

Fees and Expenses

Please visit our website at www.admissions.ngcsu.edu for the most current tuition and fees, or call the Office of the Comptroller. There are additional fees charged for some courses (lab sciences, field placement courses, applied music, etc.). These charges will appear on the student invoice.

Federal Financial Assistance Programs

The Office of Financial Aid and Scholarships helps qualified students secure a financial aid package designed to meet their financial needs. In most cases, students who have earned a bachelor's degree are no longer eligible to receive federal and state grants. Therefore, the award package for graduate students generally consists of loans and work-study.

Students interested in information on financial assistance programs should visit the financial aid Web site, contact the Office of Financial Aid and send e-mail to finaid@ngcsu.edu. Information about financial aid and scholarships at NGCSU can also be found through a variety of links at www.ngcsu.edu/finaid. A general overview of the aid process and basic consumer information can be found by reading the NGCSU Financial Aid document at the same Web site.

Application Procedures and Deadlines

All financial aid applicants must undergo a standardized federal "needs analysis" by completing the Free Application for Federal Student Aid (FAFSA). To facilitate timely processing of financial aid, it is essential that applicants ensure their FAFSA has reached the federal government by March 17 prior to the academic year for which they are seeking financial assistance. Failure to apply by the priority filing date may cause delays in receiving aid.

A student must complete a FAFSA before financial aid eligibility can be determined for the following sources of aid:

- Federal Subsidized Stafford Loan
- Federal Unsubsidized Stafford Loan
- Federal Perkins Loan
- Federal Work-Study Program
- Need-based Foundation Scholarships
- Federal Grad PLUS Loan
- Federal TEACH Grant/Loan

When a student files the FAFSA, the federal processor calculates his or her Expected Family Contribution (EFC). The EFC is an estimate of the family's ability to contribute to the student's overall educational expenses for one year. The student's financial aid "need" is NGCSU's computation of educational expenses (Cost of Attendance described later) minus the EFC.

Financial aid recipients must complete the FAFSA each school year. Amounts and types of assistance may vary from year to year. If funds are available, the Office of Financial Aid continues to assist students who meet the following conditions:

- Complete the FAFSA, with precedence given to those who apply by the priority filing date of March 17 prior to the academic year for which they are seeking financial assistance.
- Meet the general eligibility requirements for aid as defined by the FAFSA.
- Maintain Satisfactory Academic Progress (described later).

Students offered financial assistance by NGCSU will receive notification regarding their financial aid eligibility. The financial aid office will send a notice to the NGCSU e-mail account, which directs them to

BANNER, where they may view and interact with their financial aid package. The aid notice has important information, so the recipient should follow all instructions to ensure the completion of required forms. Students can find consumer information regarding the financial aid process, including pertinent rules and regulations, through the financial aid section of their e-campus account. If any of the information included in the financial aid package or award notification is incorrect, the student should immediately notify the Office of Financial Aid. Financial aid is awarded based on FAFSA information, as well as the student's status at NGCSU (e.g., academic level, enrollment status and residency).

Federal and state regulations also require the Office of Financial Aid to consider any outside sources of assistance when awarding financial aid. These outside sources can be NGCSU scholarships, private scholarships, veteran's benefits, tuition waivers, etc. The student's financial aid package may fluctuate throughout the year based on changes in FAFSA information, NGCSU status or the receipt of additional aid. Financial aid notices are usually sent to returning students in early summer. New students may receive aid notices in the spring prior to enrollment.

Cost of Attendance

An important part of determining a student's eligibility for financial aid is calculating a Cost of Attendance. In accordance with federal regulations, NGCSU has developed a Cost of Attendance (i.e., budget) for anticipated expenses a student may incur during the current school year. These expenses include tuition, room, board, books and supplies, travel expenses, and personal expenses. Travel expenses include items such as gasoline, vehicle maintenance and insurance. Personal expenses include laundry, clothing and entertainment. Many of the elements in the Cost of Attendance are estimates, so it is possible for a student to spend more or less than anticipated during any given year.

