taxable portion of total scholarships that may exceed tuition and fees.