



Financial Aid News for Mariners



IMPORTANT DATES

Bookstore Credits

January 6th— January 21st

Last day to drop without academic penalty Spring 2016 Semester

March 4th

Spring Break

March 7th-March 11th

Summer 2015-2016 FAFSA

Priority Deadline

April 1st

Summer Application

Priority Deadline

April 15th



Have you completed your

Summer 2016 Application for financial aid?

Log on to your my.ccca portal today and complete your electronic application to see if there is any aid available for the Summer 2016 semester

HOPE CHECKPOINTS

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)

**PAYMENT
DUE**

JANUARY 13TH

2016-2017 FAFSA WORKSHOPS COMING SOON

We will have two FAFSA Workshops to help you successfully complete your FAFSA:

March 14, 2016 (Camden Center)
6:00 PM - 8:00 PM

March 22, 2016 (Campus Center)
6:00 PM - 8:00 PM

Door prizes will be given





DON'T GET ZAPPED

Are you making Satisfactory Academic Progress at the end of the Fall Semester?

Federal regulations require that all colleges that administer federal financial aid develop a Satisfactory Academic Progress (SAP) Policy for financial aid. This policy outlines the minimum requirements that must be met and maintained for students to continue receiving federal, state, and some institutional financial assistance. The College of Coastal Georgia's SAP Policy is outlined on the college's website at www.ccgga.edu/finaid/progress.

In order to receive Financial Aid you must be making satisfactory academic progress, you must meet all three of the following criteria.

- ◆ You must successfully complete 67% of all coursework attempted
- ◆ You must maintain a cumulative GPA of 2.00
- ◆ You must complete your degree within 150% of the credit hours required for your degree

All current students, returning students, and transfer students are reviewed at the **END OF EVERY SEMESTER** to make sure they are in good standing. This is a review of your entire academic history at the College of Coastal Georgia and all transfer work - not just one semester.

If you are **ZAPPED** at the end of the semester, you **will not be eligible** to receive any federal or state financial aid (Pell Grant, HOPE Scholarship, Federal Direct Loans, Federal Work-study, etc).

What do **YOU** need to do next:

- ⇒ **Don't panic** – you may have options available for a second chance! SAP is a financial aid status and it does not appear on your academic transcript. If you are not interested in receiving federal or state financial aid (or you're no longer enrolled at CCGA), you do not need to do anything. Additionally, VA benefits are not impacted by SAP status.
- ⇒ Contact Financial Aid to see if you qualify for a warning or if you can file an appeal. If you need to appeal, please turn it in with the appropriate documentation as soon as possible but not later than **January 5, 2016**.
- ⇒ If you are eligible for a warning, read it very carefully, ask any questions you may have, and sign it. You will be given a copy. Please refer to it often to make sure you stay on track.
- ⇒ If you have to appeal, check your CCGA email frequently for a decision. If the appeal is approved, you will have to come to our office to sign an academic plan.

If you choose not to appeal, if your appeal is denied, or you do not qualify for a warning, you must pay out of pocket until you are back in good standing with regards to the requirements outlined by the College of Coastal Georgia.

All Satisfactory Academic Progress Appeals for Spring 2016 will be accepted until **January 5, 2016 at 5:00 PM**. The form is located on the HOME page of the portal (my.ccgga), on the left-hand side near the bottom. **MAKE SURE YOU SUBMIT YOUR SUPPORTING DOCUMENTATION OR YOUR DECISION WILL BE DELAYED.**

If you have any additional questions, please feel free to contact the Financial Aid Office at (912) 279-5722 or finaid@ccgga.edu.

EXTREMELY IMPORTANT: The Financial Aid Department will send an email to your STUDENT EMAIL by December 17th advising if you are SAP. Please do not get this confused with "academic warnings/academic probation". SAP concerns your ability to receive FINANCIAL AID. Please do not ignore the email or you may end up with no Financial Aid for the Spring semester.

SAP SCENARIOS



It's my first semester at the College of Coastal Georgia. I'm taking three classes, 10 credits. I am failing my biology class; but have an A and a B in my other two classes. Will I be SAP at the end of this semester?

