



Financial Aid News for Mariners



IMPORTANT DATES

Summer Application
for Financial Aid
due by April 15th

Priority Deadline for
2016/2017 FAFSA
to CCGA
May 1, 2016

Book Store Credit
May 25th until June 6th
for Summer Semester



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 Application for financial aid ?

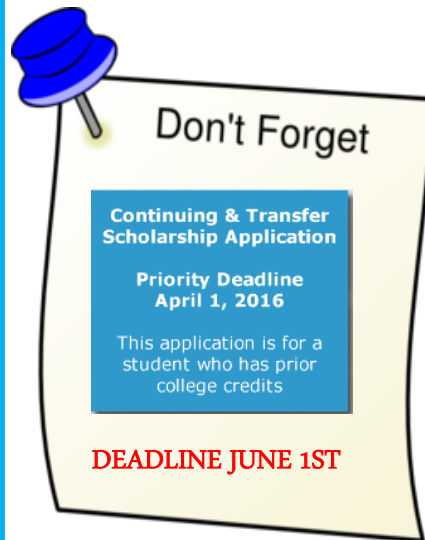
If you are enrolled in classes during the Summer 2016 semester and would like to apply for available financial aid, follow these steps:

- Log into the my.ccg portal
- Make sure you are on the home page
- On the left-hand side is a list of the 1516 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

Note: If you started school in the Spring; you may not need to fill out a Summer Application; please email your Financial Aid Counselor.



2016/2017 FAFSA WORKSHOPS COMING SOON

We will have two FAFSA Workshops
to help you
successfully complete your FAFSA:

March 14, 2016 (Camden Center)
6:00 PM - 8:00 PM

March 22, 2016 (Campus Center)
6:00 PM - 8:00 PM

*Door prizes will be given and a chance to win
a scholarship to attend College of Coastal GA*

STOP what you're doing, **DROP** into a comfortable chair, and **COMPLETE** your 2016/2017 FAFSA

We encourage all students to file a FAFSA application to apply for student financial aid. Generally, most people are eligible for some form of aid, regardless of the income of the student or their parents. Billions of dollars in aid are available every year, including scholarships, grants, low-interest loans and work-study programs, but the FAFSA is the first step in determining your eligibility.

When to apply:

You can file your 2016/2017 FAFSA as early as January 1, 2016; however, we recommend that if possible, you complete your 2015 Federal Income Tax Return before completing the FAFSA. Our priority deadline is May 1st for having a completed and signed FAFSA sent to CCGA. This allows our office time to receive your FAFSA, review it, and post your financial aid before the Fall Semester starts. Most importantly, if more documentation is needed to complete the processing of your Financial Aid, this will give us time to gather and process the additional information.

How to apply:

FAFSA stands for "Free Application for Federal Student Aid" so please make sure you go to the following website to apply: www.fafsa.ed.gov. There are several websites that charge to fill out the FAFSA; these are **scams to make money**. **The application is FREE.**

You will need a FSA ID to log into and sign your FAFSA. If you are a dependent student, your parent will also need an FSA ID to sign your FAFSA. You can learn more about the FSA ID on page 3 of our newsletter. You should not share your FSA ID (user name or password) with anyone!

All income (with the exception of Social Security) must be reported on the FAFSA; so please have your (and your parents, if applicable) 2015 Federal Income Taxes (i.e.; 1040, 1040A, 1040EZ) and your W2s and 1099s with you when you are completing your FAFSA. You must report all income for 2015 even if you did not file taxes. You're advised to use the Data Retrieval Tool which links you to the IRS website to transfer your 2015 tax information. This will save you time and lower the risk of errors.

Ensure that you carefully read each question when completing the FAFSA. Often simple errors are made because a question was answered incorrectly. If you are a dependent student, you must put PARENT information on the FAFSA. If you don't understand what the question means, there is an explanation for each question. Make sure you put our school on your FAFSA so we receive a copy (our School Code is 001558). You may also contact our office for one-on-one assistance.

Next step:

It takes approximately 7-10 days for our school to receive your FAFSA. Once it's received, you may have to provide additional documentation, therefore, it is imperative that you continue to check your CCGA email and your COAST account daily for updates.





DON'T START YOUR FAFSA WITHOUT YOUR FSA ID

An FSA ID is a username and password that is needed to log in to certain U.S. Department of Education (ED) websites. Your FSA ID identifies you as someone who has the right to access your personal information on Federal websites. It is used to sign legally binding documents electronically. It has the same legal status as a written signature. **Don't give your FSA ID to anyone—not even to someone helping you fill out the FAFSA.** Sharing your FSA ID could put you at risk of [identity theft](#)!

