

# FINANCIAL AID

The student financial aid program at Georgia Highlands College is intended to assist qualified and eligible students in accessing higher education. For those students who need assistance in meeting educational costs, student financial aid is available in the form of grants, scholarships, and loans. Student work-study is available for those who meet federal criteria when funding is available.

Students who need financial assistance should visit <https://sites.highlands.edu/financial-aid/> or contact the GHC Office of Student Financial Aid for applications and instructions.

## Financial Aid Application Procedures and Deadlines

Applicants for financial assistance should complete the Free Application for Federal Student Aid (FAFSA). The FAFSA may be completed online at <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>). The Georgia Highlands College code for the FAFSA is 009507. Prior to completing the electronic FAFSA, students and parents of dependent students should create a Federal Student Aid ID (FSA ID) and password to sign the FAFSA.

Although most student financial aid will be processed on a continuous basis as long as resources are available, it is advisable to apply early. The FAFSA is available to complete on January 1 of each year. Students must apply for financial aid every academic year. Other relevant documents may be required of certain applicants for verification of data. In all cases, a student must be admitted to the College in a degree seeking program of study before aid is awarded. Student financial aid cannot be awarded for audited courses.

FAFSAs must be received by the *priority deadlines* listed below in order for the Office of Financial Aid to guarantee a financial aid award offer prior to fee payment deadlines.

Semester	Application/Documents
Fall	July 1
Spring	November 1
Summer	March 1

If the financial aid award does not cover 100% of the student's balance on the most current Schedule/Bill by the fee payment deadline, the student is responsible for payment of tuition and fees to secure his/her schedule for the semester. Once eligibility for aid is determined and awarded, the Business Office will refund all credits within 14 business days from the date funds are released onto the student's account.

## Verification

Verification is the confirmation through documentation that the information provided on a student's FAFSA is correct. The federal government requires colleges to verify the data reported by students and their parent(s) on the FAFSA. The verification process ensures that eligible students receive all the financial aid to which they are entitled and prevents ineligible students from receiving financial aid to which they are not entitled.

If your FAFSA is selected for verification, there will be an asterisk next to your Expected Family Contribution (EFC) on your Student Aid Report (SAR). You will also be informed of having been selected for verification

in the SAR acknowledgement letter, which will be included with your SAR documents. You will also have the ability to check your status on the *Check Financial Aid Status* page on SCORE as well as being notified through official financial aid email notification. You can view your SAR online at <https://studentaid.gov/h/apply-for-aid/fafsa> (<https://studentaid.gov/h/apply-for-aid/fafsa/>). Click "View and Print Your Student Aid Report."

If you have been selected for verification, you will need to do the following:

- Go to <https://highlands.verifymyfafsa.com/> and create your account by filling out all required fields. Dependent students will also need to create an account for a parent.
- Fill out the household form and e-sign. Dependent students will need to have a parent e-sign also.
- Additional tasks will be shown, and those documents need to be uploaded.

If the IRS Data Retrieval tool is not used, then a tax return transcript from the IRS or a signed copy of the Tax Return will be required for tax filers. The Tax Transcript can be requested online at [www.irs.gov](http://www.irs.gov) (<https://www.irs.gov/>) or by going to the nearest IRS office. This will need to be obtained for the student (and spouse if applicable). Dependent students will need to also obtain one for their parent(s).

Independent students who did not file taxes and parents of dependent students who do not file taxes will also need to obtain a Non-Filing Statement from the IRS. If unable to obtain from the IRS, a form can be provided by the College for completion and signatures.

Additional documentation may be required in certain verification cases. You will be contacted by email and by text (if you opted) with any clarifications or additional documentation needed. The verification process takes two to four weeks to be completed once all documents are received.

If you have any issues creating your account, completing your required tasks, uploading your documents, or any other questions regarding the verification process, please create a ticket by clicking on the "Need Help? GHC 411" box on the bottom of our homepage at [highlands.edu](http://highlands.edu) (<https://www.highlands.edu/>).

## Determination of Awards

The U.S. Department of Education determines a student's financial need based on a standard formula, established by Congress, to evaluate the financial information reported on the FAFSA and to determine the Expected Family Contribution (EFC).

Total aid awarded to a student cannot exceed their cost of attendance (COA) at Georgia Highlands College. The Federal Government evaluates the student's household income and their ability to contribute to their education when the student submits a FAFSA. The student will receive a Student Aid Report (SAR) from the Federal Government once the evaluation is completed. This report is used by the College in the determination of a student's eligibility for Federal, State, Institutional, and some external or private funding.

