

Student Financial Aid

The purpose of the Office of Student Financial Aid is to offer grants, scholarships, and work-study employment to assist students with the cost of their education. All students are encouraged to apply for financial aid. The College has financial aid personnel located in Student Affairs areas of each campus. Students are encouraged to take advantage of WGTC's web page, which hosts a collection of information and forms pertinent to financial assistance. Contact the financial aid staff by telephone toll free at 1.855.286.3462 or email at financialaid@westgatech.edu.

Application Process for Financial Assistance

It is imperative the Admissions process is completed in a timely manner. A student must be accepted for Admissions before Financial Aid awards can be determined. The student's financial aid file must be complete prior to early registration in order to insure no delays in receiving financial assistance for which the student is eligible. WGTC Financial Aid priority deadlines are posted on the Financial Aid web site.

Forms for financial aid are available in Student Affairs-Financial Aid Offices or on the web site at www.westgatech.edu under Financial Aid.

Applicants for financial assistance must complete and submit the following:

- A current application for admission to WGTC.
 - High School, GED and all previous college transcripts.
 - Apply on-line for the HOPE Application if you are a Georgia resident at www.GACollege411.org
- Or
- Apply for the Free Application for Student Financial Aid (FAFSA) for all students applying for federal aid (PELL, FSEOG, FWS) and/or state aid (HOPE) at www.fafsa.ed.gov, which must be renewed yearly.

Verification

It is the Policy of the Financial Aid Office at West Georgia Technical College to verify all Student Aid Reports (SAR or ISIR) selected by the Department of Education prior to awarding financial aid, This verification procedure will be in compliance with the latest published regulations or guidance from the U.S. Department of Education. If a student is chosen for verification, he or she must satisfy all financial aid requirements before the financial aid file is considered complete.

A student's financial aid award package is determined annually and is based on the student's current estimated family contribution, cost of attendance, residency, and other financial aid eligibility requirements. Once a student's financial aid award package is complete, the student will be notified by mail or student email of his or her financial aid award.

Eligibility Requirements for Financial Assistance

Anyone applying for financial assistance must meet the following general requirements:

- A student must be enrolled at West Georgia Technical College in an eligible program of study seeking a certificate, diploma or degree.
- A student must be a United States citizen or eligible non-citizen of the United States.
- A student must be in compliance with Selective Service registration requirements. Students ages 18-25 who have not registered for the Selective Service may register online at www.sss.gov.
- A student must not be in default on a federal college loan or owe a repayment to any other college, state or federal program.
- A student must resolve any existing drug conviction issue. Incarcerated students are not eligible for Financial Aid.
- A student must maintain satisfactory academic progress towards the completion of his or her program of study.

A student who already has a bachelor's degree is ineligible for any Federal Grant (PELL, FWS and FSEOG) and the state's HOPE Scholarship or Grant.

Citizenship Requirements

Citizens and Eligible Non-Citizens

A student must be a U.S. citizen or eligible non-citizen to be eligible for federal or state student aid. State aid programs (HOPE Grant, HOPE Scholarship) also require the eligible non-citizen status to have been granted 12 months prior to the first day of classes of the term for which the student wishes to receive the state aid.

To be considered for financial assistance administered by the Office of Student Financial Aid, you must have one of the following citizenship or eligible resident classifications:

1. **U.S. Citizen**
2. **U.S. National** (includes natives of American Samoa and Swain's Island)
3. **U.S. Permanent Resident who has:**
 - a) A Permanent Resident Card (Form I-551 since 1997), or
 - b) A Resident Alien Card (Form I-551 before 1997), or
 - c) An Alien Registration Receipt Card (Form I-151, issued prior to June 1978), or
 - d) An Arrival/Departure Record (CBP Form I-94) or the new Departure Record (Form I-94A with the endorsement "Processed for I-551. Temporary Evidence of Lawful Admission for Permanent Residence. Valid until (Date Cannot Have Passed). Employment Authorized.", or
 - e) A machine readable immigrant visa (MRIV) in the holder's passport. The MRIV will have an admission stamp, and the statement "UPON ENDORSEMENT SERVES AS TEMPORARY I-551 EVIDENCING PERMANENT RESIDENCE FOR 1 YEAR" which appears directly above the machine readable section. An MRIV with this statement, contained in an **unexpired** foreign passport and endorsed with the admission stamp, constitutes a **temporary I-551, valid for one year from the date of endorsement on the stamp.**
 - f) A United States Travel Document (mint green cover), which replaces the Reentry Permit (Form I-327) and the Refugee Travel Document (Form I-571). It is used by lawful permanent residents (as well as refugees and asylees) and is annotated with "Permit to Reenter Form I-327 (Rev. 9-2-03)."
4. **Citizens of the Federated States of Micronesia and the republics of Palau and Marshall Islands.**