You (*and your parent if you're a dependent student*) can apply for an FSA ID at any time. If you don't have one by the time you complete your FAFSA, you will be prompted to apply for one. However, if you think the Social Security Administration (SSA) has the wrong name or date of birth for you in its records, go to www.ssa.gov now to verify your information. After you create your FSA ID it will be verified with SSA, which can take up to three days. If your information has not been verified within three days, you will need to contact SSA to determine if there are additional issues.

To apply for your FSA ID go to fsaid.ed.gov. Students and parents should apply for their own FSA ID and it is extremely important **NOT to use the same email address**; each FSA ID user must have a unique e-mail address. Your verified email address will be used should you have to reset your user name or password. In addition, passwords must be updated every 18 months.

If you are having trouble setting up your FSA ID or if you're concerned that your FSA ID may have been misused, you can contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

VA Education Benefits Summer 2016 Enrollment

Summer Term is different than Fall & Spring Terms

Full Session - (June 1 – July 29, 2016) 8 weeks

1st Session – (June 1 – June 30, 2016) 4 weeks

2nd Session – (July 1 – July 29, 2016) 4 weeks



VA will pay no more than the cost of your tuition and fees.

While receiving benefits under the Post 9/11 GI Bill (Chapter 33) some or all tuition & fees are paid by VA regardless of the number of credits taken toward your degree. If eligibility is less than 100% you are responsible for outstanding fees. VA does not pay meal plans and parking. VA will only pay the living stipend (BAH) if the rate of pursuit is 51% or greater. The VA calculates the rate of pursuit by dividing the number of credit hours being pursued by the number of credits considered to be full-time for the term.

As an example:

Term Length of 10 - 13 weeks:

6 credits is 50% (6 divided by 12 = 50%) - Student does not receive the living stipend

7 credits is 58% (7 divided by 12 = 58%) - Student receives the living stipend

Term Length of 8 weeks:

4 credits is 50% (4 divided by 8 = 50%) - Student does not receive the living stipend

6 credits is 75% (6 divided by 8 = 75%) - Student does receives the living stipend

If the term is 8 weeks in length, 6 credits is considered full time.

Ch. 30, 1606, 1607 & 35

8 weeks: 8 or more credits - full-time

6 to 7 credits - $\frac{3}{4}$ time

4 to 5 credits - $\frac{1}{2}$ time

If you have questions contact Valeska Carter 912-279-5724 in the Financial Aid Office or via email at ccgava@ccga.edu.



MONEY SAVING TIPS

for College Students

BOOKS

- ★ **Buy textbooks *after* you've attended classes** - It's important to go to class to make sure you're not planning to drop the course before you buy the textbook.
- ★ **Used textbooks** are less expensive and frequently like new. Also ask the bookstore about price matching.
- ★ **Shop around for textbooks, especially online, to find the best prices.**
- ★ **Check to see if alternative textbook forms are an option** - E-books, sharing, rented, free PDF forms or an earlier edition of the texts are often significantly lower in price. Before you decide to go that route, however, make sure they will work for your course.

TRANSPORTATION

- ★ **Get a bike** - Easy, accessible and comes with all the free oxygen you can breathe.
- ★ **Walk to class!** - Exercise is good for you.
- ★ **If you do drive, carpool with friends** - You can all pitch in on the gas.

FOOD

- ★ **Limit the amount you spend going out to eat or ordering take-out** - If you are paying for a meal plan – use it! Otherwise, go grocery shopping and eat at home. It's much more cost effective.
- ★ **Shop smarter for groceries** – Shop at discount grocery stores, use coupons, buy in bulk, and stock up during sales.
- ★ **Brew your own coffee** -The up-charge on coffee is ridiculous. Instead, brew your own and utilize a reusable travel coffee mug. It's better for your wallet *and* better for the earth.

PERSONAL FINANCE

- ★ **Utilize a checking account** - Checking accounts are an easy way to keep track of your funds, your budget and your spending. It also makes it easy to access cash. Ensure your account is with a bank that has ATM's in locations that are convenient for you to access so you will avoid unnecessary ATM transaction fees.
- ★ **Never take out more loans than necessary** - It can be tempting to take out additional student loans but remember these funds must be repaid.
- ★ **Always know your debt** -It's not a number you should ignore because you're afraid or don't want to know.

SPENDING MONEY

- ★ **Create a budget** – Understand if you have more money going out then coming in that you must make some financial adjustments.
- ★ **Stay in your financial lane** – If it does not fit in your budget, it isn't for you.

