

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 <https://studentaid.gov/h/apply-for-aid/fafsa>. 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.gafutures.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 (SAR) or confirmation from the U.S. Department of Education via mail or 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 (for state aid only).
- 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 or state educational loan.
- Have financial need (except for HOPE Program).
- Have a high school diploma or GED®.

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ALSO:

- Less than half-time students may be eligible for Federal Pell Grant and some other student aid programs.
- Students attending two colleges in the same enrollment period must inform both financial aid offices (students cannot receive federal aid at more than one college per term).
- Students who have received a bachelor's degree are ineligible for Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and state aid offered through the HOPE programs (HOPE Grant/Scholarship, Zell Miller Grant/Scholarship, and HOPE Career Grant).
- Convictions of drug distribution or possession may make a student ineligible for state aid programs.

Satisfactory Academic Progress (SAP) for Financial Aid

All students receiving financial aid must maintain satisfactory qualitative (cumulative GPA) and quantitative (pace/maximum time frame) progress in accordance with the statements listed below. Progress will be reviewed each semester. Students must declare a major and be working toward the completion of that major to receive financial aid.

Notes: The SAP policy applies to all students regardless of whether he/she has previously received aid. SAP is checked at the end of each semester. Standards for the Title IV students are the same or stricter than non-Title IV students enrolled in the same educational program.

Qualitative:

- Students must maintain a cumulative Grade Point Average (GPA) of at least 2.0. The GPA is computed by the Registrar's Office on a scale of 4.0.
- Successful completion of learning support classes requires a C* or better.
- Students enrolled in a program of study of more than two academic years must have a GPA of at least a 2.0.

Quantitative:

- Students must successfully complete two-thirds (66.66%) of all hours attempted.

Example: Cumulative hours attempted (hours at NGTC as well as any hours transferred in as credit) = 25 x 66.66% = 16.66 (must round up to next whole number). In this example, you must successfully complete at least 17 hours to maintain satisfactory progress. See unsuccessful grades below.

Successful grades include A, A*, B, B*, C, C*, and D. Unsuccessful grades include D*, F, F*, IP, W, W*, WF, and WF*, (see Grading Scale and Symbols section for more detailed information). SAP is calculated at the end of each term. Failure to maintain satisfactory academic progress will result in the loss of financial aid including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, state grants and scholarships (HOPE/Zell), and state Student Access Loans. The SAP policy applies to all students, regardless of whether they have previously received aid.

- **Financial Aid Warning:** To maintain satisfactory progress for financial aid, a student must successfully complete at least 66.66% of all courses attempted at North Georgia Technical College and maintain at least a 2.0 cumulative GPA. If a student fails to complete 66.66% of the credit hours attempted and/or maintain a 2.0 cumulative GPA, he/she will be placed on financial aid warning for the following semester. Students may receive aid while on financial aid warning. If the 66.66% completion rate and the 2.0 cumulative GPA is achieved the following semester, the student is placed in good standing.

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- **Financial Aid Suspension:** If the 66.66% completion rate and/or cumulative 2.0 GPA are 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 66.66% and/or the student has raised their cumulative GPA to at least a 2.0.
- **Financial Aid Maximum Timeframe:** 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 program requirements. For example, a student in a program requiring a total of 50 semester credit hours will receive financial aid up to 75 semester credit hours for that program. Transfer credits accepted by NGTC will be counted in the maximum timeframe. Maximum timeframe criteria will be checked at the end of each term.
- **Multiple Programs:** As of August 26, 2020, students who change their program of study and re-enroll into a new program will not be eligible for an automatic 150% maximum timeframe reset. Students will be required to submit a 150% Maximum Timeframe Appeal to the Financial Aid Appeals Committee in order to reset their Maximum Timeframe eligibility for the new program of study. The reset will require a manual calculation for students identified as exceeding the 150% threshold.

