FINANCIAL AID NEWSLETTER

The financial aid filing season officially began on Tuesday, October 1, 2019 with the launch of the 2020-2021 FAFSA at https://fafsa.ed.gov.

Most students and parents are eligible to use the IRS Data Retrieval Tool (DRT) to electronically transfer their 2018 tax return information. By using the DRT for the 2020-2021 FASFA one will be provided with extra security and needed privacy protections to safeguard sensitive taxpayer data.

Each year, more than 20 million FAFSAs are submitted, resulting in more than $120 billion in federal grants, loans and work-study funds to help pay for college or career school.

Students who plan to submit the FAFSA online should create a FSA ID as soon as possible at https://studentaid.gov/fsaid. If a student is considered dependent for FAFSA purposes, one of the student's parents should create a FSA ID in order to sign the FAFSA online and complete other federal forms as needed.

We encourage you to complete the 2020-2021 FAFSA as soon as possible.

CCGA's priority deadlines are as follows:

May 1, 2020 to have the 2020-2021 FAFSA completed and received by the college.

June 1, 2020 to have any additional documentation, if required, turned into the Financial Aid Office to guarantee financial aid, if eligible, by the first day of classes.

If your FAFSA is chosen for VERIFICATION—go to ccga.verifymyfafsa.com and set up an account

*Log in with your Student ID and CCGA password

*Complete all of the electronic forms and upload the required documentation requested

(You will not be able to submit your verification without ALL of the required documentation)

Note: Dependent students and parents: Students will supply the parent's email address on the form. The parent must click the link in their personal email address to access the form(s) in CampusLogic.

Parents must create their own account

FEDERAL SCHOOL CODE

001558

SET UP YOUR CAMPUS LOGIC ACOUNT

ccga.verifymyfafsa.com

DON'T FALL FOR THESE MYTHS ABOUT FINANCIAL AID

"Federal student aid is just 'free money' like grants."

Reality: Federal student aid includes three different kinds of financial help: grants, low-interest loans, and work-study funds (a part-time job on or off campus). To learn more about the different types of federal student aid types, visit StudentAid.gov/.

"I didn't qualify for financial aid last year, so filling out the FAFSA form again is just a waste of time."

Reality: It's super important to fill out a FAFSA form every year you're in college or career school. Why? Because things can change. For instance, your school or state might create a new grant or scholarship, or the factors used to calculate your aid could change from one year to the next. Either way, if you don't submit a new FAFSA form, you're out of luck.

"My parents make too much money, so I won't qualify for aid."

Reality: There is no income cut-off to qualify for federal student aid. Many factors, such as the size of your family and your year in school, are taken into account. Remember, when you fill out the Free Application for Federal Student Aid (FAFSA), you're also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won't even consider you for any of their scholarships *(including academic scholarships)* until you've submitted a FAFSA. Don't make assumptions about what you'll get — fill out the FAFSA form and find out.

"I support myself, so I don't have to include parent information on the FAFSA"

Reality: This is not necessarily true. Even if you support yourself and file taxes on your own, you may still be considered a dependent student for federal student aid purposes. If you are considered dependent, you must provide your parents information on the FAFSA. The FAFSA asks a series of questions to determine your dependency status. You can preview the questions at StudentAid.gov/dependency.

HOPE

Students are evaluated to insure they attained a "B" average (3.0)

at the following <u>Hope Scholarship</u> checkpoints:

30 attempted semester hours

60 attempted semester hours

90 attempted semester hours

and at the end of every <u>Spring Semester</u>

(except for beginning Freshmen enrolled less than full-time)

If you currently do <u>not</u> have the HOPE Scholarship and have reached one of the above checkpoints and would like to be evaluated for HOPE, <u>email your financial aid counselor</u> at the end the semester (after grades have posted) and we will be happy to review your account.

<u>DON'T BE SAP'D</u>

Federal regulations require that all colleges that administer federal financial aid develop a <u>Satisfactory Academic Progress (SAP) Policy</u> 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.

All current students, returning students, and transfer students are reviewed at the <u>END OF EVERY SEMESTER</u> 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 do not meet the requirements listed below at the end of the semester, you <u>will not be eligible</u> to receive any federal or state financial aid (Pell Grant, HOPE Scholarship, Federal Direct Loans, Federal Work-study, etc.)

If you find that you are NOT MAKING SAP DON'T PANIC as you are able to file an appeal. However, if you choose not to appeal or if your appeal is denied, 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.

In order to receive Financial Aid you must be making **S**atisfactory **A**cademic **P**rogress by meeting all three of the following criteria:

1. You must successfully complete 67% of all coursework attempted

2. You must maintain a cumulative GPA of 2.00 with the exception of the following degrees which require a higher GPA: ASN 2.50, BSN 2.80, Education 2.50, and Radiological Science 2.50

3. You must complete your degree within 150% of the credit hours required for your degree

SUBMIT YOUR VA ENROLLMENT

- Login to **MYCCGA Portal**

- Click on **Student Forms**
- Click on **Financial Aid Forms**
- Scroll down to 2019-2020 Veteran Affairs Forms and select *FALL 2019 OR SPRING 2020 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*
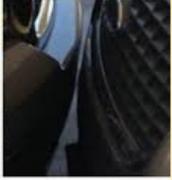- Select Term

 Note: Please understand that students using Veteran Affairs (VA) benefits must update the VA Certifying Official if they make changes to their account. This includes but is not limited to their classes, major, address, etc. Remember that VA will only pay for classes that are required for your program of study. VA also cannot pay for any specific fees related to Studying Abroad unless it is required as part of your program of study.   Depending on the time of year, your certification will be submitted to VA within two weeks of the submission of your Veteran Enrollment and Certification form. Any amendments will be made the day after the drop/add period.

If you need help or have any questions you can contact our Financial Aid Specialist/VA Certifying Official, Valeska Carter at:

Phone: (912) 279—5724

"How close are you to quitting school?"

If you decide not to attend classes at College of Coastal Georgia, it is your responsibility to <u>Drop ALL</u> courses before the first day of the session to avoid any fee-related charges.

- Once the add/drop period is over, you can <u>Withdraw</u> from a class up to a certain time-frame (normally near mid-term); however, you will not be refunded for that class. Withdrawing from a course may also affect your financial aid.

- If you fail to complete your classes for any reason, you may have to repay a portion of your funds.

<u>Stop by the Financial Aid Office if you have questions about dropping or withdrawing from a course</u>

IMPORTANT DATES

Bookstore Credits Available Spring ─ Jan 6th–Jan 21st

SPRING 2020 START DATES

Full & 1st Session begins	January 13th
eCore begins	January 13th
2nd Session begins	March 16th

OUR TEAM

Terral Harris: Financial Aid Director

Brenda Taylor-Hickey: Associate Director of Financial Aid

Susan Bratten: Financial Aid Counselor A-L

Nicole Ransom: Financial Aid Counselor M-Z

Jennifer Schoof: Verification Specialist

Valeska Carter: Financial Aid Specialist/VA Certifying Official

Cammie Heinhold: Financial Aid Customer Service Clerk

Antiqua Shields: Call Center Coordinator

Robin Jackson: Call Center Representative

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