

FEES & FINANCIAL AID

Fees and Expenses

Gwinnett Tech assesses fees based on policies of the Technical College System of Georgia for all technical colleges in Georgia. Certain student fees are required to be paid quarterly as flat fees. These fees include registration, media, security, student activity, and student accident insurance. Online students are not subject to the student activity fees. *Fees are subject to change at the end of any quarter.*

A \$35 instructional and technology support fee and a \$45 facility access fee are assessed as a part of the flat quarterly fees. For HOPE recipients, this fee can only be paid by HOPE Book funds if a signed student authorization is on file with the Business Office.

A current schedule of tuition and fees can be found on our website at www.GwinnettTech.edu. A hard copy of tuition and fees may also be obtained at the reception desk in the One Stop Center in Building 100.

Course fees are calculated based upon the number of credit hours, up to a maximum of 15, a student registers for each quarter. Some courses and/or programs may be subject to a supply reimbursement fee.

Payments may be made in person at the business office in Building 100 by cash, check, money order, or credit card (VISA, MasterCard, Discover or American Express) or online at www.gtc-web.org by credit card. All fees are due by the early or late registration payment deadline published in the academic calendar. *Credit card payments are not accepted by phone.* Failure to fulfill financial obligations will result in denial of registration, transcripts, certification of degrees/diplomas, and other services.

Mandatory and Non-Mandatory Fees

Mandatory fees are defined as fees which are paid by all students as required by the Technical College System of Georgia. Mandatory fees shall include, but are not limited to, the instructional support and technology fee, application fee, registration fee, media fee, security fee, student activity fee and the student accident insurance fee.

Additional fees may be assessed to students at the discretion of the technical college. These discretionary fees shall include, but are not limited to, parking fees and fines, late fees, library fees and fines, course fees, supply reimbursement fees, facility access fee, and food service fees.

Non-mandatory fees are defined as fees which are paid by some students as required by each individual technical college. Non-mandatory fees shall include, but are not limited to, parking fees and fines, late fees, library fees and fines, course fees, supply reimbursement fees, and food service fees.

For transient students enrolled in more than one technical college during the same term, only the home technical college shall charge the instructional support and technology fee. All other transient students shall pay the instructional support and technology fee.

Course Fees

The following fee schedule is effective fall quarter 2010. Course fees and tuition are subject to change at the end of any quarter.

**Gwinnett Technical College
Fee Schedule effective Fall 2010 (201102)**

Credit Hours	In-State Student	Out-of-State Student	Foreign Student	Senior Student
1	\$193.00	\$238.00	\$328.00	\$148.00
2	238.00	328.00	508.00	148.00
3	283.00	418.00	688.00	148.00
4	328.00	508.00	868.00	148.00
5	373.00	598.00	1,048.00	148.00
6	418.00	688.00	1,228.00	148.00
7	463.00	778.00	1,408.00	148.00
8	508.00	868.00	1,588.00	148.00
9	553.00	958.00	1,768.00	148.00
10	598.00	1,048.00	1,948.00	148.00
11	643.00	1,138.00	2,128.00	148.00
12	688.00	1,228.00	2,308.00	148.00
13	733.00	1,318.00	2,488.00	148.00
14	778.00	1,408.00	2,668.00	148.00
15+	823.00	1,498.00	2,848.00	148.00

Fee schedule subject to change by Technical College System of Georgia

Legal Residence and Residency Status Determine the Tuition Rate

- **Georgia Residents (including Eligible Non-Citizens)** shall pay tuition and fees prescribed by the State Board for in-state students.
- **Out of State Students** will pay tuition and fees at a rate two times that charged Georgia Residents.
- **Non-Citizen Students** will pay tuition and fees at a rate four times that charged Georgia Residents. These students are not eligible for financial aid.

Residency Categories for Purposes of Tuition Rate Determination

Georgia Resident: an individual or the status of such individual who is a United States Citizen or Eligible Non-Citizen and is Domiciled in the State of Georgia and meets the in-state tuition requirements of TCSG. To register as a legal resident of the State of Georgia students must provide supporting documentation as required by the Registrar’s Office.