As of May 1, 2024, Dual enrolled/high school students are granted an exemption from the Financial Aid Maximum Timeframe requirement for SAP purposes due to ineligibility for Title IV funding. However, once considered a regular/traditional student, the student is required to meet the Financial Aid Maximum Timeframe standard.

Grades of W 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 66.66% completion rate and maximum timeframe 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 the previous term will be reevaluated once the grade of IP has been finalized.

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.

Special Considerations Affecting SAP CriteriaLearning Support Classes

Learning support classes are counted in the quantitative measures affecting SAP (both completion rate and 150% maximum timeframe). Successful completion of all learning support coursework is required to meet qualitative progress. This is defined as completing all learning support coursework with a grade of A*, B*, or C*.

Dropped and Repeat Coursework

All coursework taken at North Georgia Technical College will be included in the qualitative and quantitative measures for SAP. This includes courses that are withdrawals or repeated. Courses that are

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dropped during the drop/add period or courses in which a student is a no show are not counted.

Successful grades include A, A*, B, B*, C, C*, and D. Unsuccessful grades include D*, F, F*, W, WF, and WF*. Grades of IP are treated as unsuccessful, and SAP will be reevaluated once a final grade is posted.

Transfer Credits

Credits that are transferred from other institutions (including courses taken as a transient) will count in a student quantitative SAP measure (pass rate and 150% maximum timeframe) but will not count in the qualitative (GPA measure).

How to Re-establish Financial Aid Eligibility

Students may regain financial aid eligibility after being placed on suspension by either:

- Meeting the cumulative SAP standards described in this policy in their course of study at a future evaluation (end of semester)
- Successfully appealing as described in this policy and being placed on Probation.

This DOE satisfactory academic progress policy became effective beginning the 2022-2023 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 Registrar's Office and the Financial Aid Office. Depending on the student's particular program of study and other various factors, financial aid may not be applicable to pay for the repeated coursework.

Courses Outside Major

Federal regulations mandate that federal aid cannot be awarded for classes that do not count toward a student's academic program. If a student is enrolled in courses that are outside major requirements or are not required for graduation, the Registrar will code the courses as such, and federal aid will not be awarded for the courses.

If a student and the academic advisor determine that the student should be enrolled in a Learning Support class despite the student testing out of the class, the academic advisor shall submit a course substitution in order for the student to remain enrolled and receive any federal financial aid for the course.

Financial Aid Appeal Procedures

Students have the right to appeal the denial of financial aid eligibility if they feel that they have extenuating circumstances that prevented them from making satisfactory progress. This appeal must be made through Campuslogic in the student's BannerWeb account using our secure online portal. A Satisfactory Academic Progress Appeal must be submitted explaining the extenuating circumstances, how these circumstances have changed, and their plan to maintain satisfactory academic progress if the appeal is approved. Supporting documentation is required. The Director of Financial Aid will present the appeal to the Financial Aid Appeals Committee. A decision concerning reinstatement of financial aid eligibility will be communicated to the student in writing via email. The decision of the Financial Aid Appeals Committee shall be final.

Tips for Submitting the SAP Appeal

1. Explain in detail the extenuating circumstances in your personal statement and be sure to include

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documentation to support your statement. An attempt should be made to explain all terms with failing grades or withdrawals since SAP uses cumulative GPA and credit hours.

- Examples of extenuating circumstances include, but are not limited to:
 - Death of a relative
 - Hospitalization of immediate family members
 - Personal injury or illness
 - Unexpected work issues beyond the student's control
2. Once you have completed your appeal and the attached documents, please submit it using the secure online portal, Campuslogic, in your BannerWeb account.

Academic Plans

If a student's appeal is approved, the student is placed on an academic plan. An academic plan means the Financial Aid Appeals Committee places conditions on their appeal approval. For example, a student must successfully pass all their classes each semester and they cannot earn an F, W, WF, or IP. The student must be able to be in good standing after the academic plan, if followed correctly. If the student does not meet the conditions, then their financial aid is not approved for the following semester. Each academic plan must have an end date.

