Financial Aid

Purpose
North Georgia Technical College believes that the talents, hopes, and ambitions of our people are among the most valuable resources this nation possesses. With this thought in mind, North Georgia Technical College continues to promote grants, scholarships, and employment opportunities for its qualified, deserving students who must find funds in order to attend. Therefore, the fundamental purpose of the financial aid programs at North Georgia Technical College is to assist students who would normally be unable to attend a postsecondary institution without financial assistance. Scholarships and grants are available for credit students (associate degree, diploma, and technical certificate programs). However, amounts of assistance are subject to change from one fiscal year to another.

How to Apply
To apply for financial aid, a student should complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. FAFSA paper applications are available by visiting https://fafsa.ed.gov/options.html or calling 1-800-4-FED-AID (1-800-433-3243). It is recommended that applicants who complete a paper FAFSA application take advantage of the college’s electronic processing which reduces processing time. The completed FAFSA may be delivered to North Georgia Technical College’s Clarkesville, Blairsville, or Currahee Campus for processing. If a student requires assistance in completing the application or would like for the North Georgia Technical College financial aid staff to review the application, he/she will need to provide the information (tax records, social security information, etc.) used in the completion of the application. To apply for HOPE funds only, a student may complete the Georgia Student Finance Application (GSFAPP) at www.gacollege411.org. Students should allow two to three business days for applications to be processed by GSFAPP. Applicants completing a FAFSA should receive a Student Aid Report or confirmation via mail or email. Applicants completing a GSFAPP should receive confirmation via email. The Financial Aid Office will receive notification of the student’s application and contact the student if any additional information is required.

Using Financial Aid to pay for Tuition and Fees
To use financial aid for tuition and fees, students must have a completed FAFSA on file with NGTC and their financial aid file must be complete prior to the tuition and fee payment deadline.

Students are advised to pay special attention to the Financial Aid Priority Deadlines that are listed on NGTC’s website. If a student applies for financial aid past the priority date deadline, the student’s application will be processed in the order that it was received. Because of processing times, the student is not guaranteed to have aid posted to his/her account before the payment deadline. If this occurs, the student should be prepared to pay his/her fees prior to the payment deadline and await reimbursement, if eligible.
**Student Eligibility**

In order for a student to receive financial assistance from federal or state aid programs, he/she must:

- Be a U.S. citizen/national or an eligible non-citizen.
- Be registered with the Selective Service (if required).
- Attend a participating institution.
- Be working toward a degree, diploma, or certificate.
- Be making satisfactory academic progress.
- Not owe a refund on a federal grant or be in default on a federal educational loan.
- Have financial need (except for HOPE Program).
- Have a high school diploma or GED®.

**ALSO:**

- Federal student loans must be repaid, deferred, or in a satisfactory repayment status.
- Less than half-time students may be eligible for Federal PELL Grants and some other student aid programs.
- Students attending two colleges in the same enrollment period must inform both financial aid administrators (students cannot receive federal aid at more than one college per term).
- Students who have received a bachelor’s degree are not eligible for Federal PELL Grants, Federal Supplemental Educational Opportunity Grant, State HOPE Scholarship, State HOPE Grant, State Zell Miller Grant, or State Zell Miller Scholarship, but may be eligible for other student aid programs such as Federal Direct Student Loans.
- Convictions of drug distribution or possession may make a student ineligible for financial aid awards.

**Satisfactory Academic Progress for Financial Aid**

All students receiving financial aid must maintain satisfactory qualitative and quantitative progress in accordance with the statements listed below. Progress will be reviewed each semester.

- Students enrolled in a degree, diploma, or technical certificate program must maintain a GPA of 2.0 (C) or higher. If a student’s GPA falls below 2.0, he/she will be placed on academic warning the following semester. The student has the next semester of attendance to bring up his/her semester GPA to the required 2.0. If the semester GPA is brought up to 2.0, the student is taken off academic warning. If the 2.0 is not achieved, the student will be placed on academic probation and will not be eligible for financial aid. Semester and cumulative GPAs are calculated based on all credit courses taken each semester at the institution.