Employment

NGCSU recognizes that many graduate students depend upon part-time or full-time employment to meet expenses. Though there is no limit to the maximum number of credit hours employed students may take, students and advisers should realize that a course schedule should take into consideration the demands of employment.

Satisfactory Academic Progress

All graduate students must meet Satisfactory Academic Progress (SAP) requirements to receive financial aid at NGCSU. Federal regulations require each institution to have a SAP policy, which establishes the minimum standards that must be applied consistently to all students. You will be denied financial aid if you fail to meet SAP requirements. If extenuating circumstances led to your noncompliance, you may submit an appeal to the Office of Financial Aid for consideration.

Explanation of Qualitative and Quantitative Components

SAP includes both qualitative and quantitative components. Qualitative refers to grade point average. Quantitative includes both earned credits and maximum time. See below for a detailed **description**.

Qualitative Progress

North Georgia College & State University has defined qualitative academic progress as those students who have a cumulative GPA of 3.00 or better. This includes hours attempted at NGCSU or hours accepted by NGCSU from any post-secondary institution. Any student who does not meet the minimum standards each semester will be placed on Financial Aid Suspension.

In addition, students who are dismissed for academic reasons or are placed on academic probation, and who are later readmitted will not be considered to be maintaining satisfactory progress until completion of a semester of six degree credit hours or more and removal from academic probation.

Reinstatement: Once placed on suspension, a student must reapply for financial aid after they have acquired the necessary cumulative 3.00 GPA average. Upon reinstatement, awards will be made only if funds are available.

Quantitative Progress

Student financial aid recipients must show measurable progress toward degree completion by earning a required minimum number of hours for the total number of enrollment hours. Students must always complete and maintain a minimum of 80% of all hours attempted upon reaching 22 semester hours of enrollment and beyond.

You must complete all requirements of the graduate program within six calendar years (masters and education specialist degrees) or eight years (doctoral degrees). All students enrolled in graduate degree programs must enroll each regular semester for a minimum of one graduate credit hour. (Monitored by the graduate program)

Reinstatement: Eligibility for financial aid can be restored after successful completion of at least 80% of all hours attempted. Students must reapply for financial aid. Upon reinstatement, awards will be made only if funds are available.

Review Process

At the end of each semester the credits earned by financial aid recipients will be reviewed. Courses in which the following grades are received constitute credits completed are "A" through "D".

Courses in which the following grades are recorded do not constitute credits completed: "F", "U", "I", "W" or "WF".

Appeal of Financial Aid Suspension

A student who is suspended from receiving financial aid may appeal to the Financial Aid Committee. All appeals must be in submitted writing to the Office of Student Financial Aid, within ten days of notice, and offer the following:

1. Reason why he/she did not achieve the minimum academic requirements
2. Reason why his/her aid should not be terminated.

Explanation of Attempted Hours for Earned Credits Calculation

In compliance with federal regulations, financial aid developed procedures for evaluating earned credits. In addition to the hours you completed for a letter grade, we will count the following types of credit.

- Credit by examination (CR)
- Transfer credit
- In Progress (IP)
- Incomplete (I)
- Withdrawal (W)
- Withdrawal while failing (WF)
- Satisfactory/Unsatisfactory (S/U)
- Repeat

Non-credit (NC) or audited (AU) courses do not count toward the calculation of attempted hours.

Student Loans

Federal Perkins Loan

Perkins is a need-based federal loan. The interest rate is fixed at five percent and the student does not begin repaying the loan until nine months after he or she graduates or drops below half-time status.

Awards may be made as long as funds are available.

Federal Stafford Loan Program

The Stafford Loan (subsidized and unsubsidized) is a long-term, low-interest loan, for which undergraduate, graduate and professional students may apply. The interest rate is fixed at 6.8 percent. For a subsidized loan, the government will pay the interest while the student is in school. For an unsubsidized loan, the student can either pay the interest while in school or have it capitalized (i.e., added to the principle). Payments on the principle amount do not begin until six months after the student graduates or drops below half-time status.

