



Financial Aid Newsletter

Volume 4 Issue 2 Spring 2018

FINANCIAL AID FOR THE SUMMER SEMESTER

Are you attending the SUMMER 2018 Semester?

The [SUMMER APPLICATION](#) for financial aid is NOW AVAILABLE

Log on to your MYCCGA portal and complete your electronic application to see if you have financial aid available for the Summer 2018 semester.

Please remember the amount you borrowed during the fall and spring semesters may affect what is available to you in the upcoming summer term!



Students are evaluated to insure they attained a "B" average (3.0) at the following [Hope Scholarship](#) 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)

If you currently do not have the HOPE Scholarship and have reached one of the above checkpoints and would like to be evaluated for HOPE, please fill out the [HOPE Evaluation](#) form at the end of the Spring Semester and we will be happy to review your account.

The Scholarship Application is now open! Here are just a few tips to keep in mind while applying for scholarships:

◆ **APPLY FOR ANYTHING AND EVERYTHING**

If you think you are eligible to receive the scholarship, apply for it!

◆ **COMPLETE THE APPLICATION**

If something is not applicable on the application, **mark it as N/A or "does not apply"** Do not leave lines blank

◆ **FOLLOW DIRECTIONS**

Do not supply things that are not requested(i.e. transcripts and resumes)

◆ **NEATNESS COUNTS**

Make photocopies for working drafts. Save everything!

◆ **MAKE SURE TO LEAVE AN IMPRESSION**

Be personal and specific. Be complete and concise, but also creative!

◆ **WATCH ALL DEADLINES**

Do not wait until the last minute!

◆ **GIVE YOUR APPLICATION A "ONCE-OVER" BEFORE SUBMITTING**

Proofread (and have someone else proofread) the entire application carefully!

THE TIME IS NOW

Big changes next FALL 18!

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SAY NO TO SAP

Really Just Say NO...

page 3

PAYBACK TIME

Ready to pay pack your Loan..

page 4

AND MORE

Inside!



THE TIME IS NOW

The financial aid filing season officially began on Sunday, October 1, 2018 with the launch of the 2018–2019 FAFSA at <https://fafsa.ed.gov>.

Most students and parents are eligible to use the IRS Data Retrieval Tool (DRT) to electronically transfer their **2016 tax return information**. The DRT tool returned for the 2018–2019 FAFSA with extra security and 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://fsaid.ed.gov/npas/index.htm>

If a student is considered dependent for FAFSA purposes, one of the student's parents also needs to create a FSA ID in order to sign the FAFSA online. Each person must create his or her own FSA ID to avoid issues and delays with the financial aid process.

Once the FAFSA is processed, CCGA will use the FAFSA information to calculate the amounts and types of financial aid for which the student may be eligible.

We encourage you to complete the 2018-2019 FAFSA as soon as possible to take advantage of any early state and school financial aid deadlines.

CCGA's priority deadline is May 1, 2018 to have the 2018-2019 FAFSA completed and received by the college and June 1, 2018 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.

HAVE SOME ADDITIONAL QUESTIONS: Go to StudentAid.gov, Federal Student Aid's primary online portal for students and parents for information about completing the FAFSA, as well as frequently asked questions about the IRS DRT returning for the 2018-2019 FAFSA.



FAFSA WORKSHOP

MARCH 23RD

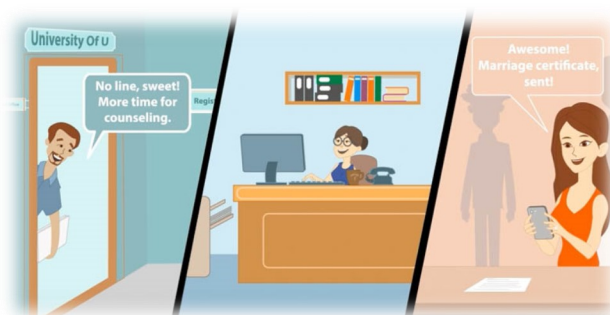
8AM-3PM



LIBRARY COMPUTER LAB



Ready to complete your outstanding Financial Aid tasks online, with secure document upload from any device, and e-sign capabilities?



