

Financial Aid



The primary purpose of the financial aid program is to provide assistance to students who, without such aid, would be unable to attend college. Parents are expected to pay as much as they can afford, but beyond this point, the university offers a variety of aid programs consisting of loans, grants, scholarships, and employment. No application for assistance, sponsored or supported from state or federal funds, may be considered until financial need has been established. Once need is established and amounts are determined, the Office of Student Financial Aid prepares for the individual a “financial aid package” from various money sources.

Students seeking financial assistance are required to complete the FAFSA (Free Application for Federal Student Aid), designating North Georgia College & State University as one of the colleges to which the report of financial need will be sent. These forms may be obtained from the Office of Student Financial Aid, NGCSU, Dahlonega, GA 30597 or via our web site.

All financial aid recipients are required to meet appropriate Standards of Satisfactory Progress as defined by this university. A copy of these standards can be obtained from the Office of Student Financial Aid or via our web site.

GRANTS

Federal Pell Grants

The Federal Pell Grant is open to all students and is a federal aid program. The annual maximum grant under this program is \$5,350. The award, however, may be less than this maximum amount because the actual grant is based on (1) the family’s expected contribution, (2) the amount of funds appropriated by Congress, and (3) the yearly educational costs.

Any citizen of the United States, or eligible non-citizen, who has never received an undergraduate degree is eligible to apply for this grant.

Federal Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (FSEOG) was established by the Higher Education Act of 1965 and is a direct award to students with exceptional financial need. The exact amount of the award depends upon the financial resources of the individual and parents and the cost of attending North Georgia College & State University. The average award at this institution is \$600 per year.

Federal Academic Competitiveness Grant (FSACG)

A new Federal Grant which will provide up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to full-time students who are U.S. citizens, eligible for a Federal Pell Grant, and who had successfully completed a **rigorous high school program**, as determined by the state or local education agency and recognized by the Secretary of Education. Second year students must also have maintained a cumulative grade point average (GPA) of at least 3.0 and earn 30 hours.

Federal National Science and Mathematics Access To Retain Talent Grant (SMART) will provide up to \$4,000 for each of the third and fourth years

of undergraduate study to full-time students who are U.S. citizens, eligible for a Federal Pell Grant, and majoring in physical, life, or computer sciences, mathematics, technology, or engineering.

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

FTEACH 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.

HOPE Scholarship / www.GACollege411.org

The HOPE Scholarship (Helping Outstanding Pupils Educationally) is funded by former Governor Zell Miller's Georgia Lottery for Education and is available to Georgia residents. Full-time enrollment is not a requirement. Grade point eligibility for entering freshmen is based on a high school core class GPA of 3.0 or better as determined by Georgia Student Finance Commission (GSFC). Sophomores, juniors and seniors may receive the HOPE Scholarship based on NGCSU's certification of their grade point eligibility. For further details of the HOPE Scholarship Program, contact the Georgia Student Finance Commission at 1-800-505-4732 or www.GACollege411.org.

ACCEL Program

The Accel Program is for students classified as high school juniors and seniors and is operated in all school terms except summer. The program allows students to pursue postsecondary study while receiving dual high school and college credit for courses successfully completed. For more information go to www.gacollege411.org.

HOPE Promise Scholarship

HOPE Promise Scholarship is a component of the HOPE program and is for undergraduate students with 60 or more semester hours completing their teaching degree. The student must have a 3.00 GPA.

GA LEAP Grant Program

GALEAP Grant Program (Leveraging Educational Assistance Partnership) is a jointly funded state and federal program specifically intended for undergraduate students with demonstrated financial need and PELL Grant eligibility.

Law Enforcement Personnel Dependents Grant

To assist the dependent children of Georgia law enforcement officers, fire-fighters, and prison guards who were permanently disabled or killed in the line of duty by providing grant funds toward the cost of attendance at eligible public or private postsecondary institutions in Georgia.

Public Safety Memorial Grant

To assist the dependent children of Georgia law enforcement officers, fire-fighters, prison guards, and Emergency Medical Technicians (EMTs) who were

permanently disabled or killed in the line of duty by providing grant funds toward the cost of attendance.

The Robert C. Byrd Honors Scholarship Program

Provides Federally-funded grants to states for scholarships for undergraduate study at institutions of higher education. The scholarships are awarded to outstanding high school graduates who show promise of continued excellence in an effort to recognize and promote excellence and achievement. Scholarship recipients are known as Byrd Scholars and receive up to \$1,500 per academic year of study. Byrd Scholarship awards can be renewed for up to three additional years of academic study, provided that funds are available and the students remain eligible.

North Georgia College & State University ROTC Grant

Georgia Residents who complete who participate in the Corp of Cadet may be eligible for this award. The cadet must complete at least twelve hours or more each semester, must have at least a 2.0 GPA and be in good standing with the Corp of Cadets. The cadet may be eligible for up to \$750 per semester depending upon their NGCSU Financial aid Cost of Attendance and other resources. Funding is provided by the State of Georgia and may be adjusted due to state funding.