Eligible Non-Citizen: a person who, in accordance with the Feral Title IV definition, is a Untied States permanent resident with a Permanent Resident Card (I-551); or a conditional permanent resident (I-551C); .or the holder of an Arrival-Departure Record (I-94) from the Department of homeland Security showing any one of the following designations: Refugee, Asylum Granted, Parolee (I-94 confirms paroled for a minimum of one year and status has not expired; or Cuban-Haitian Entrant. Persons with an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa do not meet the definition of an Eligible Non-Citizen.

Non-Citizen Student: a person who is not a United States born or naturalized citizen of the United States.

Out of State Student: a person who has not established domicile in the State of Georgia for a period of at least 12 months prior to the first day of classes for the term for which the person is intending to enroll.

Determining Residency Status of Dependent Students

A dependent student meets the Georgia residency requirements, for purposes of this procedure and the related policies, if his or her Parent has established and maintained domicile in the State of Georgia for at least 12 consecutive months immediately preceding the first day of classes of the school term for which the student is seeking in-state tuition, and

- Such student graduated from an eligible high school located in the State of Georgia;
- or
- The parent claimed the student as a dependent on the parent's most recent federal income tax return.
 - A dependent student meets the Georgia residency requirement, for purposes of this procedure and related policies, if a United States court-appointed legal guardian has established and maintained domicile in the State of Georgia for at least 12 consecutive months immediately preceding the first day of classes of the school term for which the student is seeking in-state tuition, provided that the appointment was not made to avoid payment of out-of-state tuition.

Determining Residency Status of Independent Students

Independent Students:

- An independent student meets the Georgia residency requirements, for purposes of this procedure and the related policies, if he or she has established and maintained domicile in the State of Georgia for at least 12 consecutive months immediately preceding the first day of classes of the school term for which the student is seeking in-state tuition.
- It is presumed that no independent student shall have gained or acquired Georgia residency, for purposes of this procedure and the related policies, while attending a TCSG college without clear evidence of having established a domicile in the State of Georgia for purposes other than attending a TCSG college.

Retaining/Maintaining Georgia Residency

- Dependent students: If the parent or United States court-appointed legal guardian of a dependent student who was correctly determined to meet Georgia residency requirements for the purposes of this procedure and the related policies, established domicile outside the State of Georgia, such student shall continue to retain his or her status as a Georgia resident, for purposes of this procedure and the related policies, as long as such student remains continuously enrolled in a TCSG college.
- Independent students: If an independent student who was correctly determined to meet Georgia residency requirements, for purposes of this procedure and the related policies, temporarily relocates outside the State of Georgia, but returns to the State of Georgia within 12 months, such student shall retain his or her status as a Georgia resident, for purposes of in-state tuition.

Eligibility for In-State Tuition Waivers: Students in the following classifications are eligible for In-State Tuition waivers. These waivers do not affect the student's eligibility for the HOPE Scholarship or Grant, except for waivers for military personnel and their dependents as provided for in the GSFC regulations.

- Employees and their children who move to Georgia for employment with a new or expanding industry as defined in OCGA 20-4-40.
- Full-time employees of the Technical College System of Georgia, their spouses, and dependent children.
- Full-time teachers in a public school, a military base, or a public postsecondary college, their spouses, and dependent children.
- United States military personnel stationed in Georgia and on active duty and their dependents living in Georgia.
- United States military personnel, spouses, and dependent children reassigned outside Georgia, who remain continuously enrolled and on active military status.
- Students who are domiciled in out-of-state counties bordering on Georgia counties and who are enrolled in a Technical College with a local reciprocity agreement.
- Career consular officers and their dependents that are citizens of the foreign nation which their consular office represents, and who are living in Georgia under orders of their respective governments. This waiver shall apply only to those consular officers whose nations operate on the principle of educational reciprocity with the United States.
- Residents of the State of Alabama (for at least 12 consecutive months prior to date of registration) are eligible for in-state tuition rates by virtue of a reciprocity agreement with the State of Alabama.

Students who enter Gwinnett Tech as non-residents and subsequently qualify as legal residents must submit verification of Georgia residency to the Registrar's Office. The student's residence status is not changed automatically. A request must be made for the change at the proper time, and the student must provide proof of change of residence status. Changes made during a quarter will be effective for the following quarter. Requests for change of classification will not be considered more than twice in one year.

