

Financial Aid Packet

2019-2020



2019-2020 Academic Sessions:

Fall Semester: August - December 2019

Spring Semester: January - May 2020

Summer Semester: May - August 2020

Normal Business Hours:

Monday - Thursday 8:00 AM - 6:00 PM

Friday 8:00 AM - 5:00 PM

Financial Aid Office

Telephone Directory:

Augusta Campus 706.771.4149

Grovetown Center 706.651.7368

Thomson Campus 706.595.0166

Waynesboro Campus 706.437.6811

Financial Aid Opportunities

Available at Augusta Technical College

The Georgia HOPE Scholarship Program — Colleges within the Technical College System of Georgia (TCSG) participate in the Helping Outstanding Pupils Educationally (HOPE) Scholarship Program sponsored by the Georgia Lottery for Education. Georgia residents who graduated from high school less than seven years ago as a HOPE Scholar, or graduated from high school or received their GED less than seven years ago with at least 30 semester hours and a cumulative 3.0 GPA, may be eligible for the HOPE Scholarship as degree-seeking students. The HOPE Scholarship pays partial tuition. Learning Support courses are not covered by the HOPE Scholarship. The FAFSA is the recommended application. Students should consult the Financial Aid Office for application procedures and eligibility requirements.

The Zell Miller Scholarship Program — Georgia residents who completed rigor requirements and one of the following may be eligible for the Zell Miller Scholarship: designated valedictorian or salutatorian, or 3.7 high school GPA and 1200 combined SAT, or 26 composite ACT Score and enrolled in associate degree programs. Visit GAFutures.org for additional information.

The HOPE Grant Program — Georgia residents enrolled in diploma or certificate programs may be eligible for the HOPE Grant. The HOPE Grant pays for partial tuition. Learning Support courses are covered by the HOPE Grant. The FAFSA is the recommended application. Students should consult the Financial Aid Office for application procedures and eligibility requirements.

The Zell Miller Grant Program — Georgia residents enrolled in certificate or diploma programs who have a cumulative 3.5 or higher college GPA may be eligible to receive the Zell Miller Grant; no high school GPA requirement. Visit GAFutures.org for additional information.

HOPE GED Vouchers — Georgia residents who earned a GED in the State of Georgia after June 30, 1993, may be eligible to receive a one-time \$500 HOPE GED award. The award can be used toward tuition, fees, books and other education-related costs. The GED award is in addition to any other financial aid received. Present your HOPE GED Voucher to the Financial Aid Office for review and authorization. The FAFSA is the recommended application. Students should consult the Financial Aid Office for application procedures and eligibility requirements.

Federal Pell Grant — Students who have financial need and are enrolled in associate degree or diploma programs and specific certificate programs may be eligible for this grant if they have not previously earned a bachelor's degree. Federal Pell Grants range from \$657 to \$6,195 per year depending upon the cost of education and the student's eligibility index determined by the FAFSA results. The award also varies with the number of credit hours of enrollment. It is recommended that your financial aid file is complete 30 days prior to your term start date. The FAFSA is the required application.

How do I apply for Financial Aid?

STEPS TO COMPLETE THE FAFSA:

1 Create your Federal Student Aid ID —

Go to www.FAFSA.ed.gov.
Click the FSA ID icon to create an FSA ID.
Dependent students: One parent must also create an FSA ID.
Create a username and password for student (and parent if dependent).
Enter an email address for the student (and parent if dependent).
Complete all of the required information for the student (and parent if dependent).
Select challenge questions and enter answers for the student (and parent if dependent).
If you have a Federal Student Aid PIN, you may enter it here.
Review all information, read and accept the terms and conditions.
Go to your email to obtain the security code.
Enter it into the box and click next to start the FAFSA application

2 Complete your FAFSA application (www.FAFSA.ed.gov)

3 Use 2017 Federal Income Tax information —

The 2017 income is required for the 2019-2020 FAFSA.
We recommend the use of IRS Data Retrieval which electronically retrieves your tax data from the IRS database.

