

Financial Aid News for Mariners



IMPORTANT DATES

Bookstore Credits

January 4th— January 18th

Last day to drop without academic penalty Spring 2017 Semester

March 3rd

Spring Break

March 6th-March 10th

Summer 2016-2017 FAFSA

Priority Deadline

April 1st

Summer Application

Priority Deadline

April 15th



Have you completed your

Summer 2017 Application for financial aid?

Log on to [MYCCGA](#) today and complete your electronic application to see if you have any financial aid available for the Summer 2017 semester

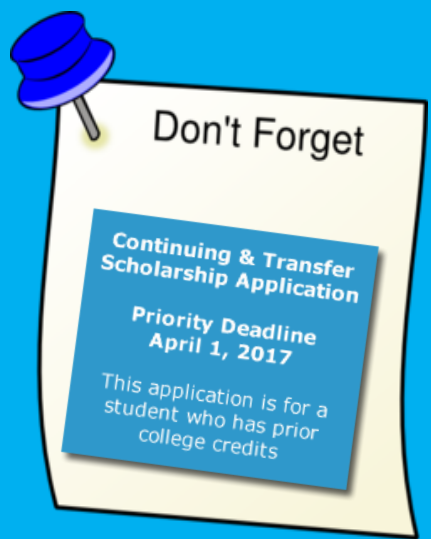
Welcome to Spring Semester!

The Financial Aid Office hopes you have had a WONDERFUL Fall 2016 Semester and are anxiously awaiting the start of the Spring 2017 semester. We look forward to working with you again.

If you attended CCGA for the Fall Semester and received Financial Aid, then your Financial Aid should already be on your account for the Spring semester. However, please keep an eye on your student email account over the winter as we will be sending out emails to any student that may be SAP (not making Satisfactory Academic Progress) at the end of the Fall Semester.

If you are a new student, starting in the Spring, please make sure that you have completed a 2016/2017 FAFSA at www.fafsa.ed.gov and that you have checked your COAST account to make sure that your financial aid has been awarded. If you are unsure of your financial aid award, please contact our office at 912-279-5722 for assistance.

The 2017/2018 FAFSA is available at www.fafsa.ed.gov. CCGA's priority deadline for the 17/18 FAFSA is May 1st. Please note that the 17/18 FAFSA uses 2015 Tax information.



PAYMENT DUE

JANUARY 11TH

HOPE CHECKPOINTS

Students are evaluated to ensure they attained a 3.0 average at the following checkpoints:

30 attempted semester hours

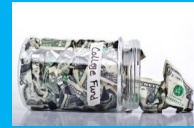
60 attempted semester hours

90 attempted semester hours

and at the end of every Spring Semester

(except for beginning Freshmen enrolled below full-time)

How is my Tuition going to be paid at CCGA?



A student taking 15 hours at CCGA on campus can expect the following:

Tuition and Fees \$2216.95
 Housing \$3000.00 (Max Amount) - If living on campus
 Meal Plan \$1775.00- If living on campus

- ****Tuition is 102.13 per credit hour****
- **Web courses- \$136.00 per credit hour**
- **Ecore courses- \$169.00 per credit hour**
- ****Fees are \$455.00 enrolled in 1-4 hours****
- ****Fees are \$685.00 enrolled in 5 or more hours****

How do you know if you have enough:

Log on to COAST:

Click on "Student Records"

Click on "Student Account"

Click on "Account Detail for Term"

Select a term then click submit

Once you are registered and do not have any outstanding documents with financial aid, you will be able to see your total tuition, fees and any authorized financial aid. If you see "Account Balance net of Authorized Financial Aid" as a negative amount, this means you will have a credit available. If you see it as a positive amount, that is how much you currently owe and you will need to pay the balance or accept more aid to cover your tuition and fees.