Senior Citizen Waiver Students. Residents of Georgia who are 62 years of age or older are eligible to enroll in Gwinnett Tech credit courses only on a space available basis during late registration. (This excludes courses which involve external agencies or individual instruction and Continuing Education or noncredit courses.) Senior citizen waiver students pay application fees, lab fees, and/or special course fees, if applicable; tuition fees are waived. A senior citizen waiver student may elect to audit courses. For more information, contact the Registrar's Office.

Fees Paid by Outside Agencies

If student fees are to be paid by an agency outside the school, students are responsible for ensuring that the school has received proper written assurances from the outside agency before registration each term. Students may be dropped from classes for non-payment of tuition and fees if agency's promise to pay has not been received by drop for non-pay date as published in the class schedule. Any invoice submitted to an agency will be payable upon receipt. If a sponsoring agency does not pay the required fees, the student will be responsible for all obligated fees.

Other Expenses

In addition to course fees, the major expenses in most programs are for books and supplies and, in some programs, uniforms and tools. Some courses and/or programs may be subject to a supply reimbursement fee. Students should consult with their academic advisors concerning these additional costs.

Refund/Return Check Policies

Credit Classes Refund Policy. It is the policy of Gwinnett Tech to refund for credit classes as follows:

- If a student drops a class on or before the third day of the quarter, the student will receive a 100 percent refund for course tuition and fees.
- If a student withdraws from a class after the third day of the quarter, no refunds will be given and a grade of W or WF will be recorded on the student's transcript.
- If a student drops for documented **active** military reserve or National Guard duty, the student will receive a 100 percent refund for course tuition and fees.
- Each change in enrollment will be considered as a separate transaction. Therefore, charges for credit classes which a student may elect to add after the beginning of the quarter will be assessed in full.
- In addition to the portion of a student's charges that are non-refundable as listed above, the application fee, late registration fee, and any other special fees are non-refundable. Stop payment of a check does not constitute formal withdrawal. A fee will be charged for returned checks or stop payments.

Exceptions to this policy will be made automatically for the following situations:

- Classes cancelled by Gwinnett Tech: 100 percent refund or credit will be given.
- Changes in schedule required to meet academic eligibility based on assessment results: 100 percent refund or credit will be given.

Any other exception to this policy must be justified in writing and approved by the vice president of administrative services.

In no case will the total applicable tuition charges for credit students exceed the maximum allowable charges.

Continuing Education Refund Policy. Gwinnett Tech makes every effort to assure a quality learning experience. If Gwinnett Tech cancels a Continuing Education class, registered participants will automatically receive a 100 percent refund. If a participant elects to withdraw from a course, a refund will be given minus a \$15 processing fee provided the withdrawal from a course is received by Continuing Education at least two business days prior to the class start date. Participants who withdraw after the two business day deadline, but before the second class session, will receive a 50 percent refund. No refunds are given after the second class session and no refunds are given after the two business day deadline for one- or two-session seminars. Participants who cannot attend are encouraged to send a substitute or transfer their enrollment to another course in lieu of withdrawal to avoid paying a processing fee. Registered participants who fail to attend or send a substitute are liable for the full registration fee. Stop payment of a check does not constitute formal withdrawal. A \$30 fee will be charged for returned checks or stop payments.

Unpaid obligations. Students are responsible for satisfying any unpaid obligations to the college. These unpaid obligations include, but are not limited to, unpaid tuition, returned checks, financial aid reversals, fines and course supply fees. Any obligations that are not satisfied in full may be referred to an outside collection agency and to appropriate credit bureaus. Resulting collection costs will be added to the original debt and the student must pay these costs, as well as attorney's fees, if applicable. Furthermore, all unpaid obligations will result in a hold on student records, diploma, transcripts and future registration activity.

Return Check Policy. It is the policy of Gwinnett Tech to assess a \$30 penalty on all returned checks. Penalties must be paid by cash, cashier's check, credit card or money order only. Application for admission, registration, or issuance of grades will be put on hold until payment is made. The school reserves the right to request cash only payments from students with repeated returned checks. The school also reserves the right to refer unpaid obligations to collection services.

