



COLLEGE of  
COASTAL  
GEORGIA

UNIVERSITY SYSTEM OF GEORGIA

# Financial Aid News for Mariners

SUMMER 2017

VOLUME 4, ISSUE 2

Foundation Scholarships  
Application Due  
June 1st

2017/2018 FAFSA  
Priority Deadline  
May 1st

Last Day to Pay for Summer  
Tuition/Fees  
June 5th by 4:00 PM

First Day of Summer Semester  
June 5th

Bookstore Credit Summer 2017  
May 30th—June 8th  
(See Bookstore Credit Authorization Below)

College of Coastal Georgia  
Financial Aid Office  
Andrews Center-1st Floor  
One College Drive  
Brunswick, GA 31520

Phone: 912.279.5722  
Fax: 912.264.7320  
finaid@ccga.edu

Brunswick Hours:  
Monday-Friday  
8:00 AM - 5:00 PM

Camden Hours:  
Please see the  
Administrative Office for the  
Financial Aid Representative hours



Have you completed your

Summer 2017 Application for financial aid?

If you are enrolled in classes during the Summer 2017 semester and would like to apply for available financial aid, follow these steps:

- Log into the MYCCGA
- Make sure you are on the home page
- On the right-hand side under Summer 2017 Forms
- Fill out and submit the Summer Application

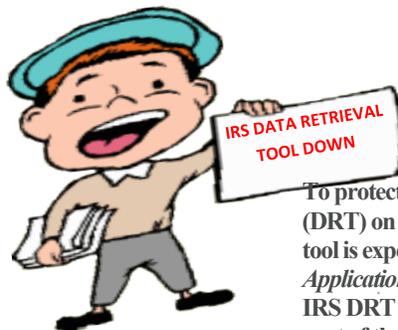
ARE YOU COMING TO SCHOOL IN THE FALL?

Have you submitted your 2017/2018 FAFSA yet?



Priority deadline for the Fall Semester is May 1st.

Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and fill out your application today; make sure you use your 2015 taxes (if applicable) when filling out your application.



To protect sensitive taxpayer data, the IRS Data Retrieval Tool (DRT) on [fafsa.gov](http://fafsa.gov) and [StudentLoans.gov](http://StudentLoans.gov) will be unavailable. The tool is expected to be back online in fall 2017, when the next Free Application for Federal Student Aid (FAFSA®) season begins. The IRS DRT provides tax data that automatically fills in information for part of the FAFSA as well as the income-driven repayment (IDR) plan application for federal student loan borrowers.

If you need assistance your 2017-2018 FAFSA, please contact us 912-279-5722!



Thank you for attending our FAFSA Night!



## BOOKSTORE CREDIT-AUTHORIZATION

If you are eligible for bookstore credit, you must Authorize on your COAST Account to have credit available in the CCGA Bookstore. Follow these steps for authorization:

- \* Click Financial Aid
- \* Click Student Authorization
- \* Make a selection to Authorize "Federal Funds"





# ATTENTION GRADUATES

If you borrowed Federal Loans, you will be responsible for paying back your loan, BUT don't panic just yet, we can HELP you! During graduation practice our office will be on hand to give you your loan information, but if you would like to know before graduation please stop by our office or log on to [www.nslds.ed.gov](http://www.nslds.ed.gov) using your FSA ID. You also will be required to log on to [www.studentloans.gov](http://www.studentloans.gov) and complete exit counseling. This must be done regardless of whether or not you are planning to come back to CCGA. If you're having trouble keeping up with your payment or finding a job, here is some important information below that can help you:

**Know Your Grace Period:** Its 6 months for Federal Loans

**Stay in Touch with Your Lender:** If you move, change your phone number, or email address please tell your lender right away. If you start getting unwanted calls from your lender or a collection agency, don't stick your head in the sand- talk to your LENDER! Ignoring your lender can cause serious problems or lead to default, which can ruin your Credit .

**Pick the Right Payment Plan:** When your repayment begins on your federal loans, your loan payment will automatically be based on a standard 10-year repayment plan. If this plan is not going to work for you, there are other payment plan options available that your lender can advise you of.

**Don't Panic:** If you're having trouble making payment because of unemployment, health problems, or other unexpected financial challenges, you do have options for managing your federal student loans. You can temporarily postpone your payment, by going under deferment or forbearance.

**Loan Forgiveness:** There are various programs that will forgive all or some of your federal student loans if you work in certain fields or for certain types of employers. This program will forgive any student debt remaining after 10 years of qualifying repayment for government, nonprofit, and other public service jobs. There are other federal loan forgiveness options available for teachers, nurses, AmeriCorps, and other professions. You must sign up for this program with your lender.

## Ensure You Stay Eligible for Your Financial Aid

You must be making **Satisfactory Academic Progress** in order to continue receiving federal student aid. In other words, you have to make good grades, and complete classes to keep moving toward successfully completing your degree.