4 Follow up on your FAFSA —

Check your email for your FAFSA results and additional requirements in order to complete your financial aid file 30 days prior to your term start date.

School Code: **005599**

What's next? —

After FAFSA has been submitted and processed, the Federal Processor will send your electronic information to the Augusta Technical College Financial Aid Office. The Financial Aid Office will contact you via email, within seven business days, regarding your financial aid application and award status.

IMPORTANT NOTE: Augusta Technical College DOES NOT participate in the Federal Direct Stafford Loan Program or the Federal Direct Parent Plus Loan Program, but we offer State and Private Loans.

Federal Supplemental Educational Opportunity Grant (FSEOG) — FSEOG is a need-based grant administered by the federal government. Students with exceptional financial need may be eligible for this grant. The award amount is contingent upon the availability of FSEOG funds and the amount of other aid the students are receiving. Funds are limited for FSEOG and eligible students are awarded until allocated funds are expended. This grant requires students apply using the Free Application for Federal Student Aid (FAFSA), and only students with the most financial need are eligible.

Federal Work-Study (FWS) Program — The Federal Work Study (FWS) Program provides jobs for students demonstrating financial need. This award is contingent upon the availability of funds and positions. Through FWS, students are allowed to earn money to help pay for educational expenses while attending school. Students must complete the Free Application for Federal Student Aid (FAFSA) to be considered for FWS. Hourly salaries are: \$9.00 on campus and \$9.25 off campus. Visit the employment section of our website for applications and instructions. Visit home page at www.augustatech.edu — Click Employment (at bottom of page.)

Institutional Scholarships — A limited number of local scholarships are available to cover tuition and fees not covered by other sources. Applicants must have a completed financial aid file (FAFSA) to receive scholarship consideration. Students should visit our website for additional information. Visit www.augustatech.edu — Paying for College — Types of Aid — Other Aid — Scholarships.

Veterans Benefits — The Veterans Administration provides financial and other forms of assistance to veterans and their dependents. Any individual that is considered a veteran through the armed forces and his/her dependents may qualify. You may apply online at www.gibill.va.gov. Your initial eligibility is determined by the U. S. Department of Veterans Affairs. Once your eligibility has been determined, submit your eligibility certificate to the Financial Aid Office for review. If you have questions or require additional information, contact the VA Certifying Official at 706.771.4147.

WIOA — (Workforce Innovation & Opportunity Act) Contact your county of residence representative: Richmond County contact: 706.771.5716; Burke, Jenkins & Jefferson Counties contact: 706.437.6966; Columbia & McDuffie Counties contact: East Central GA Consortium at 1.800.251.3882 for eligibility and additional information.

Georgia Rehabilitation Services — Contact the Georgia Rehabilitation Counselor in your service area; if you are a high school student, contact your school guidance counselor. If you are eligible, your counselor will forward the appropriate paperwork to Augusta Technical College. Augusta contact: 706.650.5638; Waynesboro contact: 706.650.5606 or 1.888.262.8303; Thomson contact: 706.597.8575 and Grovetown contact: 706.650.5638.

Vocational Rehabilitation Services — Contact the Vocational Rehabilitation Counselor via telephone at 706.733.0188 or in person at 1 Freedom Way Uptown, Augusta, Georgia 30904. The VA Rehab Counselor will forward the appropriate paperwork to the Augusta Technical College representative upon completion of eligibility determination.

Federal Direct Stafford and Federal PLUS Loans — Augusta Technical College DOES NOT participate in either of these loan programs.

Student Access Loan—Technical (SALT) Program — Limited resource, state need-based, educational low interest loans administered by the Georgia Student Finance Authority (GSFA). Applications are only collected during pre-designated periods. If you are planning to enroll in a certificate, diploma or degree program at a Technical College in Georgia, visit www.GAfutures.org for additional details and to submit your initial application.