Return to Title IV Policy

An overpayment occurs when the student receives more aid than he or she was eligible to receive. One kind of overpayment, traditionally called an over award, results from changes in the student's aid package; a second occurs when a student withdraws. Title IV funds are awarded with the assumption the student will complete the entire period of enrollment for which financial aid was intended.

If a student receives Title IV funds (Pell or SEOG), a complete 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.

Return To Title IV Withdrawal Policy

Federal Title IV funds are awarded to a student under the assumption that the student will attend school for the entire semester or program for which the financial aid has been awarded. Federal regulations require North Georgia Technical College to perform a return to Title IV (R2T4) calculation for students who did not receive at least one passing grade (F, WF, IP, W) for the semester. Due to the specific requirements, applicable to leaves of absence under Title IV, any North Georgia Technical College approved leave of absence and all withdrawals are treated as withdrawals for Title IV purposes. This calculation is performed using a specific formula required by the U.S. Department of Education.

During the first 60% of the semester, a student earns funds in direct proportion to the length of time they remain enrolled. Students who have completed more than 60% of the term will have earned 100% of the aid for that period. If a student completed less than 60% of the term, the student will have earned the financial aid equivalent to the percentage of the period completed.

The percentage completed will be calculated using the following method:

FINANCIAL AID**Determine the percentage of the enrollment period completed by the student**

- Days attended / Days in Enrollment Period = Percentage Completed
- If the calculated percentage exceeds 60%, then the student has earned all Title IV aid for the enrollment period.
- Days in enrollment period includes all calendar days but excludes breaks of five (5) days or longer

Multiply the percentage completed by the student's Title IV aid eligibility to determine the earned aid

- Title IV Aid Eligibility * Percentage Completed = Earned Aid

Determine the amount of unearned aid to be returned to the appropriate Title IV aid program

- Total Disbursed Aid - Earned Aid = Unearned Aid to be Returned

If the aid already disbursed **equals** the earned aid, no further action is required. If the aid already disbursed is **less than** the earned aid, a post withdrawal disbursement will be made to the student. North Georgia Technical College has 45 days from the date of the institution determined that the student withdrew, to offer any amount of the post-withdrawal disbursement to the student. If the post withdrawal disbursement results in a credit balance on the student's account, the credit balance will be disbursed to the student within 14 days of the funds being posted to the student's account. If the aid already disbursed is greater than the earned aid, the difference must be returned to the appropriate Title IV aid program by North Georgia Technical College.

Once the Return to Title IV calculation has been processed, the North Georgia Technical College Office of Financial Aid must return any unearned funds to the Department of Education within 45 days from the date of determination of the official withdrawal. If a student follows institutional procedures and officially withdraws during the semester, their financial aid refund calculation will be completed according to the Federal Return of Title IV Funds Refund Policy, currently outlined above.

The student will be responsible for paying any of the returned aid to the North Georgia Technical College Business Office. The student will not be allowed to register until the debt has been paid in full.

Title IV aid is returned in the following order:

- Federal Pell Grant
- Iraq and Afghanistan Service Grants
- Federal Supplemental Educational Opportunity Grant (SEOG)

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.

Official Withdrawal Policy

A student who wishes to withdraw from school must notify the school in writing. Students who fail to notify the school about withdrawal intentions will have 50% of the payment period as withdrawal date unless a later date can be accurately determined based on coursework activity. Coursework activity includes submitting assignments, exams, and discussions. Presence in a classroom, whether it be virtual or physical, does not constitute participation for determining coursework activity.

Unofficial Withdrawal

Students are expected to follow the Withdrawal process if they are unable to meet the attendance requirements for a course. North Georgia Technical College abides by the federal regulation (HEA,

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Section 484B 34 CFR 668.22), stipulating that an institution must determine the earned and unearned portions of Title IV aid as of the date the student ceased attendance. In addition, colleges are required to review students who received federal financial aid and did not successfully pass any courses. An assessment must be made to determine whether the student earned the non-passing grades while attending classes or stopped attending classes but did not officially withdraw. Students who stopped attending classes may be required to repay a portion of the federal financial aid for that semester. If it is determined that a student never began attendance in some or all classes, aid may be canceled.