Note: Citizens of Palau are eligible only for the Federal Pell Grant, Federal Supplemental

Opportunity Grant or Federal Work-Study (FWS). Citizens of Micronesia and the Marshall Islands are only eligible for the Federal Pell Grant.

5. For eligible noncitizens other than permanent residents:
 - a) **Refugees** with a Form I-94 or I-94A annotated with a stamp showing admission under Section 207 of the Immigration Nationality Act (INA). Also acceptable is the old Refugee Travel Document (Form I-571) or the new U.S. Travel Document cited in paragraph 3.f. above annotated with "Refugee Travel Document Form I-571 (Rev. 9-2-03)."
 - b) **Asylees** with a Form I-94 or I-94A and a stamp reflecting admission under Section 208 of the INA, or the same travel documents cited in 5.a. above.
Note: A refugee or an asylee may apply for permanent resident status and may have an I-94 that includes the endorsement "209a (or 209b) pending. Employment Authorized." These students are eligible for federal student aid funds if the I-94 has not expired.
 - c) **Parolees** with a Form I-94 or I-94A with a stamp indicating they have been paroled into the United States for at least one year, with a date that has not expired.
 - d) **Cuban-Haitian entrants** with a Form I-94 indicating they have been classified as a "Cuban-Haitian Entrant (Status Pending). Reviewable January 15, 1981. Employment authorized until January 15, 1981." This document is valid even if the expiration date has passed. However, if the I-94 is stamped "applicant for permanent residence", the Cuban-Haitian entrant is not eligible for federal student aid and must request documentation of permanent residency status from the USCIS.
 - e) **Victims of Human Trafficking** are entitled to the same benefits as refugees under the Victims of Trafficking and Violence Protection Act (VTVPA). Because this status is certified by the U. S. Department of Health and Human Services (HHS) and not the DHS, these students must submit their certification or eligibility letter from the HHS to us for review and subsequent contact with the Office of Refugee Resettlement. The spouse, child or parent of a trafficking victim might be eligible for aid, but will have a T-visa (e.g., T-2 or T-3) which must be submitted to us along with the certification letter.

Students applying for federal Title IV aid as eligible non-citizens whose citizenship status is not electronically confirmed by the FAFSA process must provide the financial aid office with documentation. The financial aid office will then initiate a secondary confirmation process with the United States Citizenship and Immigration Service (USCIS) in the Department of Homeland Security (DHS). The confirmation of an eligible citizenship status must be received before students can be awarded any aid.

Ineligible NON-Citizens

A student does not meet the Citizenship Requirements, for purposes of Financial Aid awards if the student is a non-citizen with an F1 or F2 student Visa, a J1 or J2 exchange visitor Visa, a G series Visa, or any other classification not included in the definition of an eligible non-citizen in Federal Title IV Regulations.

Types of Financial Aid Available

State Grant & Scholarship Programs

HOPE (Helping Outstanding Pupils Educationally) is a program for Georgia residents that provide financial assistance in degree, diploma, or certificate programs at any eligible Georgia post-secondary college. The Financial Aid Office will administer the HOPE programs in accordance with Georgia Student Finance Commission (GSFC) regulations. GSFC regulations and guidance will supersede any local policy.

HOPE Residency Requirements

Students who were legal residents of Georgia at the time of graduation from high school or a home study program must meet the Technical College System of Georgia (TCSG) residency requirements for at least 12 consecutive months immediately preceding the first day of classes of the term.

Students who were not legal residents of Georgia at the time of graduation from high school or a home study program must meet the TCSG residency requirements for at least 24 consecutive months immediately preceding the first day of classes of the term.