Private Student Loans — Private Loans are available through various lenders. Our lender options include: **Sallie Mae Smart Option Student Loan**; if interested, visit www.SallieMae.com/SmartLoan or call 1.866.972.5004 to submit your initial application and if eligible, receive pre-approval; or **Regions Bank Smart Option Student Loan**; visit www.regions.com/studentloans to submit your initial application and if eligible, receive pre-approval; or **Wells Fargo Student Educational Loan**; visit www.wellsfargo.com/student/community-college-loans to submit your initial application and if eligible, receive pre-approval.

Nelnet Educational Planning and Financing (Tuition Payment Plan) — The Nelnet Tuition Payment Plan divides your tuition balance into affordable monthly payments. There's no interest, payment options are flexible, setup fees are affordable, and it's easy to enroll! Visit www.augustatech.edu and click on the Nelnet Logo or call Student Accounts at 706.771.4030 for additional details and enrollment information.



Additional Financial Aid Resources —

Visit the following websites:

www.studentaid.gov

www.salliemae.com/ScholarshipSearch

The Financial Aid Office receives numerous questions regarding “what to do next?”. Hopefully, this checklist will serve as a quick reference for many of the common financial aid questions.



Financial Aid Checklist

Step #1: To apply for all possible Federal Funds (Pell, FSEOG, Work Study, and/or state/private student loans) as well as HOPE and other State Funds, complete a FAFSA (Free Application for Federal Student Aid) online at www.fafsa.ed.gov. The FAFSA covers the period beginning July 1 and ends June 30 of the next year.

Step #2: So you’ve completed your FAFSA electronically, processing time can take 3 - 5 business days. All of your information will be available with current updates through SMARTWEB and/or your email. We advise you to check your email periodically for updates. Check your email for your FAFSA results and any required documents.

Step #3: Once we have received your FAFSA information, we will contact you via email. If your application is chosen for review in a process called Verification, we will require additional documentation (income tax transcripts and W-2 Forms from the designated tax year, and Verification Worksheets, etc.). These items will be requested via email.

Step #4: After we have received all of the required information and your financial aid file is complete, a staff member will review your file and verify all of your information. Once this is complete, (during peak processing, 10-14 business days or more will be required to process), we can determine your financial aid award.

Step #5: Once you have been awarded financial aid, an award letter will be sent to you through your email account. Your award letter will contain the type(s) of aid you are eligible to receive and award amounts based on full-time enrollment. All of your information will be available with current updates through SMARTWEB and/or your email.

Step #6: What if you need to borrow funds? Currently, there are only two possible loan options offered at Augusta Technical College. Once your financial aid file is complete, you may apply for the Student Access Loan (SAL) through Georgia Student Finance Authority (during the open application period) or Private Loans through one of our approved Private Loan providers. Augusta Technical College DOES NOT participate in Federal Direct Stafford or Federal PLUS Loans.

Step #7: You are now ready to receive financial aid. Once all aid has been awarded, you can use the amount in excess of tuition and fees in our Bookstore to purchase books and supplies (only during the scheduled time-frame each term). Any unused excess funds (may not include a loan refund) are refunded to your bank account through direct deposit or in the form of a paper check each semester. The scheduled refund dates will be announced at the beginning of each semester.

Step #8: If you elect not to complete a FAFSA and wish to set up a tuition payment plan through Nelnet, visit our web site or contact Student Accounts for details, deadlines and additional assistance. If you elect not to complete a FAFSA and wish to be considered for HOPE and other state funds, you must complete Georgia Scholarship/Grant Application (GSFAPPS).

For more information about our graduation rates, the median debt of students who complete their program, and other important information, please visit our website at www.augustatech.edu.
(Click on Programs & Classes, Gainful Employment, Select Your Academic Department & Choose Your Program of Study)