Federal financial aid recipients who did not earn at least one passing grade are identified on a grade report at the conclusion of the semester. The Last Date of Participation (LDP) is also listed along with each grade and a determination is made as to whether this grade is considered an earned or unearned grade. Students who unofficially withdraw and are awarded all F's or a combination of F's, WF's, and W's will be subject to the college's Federal Refund Policy/Return to Title IV Policy. Instructors report the last date of an academically related activity at the point of grade processing. The Registrar's Office notifies the Office of Financial Aid of the students who were awarded all F's or a combination of F's, WF's, and W's after the rolling of grades and the Financial Aid Office will process Return to Title IV calculations on these students. The institution has 30 days from the end of the semester to perform a complete unofficial withdrawal calculation. Once the Return to Title IV calculation has been processed, the North Georgia Technical College Office of Financial Aid must return any unearned funds to the Department of Education within 45 days from the date of determination of the unofficial withdrawal.

The student will be responsible for paying any of the returned aid to the North Georgia Technical College Business Office. The student will not be allowed to register until the debt has been paid in full.

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.

Pell Recalculation Policy

Each term, the financial aid office will set a Pell Recalculation Date to coincide with the end of that term's initial drop/add period. This is typically the 5th day of the full term. Any changes to enrollment after this date will not change a student's calculated Pell award. Exceptions to this policy include when a student adds a class for the first time that semester (i.e., adds a minimester class that starts later in the term as their initial enrollment), when a student fails to begin attendance in a class, if a student is reinstated into a class that they were originally registered for but incorrectly dropped from, or when the college receives an initial FAFSA® for the student. In these cases, Pell must be recalculated.

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 GSFAPP Application.

FINANCIAL AID**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 Zell Miller Scholarship/HOPE Scholarship/HOPE Grant/Zell Miller Grant funding for a maximum of 127 attempted semester credit hours. Students must have graduated high school within the past ten years, received their GED® within the past ten years, or previously received HOPE Scholarship prior to June 30, 2011. To apply, a student must complete a FAFSA® or GSFAPP 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 only. 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 GSFAPP 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 only. 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/ HOPE Grant/Zell Miller Grant funding for a maximum of 127 attempted semester credit hours. To apply, students should complete the FAFSA® or GSFAPP Application.

HOPE Career Grant

The HOPE Career Grant is available to qualified Georgia residents who are enrolled in a GSFC approved, high demand, certificate or diploma program. Students must also meet all eligibility requirements of the HOPE Grant Program or Zell Miller Grant Program. A student's HOPE Career Grant award is a fixed

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amount per term based upon the student's program of study and number of hours of enrollment. A list of approved programs is available on www.gafutures.org. The GSFC approved designated HOPE Career Grant program of study list is updated and published by July 1 each year. To apply, students must complete a FAFSA® or GSFAPP Application.

REACH Scholarship

The Realizing Educational Achievement Can Happen (REACH) program is available to qualified Georgia residents who are enrolled in a degree, diploma, or technical certificate of credit. REACH is a need-based youth development and scholarship promising to provide students with support to graduate from high school and achieve postsecondary success. Qualifying REACH Scholars are awarded a financial scholarship upon graduating from high school. Students must meet Georgia residency requirements, enrollment requirements, academic, and eligibility requirements specific to the grant program. Eligible students may receive up to \$2,500 per year with a lifetime maximum limit of \$10,000. To apply, students must complete a FAFSA®.

Georgia College Completion Grant

The Georgia College Completion Grant is available to qualified Georgia residents who are enrolled in a degree, diploma, or technical certificate of credit. The grant aids eligible students who are within 80% of earning their credential in their program of study and have an outstanding balance due to direct costs (tuition, fees, and on-campus room and board) at North Georgia Technical College. Students must meet Georgia residency, financial need, academic, and eligibility requirements specific to the grant program. Eligible students may receive up to a \$2,500 lifetime maximum. To apply students must complete a FAFSA®.