FINANCIAL AID RESPONSE: *YES; you will be SAP. The Biology class you are taking is 4 credits. If you fail this class you will have attempted 10 credits; but you will only earn 6 credits. This will give you a completion rate of 60%; and you must have a completion rate of 67% to receive Financial Aid. Depending on how many credits you take next semester, you may qualify for a Warning.*

I'm on Financial Aid Probation and I withdrew from a class during the semester because it was just too early in the morning for me. Am I still eligible for Financial Aid?



FINANCIAL AID RESPONSE: *No; you will not be eligible for Financial Aid as the plan you received from Financial Aid states that you must complete all classes you attempt. Since you withdrew from a class you violated your Plan. You must now pay out of pocket until you get back into good standing.*



My account says I'm SAP but I have a 3.0 GPA and a completion rate of 89%; why I am SAP?

FINANCIAL AID RESPONSE: *After looking at your account, you have currently attempted 108 credit hours but your two year degree gives you MAX HOURS of 90 credit hours to complete the degree. You still need 16 more credits to complete your degree. You will need to do an SAP Appeal to ask for Financial Aid to complete your degree and explain why you have more credit hours than needed for your degree.*

IF YOU ARE SAP AND HAVE QUESTIONS, PLEASE CONTACT THE OFFICE OF FINANCIAL AID . . . DON'T WAIT UNTIL THE SPRING SEMESTER STARTS ONLY TO FIND OUT YOU HAVE NO FINANCIAL AID!

Applying for 2016-17 Financial Aid

CCGA's priority deadline for 2016-2017 financial aid is May 1, 2016

Students who are able to complete their FAFSA and whose financial aid is complete have a better chance of receiving limited federal aid programs such as the Federal Supplemental Educational Opportunity Grant. The FAFSA is also required for students who applied for our Foundation Scholarships.



What can students do to prepare for 2016-2017?

1 Apply Online

The 2016-2017 online FAFSA will be available January 1, 2016 online www.fafsa.ed.gov

CCGA's School Code —001558

About 94% of applicants nationally apply online. We recommend filing online using the FAFSA website. Filing an online FAFSA can save you weeks of processing time. The online application also has edit checks to catch errors.



2 Apply Early

For your Application to be considered "on time," we must receive your FAFSA results, with calculated Expected Family Contribution (or EFC), by May 1st.

Keep in mind that you are submitting your FAFSA to the federal government, not to the College of Coastal Georgia.

Submit your FAFSA weeks before the May 1st deadline so that there is enough time for FAFSA data to reach our office before the deadline.

3 Don't Hesitate-Ask Us for Help

Many students make common mistakes on their FAFSA. Our staff provides a workshop every year during the Spring semester on completing the FAFSA at both campus locations. Information required for the FAFSA changes greatly from year to year, so if you are not sure please ask us and we can HELP.

We are available Monday-Friday to assist you with your FAFSA.

4 Reapply

Don't make the mistake of assuming that financial aid magically renews itself — students must reapply each year by filling out the FAFSA.

**Calling all Chapters using VA Educations Benefits....
Spring 2016 Enrollment Certifications due Now!
Don't be late!!!**



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 each term.

If you have questions contact the School Certifying Official in the Financial Aid Office or via email at ccgava@ccga.edu.



Are you GRADUATING?

**Submit your Spring Graduation Application
Provide a copy to School Certifying Official**

FINANCIAL AID TEAM:

Terral Harris — *Financial Aid Director*

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

Susan Bratten — *Financial Aid Counselor A-L*

Phone #: 912-279-5727

Email: sbratten@ccga.edu

Nicole Ransom — *Financial Aid Counselor M-Z*

Phone #: 912-279-5725

Email: nransom@ccga.edu

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

Phone #: 912-279-5724

Email: vcarter@ccga.edu

Cindy Bradley — *Financial Aid Specialist*

Email: cbradley@ccga.edu

Betty Coen — *Financial Aid Specialist*

Email: bcoen@ccga.edu

CHECK IT OUT ON 

Review financial aid requirements via COAST

- * Financial Aid
- * My Eligibility
- * Student Requirements
- * 2015-2016

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.