

WELCOME STUDENTS

Fall Issue

VOLUME 2, ISSUE 1



INSIDE THIS ISSUE

- WELCOME BACK
- BOOKSTORE CREDIT
- SAP DEADLINES
- VETERANS NEWS
- DYNAMIC FORMS
- FINANCIAL AID STEPS FOR 2014-2015
- DID YOU KNOW



I would like to take this opportunity to welcome you to the College of Coastal Georgia Office of Financial Aid's fall 2014 edition of our newsletter, which comes quarterly to give you the latest and greatest information as well as helpful tips for navigating the financial aid process.

Our office is committed to assisting students and their parents with financial resources and options to pay for educational expenses while attending CCGA. We are financial aid experts who strive to help students achieve their aspirations both inside and outside of the classroom.

I wish you a successful 2014-2015 school year and all the best in your future educational and financial endeavors.

Sincerely,

Terral Harris

Director of Financial Aid

VA Schedules are now submitted via Dynamic Forms

- *Log on to "my.ccg.edu" portal.
- *Scroll down to see the electronic forms on the left side.
- *Click on the form you want to submit "Veteran Enrollment and Certification"
- *You will be redirected to the Dynamic Forms page.
- *Log on with your Student ID number and password to access the form.
- *Complete the electronic form and click submit.

*IF YOU ARE GRADUATING IN FALL 2014 OR SPRING 2015, PLEASE NOTIFY MS. CARTER IN ADVANCE

If you have any questions or concerns, make sure you contact your

VA Certifying Official Ms. Valeska Carter

912-279-5722 or email vcarter@ccga.edu

**NEED FASTER ASSISTANCE
REGARDING YOUR FINANCIAL AID
CLICK THE FINANCIAL AID 411**

[**Financial Aid 411**](#)



BOOKSTORE CREDITS END AUGUST 25th

**DID YOU GET ZAPPED BY SAP?
IF YOU ARE NOT SURE,
PLEASE CONTACT
OUR OFFICE**

**ALL APPEALS FOR
FALL 2014 SEMESTER MUST BE
RECEIVED
BY
MONDAY AUGUST 18TH
BY 5 PM**

You will know the committee's decision via email
by 5:00 PM on Thursday, August 21st.

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

Office Hours:

Monday-Friday

8:00 AM - 5:00 PM

Camden Hours:

Monday 9:00 AM - 12:00 PM

Thursday 9:00 AM - 5:00 PM

PELL AND LOAN LIMITS

CONTACT YOUR COUNSELOR TODAY TO DISCUSS YOUR PELL LIMIT AND/OR LOAN LIMIT REQUIREMENTS TO GET YOUR FINANCIAL AID FOR THE 2014-2015 AID YEAR

IF YOU DO NOT GET IN CONTACT WITH YOUR COUNSELOR, YOUR FINANCIAL AID CANNOT BE PROCESSED.

COUNSELOR INFORMATION

ANGELA BRANTLEY (Last Name: A-L)

912-279-5727 or EMAIL: abrantley@ccga.edu

NICOLE RANSOM (Last Name: M-Z)

912-279-5725 or EMAIL: nransom@ccga.edu

DYNAMIC FORMS

Our financial aid office has now converted our forms so that you can complete and sign them electronically. The following instructions will help you use the Dynamic Forms service to securely complete and electronically sign financial aid forms. After you submit the forms, the financial aid office has access to review them.

Uploading required documentation

If you are required to submit documentation with your form, you should upload your document(s) as a .pdf file.



Electronic signature

This form will be automatically submitted to the CCGA Office of Student Financial Aid when you electronically sign the form after completion.

Parent information and signatures

Parental forms are sequential, which means that the student will complete the student sections of the form and then parents will complete the parent section of the form. Before the student begins completing the form, they will be required to put in the parent's name and email address and then click "Continue to form". Then the student will input all the areas of their section only. Once the student has completed all of their section and signed the form electronically, the form will then be emailed to the parent for them to complete the parental section and sign the form electronically.

Parent log-in and password

Create a log-in and password the first time you access Dynamic Forms. Remember your log-in and password because you will be able to use this log-in to access other forms that are located in this secure web environment.

To Access General Forms:

- *Log on to 
- *Select HOME
- *Scroll down to see the electronic forms on the left side.
- *Click on the form you want to submit; you will be redirected to the Dynamic Forms page.
- *Log on with your **Student ID number and password** to access the form.
- *Complete the electronic form and click submit.



