

Spring 2014
VOLUME 1, ISSUE 1



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Monday-Friday
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Monday 9:00am-12:00pm
Thursday 9:00am-5:00pm



The Office of Financial Aid at College of Coastal Georgia has implemented a new electronic signature process to submit your financial aid forms. This new process will allow for quicker processing times and less waiting for service in the office. The process is also set up to email you automatic updates as to what is going on with your financial aid file as we process. The first form that we have created is our **Summer 2014 application**. If you plan to take summer 2014 classes and would like to apply for summer 2014 financial aid, please complete our new electronic summer application. Once you click on the link, you will be directed to the College of Coastal Georgia page and you need to use the same user ID and password as you do to log into the portal. Then complete your summer application and submit. The process is quick and easy. If you have not done it yet click on the **Dynamic Forms** (link below) and it will take you to your Summer 2014 Application!

Dynamic Forms



HOPE CHECKPOINTS

Students are evaluated to insure they attained a "B" average at the following checkpoints:

- 30 attempted semester hours
- 60 attempted semester hours
- 90 attempted semester hours

At the end of every Spring Semester
(except for beginning Freshmen enrolled below full-time)

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

Summer term sessions:

Full Session – June 2 - July 25, 2014 (8 weeks full session) **6 hrs or more is full-time**

1st Session – June 2 - June 26, 2014 (4 weeks) **3 hrs or more is full time**

2nd session – June 30 - July 25, 2014 (4 weeks) **3 hrs or more is full-time**

CL1 Culinary Service – May 12, 2014 - May 30, 2014 (3 weeks) **2 hrs or more is full-time**

E-Core Full Session – May 19, 2014 - July 25, 2014 (10 weeks) **7 hrs or more is full-time**

E-Core First Session – June 2, 2014 - July 25, 2014 (8 weeks) **6 hrs or more is full-time**

E-Core Summer Short – May 19, 2014 – July 11, 2014 (8 weeks) **6hrs 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.

Satisfactory Academic Progress

Federal regulations requires the Office of Financial Aid to evaluate students at the end of each term to ensure that students are meeting the university's requirements for Satisfactory Academic Progress (SAP). SAP is evaluated with both qualitative and quantitative measures.

In order to continue to receive federally and state funded financial aid you must: successfully complete 67 percent of all attempted coursework; maintain the qualifying GPA of 2.0; and attempt within 150 percent of hours needed for degree completion.

Once our office has evaluated all students at the end of the term, and if the student has met one or more of the criteria, he or she will not be able to receive financial aid and will be notified via student email of the suspension. However students are able to appeal if they have extenuating circumstances with supporting documentation.

These standards should not be confused with Good Standing, Academic Warning, Academic Probations, and Academic Suspension as defined by College of Coastal Georgia's academic policies.

How to Avoid SAP Problems

- **Are you dedicated?**
College is not easy. Before you enroll, you must determine if you are willing to put forth the time and effort needed to be a successful student.
- **Are you over-extending yourself?**
Often, new students will take more classes than they are able to handle. Make sure you do not take more classes than you can successfully handle in one semester.
- **What should I do before I drop a class?**
Always speak with your instructor to see if there are any other alternatives to

Applying for 2014-15 Financial Aid

CCGA's priority deadline for 2014-2015 financial aid is May 1, 2014

Student who are able to complete their FAFSA and whose financial are complete have a better chance of receiving limited federal aid programs such as the Federal Supplemental Educational Opportunity Grant and it is needed for those who have applied for our Foundation Scholarships.

What can students do to prepare for 2014-2015

1 Apply Online

About 94% of aid applicants nationally now apply online. 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.



The online application is at www.fafsa.ed.gov

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 1.

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 a lot so if you are not sure please ask us and we can HELP.

We are here Monday-Friday to assist you with your FAFSA.

4 Reapply

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

Repaying Your Student Loans and Avoiding Default

If you don't make your loan payments, you risk going into default. Defaulting on your loans has serious consequences. Your school, the financial institution that made your loan, your loan guarantor, and the federal government can take action to recover the money you owe. Understanding how missing a loan payment can be a problem, what default means and the consequences of default, and that you need to do if your loan is in default

How is missing a payment a problem?

Your loan becomes delinquent the first day after you miss a payment. Loan servicers report all delinquencies of at least 90 days to the three major credit bureaus. A negative credit rating may make it difficult for you to borrow money to buy a car or a house (you will be charged much higher interest rates). You may also have trouble

- Signing up for utilities
- Getting a cellphone plan
- Getting approval to rent an apartment (credit checks usually are required for renters).

Important Dates

Summer App Priority Deadline 4/15/14
Summer 2013-2014 FAFSA 4/1/14
Summer Documents 5/1/14
Fall 2014-2015 FAFSA 5/1/14

What are the consequences of default?

- The entire unpaid balance of your loan and any interest is immediately due and payable.
- You lose eligibility for deferment, forbearance, and repayment plans
- You lose eligibility for additional federal student aid.
- You lose access to academic transcripts
- Your loan account is assigned to a collection agency.
- The loan will be reported as delinquent to credit bureaus, damaging your credit rating. This will affect your ability to buy a car or house or to get a credit card.
- Your federal and state taxes may be withheld through a tax offset. This means that the Internal Revenue Service can take your federal and state tax refund to collect any or your defaulted student loan debt.
- Your employer (at the request of the federal government) can withhold money from your pay and send the money to the government. This process is called wage garnishment.

Find Information about all of your federal student loans

from the U.S. Department of Education using the National Student Loan Data System.

NSLDS STUDENT ACCESS
National Student Loan Data System

For more help with using NSLDS to manage your loan, contact our office and we will be glad to show you.

What should I do if my loan is in default?

If you have defaulted on any of your federal student loans, take the following steps:

- Contact the agency that is billing you.
- Explain your situation fully
- Ask them to work with you.
- Always Stay in touch with your lender, loan servicer, or collection agency.

How to avoid default?

- Be informed of your current total loan debt. This information is available at www.nsls.gov
- Recall loans are funds you will have to pay back and as your overall debt increases, payments for each month will increase as well.
- Upon graduating, withdrawal, or enrollment below half time you will enter a grace period. This time period lasts 6 months, which at the end you will enter repayment.
- Should circumstances arise preventing you from making payments, stay in contact with your loan lender. They have the capabilities to reduce or defer payments if you qualify. This service would not be CCGA and their contact information can

FERPA

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

If a student wish 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, and the Registrar's Office

For more info you can [click here](#)

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