Students who fail to meet the following criteria will be ineligible for federal, state, and/or institutional scholarship and grant funds:

- \* Maintain a 2.0 GPA
- \* Successfully complete 67% of attempted coursework
- \* Complete their program of study within the prescribed length of time.

Read about the quantitative and qualitative components you must meet to maintain your eligibility for financial aid at our website: <http://www.cpga.edu/FinAid/Progress.asp>



Students are evaluated to insure they attained a "B" average at the following checkpoints:

30 attempted semester hours

60 attempted semester hours

90 attempted semester hours

and at the end of every Spring Semester

*(except for beginning Freshmen enrolled below full-time)*

## BOOKS

- ★ **Buy textbooks *after* you've attended classes** - It's important to go to class to make sure you're not planning to drop the course before you buy the textbook.
- ★ **Used textbooks** are less expensive and frequently like new. Also ask the bookstore about price matching.
- ★ **Shop around for textbooks, especially online, to find the best prices.**
- ★ **Check to see if alternative textbook forms are an option** - E-books, sharing, rented, free PDF forms or an earlier edition of the texts are often significantly lower in price. Before you decide to go that route, however, make sure they will work for your course.

## TRANSPORTATION

- ★ **Get a bike** - Easy, accessible and comes with all the free oxygen you can breathe.
- ★ **Walk to class!** - Exercise is good for you.
- ★ **If you do drive, carpool with friends** - You can all pitch in on the gas.

## FOOD

- ★ **Limit the amount you spend going out to eat or ordering take-out** - If you are paying for a meal plan – use it! Otherwise, go grocery shopping and eat at home. It's much more cost effective.
- ★ **Shop smarter for groceries** – Shop at discount grocery stores, use coupons, buy in bulk, and stock up during sales.
- ★ **Brew your own coffee** -The up-charge on coffee is ridiculous. Instead, brew your own and utilize a reusable travel coffee mug. It's better for your wallet *and* better for the earth.

## PERSONAL FINANCE

- ★ **Utilize a checking account** - Checking accounts are an easy way to keep track of your funds, your budget and your spending. It also makes it easy to access cash, too. Ensure your account is with a bank that has ATM's in locations that are convenient for you to access so you will avoid unnecessary ATM transaction fees.
- ★ **Never take out more loans than necessary** - It can be tempting to take out additional student loans but remember these funds must be repaid.
- ★ **Always know your debt** -It's not a number you should ignore because you're afraid or don't want to know.

## SPENDING MONEY

**Create a budget** – Understand if you have more money going out then coming in that you must make some financial adjustments.

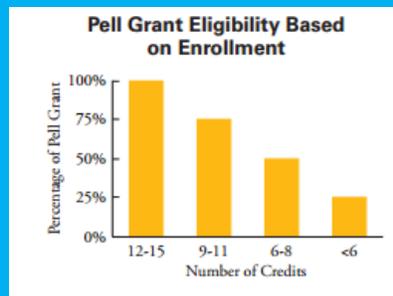
**Stay in your financial lane** – If it does not fit in your budget, it isn't for you.



## SUMMER FINANCIAL AID PROCESSING

For summer financial aid you must complete the 2017 Summer Application. Summer Pell Grant may be limited and is based on your enrollment in fall/spring semesters. If you attended CCGA or another college fulltime in fall and/or spring, you may not be eligible for Pell Grant in the summer. If you attended part-time in fall or spring, you may have some funding available.

### PELL GRANT ELIGIBILITY BASES ON ENROLLMENT



### LOANS

- You must be enrolled in at least 6 hours
- Single term loans will disburse in two payments
- Some students will have additional loan eligibility once we have received final spring grades

Who to call [BURSAR](#) or [FINANCIAL AID](#):

Have a question and you're not sure who to call? Below is a quick guide to some of the most common questions asked and who to call:

1. How much is my bill? [BURSAR](#)
2. Why am I being charged all these fees? [BURSAR](#)
3. How much financial aid do I qualify for? [FINANCIAL AID](#)
4. How do I apply for a student loan? [FINANCIAL AID](#)
5. My MAC Card isn't working; can you fix it?

#### [BURSAR'S OFFICE](#)

6. When will I get my refund? [BURSAR](#)
7. How do I set up a payment plan? [BURSAR](#)
8. If I withdraw from a class; will it affect my Financial Aid? [FINANCIAL AID](#)
9. Can I transfer the money from my MAC Card to a bank account? [BURSAR'S OFFICE](#)
10. Can you tell me how many swipes/dining dollars I have left on my meal plan? [BURSAR'S OFFICE](#)

[BURSAR'S OFFICE](#): 912-279-5746 email: [bursar@ccga.edu](mailto:bursar@ccga.edu)

[FINANCIAL AID](#): 912-279-5722 email: [finaid@ccga.edu](mailto:finaid@ccga.edu)

## Repeated Coursework

Federal regulations limit the number of times undergraduate students can receive financial aid for repeating coursework. The general rule is students may only receive financial aid for repeating a course one time after previously passing the same class with a grade of "D" or better.

