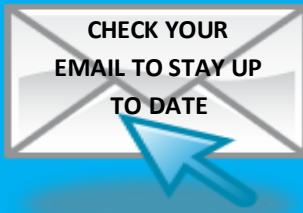


Financial Aid News for Mariners



IMPORTANT DATES

Priority Deadline
For Spring Financial Aid
2017/2018 FAFSA
November 1st
Outstanding Requirements
December 1st

Bookstore Credits
January 8th— January 29th
(see page 2)
Last day to drop without academic
penalty Spring 2018 Semester
March 9th

Spring Break
March 12th-March 17th

Summer 2017/2018 FAFSA
Priority Deadline
April 1st

Summer Application
Priority Deadline
April 15th

We hope you are having a wonderful Fall Semester!

Time is going by quickly and before you know it Winter Break will be upon us!
In the meantime, we hope that you find some useful information in our
Fall newsletter.

Mid-term grades have posted on your COAST account. If you are currently on a
Financial Aid Warning or Financial Aid Academic Plan, now may be a good time to
review those to make sure you are on track to be successful. If you need a copy,
you can come by the Financial Aid Office or email your Financial Aid Counselor.
Once final grades are posted; SAP emails will be sent out by December 22nd.

If you need additional assistance; free tutoring is available at the ATTIC (*the
Academic Tutoring and Instruction Center*) located in the Correll Center on the
Brunswick Campus and the Library at the Camden Center.

*** See Page 2 for more info ***

For those of you graduating this semester, graduation will be on Friday, December
15th at Jekyll Island Convention Center at 2:00 PM.

The 2018-2019 FAFSA is now available online. The FAFSA is located at
www.fafsa.ed.gov, choose 2018-2019 FAFSA and use your **2016** tax information.
Our office is having several workshops to assist people with completing the
2017-2018 FAFSA.

CCGA's Scholarship Application will be available in December for the 2018/2019
aid year, you will receive an email once it has been posted on the college website.

Please make sure you check your student email over the Winter Break as well as
your COAST Account for important account and financial aid information.

If you have any questions or concerns regarding your financial aid please feel free
to contact us via email at finaid@ccga.edu, via phone at 912-279-5722 or top by
our office which is open Monday thru Friday from 8:00 AM to 5:00 PM.

*Best wishes for a successful semester,
Your Financial Aid Team*

FAFSA WORKSHOP



Must bring:

- ★ Student FSA ID
- ★ Student 2016 Tax Documents
- ★ Parent 2016 Tax Documents (*Dependent Students*)
- ★ Parent FSA ID

CAMDEN CAMPUS—ROOM 104

November 7, 2017

2 PM -7 PM

HOSTED BY: College of Coastal Georgia Financial Aid Office

Any *complicated* questions? Call 912-279-5722 or email finaid@ccga.edu

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:

- * Log in to MYCCGA
- * Click COAST
- * Click Financial Aid
- * Click Student Authorization
- * Make a selection to Authorize "Federal Funds"
- * Click Submit

Bookstore credit will be available to use for the Spring Semester from January 8th until January 29th; please make sure you purchase your books for the entire Spring semester during this timeframe. If you are taking a second session class; plan accordingly.

"The ATTIC"

The Academic Tutoring and Instruction Center

Get help EARLY! GET HELP NOW!!!

The Academic Tutoring and Instruction Center provides academic support to all College of Coastal Georgia students.

The ATTIC is committed to enhance the retention of students; and to help students develop positive attitudes and confidence in their ability to learn. The Center's goal is to support learning and help everyone achieve their potential by providing help and encouragement in a friendly, safe environment.



Located in the Correll Center in Brunswick and the Library in Camden, the ATTIC offers something for everyone.

In an effort to help student evaluate their academic strengths and weaknesses and succeed in college the ATTIC provides **FREE** tutoring services!

The ATTIC (Brunswick Campus)

Located in the Correll Center

Niki Schmauch

Coordinator of Academic Services

PH: 912.279.5797

Email: nschmauch@ccga.edu

The ATTIC (Camden Center)

Located in the Library

PH: 912.510.3332

Gary Strysick

Academic Services Specialist

PH: 912.279.5786

Email: gstrysick@ccga.edu



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.ccg.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 (BSN 2.80, Education 2.50, Radiological Science 2.50)
- ◆ 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 10, 2018**.
- ⇒ 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 2018 will be accepted until **January 10, 2018 at 5:00 PM**. The form is located on the HOME page of the portal ([MYCCGA](#)), 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@ccga.edu.

EXTREMELY IMPORTANT: The Financial Aid Department will send an email to your STUDENT EMAIL by December 23rd 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 am I 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 2018-2019 Financial Aid

CCGA's priority deadline for 2018-2019 financial aid is May 1, 2018

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 recommended for students who apply for our Foundation Scholarships.



What can students do to prepare for 2018-2019?

1 Apply Online

The 2018-2019 FAFSA is already available online at 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 early so that there is enough time for FAFSA data to reach our office before the May 1st deadline. It normally takes 7 to 10 days for our office to receive a FAFSA.



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.