Financial Aid

Financial aid at Gwinnett Tech is available to eligible students to assist with the cost of attending school. It may take the form of:

- Federal grants (Pell, SEOG, Academic Competitiveness Grant)
- State grants (HOPE Grant/Scholarship, LEAP, ACCEL, Hero Scholarship)
- Federal work study
- Federal student and parent loans
- Alternative/private loans
- Private and institutional scholarships
- Veterans' education benefits

FAFSA

To be considered for any federal or state aid programs, a student must complete the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov. The FAFSA must be completed each academic year (beginning July 1). **APPLICANTS MUST USE GTC's FEDERAL SCHOOL CODE — 016139 — WHEN COMPLETING THEIR APPLICATIONS.**

Once students complete their electronic FAFSA, the federal Department of Education issues a Student Aid Report (SAR) to GTC. Some forms of financial aid such as SEOG (Supplemental Educational Opportunity Grant) and Federal Work Study are allocated on a first-come, first-serve basis. In general, the financial aid process takes about four to six weeks to complete, so it's very important to do the online FAFSA as quickly as possible each year.

Priority deadline dates are as follows:

- Summer quarter - May 1
- Fall quarter - July 1
- Winter quarter - October 1
- Spring quarter - February 1

Students selected for verification will be notified by the Department of Education via their SAR and by the Financial Aid Office to submit required documentation. Without this documentation, aid will not be awarded and/or disbursed.

Eligible students who meet the priority deadline dates and have received award notification may charge their tuition. Students who do not meet the deadline date must pay their fees and can be reimbursed upon eligibility.

Students must be accepted into a program of study to receive financial aid, and financial aid cannot be used prior to the quarter of acceptance. ***Students may only use financial aid funds for courses required in their programs of study.***

Standards of Academic Progress (SAP)

Students who receive financial aid are required to maintain “Satisfactory Academic Progress.” This is in addition to any other Gwinnett Tech or program requirements. Standards of “Satisfactory Academic Progress” are as follows:

- Time frame: Students must complete their programs in 150 percent of the credit hour length of the program.
- Quantitative: Hours attempted/completed - Students must complete 67% percent of attempted hours.
- Qualitative: GPA - Students must maintain a 2.0 GPA or higher depending on their program and HOPE eligibility.

Students failing to maintain cumulative Quantitative and/or Qualitative SAP standards are placed on financial aid probation for a period of one quarter of attendance. The student remains eligible for aid, provided all other eligibility requirements are met, during that probationary quarter. The student is required to complete online advising during the probationary term. If the student fails to regain cumulative SAP standing the following quarter, he or she is then placed on financial aid suspension. If the student, in their most recently-completed term, met the SAP standards for that term AND fulfilled the online advising requirement, he or she may submit an appeal form directly to the Department of Financial Aid for consideration. Appeal forms will be made available to eligible students via the student financial aid account at www.gtc-web.org.

Suspended students who failed to meet cumulative **and** term SAP standards must complete one quarter in good standing – at least a C in every course and no withdrawals – before an appeal will be granted.

In extraordinary cases, a student may petition for an exception by providing to the department of Financial Aid a signed letter that fully explains the circumstances leading to the suspension along with *thorough* documentation. An extraordinary case is defined as:

1. Medical Emergency leading to the hospitalization of the student or a member of the student's immediate family (mother, father, spouse, siblings)
2. Death of a member of the student's immediate family (mother, father, spouse, siblings).
3. Unexpected military service.
4. Verifiable error on the part of the college.

Appeals will be considered only when sufficient documentation is provided. Examples of documentation may include:

1. Hospitalization: Physician or hospital statement verifying dates of illness and a release that the student may return to school activities.
2. Death of a family member: Obituary or Funeral Program that lists student's name.
3. Military Duty: A letter from the Commanding Officer or a copy of the official activation orders.
4. Verifiable error on part of college: Documentation of error.

Students returning from Academic Dismissal will not automatically regain financial aid eligibility.

In addition to the quantitative and qualitative components of the SAP policy, financial aid students are also required to complete their programs of study in a timely fashion. Students who do not complete their program of study by the time they have accumulated credits in excess of 150% of the total hours required for the program will be placed on Maximum Hours Suspension.

A student who is within two quarters of completing their program may appeal their Maximum Hours status by writing a letter of explanation along with a signed Education Plan from the program advisor that clearly states the coursework remaining in the program and the terms in which the students will complete those courses.

There is no appeal process for students who are notified of maximum hours status for state HOPE funding. HOPE limits are imposed by state regulations and must be enforced by GTC.