- To maintain satisfactory progress for financial aid, a student must successfully complete at least 67% of all courses attempted at North Georgia Technical College. If a student fails to complete 67% of the credit hours attempted, he/she will be placed on financial aid probation for the following semester. Students may receive aid while on financial aid probation. If the 67% completion rate is achieved the following semester, the student is placed in good standing. If the 67% completion rate is not achieved, the student will be placed on financial aid suspension, and be ineligible to receive aid until the student’s completion rate is at least 67%.
- Students must complete their educational objective within a maximum time of 150% for full-time enrollment. Enrollment of less than full-time will be prorated accordingly. This means that a student will be ineligible for financial aid once he/she has attempted one and a half times the minimum number of credit hours necessary for completing diploma requirements. However, factors beyond a student’s control, such as conflicts in scheduling classes, are considered.

- Degree-seeking students who are eligible for the HOPE Scholarship funds must maintain a HOPE-cumulative GPA of 3.0 (B) or higher.

- Diploma and Technical Certificate of Credit-seeking students who are eligible for HOPE Grant funds must maintain a HOPE-cumulative GPA of 2.0 (C) or higher.

- Degree seeking students who are eligible for Zell Miller Scholarship funds must maintain a HOPE-cumulative GPA of 3.3 or higher.

- Diploma and Technical Certificate of Credit-seeking students who are eligible for Zell Miller Grant funds must maintain a HOPE-cumulative GPA of 3.5 or higher.

Grades of W and WP are not used in calculating a student’s GPA but are counted as credit hours attempted. WF is counted as an F. If a course is repeated, all hours attempted will be counted for purposes of the 67% completion rate and maximum time frame requirements; and all grades except for IP will be used in calculating the minimum GPA of 2.0. The IP will be considered the next semester when a grade is inserted.

Satisfactory academic progress for transfer students for the first semester enrolled at North Georgia Technical College will be assessed based on previous transcripts. After the first semester, only the student’s academic record at the current school will be evaluated. However, transfer records are considered when measuring the maximum time of 150%.

A student will be notified in writing by the Financial Aid Office if he/she is in violation of the standards of satisfactory progress and of the termination of the Title IV funds and/or state funds. This DOE satisfactory academic progress policy became effective beginning the 2014-2015 academic year and supersedes any previous regulation.

Repeated Coursework
Students who repeat coursework in which they have previously earned a passing grade will be subject to review by the Financial Aid Department. Depending on the student’s particular program of study and other various factors, financial aid may not be applicable to pay the repeated coursework.

Financial Aid Appeal Procedures
Students have the right to appeal the denial of financial aid eligibility if they feel that they have extenuating circumstances which prevent them from making satisfactory progress. This appeal must be made in writing to the Vice President for Student Affairs within 10 calendar days of notification of the suspension of financial aid. A decision concerning reinstatement of financial aid eligibility will be communicated to the student in writing via mail or email. The decision of the Vice President for Student Affairs shall be final.
Title IV Federal Refund
If a student receives Title IV funds (PELL, SEOG, or Direct Student Loan), withdrawal from classes or dropping classes may require repayment of funds. If a student completes more than 60% of the term, he or she will have earned 100% of the aid for that term. If a student completes 60% or less of the term, the percentage of the period is equal to the percentage of aid earned. Once a student has completely withdrawn from all of his/her coursework, the Financial Aid Office will determine the amount of funds to be returned to the appropriate Title IV Federal Programs using Return to Title IV Guidelines. Students are notified in writing by the Financial Aid Office and the Business Office once the calculations have been completed. Holds are placed on student accounts by the Business Office when repayment is not made. Students should monitor their student account on Banner Web for changes to account balances.

Students are advised to contact their Financial Aid Advisor before making changes to course schedules or programs of study. Changing from one program of study to another may affect eligibility for financial aid awards.

State Student Aid Programs

HOPE Grant
The State HOPE Grant is available to qualified Georgia residents who are enrolled in a diploma or technical certificate program. High school grades, graduation dates, and family income are not a consideration in determining eligibility for the HOPE Grant. Assistance will cover a percentage of tuition only. Room and board costs, mandatory fees, and books/supplies are not covered through the HOPE Grant. Students are required to maintain at least a 2.0 HOPE- cumulative Grade Point Average to remain eligible for HOPE Grant. Students who fall below the required 2.0 HOPE-cumulative Grade Point Average at a required checkpoint will lose eligibility for HOPE Grant. Students may receive HOPE Grant/Zell Miller Grant funding for a maximum of 63 semester credit hours. To apply, a student should complete a FAFSA or FSFAPPS Application.