## Types of Assistance Available

Student aid programs at Georgia Highlands College consist of grants, scholarships, student employment, and loans. The funds for these

programs are provided by Federal, State, institutional, and some external or private sources. Examples include:

## Federal Aid

Pell Grants, Supplemental Educational Opportunity Grants (FSEOG), Direct Subsidized Loans, Unsubsidized Loans, Parent Plus Loans, and Work Study Program

## State Aid

Zell Miller Scholarship HOPE Scholarship and Student Access Loan (SAL).

## Institutional Scholarships

Thanks to the generosity of our donors, the Georgia Highlands College Foundation is pleased to provide a number of scholarships to our students each semester. Explore scholarship opportunities for listings, descriptions, criteria and online application at <https://highlands.awardspring.com> (<https://highlands.awardspring.com/>).

## Alternative/Private Aid

Private Student Loans could be available to students of GHC. Since approval of these loans is based on financial credit worthiness, a co-signer may be needed. If the certified loan amount covers the balance due; the student's schedule will be protected through the payment deadline. More information about private Student loans and the lending agencies can be obtained from the Office of Financial Aid website at <https://www.highlands.edu/loans/>.

## Georgia State Scholarships

HOPE - Helping Outstanding Pupils Educationally – Scholarships and Zell Miller Scholarships are available for eligible, degree-seeking students at Georgia Highlands College. The scholarships provide assistance for tuition. Students may register for up to fifteen credit hours and receive their HOPE/Zell Miller Scholarship as long as they are meeting academic standards for progress. The HOPE/Zell Miller Scholarship does not cover Learning Support classes. Completion of the FAFSA or Georgia Student Finance Application (GSFAPPS) is required. The links to the federal and state web sites can be found at <https://sites.highlands.edu/financial-aid/>. The FAFSA or GSFAPPS must be completed before a student's eligibility can be determined and HOPE/Zell Miller awarded.

HOPE/ Zell Miller candidates must meet the following general qualifications:

- Legal residency of the state of Georgia as defined by the scholarship regulations
- Selective Service registration, if applicable

Freshman Hope and Zell Miller candidates must also meet certain academic requirements in addition to the above qualifications. Those requirements and additional information can be found at <https://www.gafutures.org/>.

All students may earn the HOPE Scholarship at the 30, 60, or 90 attempted semester hour checkpoints if they meet the following criteria:

- Legal residency in the state of Georgia for a minimum of 24 consecutive months
- 30, 60, or 90 attempted semester hours
- A 3.0 grade point average for all attempted hours from all colleges or universities
- Not in default with a federal student loan

- Selective Service registration, if applicable
- Graduated from high school, completed and obtained a GED, or successfully completed a Home School Program
- Complete and submit a GHC HOPE Eligibility Review form <https://sites.highlands.edu/financial-aid/>
- Not reached the maximum timeframe for eligibility as determined by the state

## HOPE/Zell Miller Academic Checkpoints

HOPE/Zell Miller Scholarship recipients will have an academic review when they attain 30, 60, and 90 attempted semester hours and at the end of each spring semester to ensure they are still maintaining a 3.0 HOPE (3.3 Zell Miller) grade point average. A HOPE/Zell Miller grade point average will often differ from a cumulative Georgia Highlands College grade point average. HOPE/Zell Miller considers **all attempted semester hours** from all colleges and universities attended to compute the HOPE/Zell Miller grade point average. Applicable learning support classes are also included, if taken prior to fall 2011.

## HOPE/Zell Miller Scholarship End-of-Spring Checkpoint – Effective Spring 2005

- All HOPE Scholarship recipients must have a 3.0 GPA and Zell Miller Scholarship must have a 3.3 GPA at the end of each spring term in order to continue their eligibility, except for freshmen recipients who enrolled for less than 12 hours for each of their first three terms in a row. (See Three-Term Checkpoint.)
- HOPE/Zell Miller Scholarship eligibility can be lost at an end-of-spring checkpoint but cannot be gained or regained at an end-of-spring checkpoint.
- HOPE/Zell Miller Scholarship eligibility can be lost at an end-of-spring checkpoint but then regained at a future attempted-hours checkpoint only once. Students who lose their Zell Miller Scholarship eligibility, are still eligible for the HOPE scholarship as long as their GPA is 3.0 or higher.

