

## **FINANCIAL MATTERS**

**Expenses**

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## EXPENSES

The academic year is divided into two semesters of approximately sixteen weeks each and a summer term of approximately ten weeks. The College may also offer one or more abbreviated sessions within terms. Expenses are charged and payable by the term since each term constitutes a separate unit of operation. A student may enroll at the beginning of any term.

It is difficult to give exact information about annual expenses because they vary according to the nature of the curriculum, the place of residence (whether within Georgia or out-of-state), and the student's needs. The information in this section concerning expenses and financial aid is applicable to all students enrolled at the College. South Georgia State College strives to offer quality education at minimum cost. This cost is comparable to or below that of other institutions of the University System of Georgia.

**A current schedule of fees is available on the South Georgia State College website (<http://www.sgsc.edu/current-students/fee-payment.cms>). Links on this page also provide details about fees for the Valdosta and Americus Entry Programs. Entry Program students pay the fees of the host institution.**

All students on the Douglas campus, both full-time and part-time, must pay all mandatory fees as listed on the above fee schedule located on the SGSC website with the exception of the Special Institutional Fee, which is prorated for students taking 4 or fewer hours. Students taking online courses only are exempt from paying Athletic, Activity, Access Card, Student Center, and Parking Fees. Students enrolled for fewer than 15 semester hours pay tuition at the scheduled rate per hour. Students enrolled for 15 semester hours or more pay the scheduled full-time rate. Part-time students who receive permission to reside on campus pay regular room fees. All fees are payable on or before the published deadline each term.

### APPLICATION FEE

An application fee of \$20.00 is required from all applicants. This fee shall be for the sole purpose of covering the expense involved in processing the student's application and will not be refunded in the event that the applicant does not enroll as a student. An admissions application is available online at [www.sgsc.edu](http://www.sgsc.edu).

### OTHER FEES

**Auditors:** Persons desiring to attend courses or lectures without examination or credit may register as audit students. Fees for auditors are the same as those for students registered for credit.

**Books and Supplies:** The cost of books and supplies for the student during any given term depends on the courses taken and the special instructional supplies needed.

**Graduation Fee:** A \$40.00 non-refundable graduation application fee is required and covers all costs associated with graduation, with the exception of the cap and gown which may be purchased separately through the SGSC Bookstore.

**Lab Fees:** Certain courses offered by the College require students to pay lab fees. The amount of these fees is listed in the course descriptions.

**Late Registration:** Students completing registration after the published registration day will be charged a \$25.00 late registration fee.

**Motor Vehicle Registration Fee:** Students are assessed a parking fee of \$10.00 per term.

**Lost and/or Damaged Library Materials and Delinquent Fees:** A student who has lost and/or damaged library materials or who is delinquent payment of any fee associated with lost and/or damaged library materials will have his/her transcript withheld until the delinquency is removed or the lost material is returned. Nonpayment of these charges will prevent registration for a succeeding term.

**For residence hall students:**

**Cable Television:** Cable services are provided in the residence halls. Students may bring their own television sets. Basic cable costs are included in the housing fees.

**Health Fee:** Residence hall students are required to pay a health fee.

**Housing Application Fee:** A one-time \$125.00 non-refundable housing application fee is required.

**Housing Renewal Fee:** A \$40.00 non-refundable renewal fee is required each year before an application for a residence hall room is processed.

**Internet Connection:** Internet connections are provided in each room at no cost to the student. Computers for in-room use must be furnished by the student.

**Meal Plan:** Residence hall students are required to purchase a college meal plan.

**NOTE: All fees and charges scheduled by the College are subject to change each term.**

## REFUNDS

Students who formally withdraw from the College with a clear record and within the time limits specified below may receive partial refunds of in-state tuition or out-of-state tuition.

There is no refund for partial reduction of hours beyond the drop-add period.

All mandatory fees, with the exception of the Parking Fee, are refundable. Parking fees are non-refundable. If a student is suspended, no fees will be refunded. All fees are refunded in case of death of the student.

The refund amount for students withdrawing from the institution shall be based on a pro rata percentage determined by dividing the number of calendar days in the semester that the student completed by the total calendar days in the semester. The total calendar days in a semester include weekends, but exclude scheduled breaks of five or more days and days that a student was on an approved leave of absence.