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 <https://studentaid.gov/h/apply-for-aid/fafsa>. The FAFSA® application must be renewed prior to fall semester every year.

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 unless the student fails to attend more than 60% of the semester and/or is determined as an unofficial withdrawal at the end of the term. Eligibility is determined by the U.S. Department of Education using a student's aid index (SAI), 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 annual Pell Grant award is divided into two disbursements. The annual maximum Pell Grant award (\$7,395 for 2024-2025) is divided between the fall (\$3,698) and spring (\$3,697) semesters. Any

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remaining funds are available for disbursement in the summer semester. Students who are enrolled for at least 12 credit hours, both fall and spring semesters, will have additional Pell Grant funds available to them for the summer semester. The student must meet all other eligibility requirements in order to receive a Pell disbursement for summer semester. A student not enrolled for at least 12 credit hours both fall and spring semester 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.

Credit Hours	Enrollment Intensity Formula	Enrollment Intensity	Enrollment Status Equivalent
12 (or more)	$12 \div 12 = 1.0$	100%	Full-Time
11	$11 \div 12 = 0.917$	92%	Three-Quarter Time
10	$10 \div 12 = 0.833$	83%	Three-Quarter Time
9	$9 \div 12 = 0.75$	75%	Three-Quarter Time
8	$8 \div 12 = 0.667$	67%	Half-Time
7	$7 \div 12 = 0.583$	58%	Half-Time
6	$6 \div 12 = 0.50$	50%	Half-Time
5	$5 \div 12 = 0.417$	42%	Less-than-Half-Time
4	$4 \div 12 = 0.333$	33%	Less-than-Half-Time
3	$3 \div 12 = 0.25$	25%	Less-than-Half-Time
2	$2 \div 12 = 0.167$	17%	Less-than-Half-Time
1	$1 \div 12 = 0.083$	8%	Less-than-Half-Time

Note: Enrollment intensity cannot exceed 100% for purposes of Pell Grant proration.

To apply, students must complete the FAFSA® by visiting <https://studentaid.gov/h/apply-for-aid/fafsa>.

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) is based on financial need. Students must be qualified undergraduates enrolled in a federal approved 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 a federal approved 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, student aid index (SAI) calculated by the federal government, and any other aid received. Work Study opportunities, along

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with job description, wage scale, and application, are posted to student email and NGTC's website as positions become available. 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.

Private Loans

Private student loans are different from federal student loans in that they are not guaranteed by the Federal Government. They require a credit check and often require a co-signer. Terms and conditions vary significantly by lender. Carefully consider your needs and select a loan product that best meets your individual situation.

The following list of private loan products offers a variety of loan options with competitive interest rates. Students, however, are free to borrow from any lender, even if they are not listed here. North Georgia Technical College does not endorse or support any specific lender or student loan program/product.

- Sallie Mae Smart Loan

If you choose a loan option that is not listed, please contact the lender directly to determine the application process.

Students must be enrolled in at least 6 credit hours in their program of study and meet all other eligibility requirements. Private Loan amounts may not exceed a student's cost of attendance. The Financial Aid Office highly recommends students to apply for grants/scholarships via a FAFSA® or a GSFAPP application prior to borrowing a private student loan through Sallie Mae.

North Georgia Technical College does not participate in the Federal Stafford Student Loan program or the Federal Parent PLUS Loan program.

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 the Business Office, as well as the Financial Aid 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; students must apply/re-apply for Foundation scholarships prior to each term. Applications must be submitted by the published deadline each semester; late applications cannot be considered. Students must meet selection criteria as established by each individual scholarship. A complete list of scholarships available through the Foundation can be found on the Foundation page of the NGTC website. The Foundation Scholarship Committee will review applications to determine eligibility and will award scholarships based on availability of funds. All scholarships are based on documented financial need. Scholarships are awarded in amounts up to \$500 and are to be used exclusively for tuition and fees. Award amounts are based on the number of credit hours a student is registered for at the time of application.

