



Summer Semester 2022

Georgia College Financial Aid Office **does not** require an additional application to obtain most financial aid for the summer semester. **The Financial Aid Office will automatically evaluate students' eligibility who enroll beginning two weeks after registration for summer semester starts.** Students must have a complete financial aid file for 2021-2022. Students with complete files will be evaluated in the order in which they enroll in classes, with students who register first being evaluated first. No additional application is needed for summer term unless noted after the initial review for student loans.

The Cost of Attendance on your online Offer Letter may not be reflective of your actual Cost of Attendance due to Summer having mini sessions. Your calculated Summer Cost of Attendance will be reflective of your Summer enrollment and prorated based on you being enrolled one, two, or three months. The Cost of Attendance includes both direct and indirect costs. Please contact your Financial Aid Advisor should you need additional details.

I. Financial Aid Information

- Sources available during Summer terms can possibly include:
 - HOPE and Zell Miller Scholarships – for qualifying students
 - Federal Pell Grant
 - Federal Stafford Loan (Subsidized and/or Unsubsidized)
 - Federal Work Study (FWS) - available in limited amounts
 - Federal Direct PLUS Loans – for Parents of Dependent Students and Graduate Students with approved credit decisions. PLUS loan borrowers must complete an application and electronic master promissory note (MPN) at the [Direct Loan website](#).
- Eligibility for aid will be based on data and supporting documents submitted for the 2021-2022 award year. Summer Semester is the last term of the academic year.
- Eligibility for Summer Aid is based on the enrolled hours at the time of the initial evaluation for the summer semester. If you are initially enrolled less than half-time and then increase your enrollment status to at least half time (6 hours for undergraduate and 5 hours for graduate), please notify the Financial Aid Office via email at financialaid@gcsu.edu if you wish to pursue a Stafford or PLUS loan.

- **Pell Grant recipients** that attended full-time for Fall and Spring semesters **will** qualify for Federal Pell Grant funds for the Summer term **ONLY IF they are enrolled in 6 or more credit hours** for Summer term. Pell Grant award amounts may represent full-time enrollment eligibility, but actual disbursement will be adjusted according to actual hours enrolled. Pell Grant recipients who did not attend full time Fall and Spring terms may have Pell Grant eligibility for Summer terms.
- **Stafford loan borrowers** that accepted and were disbursed their **“annual loan limit”** (based on class level) from the **Subsidized/Unsubsidized** programs **will NOT** qualify to receive additional funds for the summer semester.
- HOPE Scholarship funds will be awarded based on the 2021-2022 year’s “per credit hour” rate which is \$229 per credit hour. Award may represent full eligibility, but actual disbursement will be adjusted according to actual hours enrolled as well as remaining **attempted or paid hours** allowed according to state regulations.
- **All HOPE and Zell Miller awards** are **preliminary** until conclusive determination is made after Spring semester grade processing is completed approximately mid-May. Therefore, adjustments or cancellation of these awards may be necessary if recipients lose eligibility (i.e., GPA, 127 attempted or paid hours reached, etc.) and if already paid will become due immediately at the GC Business Office.
- Students will be notified of their summer semester eligibility via their GC Bobcat email account with instructions for accessing the on-line offer letter via their PAWS account. Please note that special messages regarding summer will appear at the top of the offer letter in green print.
- Course Program of Study regulations state that only courses required for degree completion can be used to determine your aid eligibility for Federal financial aid programs such as loans, grants and work-study. If a student is enrolled in courses not required for their degree, their financial aid will be adjusted accordingly and may owe a balance.
- The **Financial Aid Office** reserves the right, on behalf of the college, to review and modify, including cancel, awards at any time because of changes in your academic status, academic program, resident status, enrollment status, etc. All Financial Aid offers are contingent upon the availability of funds and the student’s eligibility at the time of disbursement.
- **“Actual” payments to student accounts for the Federal Loan Programs (Stafford and PLUS) will NOT be made until the start of the summer session that the student is enrolled at least half-time** (6 hours for undergraduate and 5 hours for graduate). Students may use the “authorized” payments of these loans to satisfy their bills at the Business Office and to charge purchases at the Barnes and Noble Georgia College Bookstore during designated dates. However, students will NOT receive refunds (paper checks or direct deposit) for their credit balances of remaining aid after institutional charges are subtracted until “actual” payments are made.

- Please note that changes to your enrollment after you have been reviewed for financial aid eligibility, may result in funds having to be paid back to the Georgia College Business Office.