Graduate students may borrow no more than \$20,500 per year, or no more than the established Cost of Attendance, whichever is lower. Graduate students may borrow no more than \$138,500 during their graduate career. Applications for the Federal Stafford Loan are available on our Web site, but students should not submit a Stafford Loan application until they have received a financial aid award notice explaining their eligibility.

Federal Grad PLUS Loans

The Grad PLUS is a credit-based loan. Grad PLUS borrowers may apply for an amount up to the Cost of Attendance minus any other financial aid received by the student for the academic year. The interest rate on the Grad PLUS is fixed at 8.5 percent. Interest begins to accrue on the date of the first loan disbursement. The first payment is due within 60 days of the last disbursement for the loan period. At times a Grad PLUS borrower may receive a deferment while he or she is enrolled at an eligible school. Contact the lender for details regarding this provision. Students must meet the same general eligibility requirements for federal financial aid that must be met in order to receive a Federal Stafford Loan.

Federal Teacher Education Assistance for College and Higher Education Grant (FTEACH)

TEACH is designed for students who intend to teach full time in a high-need field at a public or private elementary or secondary school that serves students from low-income families. Students who receive the TEACH Grant must fulfill a service obligation.

Alternative Loans

Many banks are now offering credit-based alternative loans to students who either do not qualify for the Stafford or PLUS loans or cannot receive enough money through these loan programs to cover their educational expenses. Terms of these private loans vary, but interest rates are normally higher than for the Stafford loan or PLUS. The financial aid office strongly encourages students to exhaust other sources of aid before pursuing an alternative loan. Interested individuals may obtain more information about alternative loan options from the financial aid Web site.

Scholarships

Many scholarships for students are established through the NGCSU Foundation and individual university departments. Scholarships are awarded either through the Office of Financial Aid or by the appropriate college or division according to established criteria. Scholarships are awarded based upon merit and/or need. To be considered for need-based scholarships, students must complete the FAFSA. For information on specific scholarships, students should visit the scholarships Web site.

Private Off-campus Scholarships

Private off-campus scholarships include those awarded to students by outside (non-NGCSU) organizations. These scholarships are credited to the student's account upon receipt of the funds. If this type of scholarship is to be used to pay tuition and fees, the funds must be received prior to the payment due date for that semester. Mail all off-campus scholarship checks to:

North Georgia College & State University
Financial Aid Office
Dahlonega, Georgia 30597

The student is responsible for compliance with the provisions of the scholarship (i.e., grade reporting, verification of attendance, etc.).

Student Employment

NGCSU employs both graduate and undergraduate students in academic, administrative or service oriented areas. Students must be degree seeking and enrolled on at least a half time basis, during the academic year, to be employed in these positions. They receive payment for their services via check twice a month. There are three work programs at NGCSU.

Federal Work-Study Program

Federal Work-Study (FWS) jobs can be part of the financial aid package for students who demonstrate financial need as determined by their FAFSA. This is an opportunity for students to have a meaningful work experience; however, employment is not guaranteed. The student will still need to apply and interview with employers to secure a position. These jobs provide a student with the opportunity to earn a paycheck throughout the year. The money earned through this program is not counted as income when the student applies for financial aid next year, if the student reports FWS earned on worksheet C of the FAFSA.

Institutional Employment

Institutional Employment positions are on campus positions available to degree seeking NGCSU students regardless of financial need. To obtain additional information concerning available on campus positions, refer to the job announcements at www.ngcsu.edu/stuemploy. Students may not work more than 20 hours per week in any on campus position during the fall and spring semesters.

Off-Campus Part-Time Jobs

The Off-Campus Part-Time Jobs program is designed to assist students in securing off-campus, part-time employment regardless of their financial aid eligibility. The program's coordinator works with local employers to promote hiring NGCSU students and to assist with advertising their opportunities. Additionally, the program is centered on creating real-world experiences for students that will not only increase self-knowledge but also develop marketable skills that will provide a solid foundation for securing career options beyond graduation.

