OFFICE OF FINANCIAL AID

NEWSLETTER

FALL 2026



Your Future Starts with the FAFSA!

The 2027–2028 FAFSA is an important step toward securing financial aid for the next academic year. Complete your application at **StudentAid.gov** and include Coastal Georgia's federal school code: **001558.**

Be on the lookout for **SPRING** financial aid workshops in the near future!

A Message from Financial Aid Leadership

Welcome to another exciting academic year at Coastal Georgia!

Our Financial Aid team is committed to helping you understand your financial aid options, stay informed about important deadlines, and make confident decisions about funding your education.

We encourage you to stay connected, review your COAST account regularly, and reach out whenever you need assistance.

Terral Harris
AVP of Financial Aid

IMPORTANT DATES

- **DEC 1** — All Financial Aid Documents Due for *SPRING 2027*
- **DEC 4** — Last Day of Fall Classes
- **JAN 4–20** — Bookstore Credits for *SPRING 2027*
- **JAN 11** — First Day of Classes & Tuition Due

COMING SOON!

NEW SCHOLARSHIP PORTAL

Exciting news, Mariners! Coastal Georgia is preparing to launch a **new scholarship application portal!**

Be on the lookout for an announcement in the next few days with details on how to apply for scholarship opportunities for the upcoming academic year.

Stay tuned and get ready to apply!

YOUR SCHEDULE CAN IMPACT YOUR FINANCIAL AID!

Small Changes Can Make a Big Difference!



Did you know that taking fewer than 12 credit hours may affect your Federal Direct Student Loan eligibility?

Under the **One Big Beautiful Bill,** the Schedule of Reductions for Federal Direct Loans has been updated. Students enrolled in fewer than 12 credit hours may have their loan amounts adjusted based on their enrollment level.

FEDERAL DIRECT LOAN ELIGIBILITY BY ENROLLMENT LEVEL

CREDIT HOURS PER SEMESTER	ENROLLMENT LEVEL	PERCENTAGE OF ANNUAL LOAN ELIGIBILITY FOR THE SEMESTER
12+	FULL-TIME	50.00%
11	NEAR FULL-TIME	45.83%
10	3/4 TIME	41.67%
9	HALF-TIME	37.50%
8	LESS THAN HALF-TIME	33.33%
7	LESS THAN HALF-TIME	29.17%
6	LESS THAN HALF-TIME	25.00%
1–5	NOT ELIGIBLE	0%

FALL WITHDRAWAL REMINDER!

If you withdraw (W/D) from a course during the Fall 2026 semester, your Federal Direct Student Loan eligibility for Spring 2027 **may be impacted.**

Before withdrawing from a course,
CONTACT YOUR FINANCIAL AID COUNSELOR
to discuss how the change could affect your current and future financial aid.

BEFORE YOU CHANGE:

- ☑ Review your schedule and enrollment level.
- ☑ Understand how changes (including a withdrawal) can affect your aid.
- ☑ Contact your Financial Aid Counselor with questions.

PLAN SMART. STAY ON TRACK.

A quick conversation today could help prevent unexpected financial aid changes tomorrow!

TIPS FOR MAINTAINING YOUR FINANCIAL AID ELIGIBILITY



To keep your financial aid, you need to meet Satisfactory Academic Progress (SAP) standards. **SAP makes sure you're moving toward your degree completion.** We review your progress at the end of every semester. Here are some tips to help you stay on track and avoid SAP issues:

COMPLETE 67% OF ATTEMPTED HOURS

Ensure you complete at least 67% of all coursework attempted. Withdrawing or failing classes can negatively affect your completion rate.

MAINTAIN A CUMULATIVE GPA OF 2.0 OR HIGHER

Your Financial Aid GPA must stay at or above 2.0. Some programs, such as Nursing, Radiologic Science, and Education may have higher GPA requirements. Stay informed about your program's standards.

STAY WITHIN THE MAXIMUM TIME FRAME

Complete your degree within 150% of the credit hours required for your program. For example, if your degree requires 120 credit hours, you must finish within 180 credit hours attempted.

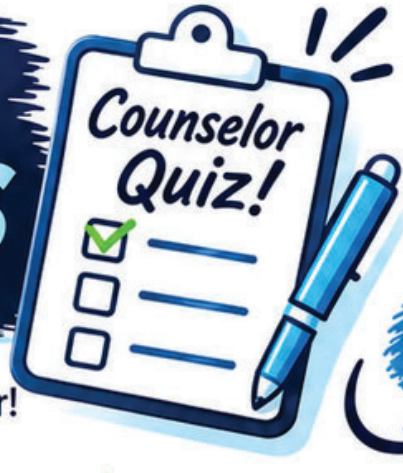
Helpful Tips to Stay on Track:

- **Meet with an Academic Advisor Regularly:** They can help you select appropriate courses and stay on schedule.
- **Monitor Your Progress:** Use the college's tools and contact your financial aid counselor to track your Financial Aid GPA, credit hours, and completion rate.
- **Seek Academic Support:** Utilize campus tutoring centers, study groups, and meet with your professor if you're struggling in any classes.
- **Plan Ahead:** Only enroll in courses you're ready to complete and avoid withdrawing from classes unless absolutely necessary.

By staying informed and proactive, you can successfully maintain SAP standards, keep your financial aid, and achieve your academic goals!

MEET YOUR FINANCIAL AID COUNSELORS

Get to know our Financial Aid team a little better!
Take a guess and see if you know who...



Can You Guess Which Counselor...?



LIKES FOOTBALL? ☐



LOVES CHOCOLATE? ☐



LOVES BIRDS? ☐



LOVES TO GO TO AMUSEMENT PARKS? ☐

Answers coming soon in our next edition!

WHO IS MY FINANCIAL AID COUNSELOR?

Your counselor is based on your last name or education benefit.

SUSAN BRATTEN

A – I

sbratten@ccga.edu

912-279-5727

STUDENTS LAST NAME A – I

ANTONIO VAZQUEZ-HERRERA

J – M

avazquezherrera@ccga.edu

912-279-5724

STUDENTS LAST NAME J – M

NICOLE RANSOM

N – Z

nransom@ccga.edu

912-279-5725

STUDENTS LAST NAME N – Z

CAMMIE HEINHOLD

cheinhold@ccga.edu

912-279-5773

VA EDUCATIONAL BENEFITS

Need Assistance?

Contact your assigned Financial Aid Counselor for questions about your financial aid, enrollment changes, or how your schedule may impact your aid.