

Financial Aid News for Mariners

IMPORTANT DATES

Spring 2016 Registration

October 21st—Seniors, Veterans, and Athletes

October 22nd—Juniors

October 23rd—Sophomores

October 26th—Freshman, all students

November 1st—FAFSA Deadline for Spring 2016 Admits

December 1st—Outstanding documents due to Financial Aid Department for Spring 2016

January 4th—Deadline to file Satisfactory Academic Progress Appeal for Spring 2016

January 9th— Deadline for Spring 2016 Payment

January 6th to January 21st - Bookstore Credit Available



2016 SUMMER APPLICATIONS FOR FINANCIAL AID WILL BE ARRIVING SOON! MAKE SURE YOU CHECK YOUR STUDENT WEBMAIL



FOUNDATION SCHOLARSHIP APPLICATION

FOR THE UPCOMING FALL 2016/SPRING 2017 AID YEAR

IS NOW AVAILABLE



[CLICK HERE](#)

WELCOME TO YOUR FINANCIAL AID OFFICE!

The Office of Financial Aid and Veterans' Affairs mission is to enhance recruitment and retention of students through research and support of financial aid programs while assisting parents and students in planning and meeting higher education expenses. On our website, www.ccg.edu, you will find information about how to apply for financial aid at CCGA, deadlines and financial aid programs.

Our office is committed to providing students with the resources and information they need to become fiscally responsible along with helping them to understand the rights and responsibilities incurred when they receive financial aid.

- Our office believes that financial factors should not deny any student the opportunity to attend CCGA and successfully pursue their degree objectives.
- Our office is committed to maximizing the resources available to its students.
- Our office recognizes that each student's financial situation is unique and makes every effort to develop policies and procedures that treat each student fairly and equitably while taking into account any unusual circumstances.
- Our office works with students to understand their financial literacy so they will not fall into default, be delinquent, or issues with the IRS.

For your own benefit, please take the time to read all the information provided in this newsletter carefully. You are responsible for being aware of all financial aid eligibility requirements and application procedures. If you have questions, contact a financial aid adviser for further assistance. We wish you success in achieving your academic goals.

Have you been selected for VERIFICATION?



You finally submitted the [FAFSA \(Free Application for Federal Student Aid\)](#). You think everything is going smoothly until you receive notice that you have been selected for FAFSA verification. *What does this mean?*

Verification is a process used to verify certain information on the FAFSA to ensure its accuracy.

Why is your file being verified?

There are several possibilities for being selected for FAFSA verification. Keep in mind that more possibilities exist, but the following are the main reasons for being selected:

- You were selected randomly.
- FAFSA application is incomplete.
- Your FAFSA application is contradictory.
- The FAFSA application has estimated information (for example: you put you “will file” taxes instead of “already filed” taxes on the FAFSA).

What needs to be done after the selection?

After you receive notification that you have been selected for verification, check your student account online (COAST) for outstanding requirements. Then you should submit copies of documents that the Financial Aid Office requested ASAP.

These documents may include:

- Verification Worksheet
- IRS Tax Return Transcript (*Note: If you use the IRS Data Retrieval Tool (DRT) option when completing the FAFSA and make no changes to the tax information, a tax return transcript may not be required.*)
- **ALL** W2s and/or 1099s used to prepare tax return
- Marriage Certificate
- Proof of Separation/Divorce
- Social Security Card
- Alien Registration Card
- Other information/documentation

The documents required will vary from student to student. Only submit documents that are requested.

What happens if there are discrepancies on the application?

After you submit required documents, the Financial Aid Office will compare them to the FAFSA submitted. If errors are found, [corrections will be made and your FAFSA will be sent back to the U.S. Department of Education for approval.](#)

If you are selected for FAFSA verification, you should submit the documentation as soon as possible. Processing usually takes three to four weeks, but it can take longer during **peak season**. Because verification must be completed in advance of disbursing any money from any financial aid program, it is vital to send complete and correct information as quickly as possible. Above all else, don't be upset because you were selected for verification. This is a process that is required by the U.S. Department of Education.



FSA ID

Your [Electronic Passport](#) to federal student aid online

An **FSA ID** is a username and password that you must use to log in to certain U.S. Department of Education (ED) web-sites. Your FSA ID identifies you as someone who has the right to access your personal information on ED websites such as FAFSA, StudentLoans, NSLDS, Student Aid. *This new ID will replace the four digit pin that you previously used when signing your FAFSA.*

This FSA ID is used to sign legally binding documents electronically. It has the same legal status as a written signature. **Don't give your FSA ID (username and/or password) to anyone.** Sharing your FSA ID could put you at risk of [identity theft!](#)

You, and your parent if you're a dependent student, must apply for an FSA ID. If you don't have one by the time you fill out your FAFSA, you will be prompted to apply for one. If you think the Social Security Administration (SSA) has your information incorrect (wrong name, DOB), go on their website at www.ssa.gov to determine how it can be corrected. Your information must be correct with the SSA before your FAFSA or FSA ID can be processed.

To apply for your FSA ID go to fsaid.ed.gov. Remember, all students and parents for dependent students MUST have their own FSA ID (*username and password*.) In addition, it is extremely important NOT to use the same email address; each FSA ID user must have a unique e-mail address. Your verified email address will be used should you have to reset your username or password. Passwords must be updated every 18 months.

If you're having trouble setting up your FSA ID or if you're concerned that your FSA ID may have been misused, you can contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).



DON'T GET ZAPPED

Are you making Satisfactory Academic Progress?

Federal regulations require each college to have a Satisfactory Academic Progress (SAP) policy in place which establishes the minimum academic standards required to be eligible for Financial Aid Assistance. The Financial Aid Department checks every student

for SAP requirements at the end of each semester and **ALL** students must meet these requirements in order to receive Financial Aid.

If you do NOT meet the SAP requirements, you can lose your eligibility for all financial aid which includes the PELL Grant, scholarships, HOPE, and federal student loans.

Making Satisfactory Academic Progress at CCGA:

- ◆ GPA must be at least 2.0
- ◆ Completion Rate must be at least 67%
- ◆ Must complete degree within allotted timeframe

Avoid being "ZAPPED" by SAP by not withdrawing from classes and/or earning "F's". Both of these have negative impacts and can affect your ability to meet Satisfactory Academic requirements and your current and future financial aid eligibility.

If you have concerns; stop by the Financial Aid Office and talk with a counselor.

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](#)
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](#)
10. Can you tell me how many swipes/dining dollars I have left on my meal plan? [BURSAR](#)

[BURSAR'S OFFICE](#): 912-279-5746 Email: bursarsoffice@ccga.edu

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

Veterans & Dependents Spring 2016 Registration!!

Submit your VA Enrollment Request Early.....

- ★ Veterans Early Dates – October 21, 2015
- ★ Senior Dependents – October 21, 2015
- ★ Junior Dependents – October 22, 2015
- ★ Sophomore Dependents - October 23, 2015
- ★ Freshmen Dependents – October 26, 2015



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 Veteran Enrollment Certification form as soon as spring enrollment is finalized. 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 \$714.50.

FINANCIAL AID TEAM:

Terral Harris — *Director*

Brenda Taylor-Hickey — *Associate Director*

Nicole Ransom — *Counselor*

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Cindy Bradley — *Specialist*

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Financial Aid Email: finaaid@ccga.edu

Phone: 912-279-5722

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.