Bachelor's Degree Recipients

Students who have received a Bachelor's Degree, its equivalent or higher, from any institution are ineligible for the HOPE Grant, HOPE Scholarship, and the Zell Miller Scholarship.

HOPE Grant for Diploma and Certificate Programs

Beginning Fall 2013, students enrolled in a diploma or certificate program must have earned a cumulative GPA of 2.0 at the end of the terms in which they have attended 30 and 60 semester credit hours for which they received HOPE Grant funds. Students must submit official transcripts from all institutions at which they received HOPE Grant funds. Failure to provide all official transcripts will result in the loss of eligibility.

HOPE Scholarship

Students enrolled in a degree program must have earned a cumulative HOPE GPA of 3.0 at the end of the terms in which they attempt 30, 60, and 90 attempted HOPE hours and at the end of each Spring term. First tier recipients who are enrolled for less than 12 hours for each of their first three terms must have a cumulative HOPE GPA of 3.0 at the end of their third term. Students who lose eligibility at a checkpoint may regain the HOPE Scholarship if their cumulative HOPE GPA is 3.0 at a subsequent checkpoint. Students may only regain eligibility once. No appeals are permitted for the HOPE Scholarship GPA requirements. Students are responsible for requesting a HOPE Scholarship Evaluation to determine eligibility. Students must submit official copies of transcripts from all post-secondary institutions. Students making changes to their program of study should request a new HOPE Scholarship Evaluation.

Zell Miller Scholarship

GSFC will identify students who are eligible for the Zell Miller Scholarship. To remain eligible, recipients must have a 3.3 cumulative HOPE GPA at each of the HOPE Scholarship checkpoints above.

The **HOPE GED Voucher** is a one-time \$500 award given to Georgia residents who earn a General Education Development (GED) diploma awarded by the Technical College System of Georgia. This award can be used toward tuition, books and other educational costs at any eligible Post-secondary college in Georgia. Any funds not used for books or supplies will be refunded to the student during the semester. The HOPE GED Voucher recipient must have a HOPE application or FAFSA on file to be

eligible. HOPE GED VOUCHER recipients are eligible for the HOPE Grant during the same term. The voucher must be used within 24 months of its issuance.

The **HERO Scholarship** (Helping Educate Reservist and their Offspring Scholarship) is a non-need based scholarship that provides educational scholarship assistance to members of the Georgia national Guard and U.S. Military Reservists who served in combat zones and the children and the spouses of such members of the Georgia National Guard and U.S. Military Reserves. Students must be HOPE eligible and have served 181 consecutive days in a combat zone after February 1, 2003. Children of USMR or GNG must be under 25 years of age to qualify. The award may be used for any educational expense. An award of \$2,000 yearly for a maximum of \$8,000 is available to full time students and prorated for school terms for less than 12 hours. A military form DD214 or other documents certifying eligibility along with the HERO Application is to be submitted to the Financial aid Office.

The **Public Safety Memorial Grant** program provides grant funds to the dependent children of Georgia Public Safety Officers who were permanently disabled or killed in the line of duty. Funds may be used towards the cost of attendance at eligible colleges, universities, or technical colleges in Georgia. Recipients receive an award that covers their total cost of attendance, minus any other student financial aid, at an eligible postsecondary institution in Georgia, not to exceed \$18,000 per award year. Recipients are eligible to receive payment for a maximum of eight semesters of undergraduate study.

Federal Grants & Work Programs

The **PELL Grant** is a federal need-based grant. PELL is awarded depending on income reported on the various IRS 1040 tax forms, the number of people in the student's household, number of students in college and the number of classes taken at the college. Eligible applicants must have a high school diploma or GED. Students who have earned a bachelor's degree are not eligible to receive any federal grants.

PELL awards are calculated based on the number of credit hours. Students must attend classes for 60 percent of the semester before they are eligible for the full PELL award. Dropping classes before the 60 percent timeframe reduces the award to the percentage that the student attends. Attending 20 percent of the semester will reduce the PELL award to 20 percent of the original award. This reduction may cause students to owe a refund to WGTC should they totally withdraw from WGTC before the end of the semester. PELL refund checks representing any left-over federal funds not needed for college charges are traditionally paid within the first four weeks of the semester.

