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Division: Student Affairs	Reviewed: 3/2010; 12/2015, 3/2019, 2/2023 Revised: 01/2021, 6/2022, 02/2023	

### **6.6.6 GT Financial Aid Policy (Includes Standards of Academic Progress)**

Financial aid at Gwinnett Tech is available to eligible students to assist with the cost of attending school. Information about our programs can be found at:

<http://www.gwinnettech.edu/enrollment/financial-aid/>.

### **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](http://www.fafsa.ed.gov). The FAFSA must be completed each academic year. Applicants must use Gwinnett Tech's federal school code: 016139.

Once students complete the electronic FAFSA, the federal Department of Education issues students a Student Aid Report (SAR) and provides the information to the schools listed on the application. Some forms of financial aid such as SEOG (Supplemental Educational Opportunity Grant) and Federal Work Study are allocated on a first-come, first-served basis and are limited based upon an annual allocation. In general, the financial aid process typically takes two to four weeks to complete, so it's very important students file the FAFSA as early as possible each year.

Eligible students who meet the priority deadline dates and have received an award notification from Gwinnett Tech can anticipate having aid available to meet semester payment deadlines. Students who do not have aid authorized by the deadline date must pay their fees out of pocket and may be reimbursed once eligibility is determined.

Students must be accepted into an eligible program of study to receive financial aid. Financial aid cannot be used prior to the semester of acceptance.

***Students may only use financial aid funds for courses required for their programs of study.***

### **Satisfactory of Academic Progress (SAP)**

Students seeking financial aid are required to maintain "Satisfactory Academic Progress." This is in addition to any Gwinnett Tech academic or program standards.

SAP standards are listed on our website here:

<http://www.gwinnettech.edu/enrollment/financial-aid/maintaining-your-financial-aid/>

Students who fail to maintain the cumulative quantitative and/or qualitative standards required to maintain eligibility are placed on financial aid suspension. Students who do not meet the cumulative grade point average (CGPA) or completion rate requirement are given a warning semester. While a student is in a warning status they remain eligible for aid. However, at the conclusion of the semester if they do not meet the minimum requirements they will be placed in financial aid suspension and will be ineligible for aid.

Students' eligibility is also based upon their ability to complete their program of study within a specified time-frame. Students who are not able to mathematically complete their program of study within 150% of the published length of their program are required to submit an appeal, which includes the submission of an Education Plan.

Students who are placed on SAP suspension or Max-Time Frame status can appeal. Appeals will only be reviewed once per academic year for students seeking eligibility based upon extenuating circumstances. \*\*

Students must document the circumstances that led to their suspension and address how their circumstances have changed to demonstrate their ability for future success. All appeals are reviewed by the SAP Appeals Committee. Committee decisions are final and are not eligible for further appeal.

### **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.

### **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 published upon notification from the U.S. Department of Education. This amount is subject to change each academic year. Grant funds do not have to be repaid. Some requirements for receiving the Pell Grant are as follows:

- Students may not have earned a baccalaureate degree.
- Students are limited by the Pell Lifetime Eligibility Usage (LEU) maximum, which stipulates students are eligible to receive the equivalent of 6 years of full-time Pell payments toward a degree.
- Pell funds are prorated and are based upon eligible enrollment (e.g. full-time: 12+ credits; three-quarter time: 9-11 credits; half-time: 6-8 credits; less than half-time: 1-5 credits).
- Students must be accepted into an associate degree, diploma, or eligible certificate program. A certificate program must have been approved by the U.S. Department of Education and be minimum of 16 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 \$1000 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. Grant funds do 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 been approved by the U.S. Department of Education and be minimum of 16 credit hours to be eligible for federal student aid.
- Students must maintain half-time enrollment (six credit hours) in required coursework toward their program of study each semester to receive this grant fund. \*\*\*\*

### **Georgia Funded Scholarships/Grants**

A listing of all stated funded grants and scholarships offered by Gwinnett Tech can be found here: <https://www.gwinnettech.edu/enrollment/financial-aid/state-funds/>.

### **Federal College Work Study (FWS)**

Information about our FWS program can be found here:  
<https://www.gwinnettech.edu/enrollment/financial-aid/loans-grants/>.

### **Federal Direct Loan Program & Student Access Loans**

Information about our student loan program can be found here:  
<http://www.gwinnettech.edu/enrollment/financial-aid/loans-grants/>.

### **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. Additional information about scholarships can be found: <https://gwinnettech.academicworks.com/>.

### **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](http://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.

## **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 term are ineligible for full awarded 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 Pell Grants
- Federal Supplemental Educational Opportunity Grants
- Other assistance under this title for which a return of funds is required

## **Additional Policies and Procedures**

Details of the policies and procedures are summarized on the Gwinnett Tech Financial Aid webpage: <http://www.gwinnetttech.edu/enrollment/financial-aid/>.

Students are responsible for reviewing this information. Questions regarding policies and procedures should be directed to the Financial Aid Office: [financialaidoffice@gwinnetttech.edu](mailto:financialaidoffice@gwinnetttech.edu).

## **Student Notifications**

Official student communication is sent via Gwinnett Tech student email. All communication is sent via Gwinnett Tech student email with the exception of Outstanding Document Requests, which are sent to the email account listed on the FAFSA. Communication includes:

- Award Notifications
- Outstanding Document Requests
- Satisfactory Academic Progress Status Updates
- Loan Disbursement Notifications
- Withdrawal Notifications
- Exit Loan Counseling Notifications
- Eligibility Reminders

Instructions along with the direct web links needed for accessing requested information electronically are listed within the body of each email. Students are required to have a login to

the MyCampus Gwinnett Tech Portal as well as a username and password setup to access their Student Banner account.

\*\*Effective Spring 2023, students may submit multiple appeals and will not be limited to one appeal.

\*\*\*Effective Summer 2022, SEOG awards will range from \$600 to \$800. In addition, students do not have to maintain six(6) credit hour enrollment. Eligible students can be enrolled in as few as one (1) credit hour.