| 201702 Spring 2017 Term Detail | | | |
|---|-----------------------------|----------|-----------------|
| Detail Code | Description | Charge | Payment Balance |
| ACC3 | Activity Fees-Spring | \$60.00 | |
| ATC3 | Athletic Fees - Spring | \$175.00 | |
| CCF3 | Campus Center Fee-Spring | \$125.00 | |
| CRD3 | Access Card Fee-Spring | \$15.00 | |
| ETU3 | eTuition - Spring | \$816.00 | |
| RIF3 | Recreation&Intra Fee Spring | \$25.00 | |
| TCA3 | Technology Fee-Spring | \$60.00 | |
| TEM3 | Institutional Fee - Spring | \$225.00 | |
| TUI3 | Matriculation - Spring | \$306.39 | |
| Net Term Balance | | | \$1,807.39 |
| Net Balance for Other Terms: | | | \$0.00 |
| Account Balance: | | | \$1,807.39 |
| Current Amount Due as of Jan 11, 2017: | | | \$1,807.39 |

| Authorized Financial Aid as of Jan 11, 2017 | | |
|---|-------------------|------------------|
| Detail Code | Description | Expected Payment |
| F135 | FA-Pell 2016/2017 | \$2,181.00 |
| Authorized Financial Aid Balance: | | -\$2,181.00 |
| Account Balance net of Authorized Financial Aid: | | -\$373.61 |
| Current Due net of Authorized Financial Aid: | | \$0.00 |

This is a student with a Credit Balance

| 201702 Spring 2017 Term Detail | | | |
|---|-----------------------------|------------|-----------------|
| Detail Code | Description | Charge | Payment Balance |
| ACC3 | Activity Fees-Spring | \$60.00 | |
| ATC3 | Athletic Fees - Spring | \$175.00 | |
| CCF3 | Campus Center Fee-Spring | \$125.00 | |
| CRD3 | Access Card Fee-Spring | \$15.00 | |
| ETU3 | eTuition - Spring | \$544.00 | |
| RIF3 | Recreation&Intra Fee Spring | \$25.00 | |
| SLF3 | Science Lab Fee | \$100.00 | |
| TCA3 | Technology Fee-Spring | \$60.00 | |
| TEM3 | Institutional Fee - Spring | \$225.00 | |
| TUI3 | Matriculation - Spring | \$1,327.69 | |
| Net Term Balance | | | \$2,656.69 |
| Net Balance for Other Terms: | | | \$0.00 |
| Account Balance: | | | \$2,656.69 |
| Current Amount Due as of Jan 11, 2017: | | | \$2,656.69 |

| Authorized Financial Aid as of Jan 11, 2017 | | |
|---|-------------------|------------------|
| Detail Code | Description | Expected Payment |
| F135 | FA-Pell 2016/2017 | \$1,861.00 |
| Authorized Financial Aid Balance: | | -\$1,861.00 |
| Account Balance net of Authorized Financial Aid: | | \$795.69 |
| Current Due net of Authorized Financial Aid: | | \$795.69 |

This is a student with a Balance Owed

If you have a credit available, you can use some or all of it to purchase books in the bookstore. You will need to authorize your credit to use it for "Book Store" credit:

- ◆ Log on to your COAST Account
- ◆ Click on "Financial Aid"
- ◆ Click "Student Authorizations"
- ◆ See Federal Funds Authorized
- ◆ Select "Authorize"
- ◆ Click on Submit



Applying for 2017-18 Financial Aid

CCGA's priority deadline for 2017-2018 financial aid is **May 1, 2017**

Students who complete their FAFSA and submit required documents early, have a better chance of receiving limited sources of federal aid. The FAFSA is also helpful for student who apply for our Foundation Scholarships.



What can our students do to prepare for the 2017/2018 aid year

1 Apply Online

The 2017-2018 online FAFSA will be available October 1, 2016 online www.fafsa.ed.gov

CCGA's School Code —001558

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. You will be using your 2015 Tax Information for this FAFSA. Use the Data Retrieval Tool to import your 2015 tax information from the IRS.

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 Check your COAST

Check your CCGA email and COAST to submit any outstanding documents. In some cases a received FAFSA is not enough to award financial aid. Some students and parents have to submit additional information for their aid to be processed.