The **Federal Supplemental Opportunity Grant (FSEOG)** is a federal grant available to PELL eligible students. Funds are limited and are awarded to students with the greatest financial need (those having a zero EFC number).

The **Federal Work Study program (FWS)** is a federal work program that allows eligible students with demonstrated financial need to earn money for educational expenses. Funds are limited and awarded on a first come, first-served basis. Students are allowed to work 150 hours per semester. All FWS employment opportunities are listed at the West Georgia Technical College website Job Center. All FWS participants must submit to a criminal background check before employment.

Federal Stafford Direct Loan Information

Almost all students qualify for loans, no matter how high their family income may be. The U.S. Department of Education provides the lowest interest loans, which are called Federal Direct Loans. Student usually qualify for a loan if enrolled for at least 6 credit hours in a program that is eligible for federal financial aid and meet WGTC Satisfactory Academic Progress (SAP).

Taking out a loan is a serious commitment. Students must sign a legal contract called the Master Promissory Note that gives certain rights and responsibilities. Please log on the William D. Ford Federal Direct Loan Program website at <http://www.direct.ed.gov/pubs/dlrights.pdf> for more information regarding Borrower's Right and Responsibilities.

Current information regarding student loans may be found on the Financial Aid webpage at <http://www.westgatech.edu/fa/index.htm>.

Track Your Loan

Current loans may be tracked at the National Student Loan Data System (NSLDS) at https://www.nsls.ed.gov/nsls_SA/. All federal loan information is reported to NSLDS, where students, loan servicers, and other users can access it.

Other Types of Financial Assistance

Veteran Education Benefits

Veteran Education Benefits are provided through the Montgomery G. I. Bill, Survivors and Dependents Benefits and Veterans' Rehabilitation Benefits. Most of West Georgia Technical College's programs are approved for Veteran Educational Benefits with several certifying officials available in the Financial Aid Office for veterans' needs.

Veterans and other eligible students receiving Veterans Affairs (VA) educational entitlements are required to comply with the admissions, academic, and attendance regulations that have been established for all students at WGTC. In addition, those receiving VA benefits must:

1. Seek credit for all previous training or experience that could be applicable to their chosen program of study. VA regulation 14253 requires all previous training be evaluated for possible credit. A transcript or other documentation of training must be submitted with the individual's eligibility papers. The school will give written notice granting or denying such credit.
2. Once admitted to WGTC, the veteran must comply with the college's attendance regulations and report any schedule changes that could affect their status with the VA. Such changes include notifying the certifying official of the following:
 - Dropping or adding courses
 - Transferring from full- to half-time status or vice versa
 - Changing programs of study
 - Withdrawing from school without filing the proper withdrawal forms in Admissions.

Applications and forms are readily available in the Financial Aid Office. Certifying Officials in Financial Aid will provide counseling and assistance completing forms. Students receiving VA benefits must adhere strictly to their program of study. Program change forms 22-1995 or 22-5495 and enrollment change of status forms 22-1999b must be filed promptly to avoid personal liability resulting from over-payment of VA benefits.

VA benefits are based on the number of credit hours taken per semester, 12 hours is full time:
12 or more..... 100% payment of monthly
9-11 75% payment of monthly
6-8 50% payment of monthly
1-5 25% payment of monthly or the cost of tuition and fees

For more information regarding VA Education Benefits view the website www.gibill.va.gov or contact the VA hotline at 1.888.442.4551. WGTC's VA Certifying Official can be contacted at VAresources@westgatech.edu.

Vocational Rehabilitation

Funds provided may cover the cost of training at WGTC for students with certain permanent disabilities that prevent employment. Vocational Rehab offers services which may include counseling and guidance, college or university training, work readiness and on the job support. A student who is eligible for Vocational Rehab funds must also meet WGTC's admission requirements and must apply for financial aid. Apply at the following offices of Vocational Rehabilitation:

- Carrollton Office - 770.836.6681
- Newnan Office - 770.254.7210
- LaGrange Office - 706.298.7270
- Murphy Campus Office – 770.824.5253

Dislocated workers may be eligible for additional benefits through the Trade Readjustment Act/Trade Assistance Act (TRA/ TAA). Contact your local Department of Labor for more information.