The HOPE Grant also awards a one-time $500 voucher to qualified Georgia residents who pass the GED® exam. The voucher is to be applied toward the cost of education in a degree, diploma, or technical certificate program. Students must complete a FAFSA or GSFAPPS Application to receive HOPE Grant GED® funding.

HOPE Scholarship
The State HOPE Scholarship is available to qualified Georgia residents who are enrolled in a degree program. HOPE Scholarship eligibility for high school graduates is determined by the Georgia Student Finance Commission at the time of his/her high school graduation (1993 or later). The HOPE Scholarship may also be available to qualified Georgia residents who have attempted 30 semester hours or 60 semester hours toward a degree with a HOPE cumulative grade point average of 3.0 or better. Once a student is determined eligible for HOPE Scholarship, he/she is required to maintain at least a 3.0 HOPE Cumulative Grade Point Average to remain eligible for HOPE Scholarship. Students who fall below the required 3.0 HOPE Cumulative Grade Point Average at a required checkpoint will lose eligibility for HOPE Scholarship. Assistance will cover a percentage of the tuition only. Room and board costs, mandatory fees, and
books/supplies are not covered through the HOPE Scholarship. Students may receive HOPE Scholarship funding or a combination of HOPE Grant/HOPE Scholarship for a maximum of 127 attempted semester credit hours. Students must have graduated high school within the past seven years or previously received HOPE Scholarship prior to June 30, 2011. To apply, a student must complete a FAFSA or GSFAPPS Application.

**Zell Miller Grant**
The Zell Miller Grant is available to qualified Georgia Residents who are enrolled in a diploma or technical certificate program and have at least a 3.5 Hope-cumulative Grade Point Average. High school grades, graduation dates, and family income are not a consideration in determining eligibility for the Zell Miller Grant. Assistance will cover 100% of tuition. Room and board costs, mandatory fees, and books/supplies are not covered through the Zell Miller Grant. Students are required to maintain at least a 3.5 HOPE-cumulative Grade Point Average to remain eligible for the Zell Miller Grant. Students who fall below the required 3.5 HOPE-cumulative Grade Point Average at the End-of-Term checkpoint will lose eligibility for the Zell Miller Grant. Students may receive Zell Miller Grant/HOPE Grant funding for a maximum of 63 semester credit hours. To apply, a student must complete a FAFSA or GSFAPPS Application.

**Zell Miller Scholarship**
The State Zell Miller Scholarship is available to qualified Georgia residents who are enrolled in a degree program. The Zell Miller Scholarship Program is merit-based with specific academic and grade point average requirements. Eligibility for high school graduates is determined by the Georgia Student Finance Commission at the time of his/her high school graduation (2011 or later). Assistance will cover 100% of tuition. Room and board costs, mandatory fees, and books/supplies are not covered through the Zell Miller Scholarship. Students are required to maintain at least a 3.30 HOPE-Cumulative Grade Point Average to remain eligible for the Zell Miller Scholarship. Students may receive the Zell Miller Scholarship or a combination of Zell Miller Scholarship/HOPE Scholarship/ Zell Miller Grant funding for a maximum of 127 attempted semester credit hours. To apply, students should complete the FAFSA or GSFAPPS Application.

**Student Access Loan**
The State Student Access Loan Program offers low interest loans to qualified Georgia residents enrolled in a degree program. Students must be enrolled at least half-time and must have exhausted all other forms of financial aid including federal student loans. To apply, students must complete the FAFSA and the Student Loan Access application available at www.GAcollege411.org.