Students who initiate a change in their program of study must consult with the financial aid office. Students changing programs are in jeopardy of losing eligibility for financial aid.

Other Financial Aid Information

To be eligible for federal or state aid programs, students must have a high school diploma or its equivalent. Documentation of a GED or an associate degree or higher will be considered as meeting the equivalency requirement.

Contact/Clock Hours

The U.S. Department of Education requires Title IV student financial aid funding for diploma and certificate programs to be calculated based on "Clock Hours" – which are listed as Contact Hours in the course description section of this catalog.

To calculate your contact hours:

- Find the course and its description in the back of the catalog
- At the end of the course description, you will see "Contact Hours: Class – and Lab – "
- Add class & lab hours together and multiply by ten.
- Clock/Contact hours determine aid eligibility for federal student aid

Example: 5 class hours + 0 lab hours x 10 = 50 clock/contact hours

Enrollment status for students receiving financial aid in certificate or diploma programs:

- Full-time enrollment is 240 or more contact/clock hours
- Three-quarter enrollment is 180-239 contact/clock hours
- Part-time enrollment is 120-179 contact/clock hours

Federal Pell Grant

The Federal Pell Grant is available to students who demonstrate financial need according to federal guidelines as outlined by the Department of Education. A full Pell award for the academic year is \$5,550. This amount is subject to change in future academic years. This award does not have to be repaid. Some requirements for receiving the Pell Grant are as follows:

- Students may not have earned a baccalaureate degree.
- Students must be accepted into an associate degree, diploma, or eligible certificate program. A certificate program must have a minimum of 24 credit hours to be eligible for federal student aid.

Federal Supplemental Education Opportunity Grant (SEOG)

The SEOG may be awarded in the amount of \$250 to \$750 per academic year to students with exceptional financial need. Because SEOG funds are extremely limited, students are strongly encouraged to complete and submit their FAFSA early each year. This award does not have to be repaid. Some requirements for receiving the SEOG are as follows:

- Students may not have earned a baccalaureate degree.
- Students must be accepted into an associate degree, diploma, or eligible certificate program. A certificate program must have a minimum of 24 credit hours to be eligible for federal student.
- Students must maintain half-time enrollment (six credit hours in a degree program or 120 contact hours in a certificate or diploma program) for the quarter in which the award is disbursed.

Federal Academic Competitiveness Grant (ACG)

The Federal Academic Competitiveness Grant may be awarded to degree seeking students who are in their first and second academic year, and who have graduated from a rigorous high school program of study. Students must meet all requirements for the Federal Pell Grant, be full-time, be a U.S. Citizen, and be in their first degree seeking program. Maximum award amounts are \$750 per academic year for first year students and \$1,300 per year for second year students. To be eligible for second year ACG, students must maintain a 3.0 GPA.

Georgia HOPE Scholarship

This scholarship program is available to all Georgia residents who meet the following educational requirements:

- Students must not have earned a baccalaureate degree.
- Students must be accepted into an associate degree program.
- Students who graduated from a Georgia high school after 1993 must have graduated with a 3.0 GPA or 85 percent in vocational education classes.
- Students who graduated from high school prior to 1993 must have earned 45 credit hours of postsecondary education with a 3.0 GPA.
- Students must not have attempted more than 190 degree credit hours.

This scholarship pays the student's tuition charges, some fees and provides a book allowance as described below. These awards do not need to be repaid. Full-time enrollment is not a requirement. This program is not based on financial need.

Georgia HOPE Grant

This grant program is available to all Georgia residents who meet the following educational requirements:

- Students must be accepted into a certificate or diploma program.
- Students are required to maintain a 2.0 GPA.
- Students are limited in receiving Hope Grant funds to no more than 95 credit hours.

This grant pays the student's tuition charges, some fees and provides a book allowance as described below. These awards do not need to be repaid. Full-time enrollment is not a requirement. This program is not based on financial need.

Georgia HOPE Book Award

This program is available to all Georgia residents who meet the eligibility requirements for Georgia HOPE Grant and/or Georgia HOPE Scholarship awards. This award is intended to help meet the cost of books and supplies. The amounts awarded are as follows:

- Students enrolled at least half-time (6 credit hours or more) will receive \$100.
- Students enrolled less than half-time will receive \$50.

