

SUMMER 2015

VOLUME 2, ISSUE 3

IMPORTANT DATES
AND DEADLINES

Foundation Scholarships
Application Due
June 1st

2015/2016 FAFSA
Priority Deadline
June 1st

Last Day to Pay for Summer
Tuition/Fees
June 5th by 4:00 PM

First Day of Summer Semester
June 8th

Bookstore Credit Summer 2015
June 1st—June 11th
(See Bookstore Credit
Authorization Below)

Last Days to Add/Drop Classes
Summer Semester
June 8th—June 10th

Last day to withdraw without
academic penalty
Summer 2015 Semester
July 7th

College of Coastal Georgia
Financial Aid Office
Andrews Center-1st Floor
One College Drive
Brunswick, GA 31520

Phone: 912.279.5722
Fax: 912.264.7320
finaid@ccga.edu

Brunswick Hours:
Monday-Friday
8:00 AM - 5:00 PM

Camden Hours:
Please see the
Administrative Office for the
Financial Aid Representative hours



Have you completed your Summer 2015 Application for financial aid?

If you are enrolled in classes during the Summer 2015 semester and would like to apply for available financial aid, follow these steps:

- Log into the my.ccgga
- Make sure you are on the home page
- On the left-hand side is a list of the 1415 Financial Aid Forms
- Fill out and submit the Summer Application

You can only get Financial Aid in the Summer if you:

- Have PELL available that you did not use during the Fall and Spring
- You are HOPE Eligible
- You have Student Loan money available (Subsidized and/or Unsubsidized Loans) and are taking at least six (6) credit hours
- You are NOT on Financial Aid Suspension



The FSA ID – a username and password – has replaced the Federal Student Aid 4-Digit PIN and must be used to log in to certain U.S. Department of Education Websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents.

If you do not already have a FSA ID, you can create one when logging in to do your 2015/2016 FAFSA at www.fafsa.ed.gov.

You can also go directly to the FSA ID website at <https://fsaid.ed.gov/npas/index.htm>.

Parents of dependent students will also need to sign up for the new FSA ID.

Ensure You Stay Eligible for Your Financial Aid

You must be making **Satisfactory Academic Progress** in order to continue receiving federal student aid. In other words, you have to make good grades, and complete classes to keep moving toward successfully completing your degree.

Students who fail to meet the following criteria will be ineligible for federal, state, and/or institutional scholarship and grant funds:

- * Maintain a 2.0 GPA
- * Successfully complete 67% of attempted coursework
- * Complete their program of study within the prescribed length of time.

Read about the quantitative and qualitative components you must meet to maintain your eligibility for financial aid at our website: <http://www.ccgga.edu/FinAid/Progress.asp>

ARE YOU COMING TO SCHOOL IN THE FALL?

Have you submitted your 2015/2016 FAFSA yet?

Priority deadline for the Fall Semester is June 1st.

Go to www.fafsa.ed.gov and fill out your application today; make sure you use your 2014 taxes (if applicable) when filling out your application.

Check your COAST account and Student Email regularly!



BOOKSTORE CREDIT-AUTHORIZATION

Beginning Summer 2015, if you are eligible, you must **Authorize** on your COAST Account to have credit available in the CCGA Bookstore. By doing this you will no longer be required to sign an extra receipt in the bookstore. Everything will be done electronically! Follow these steps for authorization:

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

Budgeting Your Money

A student's financial aid disbursements may be his/her first experience with budgeting. Since most financial aid disburses at the beginning of the semester, it's important to develop strategies to make your money last until the next semester's disbursement. A budget and good spending habits are key to financial well-being and stability, especially for a student on a fixed budget.



PLANNING FOR THE SEMESTER

When planning for the semester, you need to keep the following in mind:

- 1) the source of your money (savings, parental support, financial aid, part-time work), and
- 2) when it will arrive, or be available (lump sum, installments, or beginning of semester)

If money comes from home, it may be best to receive it in monthly installments. Students who have a lump sum of available cash to last throughout the semester (for instance, from a student loan) must learn to budget it over four months.

On the other hand, part-time jobs provide steady income. Money from some financial aid programs is not available at the beginning of the term, and students should be prepared to pay immediate expenses from other sources.

