

Return to Finish Frequently Asked Questions

- **What is Return to Finish?**

Return to Finish is an initiative that encourages students who owe a past due balance to FLCC and who have not been enrolled at the College for the past three years or more, to reenroll and finish a degree or certificate. The program allows qualifying students to defer payments on a past due balance and enroll for an upcoming semester. Qualifying students are required to pay any new charges, such as tuition, fees, etc., for each semester they attend.

- **What is my first step?**

Contact the One Stop Center for information about applying at (585) 785-1000 or via email at onestop@flcc.edu.

- **Does Return to Finish defer the balance I owe on private or federal student loans?**

No. Return to Finish only defers your past due balance to FLCC. It does not defer money you owe on private or federal student loans.

- **If I return to FLCC, how long do I have to pay off my old balance?**

Your balance becomes due and payable upon program completion or if you fail to maintain eligibility. You will have the option of enrolling in a monthly payment plan following the completion of your program.

- **The Return to Finish Agreement says I have to “demonstrate the ability to pay for the current and subsequent semesters.” What does this mean?**

There are several ways to demonstrate your ability to pay, including:

1. Have sufficient financial aid; complete a Free Application for Federal Student Aid (FAFSA) form to determine your eligibility;
2. Enroll in an automatic monthly payment plan
3. Pay your bill in full with cash, check or credit card; and
4. Identify a third party payer (e.g., employer or sponsoring agency) or if you are the recipient of a scholarship award.

- **What happens if I don't pay my new charges?**

Return to Finish participants, like all FLCC students, are required to pay new charges (either out-of-pocket and/or with financial aid) by the due date. If you do not, you will be de-registered.

- **My federal student loan is in default. Am I eligible for Return to Finish?**

To be eligible for Return to Finish, students need to demonstrate the ability to pay for the current and subsequent semesters. If you have defaulted on a federal student loan, you will not be eligible for financial aid and will need to demonstrate your ability to pay without financial aid.

- **Will I have enough financial aid to complete my degree or certificate?**

This depends on how many semesters of aid eligibility you have used to date. Everyone's situation is different. We encourage you to have that conversation with the Financial Aid Office during your re-enroll process.

- **How do I qualify for debt relief under the Return to Finish program?**

Students who qualify for Return to Finish may also benefit from having their debt to FLCC forgiven up to \$1,200 at the completion of a degree or certificate. FLCC's Student Accounts Office will confirm your eligibility for debt forgiveness during the enrollment process.

- **How will the debt relief be applied to my account?**

If you qualify, debt forgiveness will be applied to your previously unpaid balance following the successful completion of your degree or certificate.

- **What happens if I do not maintain a 2.0 GPA or better?**

To maintain Return to Finish eligibility, students are expected to earn a grade point average of 2.0 or higher and maintain progress towards degree or certificate completion. If your GPA falls below 2.0, your participation in the Return to Finish program may be at risk and your past balance will become due and payable immediately. Academic resources such as learning centers and free tutoring are available to assist you.