**Strategic Industries Workforce Development Grant (SIWDG)**
The Strategic Industries Workforce Development Grant (SIWDG) is available to qualified Georgia residents who are enrolled in an approved certificate or diploma program. Students must also meet all eligibility requirements of the HOPE Grant Program or Zell Miller Grant Program. A student’s SIWDG award is a fixed amount per term based upon the student’s program of study and number of hours of enrollment. To apply, students must complete a FAFSA or GSFAPPS Application.
Federal Student Aid Programs

To apply for all federal financial aid programs, students must complete a Free Application for Federal Student Aid (FAFSA) by visiting www.fafsa.ed.gov. The FAFSA application must be renewed every year. The NGTC Financial Aid Office recommends that students renew their FAFSA 3 to 4 weeks after they have filed their taxes. Fall semester marks the beginning of a new award year for financial aid purposes and the academic year encompasses Fall, Spring, and Summer semesters. Students receiving financial aid benefits during the Summer semester must renew their FAFSA in order to receive aid for the subsequent fall semester.

PELL Grant

The Federal PELL Grant is a Title IV Program that provides eligible undergraduate students, who meet certain income guidelines as determined by the U.S. Department of Education, with aid to help meet the costs of postsecondary education. Pell Grant does not require repayment. Eligibility is determined by the U.S. Department of Education using a student’s expected family contribution (EFC), a formula developed by the federal government, and the number of credit hours in which a student is enrolled. Students must be qualified undergraduates enrolled in a federally approved eligible program leading to a degree, diploma, or eligible technical certificate of credit. Pell Grant is not available to students who have a bachelor’s degree, owe a refund to any Title IV Aid Program, or are in default on a student loan. Pell Grant recipients are subject to a Lifetime Usage Limit of 600%, which is 6 full-time years in which a student receives their full annual Pell Grant Award each year.

For the purpose of Pell, NGTC operates on a two-term disbursement schedule. This means that a student’s full Pell Grant award is divided into two disbursements. The annual maximum Pell Grant award ($5,775 for 2015-2016) is divided between the Fall ($2,888) and Spring ($2,887) terms. Any remaining funds are available for disbursement in the Summer semester. Students who are enrolled for at least 12 credit hours, both Fall and Spring terms, are strongly encouraged to save a portion of any financial aid refund to help cover the cost of Summer semester. A student not enrolled for at least 12 credit hours both Fall and Spring term should have a portion of their annual Pell Grant Award available to disburse for Summer semester. Enrollment status determines the amount of Pell Grant funds awarded each semester.

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<thead>
<tr>
<th>Credit Hours</th>
<th>Amount of Semester Pell Award</th>
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<tbody>
<tr>
<td>1 – 5</td>
<td>25%</td>
</tr>
<tr>
<td>6 – 8</td>
<td>50%</td>
</tr>
<tr>
<td>9 -11</td>
<td>75%</td>
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<tr>
<td>12+</td>
<td>100%</td>
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To apply, students must complete the FAFSA by visiting www.FAFSA.ed.gov.

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is based on financial need. Students must be qualified undergraduates enrolled in an eligible program leading to a degree, diploma, or eligible Technical Certificate of Credit. The Financial Aid office will use the results from the student’s FAFSA to determine eligibility. The maximum FSEOG a student may receive per academic year will depend on the availability of funds.
Federal Work Study Program
The Federal Work Study program provides employment opportunities to eligible students to help meet the costs of postsecondary education. Students must be qualified undergraduates enrolled in an eligible program leading to a degree, diploma, or eligible technical certificate of credit. Federal Work Study awards are made on a fiscal year basis. Federal Work Study positions are only available to students that have a remaining unmet need after all forms of aid have been applied. Eligibility is based on your unmet need as determined by your budget, family contribution calculated by the federal government, and any aid received. Work Study opportunities are posted to student email and NGTC’s website as positions become available along with job description, wage scale, and application. Applications should be submitted to the financial aid office. Please note, Work Study positions are treated similarly to any other job opportunity and students must complete all required employment forms as well as submit to a criminal background check upon being hired.

Federal Direct Loans
Federal Direct Student Loans are fixed-rate student loans that provide eligible students with funding to help meet the cost of postsecondary education.

There are two types of Federal Direct Student Loans:

**Subsidized** loans are based on financial need. Interest does not accrue on the loan while the student is in school at least half-time. The federal government “subsidizes” the interest during this time.

**Unsubsidized** loans are not based on financial need. Interest will accrue from the time the loan is disbursed to the school but can be deferred until 6 months after graduation.