## HOPE/Zell Miller Scholarship Three-Term Checkpoint – Effective Spring 2005

- This checkpoint only applies to freshmen recipients who enrolled for less than twelve hours for each of their first three terms in a row.
- All HOPE scholarship recipients must have a 3.0 GPA and Zell Miller Scholarship recipients must have a 3.3 GPA at the three-term checkpoint in order to continue their eligibility.
- After the three-term checkpoint is applied once to a student, the end-of-spring checkpoints must be applied to that student regardless of the number of hours enrolled each term.
- HOPE/Zell Miller Scholarship eligibility can be lost at the three-term checkpoint but cannot be gained or regained at the three-term checkpoint.
- HOPE/Zell Miller Scholarship eligibility can be lost at a three-term checkpoint but then regained at a future attempted-hours checkpoint.

Students may qualify for the HOPE/ Zell Miller Scholarship until they reach 127 attempted semester hours.

HOPE/ Zell Miller Scholarship recipients attending Georgia Highlands College as transient students should contact their home institution's financial aid offices for necessary paperwork and instruction.

## Other Conditions for Financial Aid Denials

Students who are otherwise eligible to receive assistance from Federal Title IV or State of Georgia student assistance programs will be denied

that assistance if they owe a refund on a Federal Title IV or State of Georgia student financial aid program or are in default on repayment of a Federal Title IV or State of Georgia student loan, whether received at Georgia Highlands College or any other post-secondary institution. Institutional policy has expanded this provision to include Institutional or private aid administered by the College.

## Financial Aid Adjustments

Your official enrollment status is determined each term at the end of the Drop/Add period. At the end of the Drop/Add period, enrollment is frozen and no further increases in enrollment can be considered for financial aid purposes. If a course is added after financial aid is frozen the student may be responsible for paying any additional fees.

## Course Program of Study (CPOs)

The U.S. Department of Education (ED) regulations require that a student must be enrolled in a degree-seeking pathway/program of study to receive federal financial aid (Grants, Loans, Work-Study). Funds will only be disbursed for the courses needed to fulfill the program of study requirements. Effective Summer Semester 2023, students enrolling in courses that are not required to complete their officially declared pathway/program of study could see their financial aid prorated and/or cancelled as required by the Department of Education.

It is the College's hope that Course Program of Study (CPOs) will help students remain on academic track toward graduation while keeping them fully eligible for federal financial aid. Course Program of Study (CPOs) is the process to identify courses within a student's pathway/program of study. This technology will compare the courses a student registers for each term with the degree requirements listed on their SCORECard worksheet. Courses that do not apply towards a student's officially declared pathway/program of study will be ineligible for federal financial aid. Once a student is registered for classes the CPOs process will be run, and the student will be notified if they are registered for classes not covered by Financial Aid. It is the responsibility of the student to review these alerts and act upon them quickly, ensuring any adjustments are made before the deadline. For further information please refer to the GHC website at <https://sites.highlands.edu/financial-aid/cpos/>.

## Withdraws/Repayments

If a student withdraws from a course(s) after drop/add but are still enrolled in at least one course, no adjustment will be made to his/her financial aid (which means no repayment of funds is required) unless the student drops a part of term course for the semester. According to institutional policy, once a student formally withdraws from all courses at Georgia Highlands College, he/she is entitled to a refund of tuition and certain fees. If a student is receiving the HOPE/Zell Miller scholarship, it will be adjusted in accordance with the new tuition and fee amounts. Any Federal funds received will be adjusted according to the Return of Title IV Policy.

Students receiving a Federal Direct Student loan must be enrolled in at least six hours at the time the loan is received, or it will be returned. Students falling below six hours after having received a loan and remaining under six credit hours for a period of six months, will have to begin repayment on your loan. However, if the student enrolls in six or more credit hours before those six months, repayment will not begin.

**Note: Withdrawing from a course can affect your satisfactory academic progress (SAP) which will affect your financial aid.**

Students who have received financial assistance from an external, private source are expected to notify the donors of that assistance that they have withdrawn from the College.

## Return of Title IV Funds Policy

The Higher Education Amendments of 1998 includes provisions governing what must happen to your Federal financial assistance if you completely withdraw from school in any semester. If a student withdraws from Georgia Highlands College, then the College or the student may be required to return some of the Federal aid awarded to the student. The student may also be eligible for a refund of a portion of the tuition and fees paid to Georgia Highlands College for the semester.

Federal regulations assume that students "earn" their Federal financial aid awards directly in proportion to the number of days of the term that they attended until the withdrawal. If a student completely withdraws from school during a term, the school must calculate according to a specific formula the portion of the total scheduled financial assistance the student has earned and is therefore entitled to receive up to the time of the withdrawal. If the student or Georgia Highlands College receives more assistance than the student has earned, the unearned excess funds must be returned to the Department of Education no later than 45 days after determining the student has withdrawn.