Workforce Innovation and Opportunity Act (WIOA)

Economically disadvantaged students or dislocated workers may receive financial assistance with occupational skills training. A student who is eligible for WIOA funding must also meet WGTC's admission requirements and must apply for all available financial aid assistance.

Contact the WIOA representative or the local Department of Labor Offices for eligibility.

- Region I—Northwest Georgia Regional Commission, 770.824.5246 — includes the following counties: Bartow, Catoosa, Chattooga, Dade, Fannin, Floyd, Gilmer, Gordon, Haralson, Murray, Paulding, Pickens, Polk, Walker, and Whitfield.
- Region III—Atlanta Regional Council, 404.463.3327 — includes the following counties: Cherokee, Clayton, Douglas, Fayette, Gwinnett, Henry, and Rockdale. Douglas County residents may call for an appointment to meet with someone in Douglasville at 770.806.2020
- Region IV—West Central Region WIB, 770.832.2202 or 706.756.4653 — includes the following counties: Butts, Carroll, Coweta, Heard, Lamar, Meriwether, Pike, Spalding, Troup, and Upson.

Local Scholarships

Local scholarships are available each semester for students at West Georgia Tech. Students must be enrolled in a certificate, diploma, or degree program to qualify. Applications and criteria for West Georgia Technical College local scholarships are available through the college website at <http://www.westgatech.edu/fa/scholarships.htm>. Students with demonstrated financial need will be given priority.

Book Awards

Federal financial aid awards will be credited to the student's account at the time of registration. Funds will not be available in the bookstore and online until one week prior to the first day of classes for students who have registered during the early registration period and whose financial aid file is complete. Students may charge against their PELL grant award, scholarships, loans and other financial aid to help them pay for books and supplies in the bookstore. Financial Aid credits are available in the Bookstore for a period of 14 days or the first two weeks of class.

Overaward and Disbursement

Students with a credit on their account after all tuition, fees and books have been paid will receive a refund of their credit balance by the end of the fourth week of the semester. Pell refunds are made to students beginning the fifth week of the semester and every 14th day thereafter. Should a Pell student withdraw from all classes before the 60 percent time frame entitlement period, he or she will be required to pay back funds not earned.

Overaward and Indebtedness

It is expected that every student will discharge any indebtedness to the college as quickly as possible. When at all possible, WGTC will attempt to resolve the overpayment during the next term(s). If the overpayment is due to student error and cannot be resolved, WGTC must report the overaward to the National Student Loan Data System. Students who are in overaward status are ineligible for financial assistance at any postsecondary college until the overpayment is resolved and will be prohibited from attending classes. Students are required to repay the over payment received even if it was due to school error. Most awarding errors are due to the dropping of courses, non-attendance or inaccurate information on the financial aid application.

Federal Title IV Refund Policy

West Georgia Technical College is required by federal statute to recalculate federal financial aid eligibility for students who **withdraw, drop out, are dismissed, or take a leave of absence prior to completing 60% of a payment period or term**. The federal Title IV financial aid programs must be recalculated in these situations.

If a student leaves the institution prior to completing 60% of a payment period or term, eligibility for Title IV funds is recalculated. This recalculation is based on the percentage of earned aid using the following Federal Return of Title IV funds formula.

If a student earned less aid than what was disbursed, the College would be required to return a portion of the funds and the student would be required to return a portion of the funds. Keep in mind that when Title IV funds are returned, the student borrower may owe a debit balance to the institution. If a student earned more aid than was disbursed to him/her, the institution would owe the student a post-withdrawal disbursement which must be paid within 120 days of the student's withdrawal.

The College must return the amount of Title IV funds for which it is responsible no later than 30 days after the date of the determination of the date of the student's withdrawal.

Refunds are allocated in the following order:

- Unsubsidized
- Subsidized Federal Stafford Loans
- Federal Pell Grant
- Federal Supplemental Opportunity Grants for which a Return of funds is required

Financial Aid Satisfactory Academic Progress

In accordance with federal financial aid regulations, financial aid recipients are required to make Satisfactory Academic Progress (SAP) toward completion of their educational goals in a program of study in order to receive financial aid. This SAP policy is separate from WGTC's academic progress policies. Additionally, federal rules state that SAP standards must include a review of all periods of enrollment.