These loans can be used to pay tuition, and other eligible school expenses. Federal Direct Loans are not based on credit, and they can be subsidized or unsubsidized depending on the student’s financial need. Federal Direct Student Loans are automatically packaged to all student account. Students who choose to accept the offered Federal Direct Student Loans may do so in BannerWeb. The loans can be accepted in full or partial amounts. Upon acceptance of a Federal Direct Student Loan, students are required to complete both Entrance Counseling and a Master Promissory Note. Both requirements can be completed at [www.studentloans.gov](http://www.studentloans.gov). Students must accept the offered loan(s) in BannerWeb as well as complete all counseling requirements no later than midterm of the full term in which the loan is being requested.

Students must be qualified undergraduates enrolled in an eligible program leading to a degree, diploma, or eligible technical certificate of credit. Students are required to be enrolled for at least 6 credit hours in their program of study, cannot be in default on another student loan, owe another Title IV overpayment, and have sufficient unmet need in order to be considered eligible to receive a student loan. Students who are not registered for a minimum of 6 semester credit hours at the point of disbursement are not eligible for Federal Direct Loans.

Repayment of federal student loans begins six months after a student graduates, ceases to be enrolled for at least 6 credit hours, or leaves school. During this period, he/she will receive information from his/her loan servicer and be notified of the first payment due. Monthly payments are required.
If a student graduates, leaves school, or ceases to be enrolled for at least 6 credit hours, he/she is required by the Department of Education to complete exit counseling. Exit counseling provides important information that he/she will need to begin repayment of his/her federal student loan. NGTC will notify a student if he/she is required to complete exit counseling. Exit counseling can be completed at [www.studentloans.gov](http://www.studentloans.gov).

**Nelnet Payment Plan**
North Georgia Technical College has contracted with Nelnet, a third party vendor, to provide a payment plan option for students. Tuition payment plans break down tuition balances into affordable monthly payments. There is no interest, payment options are flexible, and setup fees are charged. Information regarding dates of enrollment and payment requirements are available from Financial Aid Advisors as well as the Business Office.

**Scholarships**
Scholarships are administered through a partnership between North Georgia Technical College and the North Georgia Technical College Foundation. Scholarship applications are available online and in the Institutional Advancement Office. Applications for assistance with tuition and fees are accepted prior to each semester of the school year; students must apply/re-apply for Foundation scholarships prior to each term. Applications must be submitted to the Institutional Advancement Office by the published deadline each semester; late applications cannot be considered. Students must meet selection criteria as established by each individual scholarship. The Foundation Scholarship Committee will determine eligibility and will award scholarships based on the availability of funds. All scholarships are based on documented financial need. Foundation scholarships are awarded in amounts up to $375 and are to be used exclusively for tuition and fees.

Students may receive assistance with books through the Foundation’s Lending Library. Lending Library applications are accepted during the first week of the semester. Books loaned through the Lending Library must be returned at the end of the semester.

ALL Foundation scholarship award funds will be paid directly to North Georgia Technical College; checks will not be issued to students. All Foundation scholarships are exclusively for students enrolled at North Georgia Technical College and are available only while students are enrolled at the college.

**Scholarships for Currently-Enrolled Students** – awarded on a semester basis and open to any student enrolled at North Georgia Technical College with a demonstrated financial need.

- Lake & Effie Copeland Scholarship – established by descendants of Lake and Effie in their honor.
- Lenora M. Sarling Perpetual Scholarship – established to honor Lenora Sarling and her interest in technical education.
- NGTC Faculty & Staff Scholarship – funded entirely by contributions from North Georgia Technical College Faculty and Staff.
- NGTC Foundation General Scholarships – funded by businesses and friends of North Georgia Technical College.
Scholarships for Currently Enrolled Students – Special Requirements – awarded on a semester basis, open to any student enrolled at NGTC who meets the requirements stated in the scholarship description.