If You Have Outstanding Requirements:

- *Log on to COAST
- *Click on "Financial Aid"
- *Click on "My Eligibility"
- *Click on "Student Requirements"
- *Select an Aid Year and click submit
- *Select the Required Form and you will be directed to the Dynamic Form
- *Log on with your **Student ID number and password** to access the form.

NEED TO GET A TAX RETURN TRANSCRIPT?

IRS Tax Transcript Instructions:

- Log on to IRS website www.irs.gov (Internet Explorer, Mozilla Firefox or Safari—Google Chrome is NOT compatible)
- On the www.irs.gov, look under the bar entitled Tools and click on "Get Transcript of Your Tax Records" Note: In order to get your transcript you will be asked a series of credit history questions to verify your identity
- Click on "Get Transcript ONLINE"
- Click OK
- If you have never logged into the site, click "CREATE AN ACCOUNT", if you have logged in before, Sign in with User ID (If Creating an account you will be asked a series of questions in regard to your credit history. Please note if you should question some of the companies listed on your credit history, check to see if the companies listed had a name changes as the IRS will show the new name.)
- The next screen, "Get Transcript", click on Higher Education
- Click "Return Transcript" for the appropriate transcript year (2013)
- Once Transcript is opened, save the document to your computer or to a flash drive as a .pdf file to be uploaded

W2-Wage and Earnings Statement:

- Log on to IRS website www.irs.gov (Internet Explorer, Mozilla Firefox or Safari—Google Chrome is NOT compatible)
- On the www.irs.gov, look under the bar entitled Tools and click on "Get Transcript of Your Tax Records" Note: In order to get your transcript you will be asked a series of credit history questions to verify your identity
- Click on "Get Transcript ONLINE"
- Click OK
- If you have never logged into the site, click "CREATE AN ACCOUNT", if you have logged in before, Sign in with User ID (If Creating an account you will be asked a series of questions in regard to your credit history. Please note if you should question some of the companies listed on your credit history, check to see if the companies listed had a name changes as the IRS will show the new name.)
- The next screen, "Get Transcript", click on Higher Education
- Click "Wage and Earnings Statements" for the appropriate transcript year (2013)
- Once Transcript is opened, save the document to your computer or to a flash drive as a .pdf file to be uploaded

DID YOU KNOW?

Congress has passed and the President has signed the Bipartisan Student Loan Certainty Act of 2013, which ties *federal student loan interest* rates to financial markets. Under this Act, interest rates will be determined each spring for new loans being made for the upcoming *award year*, which runs from July 1 to the following June 30. Each loan will have a fixed *interest rate* for the life of the loan. Below provides the interest rates for new Direct Loans made on or after July 1, 2014, and before July 1, 2015. These rates will apply to all new Direct Loans made during this time.

LOAN	INTEREST RATE
Direct Subsidized Loan	4.66%
Direct Unsubsidized Loan	4.66%
Direct PLUS Loans	7.21%

Take Control of Your Finances



Are you familiar with creating a personal budget? Can you balance your checking account? Do you understand how credit cards work? Do you know your FICO score? If you are taking out loans to help pay for college, do you have a plan for managing your debt after graduation? We address these questions and many more in financial literacy training offered by the Office of Financial Aid and Veterans Affairs during the Fall 2014 Semester!

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 2013– A student takes a class and received a grade of "C" (course is eligible for aid)
- * Spring 2014– The student repeats the same class (course is eligible for aid)
- * Fall 2014– 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 2014 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 2013 and spring 2014) 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).

Financial Aid



Step
By
Step

HOW TO:

Review financial aid requirements via COAST

- * Financial Aid
- * My Eligibility
- * Student Requirements
- * 2014-2015

Review SAP Status

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

Review Charges and Bookstore Credits

- * Student
- * Student Records
- * Student Account
- * Account Detail for Term
- * Select **Fall 2014 (or desired term)**
- * If there is an expected refund the amount will have a negative balance.

If you have any questions or concerns about your requirements, SAP Status, or Authorized Aid, please contact us 912-279-5722 or email finaid@ccga.edu.

MAC Card funding will start September 9th and will be available by 5:00 PM.

****First time loan borrowers will not receive their student loan balance on their MAC card until after September 19th by 5:00 PM.**

Our Staff

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Brenda Taylor-Hickey— Associate Director of Financial Aid

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