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Students may receive assistance with books through the Foundation's Lending Library. Lending Library applications are accepted during the first week of the semester. Applications are available online and in the Institutional Advancement Office. Books loaned through the Lending Library must be returned at the end of the semester.

All Foundation scholarship award funds are paid directly to the college; checks are not issued to students. All Foundation scholarships are exclusively for students enrolled at North Georgia Technical College.

Other Financial Aid Options

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. Credit programs are approved for VA benefits. However, Continuing Education courses are not approved.

TITLE 38 UNITED STATES CODE SECTION 3679(E) SCHOOL COMPLIANCE

NOTE: A **Covered Individual** is any individual who is entitled to educational assistance under chapter 31, Veteran Readiness and Employment, or chapter 33, Post-9/11 GI Bill® benefits.

- North Georgia Technical College's policy permits any covered individual to attend or participate in the course of education during the period beginning on the date on which the individual provides to the educational institution a certificate of eligibility for entitlement to educational assistance under chapter 31 or 33 (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website – eBenefits, or a VAF 28-1905 form for chapter 31 authorization purposes) and ending on the earlier of the following dates:
 1. The date on which payment from VA is made to the institution.
 2. 90 days after the date the institution certified tuition and fees following the receipt of the certificate of eligibility.
- Our policy ensures that North Georgia Technical College will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, or the requirement that a covered individual borrow additional funds, on any covered individual because of the individual's inability to meet his or her financial obligations to the institution due to the delayed disbursement funding from VA under chapter 31 or 33.

In addition, statute allows our policy to require the covered individual to take the following additional actions:

1. Submit a certificate of eligibility for entitlement to educational assistance no later than the first day of a course of education.
2. Submit a written request to use such entitlement.
3. Provide additional information necessary to the proper certification of enrollment by the educational institution.
4. The North Georgia Technical College policy may also require additional payment or impose a fee for the amount that is the difference between the amount of the student's financial

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obligation and the amount of the VA education benefit disbursement.

Interested students should contact the VA Regional Office in Atlanta at 1.888.442.4551 for specific information concerning eligibility and benefits or visit www.gibill.va.gov. North Georgia Technical College's Veteran Certifying Officials are located in the financial aid office of the Clarkesville Campus.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government web site at www.benefits.va.gov/gibill

Workforce Innovation and Opportunity Act (WIOA)

WIOA provides assistance to adults (18 and older), youth (ages 16-24), and dislocated workers (18+, currently on unemployment, laid-off from previous employer, etc.) who meet program criteria.

WIOA may assist with supportive services such as books and supplies, transportation, and childcare. Information and assistance may be obtained by calling the following WorkSource Georgia offices:

WorkSource Georgia - Georgia Mountains Regional Commission at 770-538-2727 or visit the website at <http://www.gmrc.ga.gov>. Georgia Mountains serves those who live in Banks, Dawson, Forsyth, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, and White Counties.

WorkSource Georgia - Northeast Georgia Regional Commission at 706-369-5703 or visit the website at <https://negrc.org>. Northeast Georgia serves those who live in Barrow, Clarke, Elbert, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, and Walton Counties.

WorkSource Georgia - Northwest Georgia Regional Commission at 706-295-6485 or visit www.nwgrc.org. Northwest Georgia serves students who live in Bartow, Catoosa, Chattooga, Dade, Fannin, Floyd, Gilmer, Gordon, Haralson, Murray, Paulding, Pickens, Polk, Walker, and Whitfield Counties.

WorkSource Georgia - Atlanta Regional Commission at 404-463-3327 or visit the website at <https://atlantaregional.org>. Atlanta Regional serves those who live in Cherokee, Clayton, Douglas, Fayette, Gwinnett, Henry and Rockdale Counties.