- **1st Franklin Financial Scholarship** – funded by 1st Franklin Financial in Toccoa for students pursuing a business related major.
- **A&M Perpetual Scholarship** – established through donations by alumni of the Georgia Ninth District School of Agriculture and Mechanical Arts (A&M School) which operated on the North Georgia Technical College campus from 1907 to 1933, awarded to dorm residents.
- **Bosal Welding Scholarship** – funded by donations from Bosal for students enrolled in North Georgia Technical College’s Welding Program.
- **Catherine Kelly RN Nursing Endowed Scholarship** – funded by an anonymous donor, provides assistance to students enrolled in NGTC’s Associate of Science in Nursing program.
- **Down to Earth Garden Club Horticulture Scholarship** – funded by the Down to Earth Garden Club of Toccoa, provides financial assistance to students from Stephens County enrolled in the Horticulture program.
- **J.C. and Belva Harris Memorial Scholarship** – established to honor J.C. and Belva Harris for long devotion to both family and community and their support of technical education, awarded to residents of Franklin County.
- **John Dillon Engineering Scholarship** – established to honor John Dillon who taught Mechanical Technology at North Georgia Technical College and is awarded to students enrolled in the Engineering program at the college.
- **McCurry Memorial Welding Scholarship** – established in memory of Chris McCurry - this scholarship honors his memory as well as his commitment and passion for his profession by allowing students enrolled in NGTC’s welding program to pursue their dream of a welding career.
- **Missions Committee Sharp Memorial United Methodist Church Scholarship** – provides financial assistance to students from Towns County in completing their programs of study.
- **Veteran’s Scholarship** – funded by anonymous donors; established to assist honorably discharged US Veterans.
- **William C. Clary, Jr., Perpetual Scholarship** – established to honor W.C. “Bill” Clary, Jr., of Toccoa, who helped select the site for North Georgia Technical College in 1943 and was a key figure in the founding of the college; given to students who are residents of Stephens County.

Annual Scholarships for Currently-Enrolled Students

- **George Elrod Scholarship** – established in memory of Coach George Elrod, awarded to deserving students in need of financial assistance.
- **Marilyn McNeely Scholarship** – established through gifts from the McNeely Foundation, provides assistance to students enrolled in a diploma or degree program at North Georgia Technical College.
- **Martha Clarke Campbell Memorial Nursing Scholarship** – founded by Emmett and Martha Shotts in memory of Mrs. Shotts’ mother, Martha Clarke Campbell, awarded each spring to students enrolled in one of North Georgia Technical College’s Allied Health programs.
- **Kyle Glenn Holcombe Memorial Scholarship** – established in memory of Kyle Glenn Holcombe, awarded at the beginning of fall semester, open to any student accepted for admission to North Georgia Technical College’s Electrical Lineworker program.
FINANCIAL AID

Nichols Scholarship – Established by family members to honor the memory of Lenos and Sue Nichols, open to any student enrolled at North Georgia Technical College.

Marlowe-Evans GOAL Scholarship – established in 2004 to honor former North Georgia Technical College President Jim Marlowe and former Georgia State Board of Technical and Adult Education Member Bob Evans - both men were instrumental in starting the GOAL program in Georgia. The $500 scholarship is presented annually to one of the 12 NGTC GOAL finalists who has demonstrated outstanding community service.

Telford Endowed Scholarship – established by the Telford Family Foundation in honor of Mr. Gordon Telford (an advocate for technical education and former member of the North Georgia Technical College Board of Directors). To be eligible for consideration student must be a resident of Stephens, Franklin or Hart County, have an unmet financial need, and must maintain a cumulative GPA of 3.0 or better.

Scholarship for High School Seniors

President’s Scholarship – awarded each year in the spring to one senior at each high school in North Georgia Technical College’s eight-county service area and to one graduate from each of the Mountain Education Centers in the service area. Interested seniors should speak with their high school counselor to receive an application. Recipients are selected by high school or Mountain Ed Center staff.

Other Financial Aid

Vocational Rehabilitation – Benefits may be available to students with physical or emotional disabilities as defined by the Division of Rehabilitation Services. Information is available from area Georgia Vocational Rehabilitation Offices.

Veterans' Benefits – Veterans’ Benefits are available to veterans and to spouses and children of disabled or deceased veterans. More information is available from area Veterans' Administration Offices. North Georgia Technical College’s Veteran Certifying Officials are located in the financial aid office of the Clarkesville campus.