BASIC BUDGETING

Step 1 – Calculate Your Projected Income

Begin by estimating the amount of money you will have to cover your expenses for the semester.

Potential income sources may include:

- Your savings
- Earnings from a part-time job
- Financial aid awarded
- Parental contribution
- Benefits

Step 2 – List Fixed Expenses

Fixed expenses are those that do not vary, such as tuition and fees. Ask yourself if you have any control over the cost of the item or service. List the item as a fixed expense only if the answer is no. CCGA Tuition Rates and Fees can be found at www.ccg.edu under Future Students. You can use this information as a guide to estimate your costs for this step as well as Step 3.

Step 3 – List Variable Expenses

Variable expenses are subject to certain amount of control. They can be obtained at varying costs, and in some cases you can do without them.

Examples include:

- Housing and meals
- Books and supplies
- Computer and cell phone costs
- Transportation
- Personal expenses
- Insurance
- Clothing

Step 4 – Total Expenses

Add your fixed expenses to your variable expenses to obtain your "total expenses".

Step 5 – Balancing your Budget

Subtract your total expenses (Step 4) from your projected income (Step 1). If your estimated expenses are higher than your projected income, see "Cutting Costs" for ways to reduce your spending.

CUTTING COSTS

If your costs are higher than your income, the solution lies in your variable expenses (Step 3). Try the following cost-cutting suggestions:

Housing and Meals

- Estimate the cost of utilities in each housing option
- If you qualify for a housing exemption, consider living at home with your parents
- Compare the cost of cooking or eating out with the cost of a meal plan
- Use your meal plan if you are required to purchase one

Books and Supplies

- Consider buying used books or renting books
- Check out book prices online
- Check out supplementary texts from the library

Transportation

- Invest in a bicycle
- Carpool with a friend or fellow students
- Limit visits back home

Clothing/Personal/Insurance

- Limit clothing purchases to the basics
- Patronize second-hand clothing stores
- Compare prices and buy sale items
- Take advantage of campus insurance if needed



Veteran's important message if you plan to take summer classes

Summer term sessions:

Full Session – June 8 - July 31, 2015 (8 weeks full session) **6 hrs or more is full-time**

1st Session – June 8- July 2, 2015 (4 weeks) **3 hrs or more is full time**

2nd session – July 6 - July 31, 2015 (4 weeks) **3 hrs or more is full-time**

CL1 Maymester – May 12, 2015 - May 28, 2015 (3 weeks) **2 hrs or more is full-time**

E-Core Full Session – June 1 - July 27, 2015 (10 weeks) **7 hrs or more is full-time**

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 their [Veteran Enrollment Certification form](#) as soon as they have finalized their summer enrollments. 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.



Review financial aid requirements via COAST

- * Financial Aid
- * My Eligibility
- * Student Requirements
- * 2014-2015

Review SAP Status

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

Review Charges and Authorized Aid

- * Student
- * Student Records
- * Student Account
- * Account Detail for Term
- * Select **Summer 2015 (or desired term)**
- * If there is an expected refund, the amount will have a negative balance.

If you have any questions or concerns about your requirements, SAP status, or authorized aid, please contact us at 912-279-5722 or email finaid@ccga.edu.

Any remaining balances will be due to the Bursar's Office no later than **June 5, 2015 at 4:00 PM.**

FERPA



The Family Educational Rights and Privacy Act (FERPA) affords students certain rights with respect to their education records.

If a student wishes to disclose their information to a third party (which includes their parents), a FERPA form must be on file.

Students can fill out this form in Admissions, Financial Aid, or the Registrar's Office.

Our Staff

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ADDITIONAL FINANCIAL AID ASSISTANCE

Student Aid Information Center

P.O. Box 84

Washington, DC 20044

1-800-433-3243/1-800-730-8913 (TTY)

www.ed.gov/finaid

Federal Direct Loan Information

www.studentloans.gov

- Complete Loan Entrance Counseling
- Sign Master Promissory Note
- Parent's complete PLUS loan applications
- Complete Exit Counseling; if necessary

Federal Direct Loan Consolidation

1-800-557-7392 / 1-800-557-7395 (TTY)

www.loanconsolidation.ed.gov