What to Do after Graduation: Loan Repayment

If you borrowed Federal Loans any time attending CCGA, you will be responsible for paying back your loan, BUT don't panic just yet, we can HELP you! During graduation practice our office will be on hand to give you your loan information, but if you would like to know before graduation please stop by our office or log on to www.nslds.ed.gov using your FSA ID. You also will be required to log on to www.studentloans.gov and complete exit counseling. This must be done regardless of whether or not you are planning to come back to CCGA. If you're having trouble keeping up with your payment or finding a job, here is some important information below that can help you:

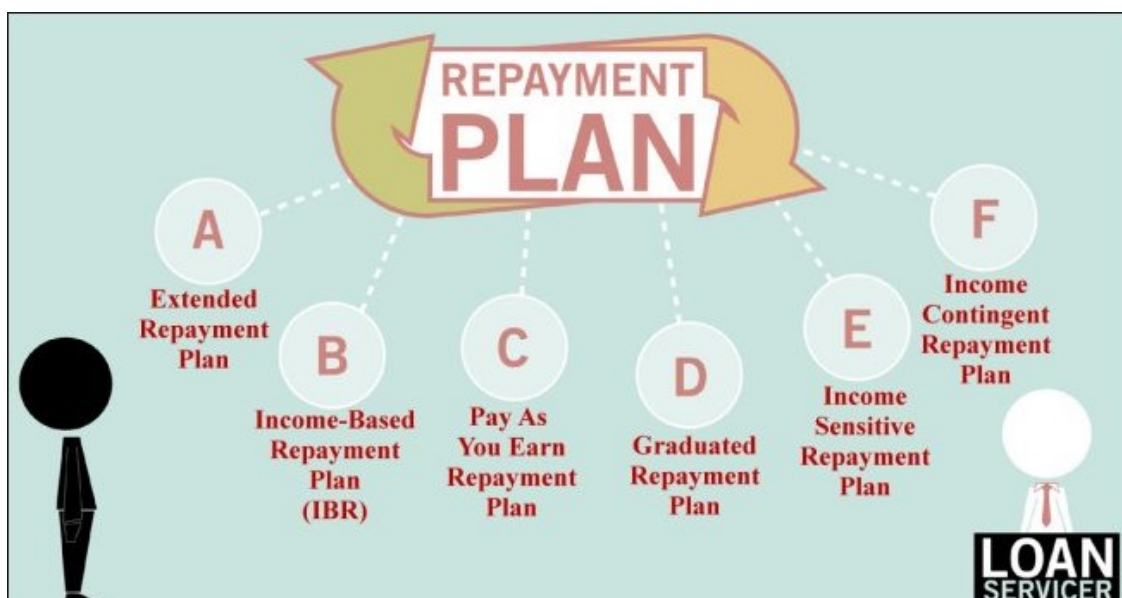
Know Your Grace Period: It's 6 months for Federal Loans

Stay in Touch with Your Lender: If you move, change your phone number or email address, please tell your lender right away. If you start getting unwanted calls from your lender or a collection agency, don't stick your head in the sand- talk to your LENDER! Ignoring your lender can cause serious problems or lead to default, which can ruin your CREDIT.

Pick the Right Payment Plan: When your federal loans come due, your loan payment will automatically be based on a standard 10-year repayment plan. If this plan is not going to work for you, there are other payment plan options available that your lender can advise you of. In addition, www.studentloans.gov has a "Repayment Estimator" if you want to look at your loans and get an idea of what your standard payment may be after you graduate.

Don't Panic: If you're having trouble making payment because of unemployment, health problems or other unexpected financial challenges, you do have options for managing your federal student loans. You can temporarily postpone your payment by going under deferment or forbearance.

Loan Forgiveness: There are various programs that will forgive all or some of your federal student loans if you work in certain fields or for certain types of employers. This program will forgive any student debt remaining after 10 years of qualifying repayment for government, nonprofit, and other public service jobs. There are other federal loan forgiveness options available for teachers, nurses, AmeriCorps, and other professions. You must sign up for this program with your lender.

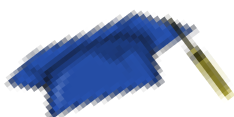


Calling all Chapters using VA Educations Benefits....
Summer 2016 Enrollment Certifications are due **NOW!**
Don't be late!!!



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 Summer 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*

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Betty Coen — *Financial Aid Specialist*

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CHECK IT OUT ON COAST

Review financial aid requirements via COAST

- * Financial Aid
- * My Eligibility
- * Student Requirements
- * 2015-2016 (Summer) 2016-2017 (Fall)

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.