Using VA Education Benefits—Returning Students

- ★ Check with your academic advisor to ensure Spring courses are required for your current degree prior to submitting your Spring 2018 Enrollment Request.
- ★ Declare Concentration Area (Sophomore level or higher)
- ★ Course Substitutions must be approved prior to certification (provide a copy to School Certifying Official located in the Financial Aid Office)
- ★ Are you Graduating Spring Semester? (Provide a copy of your receipt to School Certifying Official located in the Financial Aid Office)
- ★ Full-time status impacts education benefits and housing allowance, below are how many credit hours are required for housing allowance:

Rate of Pursuit (based on credits taken)			
SPRING SEMESTER 2018	Full Time	3/4 Time	1/2 Time
	12+	9-11	6-8

Chapter 33 – Post 9-11 Rate of pursuit for housing is more than 50%
if less than or equal to 50%, you are not eligible for BAH

If you are enrolled in multiple sessions, this could affect disbursement of full payment of BAH

**** Hybrid courses are considered as online per VA ****

Enrollment **solely** in distance learning: the housing allowance payable is equal to ½ the national average BAH (\$840.50 for the 2017-2018 academic year, August 1, 2017-July 31, 2018)

How to Submit Spring VA Enrollment Request

- Login to [MYCCGA](#)
- On the RIGHT side select **MyForms**
- Scroll down – select **Spring 2018 Enrollment Certification**
- Select Veteran Enrollment and Certification (**you will be redirected to the Dynamic Forms page**)
- **Login** with your Student ID number and password to access the form
- Complete the electronic form, upload schedule, insert signature, click submit

NOTE: All Chapter 33 (Post 9-11) Veterans, Spouses & Dependents must submit an updated (Certification of Eligibility) each semester to be certified

Go to <https://www.vets.gov/education> to request updated Certification of Eligibility

Upload a Copy of your schedule & COE

- Login to your COAST account
- Select Student Records
- Select Registration
- Select **Student Detail Schedule**—**Failure to submit correct schedule (Detail Schedule only) will result in form being rejected and a delay in processing**
- Select Term
- Copy & paste in word document or pdf file and upload in Dynamic Forms



Welcome—New Students

Utilizing VA Education Benefits

Chapters: 30, 31, 33, 35, 1606, 1607

Am I eligible for VA Educational Benefits

The Office of Financial Aid & Veterans Services does not determine eligibility for benefits or have access to any student's Department of Defense VA records. Please contact the VA directly at 1-888-442-4551

How do I apply for VA Educational Benefits

Information and application for Veterans Educational Benefits is available online at <https://www.vets.gov/education>. Please be certain to save a copy of the application for Veterans Educational Benefits for your records as well as the confirmation email that the application was received.

How long does it take VA to determine my eligibility

Please allow the VA Regional Processing Office **6 to 8 weeks** to process your application. You will receive a Certificate of Eligibility by mail.

What do I do with the Certificate of Eligibility I received from VA

All Veterans/Spouses/Dependents who wish to use their VA Education Benefits should contact the academic advisor to register for classes toward their degree. Once classes are confirmed, submit a VA Enrollment Request each semester.

Full-time status impacts education benefits and housing allowance, below are how many credit hours are required for housing allowance:

Rate of Pursuit (based on credits taken)			
SPRING SEMESTER 2018	Full Time	3/4 Time	1/2 Time
	12+	9-11	6-8

**Chapter 33 – Post 9-11 Rate of pursuit for housing is more than 50%
if less than or equal to 50%, you are not eligible for BAH**

If you are enrolled in multiple sessions, this could affect disbursement of full payment of BAH

****** Hybrid courses are considered as online per VA ******

Enrollment solely in distance learning: the housing allowance payable is equal to ½ the national average BAH (\$840.50 for the 2017-2018 academic year, August 1, 2017-July 31, 2018)

How to Submit Spring VA Enrollment Request

- Login to **MYCCGA**
- On the RIGHT side select **MyForms**
- Scroll down – select **Spring 2018 Enrollment Certification**
- Select Veteran Enrollment and Certification (**you will be redirected to the Dynamic Forms page**)
- **Login** with your Student ID number and password to access the form
- Complete the electronic form, upload schedule, insert signature, click submit

NOTE: All Chapter 33 (Post 9-11) Veterans, Spouses & Dependents must submit an updated (Certification of Eligibility) each semester to be certified

Go to <https://www.vets.gov/education> to request updated Certification of Eligibility

Continued on next page . . .

Welcome New Students—VA Education Benefits continued . . .

Upload a Copy of your schedule & COE

- Login to your COAST account
- Select Student Records
- Select Registration
- Select Student Detail Schedule—*Failure to submit correct schedule (Detail Schedule only) will result in form being rejected and a delay in processing*
- Select Term
- Copy & paste in word document or pdf file and upload in Dynamic Forms

Federal Financial Aid

In addition to your VA Benefits; you can apply for Federal Financial Aid by filing out the FAFSA (Free Application for Federal Student Aid) at www.fafsa.ed.gov each aid year. For the Spring 2018 semester fill out the 2017/2018 FAFSA.

How do I contact the School Certifying Official

Office of Financial Aid—Andrews Building
Valeska Carter, 912-279-5724, vcarter@ccga.edu

OUR



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

Jennifer Schoof — Verification Specialist

Phone#: 912-279-5723

Email: jschoof@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

Cammie Heinhold — Financial Aid Customer Service Clerk

Email: cheinhold@ccga.edu

Rachel Kernes — Financial Aid Specialist

Email: rkernes@ccga.edu

Your Money – Your Choice



Choose Today at MYCCGA

CHECK IT OUT ON



Review financial aid requirements via COAST

- * Financial Aid
- * My Eligibility
- * Student Requirements
- * Select Aid Year: 2017/2018

Review SAP Status

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

Review Charges and Authorized Aid

- * Student
- * Student Records
- * Student Account
- * Account Detail for Term
- * Select **Spring 2018 (or desired term)**
- * If there is an expected refund, the amount will have a negative balance.