Students who withdraw from the institution when the calculated percentage of completion is greater than 60% are not entitled to a refund of any portion of institutional charges.

## RETURNED CHECK POLICY

If a check is returned unpaid by the bank on which it was drawn, a service charge of \$30.00 or 5% percent of the face amount of the returned check (whichever is greater) will be charged. Webchecks paid through Touchnet/Paypath that are returned as insufficient will incur a service charge of \$30.00 or 5% of the face amount of the returned check (whichever is greater) will be charged.

If the indebtedness resulting from the returned check (including the returned check charge) is not cleared within ten days of receipt of the notice, the student will be dropped from class rolls,

the student's registration will be cancelled for that term if possible, and the returned check will be turned over to the Magistrate Court for collection and criminal prosecution.

## **FINANCIAL RESPONSIBILITY OF THE STUDENT**

As a member of the college community, the student is expected to act responsibly with regard to financial obligations. A student who is delinquent in financial obligations to the College shall not be allowed to register for the next term, to transfer credits to another school, or to graduate from the College. The financially delinquent student may be enjoined by the appropriate College official from attending classes in which he or she is enrolled and/or from taking final examinations.

South Georgia State College reserves the right to refer any debts to an outside agency for collection.

## **FINANCIAL AID**

### **PURPOSE**

The purpose of the student aid program is to help make higher education a reality for persons who would be unable to attend without financial assistance. However, financial aid is awarded only to eligible students who have been admitted to the College. The Free Application for Federal Student Aid (FAFSA) may be submitted at any time.

Financial aid applications are accepted and processed throughout the academic year, but priority is given to those submitted by May 15.

This material was prepared in advance and is subject to changes in state or federal laws or regulations.

### **NEED-BASED AWARDS**

The College is committed to assisting qualified students in acquiring the financial support needed to enroll at South Georgia State College. The Office of Financial Aid personnel are available to discuss programs with students and parents. Please call the office at 1-912-260-4282 or toll-free, 1-800-342-6364 (Georgia only), or email at [www.finaid@sgsc.edu](mailto:www.finaid@sgsc.edu) for information.

### **Grants**

**Federal Pell Grant** – A Pell Grant is gift aid, with no repayment required, and is available to undergraduate students who show financial need and who have not received a bachelor's degree. A FAFSA is required.

**Federal Supplemental Educational Opportunity Grants (SEOG)** – SEOG is gift aid, with no repayment required and is available to undergraduate students who show financial need and who have not received a bachelor's degree. First priority goes to students who also qualify for a Federal Pell Grant and have the greatest need. A FAFSA is required.

## Work

**Federal Work-Study Program (FWS)** – The College participates in the Federal Work-Study Program. Eligible students may work part-time during the academic year. To apply for and be considered for the FWSP, the students must complete and submit all required financial aid documents to the Office of Financial Aid. Priority is given to those students who have completed financial aid applications by May 15.

## Loans

**The Federal Direct Stafford/Ford Loan** – This loan allows students enrolled at least half-time to borrow money at low interest for educational expenses. There are two types of Federal Direct Stafford/Ford Loans: (1) Federal Direct Subsidized Stafford/Ford Loans and (2) Federal Direct Unsubsidized Stafford/Ford Loans. The Federal Direct Subsidized Stafford/Ford Loans is need based, and the Federal Government subsidizes and pays the interest on this loan while the student is in school and during the six-month grace period. The unsubsidized loan is not need-based. This loan was created for borrowers who do not qualify for federal interest subsidies. The student either pays the interest while in school and during the six-month grace period or it is added to the balance of the loan. A FAFSA is required.

**Federal Direct Parent (PLUS) Loan** – This loan is an educational loan for parents of dependent undergraduate students enrolled at least half-time. Financial need is not an eligibility requirements, parent borrowers must be credit worthy to qualify. Loan eligibility is based on the cost of attendance minus other aid received. A FAFSA is required.

## HOW TO APPLY FOR NEED-BASED ASSISTANCE

1. Apply for admission to South Georgia State College. No financial aid can be paid to a student who has not been accepted for admission.
2. Complete a Free Application for Federal Student Aid (FAFSA) online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). A student must add South Georgia State College in the appropriate section of FAFSA by adding the **Title IV school code, which is 001592**.
3. Approximately two to four weeks after applying online to the Federal Student Aid Programs, the student will receive a Student Aid Report (SAR). The Financial Aid Office will receive an electronic version of the SAR and will contact the student regarding further application procedures.
4. A student who wants to apply for the HOPE and Zell only need to complete the FAFSA as well.
5. Provide the Financial Aid Office with additional forms and/or documents as requested in a timely manner.