If a student or Georgia Highlands College receives less assistance than the amount earned, the student may be able to receive those additional funds. These post-withdrawal disbursements are funds not yet disbursed to the student or the College before the student withdrew. Grant funds must be disbursed to the student within 45 days of determined eligibility. Direct Loans must be offered to the student within 30 days, allowing the student at least 14 days to accept or decline the funds. All post withdrawal disbursements are applied to the student's account first and any resulting credit balance is handled as noted in the student credit balance policy.

The portion of Federal student aid a student is entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester to the number of days completed before the student withdrew. For example, if the student completes 30% of the semester, he/she earns 30% of the assistance he/she were originally scheduled to receive. This means that 70% of scheduled awards remain unearned and must be returned to the Department of Education. Once a student completes more than 60% of the semester, he/she has earned all (100%) of his/her assistance. If a student withdraws from Georgia Highlands College before completing 60% of the semester, he/she may have to repay any unearned financial aid funds that were already disbursed to him/her. If the calculation results in a credit balance on the student's account, the amount will be awarded, and any credit balance will be disbursed to the student no later than 14 days after the calculation is complete.

## Incomplete and Unearned F

A grade of Incomplete (I) indicates that a student who is performing satisfactory work is unable to meet the full course requirements for non-academic reasons beyond the student's control. An "I" must be removed within two semesters of residence, or one calendar year, whichever is shorter, or it will automatically become a grade of F. An "I" grade is not given in Learning Support courses. Arrangements for the removal of an "I" should be made with the instructor during the semester immediately after the semester in which the "I" was awarded. Students do not re-register for

a class in which an “I” has been given. All grade change requests must be made within two semesters of residence following the semester during which the course was taken, or one calendar year, whichever is shorter. The entire appeals process must conclude by the end of the next Fall or Spring semester. After this time, any grade change request must be made through the Office of the Provost and Chief Academic Officer.

F\$—This symbol is used for an unearned F, which indicates that the student stopped attending class and did not fill out appropriate paperwork to withdraw. Last date of known attendance/participation in the class is given as the withdraw date for students who *unofficially* withdraw. This grade is computed in the grade point average as an F. For students with financial aid, Federal regulations state that if a student stopped attending classes and received all failing grades, then the grades were not earned, and aid needs to be reduced accordingly. Students who have earned at least one grade for the semester will not be affected by this regulation. If a student has properly withdrawn from all classes, the student’s financial aid should be adjusted from the time he/she signed the withdrawal form.

## Satisfactory Academic Progress Policy

The Higher Education Act of 1965, as amended, mandates institutions of higher education to establish a standard of satisfactory academic progress for students who receive financial aid. This standard must apply to the student’s entire academic history, whether Title IV financial aid was received or not. In order to remain eligible to receive aid at Georgia Highlands College, students must meet the standards specified for acceptable academic performance and for satisfactory progress toward the completion of their program of study. The standards are established within the framework of applicable Federal regulations specifically for the purpose of determining the eligibility of students to receive aid under the generally funded Title IV programs, including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, Georgia’s HOPE/Zell Miller Scholarship, Federal Direct Student Loan Programs (Subsidized and Unsubsidized), and the Federal PLUS Loan Program. Students should note confused Satisfactory Academic Progress with Probation or Good Standing as defined by academic regulations.

Students must meet the requirements in each of the three areas listed below to make Satisfactory Academic Progress (SAP). SAP is reviewed after every Semester beginning Fall 2011.

- Cumulative Grade Point Average (CGPA)/Qualitative: Students must maintain a 2.0 or higher cumulative grade point average. Learning Support classes are included in the GPA calculation for financial aid purposes
- Pace/Quantitative: Students must complete at least 67% of courses attempted. Learning Support classes are included in the completion ratio for financial aid purposes.
  - The following will be considered as semester hours successfully completed:
    - “A” through “D” grades
    - “S” satisfactory grade
    - “K” credit by examination grade
    - “IC” institutional credit grade
  - The following shall not be considered as semester hours completed:
    - “F” grade
    - “I” incomplete grade
    - “W” withdraw passing grade

- “U” unsatisfactory grade
- “V” audit
- “WF” withdraw failing grade
- “IP” in progress, used only in Learning Support courses, grade

- Students must complete their program of study in a reasonable time frame. The maximum time frame allowed for a student to complete his/her program of study is 150% of the total credit hours required for the program. For example, if a student’s academic program requires 60 semester hours for graduation, he/she may receive aid for up to 90 semester hours. Credit hours that are accepted from another institution to be used towards the student’s educational program will be counted as both attempted and completed hours.