We will be in the Campus Center! Come see us to see this new awesome product

campuslogic

March

26th

April

18th & 23rd

11am-1pm



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 Summer Semester from **May 29th-June 8th**; 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.



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.ccgga.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 do not make the above requirements 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.)

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.

NEED A TUTOR



Struggling? Visit CCGA website for Academic Resources!



Need another option to pay your Summer 2018 tuition?

Good news! You can sign up for the Nelnet Payment plan for Summer through your COAST account!

Below are listed deadlines and sign up instructions

Summer 2018

e-Cashier available on October 30, 2017

| Last Day to Enroll Online | Required Down Payment | Number of Payments | Months of Payments | Enrollment Fee |
|---------------------------|-----------------------|--------------------|--------------------|----------------|
| March 1 | none | 5 | March - July | \$50 |
| March 27 | 25% | 4 | Apr - July | \$50 |
| April 26 | 30% | 3 | May - July | \$60 |
| May 24 | 40% | 2 | June & July | \$70 |
| June 7 | 50% | 1 | July | \$70 |

Simple Steps to Enroll

- Go to <http://my.ccgga.edu>
- Log onto the portal
- Click on COAST
- Click on Student Account
- Click on Setup Payment Plan
- Select Term
- Click Submit
- Review Your Charges
- Click on eCashier link located in the bottom left corner of page

Questions about the Nelnet Payment Plan contact the Bursar office (912)279-5746 or email them

GRADUATING SOON

Students who have graduated, obtained a degree or have dropped below 6 credit hours are required to complete [Exit Counseling](#). Exit counseling is found on the student loans website <https://studentloans.gov>. You will use your FSA ID and Password to log in. Exit counseling will teach you how to get in touch with your assigned loan lender, what to expect when repaying your loans, when to start repaying your loan and will give the loan provider your most current contact information.



Repayment of your student loans will begin 6 months after you graduate or if you drop below 6 credit hours. Typically, your loan lender will have notified you of their contact information but you can also obtain this information when you complete Exit Counseling. It is suggested that you reach out to your loan lender to discuss your repayment options, deadlines and if needed, deferment options. If you are having problems paying your student loans then contact your loan provider for options. **DO NOT** ignore them, fail to make plans or payment arrangements. This will cause you to go into **DEFAULT** which will have a negative impact on your credit along with other serious consequences.

Be Smart

About Your Debt



- Always seek other alternatives before borrowing.
Options include a part-time job, scholarships, work-study programs, and state and federal government grants.
- Manage your money – Make sure that you can afford your monthly payments once you have completed your studies. The more you borrow, the higher your monthly payment will be.
- Keep records of important documents. This includes your promissory note, disclosure statements, rights and responsibilities, deferment requests, repayment schedule, or any other correspondence with your school or lender(s).
- Keep in contact. Notify your lender if your name, address, or phone number changes. Also notify your lender if you transfer to another school.
- Avoid default by not overextending yourself and by making timely payments. If you run into trouble, contact the Financial Aid Office or your lender for deferment/forbearance options. You may have legal options available to you if you cannot make your payments.



CCGA's Career Services provides student-centered, comprehensive career development programs and services that empower both students and alumni to achieve their lifelong career goals.

On Campus jobs can be found here:



Make an appointment with Career Services in Coastal CareerLink on your MYCCGA portal



IMPORTANT DATES

March

March 23rd FAFSA Workshop-Campus Library 8am-3pm

April 15th Summer Applications Due

May 1st 2018-2019 FAFSA's Due

May 29th Book Store Credit Begins for Summer 2018 S semester

June 1st Fall 2018 Documents Due

June 6th Summer Semester

June 7th Last Day to Enroll for NelNet Payment Plans

OUR STAFF

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

Betty Coen — Financial Aid Specialist

Rachel Kernes — Financial Aid Specialist

SUBMIT YOUR VA ENROLLMENT

- Login to [MYCCGA Portal](#)
- On the RIGHT side select **MyForms**
- Scroll down – select **Summer 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

College of Coastal Georgia Office of Financial aid and Veterans Affairs

Andrews Center

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