These procedures should be completed at least ten weeks prior to the beginning of the term for which aid is being requested. (See the **Important Dates** section of this catalog.) Failure to complete the application process in a timely fashion may delay or prevent receiving aid when it is needed to pay tuition and fees at registration.

## ELIGIBILITY FOR NEED-BASED ASSISTANCE

Eligibility for receiving financial assistance at South Georgia State College is determined by comparing the cost of attending college with the ability of the student (and parents or spouse) to meet these expenses. Cost of attendance is calculated for each of several groups of students at SGSC using criteria such as resident status, dependency status, and living accommodations. For each of these student groups, cost of attendance includes anticipated expenses, such as room and board, books and supplies, personal expenses, tuition and fees, and transportation. The ability of the student (and parents or spouse) to contribute to college expenses (also called the Expected Family Contribution) is determined by the U.S. Department of Education using criteria established by that agency. Factors used in determining ability to pay include but are not limited to all appropriate assets and income (earned and unearned). The factors vary from year to year.

**Each year that a student wishes to be considered for aid, a FAFSA must be filed.** Approved awards for each year are based upon proper completion and timely filing of applications, forms, and financial statements; the availability of federal and/or college funds; eligibility for the individual programs for which the student is applying; and the applicant's continued enrollment. **The amount of assistance may increase or decrease from one year to the next, depending upon educational costs, the financial circumstances of the family, and the level of program funding.** Male students must show proof of registration for Selective Service to receive financial aid.

A number of FAFSA applications are selected for verification purposes each year. When a student's application is selected, he or she will be required to submit documentation as requested to verify all sources of income and value of assets. Failure to submit the appropriate documentation in a timely fashion will prevent the award of federal financial aid.

## SCHOLARSHIPS

**HOPE (Helping Outstanding Pupils Educationally) Scholarships** – HOPE Scholarship (Helping Outstanding Pupils Educationally) is funded by the Georgia Lottery for Education and is available to eligible Georgia 1993 or later high school graduates. HOPE provides funding to assist students in paying tuition.

### HOPE Scholarship Eligibility Requirements

- Be a Georgia resident or receive a tuition waiver and be a graduate of a Georgia high school.
- As an entering freshman, have a final high school GPA of 3.0 or better as determined by the high school and reported to the Georgia Student Finance Commission (GSFC).
- Regardless of high school graduation or high school grade point average, students with a cumulative grade point average of 3.0 at the 30th, 60th, or 90th attempted hour are eligible to participate in the Program if they were Georgia residents at the time they first enrolled in a post-secondary institution in Georgia.
- Maintain a 3.0 cumulative grade point average while in college. This requirement covers all prior colleges attended as well as SGSC. The grade point average is reviewed at the 30th, 60th, and 90th attempted hour and at the end of each spring semester.
- The HOPE Scholarship Regulations for public institutions are different from those at the private and technical institutions.

If you lose the HOPE Scholarship at any checkpoint because your grade point average drops below 3.0, you are eligible to reapply for the HOPE at the 30<sup>th</sup>, 60<sup>th</sup>, or 90<sup>th</sup> attempted hour, provided your cumulative grade point average is a 3.0.

The HOPE Scholarship will not pay for more than 127 attempted hours at SGSC and any other college(s) combined. Attempted hours include any letter grade for A, B, C, D, F, W, WF, I, U, S. The HOPE scholarship is limited to 127 paid hours. Paid hours include all hours paid for by the Move On When Ready program, the HOPE grant program since summer 2003, the Zell Miller Scholarship, and the HOPE Scholarship Program.

Full-time enrollment is not a requirement.

All students who meet the HOPE Scholarship eligibility requirements and wish to apply for the HOPE Scholarship are required to complete the FAFSA and provide any additional documents as requested by the Office of Financial Aid for verification purposes.