Georgia LEAP Grant (Leveraging Educational Assistance Partnership)

This grant is available to eligible Georgia residents who demonstrate substantial financial need. LEAP funds are allocated by the state of Georgia on an annual basis, and funds are limited.

Accel Program is available to Georgia public high school students approved to attend Gwinnett Tech classes in lieu of high school classes. Courses approved in this category are set by Georgia Student Finance Commission and can be found on their website, www.gsfc.org. Course credit earned at Gwinnett Tech is applied toward high school graduation. Grade reports for postsecondary option students are sent to the high school upon student request at the end of each quarter. With satisfactory progress at Gwinnett Tech and satisfactory completion of all high school graduation requirements, a student may be eligible to graduate with his/her high school senior class. Students interested in the Accel program must be approved for participation by the high school and must be formally admitted by Gwinnett Tech. *Courses taken while in this category count towards HOPE eligibility hours.* Additional information is available from the New Student Recruitment Center at 678-226-6616.

Federal College Work Study (FWS)

FWS may be awarded in the amount of \$700 to \$5,600 per academic year to students who demonstrate financial need. This program provides students part-time jobs on campus with flexible hours revolving around their school schedules. Students are limited to 20 hours per week. Awards received in FWS are paid in the form of monthly paychecks, and this award does not have to be repaid. Because funds for FWS are very limited, students are strongly encouraged to complete their FAFSA early as well as a work-study application which can be obtained from the Financial Aid Office.

Federal Subsidized Stafford Loan

This program offers long-term, low-interest loans to students who demonstrate financial need. The federal government pays the interest while the student is in school and repayment is deferred while the student is enrolled at least half-time. Students receive a six-month grace period after separation from school or if attending less than half-time before repayments begin. There is a limit of \$3,500 per academic year for 1st-year students and a limit of \$4,500 for 2nd-year students.

Federal Unsubsidized Stafford Loans

This program has the same rules as the Federal Subsidized Stafford Loan except that this loan accrues interest over the life of the loan. In addition, students do not need to demonstrate financial need to receive this loan. Students receive the same deferred payment benefit while maintaining at least half-time enrollment (6 credit hours or 120 contact/clock hours). Interest compounds quarterly and is added to the principal balance. Students may choose to pay the interest each quarter. There is a limit of \$4,000 per academic year. *A dependent student may only apply for unsubsidized loan funds after the PLUS has been denied.*

Stafford loans are available through the school's participating lenders or a participating lender of the student's choice; interest rates change annually July 1. An entrance interview is required by the school before funds will be released. Exit interviews are also required when the student ceases half-time enrollment or upon program completion.

PLUS (Parent Loan for Undergraduate Students)

This is a federal, credit-based loan available for parents of dependent students. Interest rates change annually July 1. Repayment begins 60 days after the final disbursement has been made. The federal government sets no limit on the amount of money a parent may borrow – pending credit approval.

Service Cancelable Student Loan

This program provides service cancelable loan assistance to Georgia residents enrolled in approved career fields where personnel shortages exist (e.g., Nursing, Radiologic Technology). Because funds for this program are extremely limited, students are encouraged to complete their FAFSA early. This award must be repaid.

Alternative/Credit-Based/Private Loans

Non-federal, private, credit-based loans are available to students. These loans vary from lender to lender and generally have higher fees, interest, and other associated costs than do federal loans. Please inquire with the financial aid staff should you want more information.

Scholarships

Scholarships are awarded to students meeting various specific requirements as outlined by each scholarship foundation. Scholarships do not need to be repaid, and eligibility may or may not be dependent on financial need. There are several scholarships issued by area businesses and civic clubs that are available to Gwinnett Tech students. Interested students should contact the Financial Aid office or the Gwinnett Tech Foundation, Inc.

Veteran's Education Benefits/GI Bill/Institutional Support

Credit programs offered at Gwinnett Tech are approved for VA benefits; Continuing Education is not approved. Interested students should contact the VA Regional Office in Atlanta at 1-888-442-4551 for specific information concerning eligibility and benefits.

Additional resources are available for qualifying veterans through the Gwinnett Technical College Foundation. For information on those resources, contact the Gwinnett Tech Veteran's Affairs Advisor at 678-226-6343.