## Maximum Timeframe by Program of Study

- All Transfer Degree Programs = 96 Attempted Hours
- Associate of Science in Human Services = 98 Attempted Hours
- Associate of Science in Nursing = 99 Attempted Hours
- Associate of Science in Dental Hygiene = 116 Attempted Hours
- Bachelor of Business Administration with a major in Healthcare Management = 186 Attempted Hours
- Bachelor of Business Administration with a major in Logistics and Supply Chain Management = 186 Attempted Hours
- Bachelors of Science in Nursing (RN to BSN) = 180 Attempted Hours
- Bachelors of Science in Dental Hygiene (BSDH) = 180 Attempted Hours
- Bachelor of Science with a major in Criminal Justice = 180 Attempted Hours

## Financial Aid Warning

A student will automatically be placed on financial aid warning if the student fails to meet the institutional grade point average (IGPA) and/or SAP requirements. Once the student is placed on financial aid warning, he/she will receive a notification via his/her student email account with information about financial aid warning. A student in this category may receive financial aid for the next academic year, but by the end of that academic year, the student must be making satisfactory academic progress. If the student does not make up the deficiencies and remove himself/herself from financial aid warning, the student is **no longer** eligible for Financial Aid. The student will remain in this status until he/she has returned to a satisfactory academic progress standing. A student who does not meet the time frame requirement will, without warning, become ineligible for financial aid.

## Appeal Process

If there are extenuating circumstances that prevented a student from meeting the SAP policy, students may meet with a financial aid counselor to determine if an appeal may be beneficial. Those eligible to file for appeal will be requested to provide a written explanation, third party documentation, and an academic plan for success.

**A student may appeal only once.** While completing the appeals process, the student is responsible for payment of current tuition and fees by the published fee payment deadline.

All written statements and documentation for appeals must be submitted via <https://highlands.verifymyfafs.com/>. No documents will be accepted via fax, by email, or outside the aforementioned portal. Partial, incomplete, or appeals not containing third party documentation will not be reviewed. The written statement must include the extenuating

circumstances leading up to the student's failure to meet Satisfactory Academic Progress **and** the actions that have been taken to change those circumstances and improve academic standing. Any supporting document in the form of letters of support must be official, preferably on letterhead, and contain contact information for the author.

All appeals will either be reviewed or listed as incomplete within four weeks of their submission. Once the review is complete, the student will be notified via email as well as via the portal used to submit the documentation. Incomplete records will be marked as incomplete via the portal and notification will arrive to the student based on the preferred method of communication he or she established upon the creation of the account.

## Approved Appeals

If the appeal is approved, the student must adhere to the conditions stated in the appeal approval letter. Students who are approved are placed on Financial Aid Probation and are required to meet the minimum SAP requirements each term they are on probation until their overall GPA and completion rate are meeting minimum standards (2.0 GPA and 67% completion rate).

If a student does not meet good SAP standing after one semester of probation, they will require a continued probationary period. Those needing a continued probationary period will have to provide proof of compliance with an academic plan before aid is awarded for the next semester. Students will be notified via email that they will require this information after SAP processes have been updated at the end of each term. Failure to provide documentation of adherence to an academic plan will result in a loss of the probationary period and will place the student on Financial Aid Suspension.

Students who fail to meet the terms of the probation will have their financial aid cancelled and the appeal will be revoked, leaving the student on Financial Aid Suspension. There will be no exceptions. These students will not be eligible to receive financial aid again until all terms of Satisfactory Academic Progress (SAP) are met.

## Denied or Revoked Appeals

If the appeal is denied or revoked, students are not eligible to receive any type of financial aid until all terms of SAP policy are being met.

Students who have a revoked or denied appeal may schedule an appointment to speak with the Vice President for Finance and Administration.

The Office of Financial Aid will notify students by email periodically if they are failing to meet Satisfactory Academic Progress. However, if, due to circumstances beyond the control of the Office of Financial Aid, a student does not receive notification, that in and of itself does not excuse the student from the Financial Aid Suspension nor does it exempt the student from appealing in a timely manner.

## Additional Information

For further information concerning the financial aid programs administered by the College or the policies relevant to these programs, contact the Office of Student Financial Aid or view the website at <https://sites.highlands.edu/financial-aid/>.