For the complete HOPE Scholarship Program Regulations, visit the <https://www.gafutures.org>; or if you have questions, you may contact the Office of Financial Aid at 912-260-4282, email at [www.finaid@sgsc.edu](mailto:www.finaid@sgsc.edu), or contact the Georgia Student Finance Commission at 1-800-505-GSFC.

**Zell Miller Scholarships** – Zell Miller Scholarships are funded by the Georgia Lottery for Education and are available to eligible Georgia high school graduates of 2007 or later. The Zell Miller Scholarship provides funding to assist students in paying tuition and fees.

### **Zell Miller Scholarship Eligibility Requirements**

- Must be a Georgia resident or be receiving a tuition waiver and be graduated from a Georgia high school.
- Had a final high school GPA of 3.7 or better as determined by the high school and reported to the Georgia Student Finance Commission (GSFC) and earned a 1200 math/reading SAT or 26 composite ACT score.
- Maintain a 3.3 cumulative grade point average while in college. This requirement covers all prior colleges attended as well as SGSC. The grade point average is reviewed at the 30<sup>th</sup>, 60<sup>th</sup>, and 90<sup>th</sup> attempted hour and at the end of each spring semester.
- Students who do not meet the high school requirements cannot earn the Zell Miller Scholarship.

If you lose the Zell Miller Scholarship after your freshman year because your grade point average drops below 3.3, you are eligible to reapply for the Zell Miller Scholarship at the 30<sup>th</sup>, 60<sup>th</sup>, or 90<sup>th</sup> attempted hour, provided your cumulative grade point average is a 3.3. If you lose the Zell Miller Scholarship for failing to maintain a 3.3 GPA, but you still maintain a 3.0 GPA, you can be awarded the HOPE Scholarship in its place.

The Zell Miller Scholarship will not pay for more than 127 attempted hours at SGSC and any other college(s) combined. Attempted hours include any letter grade for A, B, C, D, F, W, WF, I, U, S. The Zell Miller Scholarship is limited to 127 paid hours. Paid hours include all hours paid for by the Move On When Ready program, the HOPE Scholarship Program, and the Zell Miller Scholarship.

Full-time enrollment is not a requirement.

All students who meet the HOPE Scholarship eligibility requirements and wish to apply for the HOPE Scholarship are required to complete the FAFSA and provide any additional documents as requested by the Office of Financial Aid for verification.

For the complete HOPE Scholarship Program Regulations, visit the <https://www.gafutures.org>; or if you have questions, you may contact the Office of Financial Aid at 912-260-4282, by email at [www.finaid@sgsc.edu](mailto:www.finaid@sgsc.edu), or contact the Georgia Student Finance Commission at 1-800-505-GSFC.

**Foundation Scholarships** – Apply first for admission to South Georgia State College. No awards can be paid to individuals who have not been accepted for admission. To apply for merit-based awards, please contact the Office of Advancement at (912) 260-4273. Scholarships awarded through the Foundation office are administered by the Office of Financial Aid. The College offers a number of merit-based scholarships each year.

The South Georgia State College Foundation, established in 1971 by a group of area business professionals, is a nonprofit organization and maintained as a 501(c)(3) organization in accordance with the Internal Revenue Code. The mission of the South Georgia State College Foundation is to help transform the lives of South Georgia State College's diverse student population by providing educational opportunities, financial support, and advocacy for its students. By generating, processing, and allocating gifts, the Foundation supports efforts that enhance the quality of programs by funding scholarships, new academic initiatives, technology, endowments, faculty/staff development, athletic programs, and capital projects at SGSC.

A variety of scholarships are available through the SGSC Foundation. The application deadline for the upcoming fall semester is March 31 and for the upcoming spring semester is November 30 of each year. For more detailed information about the Foundation or a complete list of scholarship opportunities, please contact the Office of Advancement at 912-260-4274.

## **OTHER FINANCIAL ASSISTANCE**

### **VETERANS BENEFITS**

Veterans and dependents of veterans may be awarded aid to attend school under various public laws. Eligibility and amount of payments are determined by the Department of Veterans Affairs (VA). The Fiscal Affairs Office at South Georgia State College assists students and certifies college enrollment status and attendance to the Department of Veterans Affairs. Interested students should consult the VA Coordinator in the Fiscal Affairs Office at South Georgia State College for VA questions. Please call 912-449-7527 or 912-449-7524. Interested students may also contact the Department of Veterans Affairs, 1700 Clairmont Road N.E., Decatur, GA 30033-4032, phone 888-442- 4551, or visit [www.gibill.va.gov](http://www.gibill.va.gov).