5 Reapply

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

Info for Students Selected for Verification

If your FAFSA was selected for **Verification** and you did not use the Data Retrieval Tool (DRT) to transfer your information from the IRS directly into your FAFSA, you must obtain a **2015 Tax Return Transcript or Verification of Non-Filing form**. The Tax Return Transcript is often confused with the 1040 Tax Return. Unfortunately, Financial Aid cannot accept the 1040 Tax Return in lieu of the Tax Return Transcript. The Tax Return Transcript can only be obtained directly from the IRS. Instructions are as follows:

HOW TO GET A TAX RETURN TRANSCRIPT OR VERIFICATION OF NON FILING FROM THE IRS

By MAIL: (takes approximately 7-10 business days. If you are getting a Tax Return Transcript less than 2 weeks before the semester starts or after school has begun, please use one of the "Other Options.")

Go to www.irs.gov

Go under the TOOLS tab and choose "Get a Tax Transcript by Mail"

Choose Tax Transcript by Mail again, and hit OK when pop up box comes up

Type in requested information (SS#, date of birth, street address, zip code); hit continue

Select "**RETURN TRANSCRIPT**" OR **VERIFICATION OF NON-FILING FORM** for **2015**; hit continue.

***Note - If you are married and filed jointly, enter the information of the person whose name is listed first on the tax return.*

Other Options:

- ★ You can create an account online and download from the irs.gov. You must know the following to register for this service (your social security number, date of birth, filing status and mailing address from latest tax return, access to your email account, your personal account number from a credit card, mortgage, home equity loan, home equity line of credit or car loan, and a mobile phone with your name on the account.)
- ★ You can order through the automated system 1-800-908-9946
- ★ If you are still having problems, please come to our office and we will assist you
- ★ If you are unable to order your Verification of Non-Filing form online (This has to be received if you are selected for Verification and you did not file income taxes for 2015.) You will have to fill out a Form 4506-T and mail or fax to the IRS. (Please view example of this form on the next page)

Request for Transcript of Tax Return

OMB No. 1545-1872

- ▶ Do not sign this form unless all applicable lines have been completed.
- ▶ Request may be rejected if the form is incomplete or illegible.
- ▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript..." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

| | |
|--|--|
| 1a Name shown on tax return. If a joint return, enter the name shown first. | 1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) |
| 2a If a joint return, enter spouse's name shown on tax return. | 2b Second social security number or individual taxpayer identification number if joint tax return |
| 3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) | |
| 4 Previous address shown on the last return filed if different from line 3 (see instructions) | |
| 5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. | |

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days

c **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days

7 **Verification of Nonfiling**, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

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Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Phone number of taxpayer on line 1a or 2a

▶ **Sign Here** Signature (see instructions) _____ Date _____

▶ Title (if line 1a above is a corporation, partnership, estate, or trust) _____

▶ Spouse's signature _____ Date _____



What Should I do now?

- ⇒ **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 now 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
- ⇒ 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 2017 will be accepted until **January 4, 2017 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 APPEAL WILL BE DENIED.**

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 advising if you are SAP. Please do not get this confused with “academic warnings or academic probation”. SAP concerns your ability to receive ALL 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 four classes, 10 credits. I am failing my biology class and the lab class; but have an A and 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 3.5 GPA and a completion rate of 95%; 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.*

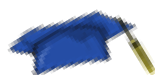
IF YOU ARE SAP AND HAVE QUESTIONS, PLEASE CONTACT THE OFFICE OF FINANCIAL AID . . . DON'T WAIT UNTIL THE SPRING SEMESTER STARTS ONLY TO FIND OUT YOU HAVE NO FINANCIAL AID!

**Calling all Chapters using VA Educations Benefits....
Spring 2017 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

Cammie Heinhold — *Financial Aid
Customer Service Clerk*

Email: cheinhold@ccga.edu

CHECK IT OUT ON 

Review financial aid requirements via COAST

- * Financial Aid
- * My Eligibility
- * Student Requirements
- * 2016/2017

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.