Federal VA benefits application procedures are as follows:

- Complete the Application for Benefits (22-1990) available by logging onto www.gibill.va.gov and entering the requested information.
- Upon receipt of the Certificate of Eligibility from the VA regional office, schedule an appointment with the Veterans Affairs advisor by calling 678-226-6343.

- Following advisement, Chapter 30, 35, 1606, and 1607 beneficiaries must register for classes and pay tuition. The Gwinnett Tech VA Certifying Official will forward the appropriate Enrollment Certification form (22-1999) to the VA.
- Following advisement, chapter 33 beneficiaries must register for classes. State HOPE funding is unavailable for beneficiaries of the Chapter 33 program.

After the VA regional office processes the Enrollment Certification Form (22-1999), the student is required to confirm class attendance monthly with the VA regional office monthly via WAVE. Benefits are paid directly to students by the Department of Veteran's Affairs. *There is no advance payment.* Students are required to submit schedules quarterly for certification.

Veterans Education beneficiaries who seek to change their programs of study must seek approval from the Veterans Affairs Advisor who will notify the VA certifying official. Failure to follow this process may delay enrollment certification.

Title IV Funding

Gwinnett Technical College complies with its program responsibilities under Title IV of the 1998 Higher Education Amendments. Gwinnett Tech is authorized to participate in Title IV student financial assistance programs by the U.S. Department of Education, as evidenced by our Program Participation Agreement which is valid through September 30, 2014.

Title IV Refund Policy

Students receiving assistance from Title IV programs (Federal Pell Grant and FSEOG) will be awarded aid depending upon the amount of aid earned. If the student completed more than 60% of the term, he or she will have earned 100% of the aid for that period. If the student completed 60% or less of the term, the percentage of the period completed is equal to the percentage of aid earned.

The percentage completed will be calculated by counting the number of days completed up the point of withdrawal divided by the total number of days in the term. This percentage will be applied to Title IV funds for which the student established eligibility prior to the withdrawal date.

Stafford loan recipients who withdraw before the 60% point in the quarter are ineligible for funds, and those funds will be returned to the originating lender.

The Title IV aid earned is first used to pay the tuition and fees the student has deferred to their Title IV aid account. If any funds remain after deducting these charges, the student will receive the balance. If the amount of Title IV aid earned is insufficient to cover these charges, the student is liable for these charges.

Refunds are allocated in the following order:

- Unsubsidized Federal Direct (or Stafford) Loans
- Subsidized Federal Direct (or Stafford) Loans
- Federal Perkins Loans
- Federal Direct Parent PLUS Loans (or Federal Parent PLUS through private lender)
- Federal Pell Grants
- National SMART Grants
- Federal Academic Competitiveness Grants
- Federal Supplemental Educational Opportunity Grants
- Other assistance under this title for which a return of funds is required

Policies and Procedures

Details of the policies and procedures summarized here are available at www.gtc-web.org; select "Financial Aid Information." Students are responsible for reviewing and understanding the information located at this link. Questions regarding policies and procedures should be directed to the Coordinator of Financial Aid Compliance at financialaidoffice@gwinnettech.edu.

STEPS FOR CHECKING YOUR FINANCIAL AID STATUS**PRINTING AND COMPLETING REQUIRED FINANCIAL AID DOCUMENTS FROM BANNER WEB**

1. Go to www.gtc-web.org.
2. Enter Student/Faculty Secure Area.
3. Login using your user ID and Pin (ss# and birth date (mmddyy)) click on login.
4. Go to "Student Services and Financial Aid."
5. Go to the Financial Aid Folder.
6. Click on "My Award Information."
7. Click on "Award Package for Aid Year" and Select Aid Year (2010-2011) click on submit.
8. To view your awards, click on the "Award Overview" tab. If you have not been awarded, click on "Overall Financial Aid Status" at the bottom of the page.
9. If you have outstanding requirements, then click on the "You have unsatisfied student requirements" link.
10. Click on the required document that is underlined and you can print that document. Complete all required documents and submit all documentation to the Financial Aid Office.
11. PLEASE SUBMIT **ALL REQUIRED DOCUMENTS AT ONE TIME** TO ENSURE TIMELY PROCESSING OF YOUR FILE.
12. BE SURE **ALL REQUIRED SIGNATURES** ARE ON **ALL** FORMS.

Financial Aid Office Contact Information

E-mail: financialaidoffice@gwinnettech.edu

Fax: 678-226-6916