The following requirements must be met in order to receive or continue to receive financial aid. A student must be enrolled in an eligible program of study that leads to a certificate, diploma, or an associate degree. In addition, there are three SAP requirements that students need to meet or they may become ineligible to receive financial aid due to unsatisfactory academic progress:

Quality—this is monitored by grade point average (GPA). To maintain eligibility for financial aid, students must stay in good academic standing by maintaining a 2.0 cumulative GPA and must have at least a 2.0 grade point average at the end of each semester on the scheduled credit hours attempted. All periods of enrollment at WGTC are included when calculating GPA for SAP purposes. Grades for all attempts of repeated courses are included in the GPA calculation. Learning support grades, transfer credit, exemption exam credit, credit for previous experience, audited courses, and articulated credit are not included.

Quantity—this is monitored by evaluating the percentage of attempted credits in which passing grades are earned. The completion rate is calculated by dividing the cumulative number of credit hours the student has successfully completed by the cumulative number of credit hours the student has attempted. All periods of enrollment at WGTC are included. All attempts of repeated courses are included in the completion rate. Learning Support classes and transfers of credit from other institutions are counted as credit hours attempted and earned in the calculation. Exemption exam credit, credit for previous experience, audited courses, and articulated credit are NOT included. The minimum satisfactory completion rate is 67 percent. Grades which are considered successful completions for financial aid SAP purposes are: A, B, C, D, or A*, B*, C*, D* from learning support classes. Courses in which the student received grades of F*, F, W, WF or I are considered unsuccessful completions for financial aid SAP purposes.

Maximum Timeframe—the final component requires that students complete their program of study within 150 percent of the required credits of the program. For example, if you are in a program of study that requires 80 credits to graduate, you may receive funding for the first 120 credits attempted. All repeated units are included as attempted; therefore, each time a course is taken, the number of units will be included in the calculation of the 150 percent rule and academic progress. Transfer credit hours are also included in this calculation.

SAP is monitored at the end of each semester. Students who do not meet progress requirements will be placed on financial aid warning and may become ineligible for financial aid after one additional semester.

Financial Aid Warning: Students who receive financial aid, but fail to maintain SAP, will be placed on Financial Aid Warning for one semester. Students will be notified in writing that they have been placed on Financial Aid Warning. Students on Financial Aid Warning may continue to receive financial aid during the probationary semester. It is highly recommended that students on Financial Aid Warning meet with an academic advisor or student affairs counselor to discuss educational plans/requirements and overall institutional academic progress.

Removal from Financial Aid Warning: At the end of a student's Warning semester, the student must have completed the required number of units and/or raised the GPA to the minimum standards for all courses attempted during that semester to return to good academic standing. If the student fails to achieve academic progress after one semester, the student will be placed on Financial Aid Suspension.

Financial Aid Suspension: A student placed on Financial Aid Suspension is no longer eligible to receive financial aid. A student placed on Financial Aid Suspension will be notified in writing that he or she has failed to make SAP.

Reinstatement of Financial Aid: A student who has been suspended from receiving financial aid may be reinstated by registering for classes at his or her own expense (without financial aid funds) and fulfilling the requirements for satisfactory academic progress.

Appeal Procedures

If a student becomes ineligible for financial aid due to extenuating circumstances, the student may appeal the decision within the first week after the end of the term. Extenuating circumstances include: personal illness/accidents, serious illness or death within the immediate family, or some circumstance beyond the reasonable control of the student. Documentation of the extenuating circumstance shall include a letter from doctors, hospital or social services agency, obituary notice/death certificate or police report.

To appeal a financial aid decision, a student should:

- Complete the Financial Aid Appeal Form
- Write a letter that answers the following two questions:
 1. What were the circumstances that caused you to lose your financial aid?
 2. What actions have you taken to ensure you will not lose the aid again?

The student should submit documents to the Financial Aid Office. The appeal will be reviewed by the Financial Aid Appeal Committee, and the Financial Aid Office will provide written notification of the Appeal Committee's decision. If an appeal is granted, the student will be placed on Financial Aid Probation. After one term on Financial Aid probation, the student must have completed the required number of units and/or raised the GPA to the minimum standards to make SAP. The decision of the Financial Aid Appeal Committee is final.