Consider the following example.

- \* Fall 2016– A student takes a class and received a grade of "C" (course is eligible for aid)
- \* Spring 2017– The student repeats the same class (course is eligible for aid)
- \* Fall 2017– The student registers for the same course once again to try for a better grade (course is INELIGIBLE for aid).

In this example, if the student registered for 12 credit hours for fall 2017 and three of those credits represented an ineligible repeated course, then the student's financial aid eligibility would be based on nine credit hours for that term. This is true regardless of the reason for repeating the course.

Additionally, eligibility for the first two attempts (fall 2016 and spring 2017) is contingent on the student meeting all of the other general eligibility requirements for financial aid.

Repeated coursework negatively impacts completion rate for Satisfactory Academic Progress (SAP).

# DROP VS WITHDRAW

## DROP

- A student may drop classes up until the last day of registration posted add/drop period
- You can drop online on COAST
- No academic penalty
- Does not effect Satisfactory Academic Progress Policy
- Your financial aid award can change

## WITHDRAW

- A student may withdraw up until the posted mid term date of the semester.
- You will receive a grade of W on your record
- Your financial aid could be affected
- The withdrawal form is processed in the Registrar's office

\* For both options check with your financial aid counselor to make sure your aid is not impacted\*

### Update Your Address and Contact Info

The CCGA Directory is the sole source of contact information for students. Remember to update and verify your local and permanent addresses, phone numbers and email. Accurate information will ensure that you receive all university correspondence. You must update this information each time you change your address.

### UPDATE YOUR INFO ON COAST TODAY!

[Personal Information](#) [Student](#) [Financial Aid](#) [Faculty Services](#)

Search

#### Personal Information Menu

[Change Security Question](#)  
[View Address\(es\) and Phone\(s\)](#)  
[View E-mail Address\(es\)](#)  
[View Emergency Contacts](#)  
[Change your PIN](#)

### IF NEEDED:

UPDATE YOUR REFUND CHOICE ON MY.CCGA PORTAL

YOUR MONEY | YOUR CHOICE

or

CHOOSE TODAY AT MY.CCGA  
#CCGAREFUND

## FERPA

The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records.

If a student wishes to disclose their information to a third party (which includes their parents), a FERPA form must be on file.

Students can fill out this form in Admissions, Fi-



## OUR



**Terral Harris — Financial Aid Director**

**Brenda Taylor-Hickey — Associate Director of Financial Aid**

**Susan Bratten — Financial Aid Counselor A-L**

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**Email: sbratten@ccga.edu**

**Nicole Ransom — Financial Aid Counselor M-Z**

**Phone #: 912-279-5725**

**Email: nransom@ccga.edu**

**Jennifer Schoof — Verification Specialist**

**Phone#: 912-279-5723**

**Email: jschoof@ccga.edu**

**Valeska Carter — Financial Aid Specialist/VA Certifying Official**

**Phone #: 912-279-5724**

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**Cindy Bradley — Financial Aid Specialist**

**Email: cbradley@ccga.edu**

**Betty Coen — Financial Aid Specialist**

**Email: bcoen@ccga.edu**

**Cammie Heinhold — Financial Aid Customer Service Clerk**

**Email: cheinhold@ccga.edu**

## **Veteran's important message if you plan to take summer classes**

### **Summer term sessions:**

Full Session – June 5 - July 31, 2017 (8 weeks full session) **6 hrs or more is full-time**

1<sup>st</sup> Session – June - July , 2017 (4 weeks) **3 hrs or more is full time**

2<sup>nd</sup> session – July - July , 2017 (4 weeks) **3 hrs or more is full-time**

CL1 Maymester – May 15, 2017 - June 2, 2017 (3 weeks) **2 hrs or more is full-time**

E-Core Full Session – June - July , 2017 (10 weeks) **7 hrs or more is full-time**

Because full-time status impacts education benefits, students should be aware of how many credit hours they need to take for the VA to consider them as full-time in each term.

Students are encouraged to turn in their [Veteran Enrollment Certification form](#) as soon as they have finalized their summer enrollments. If you are under Chapter 33 and plan to take only online classes, be aware that the highest Basic Allowance for Housing (BAH) you can qualify for is 50 percent of the national average of all BAHs. This currently equates to \$.

## **CHECK IT OUT ON**

### **Review financial aid requirements via COAST**

- \* Financial Aid
- \* My Eligibility
- \* Student Requirements
- \* 2016/2017

### **Review SAP Status**

- \* Financial Aid
- \* My Eligibility
- \* Academic Progress

### **Review Charges and Authorized Aid**

- \* Student
- \* Student Records
- \* Student Account
- \* Account Detail for Term
- \* Select Desired Term
- \* If there is an expected refund, the amount will have a negative balance.