State Service Cancelable Loans

Service cancelable loans are loans that can be repaid through service in a field identified by the Georgia Legislature as a "critical need." If you qualify for a service cancelable loan, the Georgia Student Finance Commission (GSFC) will provide you with the loan to pay for your education. Upon completing your field of study and working in the "critical need" field in Georgia, your loan is forgiven. It's a great solution for you and for the State of Georgia. You get a great deal of assistance in completing your education in a field you would like to study, and Georgia benefits from your needed expertise. At NGCSU we participate in two graduate level service cancelable programs: HOPE Teacher for Education majors and ---- for Nursing majors.

HOPE Teacher Scholarship

The HOPE Teacher Scholarship for graduate study assists Georgia teachers and individuals who plan to become teachers to pursue an advanced degree (Master's, Specialist or Doctorate) or approved endorsement programs in critical shortage teaching fields in Georgia. Critical shortage fields are determined each year and are required to remain for two academic years on the critical shortage list. In this program you are required to obtain your advanced degree and obtain a clear and renewable certificate in the field that you were awarded to receive service cancellation of \$2500 per academic year. For more information about how to apply go to www.gacollege411.org.

Allied Health Professionals - Nursing

The Allied Health Career Program provides service cancelable loans to students preparing for professions in which there is a personnel shortage in Georgia. This loan provides assistance toward the student's cost of education. Loan maximums may be limited annually to amounts that are less than the Federal Stafford loan program. Your loan amount will depend on your field of study and the appropriation of funds for this program. For more information about how to apply go to www.gacollege411.org.

Veterans Benefits – Montgomery GI Bill

Montgomery GI Bill - Active Duty (MGIB)

The MGIB program provides up to 36 months of education benefits. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty. This program is also commonly known as **Chapter 30**.

Montgomery GI Bill - Selected Reserve (MGIB-SR)

The MGIB-SR program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. This program is also commonly known as **Chapter 1606**.

Reserve Educational Assistance Program (REAP)

REAP was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a new Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. This new program makes certain reservists who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits. This program is also commonly known as **Chapter 1607**.

Veterans Educational Assistance Program (VEAP)

VEAP is available if you first entered active duty between January 1, 1977 and June 30, 1985 and you elected to make contributions from your military pay to participate in this education benefit program. Your contributions are matched on a \$2 for \$1 basis by the Government. This benefit may be used for degree and certificate programs, flight training, apprenticeship/on-the-job training and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. This program is also commonly known as **Chapter 32**.

Survivors' and Dependents' Educational Assistance Program (DEA)

DEA provides education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-related condition, or who died while on active duty or as a result of a service related condition. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances. This program is also commonly known as **Chapter 35**.

Vocational Rehabilitation (VocRehab)

You are entitled to vocational rehabilitation services and benefits if you meet all of the following conditions:

1. You have a compensable disability as a result of active service during or after World War II;
2. You have been or will be discharged, released, or retired from service under other than dishonorable conditions;
3. The Veterans Administration determines that you need rehabilitation services because you have an employment handicap, and
4. Your period of eligibility has not expired.

Even if you do not meet these criteria above, you may still be eligible under certain circumstances to receive services to assist you to find and adjust to employment. This program is also commonly known as **Chapter 31**.

The Post-9/11 GI Bill is for individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. The Post-9/11 GI Bill will become effective for training on or after August 1, 2009. This program will pay eligible individuals:

- tuition & fees directly to the school not to exceed the maximum in-state tuition & fees at a public Institution of Higher Learning.
- a monthly housing allowance based on the Basic Allowance for Housing for an E-5 with dependents at the location of the school.
- an annual books & supplies stipend of \$1,000 paid proportionately based on enrollment
- a one-time rural benefit payment for eligible individuals

This benefit is payable only for training at an Institution of Higher Learning (IHL). **If you are enrolled exclusively in online training, or still in the military, you will not receive the housing allowance or books & supplies stipend.** This benefit provides up to 36 months of education benefits, generally benefits are payable for 15 years following your release from active duty.