**Post-9/11 GI Bill** – The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. The Post-9/11 GI Bill became effective for training on or after August 1, 2009. The amount of support that an individual may qualify for depends on where they live and what type of degree they are pursuing. Approved training under the Post-9/11 GI Bill includes graduate and undergraduate



degrees and vocational/technical training. All training programs must be offered by an institution of higher learning (IHL) and approved for GI Bill benefits. Additionally, tutorial assistance and licensing and certification test reimbursement are approved under the Post-9/11 GI Bill. The Post-9/11 GI Bill will pay your tuition based upon the highest in-state tuition charged by an educational institution in the state where the educational institution is located. The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents.

**Montgomery GI Bill (Active Duty)** – This program of education benefits is for students who enter active duty for the first time after June 30, 1985. The student must, with certain exceptions, serve continuously on active duty for three years of a 3-year enlistment, or for a lesser benefit, two years of an initial active duty obligation of less than three years. A student also may qualify for benefits by initially serving two continuous years on active duty, followed by four years of Selected Reserve Service.

**Montgomery GI Bill (Selected Reserve)** – This program of education benefits is for reservists of the armed forces as well as the Army National Guard and the Air National Guard. To be eligible for this program, a reservist must have a 6-year obligation to serve in the Selected Reserve, complete Initial Active Duty for Training, have a high school diploma or its equivalent, and remain in good standing in a drilling Selected Reserve Unit.

If a student has a parent who is a military veteran with a disability, the student may qualify for help from the U.S. Department of Veterans Affairs. Benefits may be awarded for pursuit of associate, bachelor, or graduate degrees at colleges and universities.

## **VOCATIONAL REHABILITATION ASSISTANCE**

The State of Georgia Rehabilitation Service provides assistance to students with physical limitations. Usually fees are paid for eligible students. To apply, a student should contact the Rehabilitation Service Office in their home county.

## **STUDENTS' RIGHTS AND RESPONSIBILITIES**

Students receiving financial aid have certain rights and responsibilities. The applicant must, without exception, report any of the following changes to the South Georgia State College: (a) withdrawal from school, (b) transfer to another school, (c) any change in enrollment status, (d) name change, (e) address change or parents' address change, and (f) joining military service.

The financial aid applicant is responsible for obtaining, completing, and filing the proper financial aid application, statements, forms, etc., each year on a timely basis. The applicant has the right to seek and receive full information and counseling from the Office of Financial Aid in regard to any financial matter. If the family's financial circumstances change due to death, divorce, marriage, disability, long-term unemployment or low income, the applicant's eligibility may change. The applicant must take the initiative in notifying the office of these changes.

Correct information must be provided on all financial aid forms. False reporting of information on financial aid application forms is a violation of law and may be considered a criminal offense that could result in indictment under the U.S. Criminal Code.

An applicant for financial aid must return all additional documentation, verification, corrections, and/or new information requested by either the Office of Financial Aid or the agency to which the financial aid application or confidential statement was submitted.

The applicant is responsible for reading and understanding all forms requiring signature and for getting copies of them. Applicants must accept responsibility for all agreements signed. A student accepting a Federal College Work Study Award must perform the work that is agreed upon by the applicant and the supervisor before funds will be disbursed. The student is also responsible for understanding the school's refund procedures and policies.

## **STUDENT ACCOUNTS**

South Georgia State College uses a student account system of payment for financial aid. On registration day, students register for their courses and then fees are deducted from the student account. If the award does not provide the total amount of the fees, the student must be prepared to pay the balance. If there is a balance due the student, the funds from the student's account may be used to purchase books. **Federal College Work Study awards are not included in the student account system and are not available at registration to pay fees.**

Students have the option to have their excess funds electronically disbursed to the checking or savings account that they designate. If students do not elect direct deposit, a paper check will be issued and mailed to the student's most current address on file. This disbursement will take place within fourteen (14) days after Financial Aid funds have been posted to students' accounts. Any student who withdraws from all courses immediately following the drop/add period will not receive an award balance refund. These funds are refunded to the respective financial aid programs. Any student who withdraws from all classes after receiving an award balance refund may be required to repay portions of that award balance refund.