North Georgia College & State University Future Officers Grant

Georgia Residents who complete their contract before the beginning of the Senior year. The cadet must complete at least twelve hours or more each semester, must have at least a 2.0 GPA and be in good standing with the Corp of Cadets. The contracted cadet may be eligible for up to \$1,500 per semester depending upon their NGCSU Financial aid Cost of Attendance and other resources. Funding is provided by the State of Georgia and may be adjusted due to state funding.

The Georgia HERO (Helping Educate Reservists and their Off-spring)

HERO Scholarship program was created to provide educational grant assistance to members of the Georgia National Guard and U.S. Military Reservists who served in combat zones or the children of such members of the Georgia National Guard and U.S. Military Reserves. The Georgia HERO Scholarship Program is administered by the Georgia Student Finance Commission (GSFC). For additional information see GSFC website at www.Gacollege411.org.

The Georgia Military Scholarship (GMS)

Please see a detailed explanation of this in Military Department section of this bulletin.

NGCSU SCHOLARSHIP PROGRAMS

The university has combined several sources of funding to establish the NGCSU Scholarship Programs for academic excellence, demonstrated leadership participation, athletic ability, or excellence in a major field of study. Determination of award is based on the availability of funds and the number of qualified applicants. Most awards are renewable for continued eligibility. Some awards require participation in programs, events, or other assigned tasks. Completion

of the financial aid application process is required for several awards. The academic scholarships are generally awarded based on your admission application for new students or through your department for continuing students. Generally, the leadership application deadline is December 15th for the following academic year. Interested students should visit our web site for scholarship information and applications. Funding for our scholarship programs are made available by private gifts, through NGCSU, from the following:

Lolan Adams
Chad Allesio Memorial Scholarship Fund
American Legion Dept. of Georgia/Jep Tanksley Scholarship Fund
Scott Amerson Basketball Scholarship Fund
Tommye Baker Fund
Robert P. Beierschmitt Memorial Scholarship Fund
Bellon Teacher Education Scholarship Fund
Hardy Bennett Freshman & Sophomore Military Fund
Gretchen Anne Blaschke Memorial Scholarship Fund
Roy E. Bottoms Fund
Bill Branch Memorial Scholarship Fund
Len J. Buice Scholarship Fund
Mac A. Callaham Scholarship Fund
Christian L. Carreras Scholarship Fund
Cpt. Jeremy Alan Chandler Leadership Scholarship
NGC Class of 1940 Scholarship Fund
NGC Class of 51 Fund
NGC Class of 52 Fund
Cody Women's Athletic Fund
Mike Cottrell School of Business Scholarship
Corps Emerging Leaders Scholarship
Marion Couch Scholarship
Dr. Tom Davis Fund
B. Devine Scholarship
Professor C. J. Dismukes Music Fund
DWC Scholarship Fund
James W. Early & Evelyn C. Early Scholarship Fund
Ernest Elder Scholarship Fund
Ewing Sigma Chi Scholarship Fund
Robert H. Farrar, Sr. Scholarship Fund
Fincher-Loughridge Scholarship Fund
Florence Strings Fund
Charles Collins Foster, III Fund
Forester Scholarship
Helen B. Fowler Memorial Endowed Scholarship
L.B. Freeman Scholarship Fund
Thomas H. & Ruth Crumley Frier Scholarship Fund
The Goizueta Foundation Scholars Fund
Danielle Goss Memorial Scholarship
Asa D. Hammock Scholarship Fund

Nathaniel Hansford Leadership Scholarship Fund
 LT, Harris Scholarship
 William A. Hatfield Fund
 Nina McClure Head Scholarship Fund
 Healan-Thomason Scholarship Fund
 Richard F. Helmbold Award for Academic Excellence
 Richard F. & Sandra J. Hensen Scholarship Fund
 Professor Paul M. Hutcherson Scholarship Fund
 Charles J. Ingram Fund
 Scott Irwin Memorial Scholarship
 Jennings Scholarship
 Stephen Jordan Scholarship
 Joseph & Connie Kanaday Scholarship Fund
 Fred Kellar Military Scholarship Fund
 Robert Alan Kemper Scholarship Fund
 The George H. & Marilyn T. Kilpatrick Trust
 Charles N. King, Jr. & Sarah Mae King Scholarship Fund
 Olin B. King Scholarship Fund
 Lawson Scholarship
 Willie W. Leatherwood Scholarship Fund
 J. T. May Memorial Scholarship
 Patricka J. McCullough Fund
 Harold B. & William M. McEver Fund
 Virgil W. McIntyre Scholarship Fund
 Albert David McKee Fund
 Meredith M. McKenzie Fund
 Thomas C. Montgomery Soccer Scholarship Fund
 Robert & Ola Smith Moore Scholarship Fund
 Thomas B. Murphy Scholarship Fund
 Newton Oakes Scholarship Fund in Business Administration
 Nix Basketball Scholarship
 Old Guard Scholarship Fund
 Olmsted Fdn Cadet Travel and Cultural Immersion Program
 John & Margaret Owen Scholarship Fund
 Bob Owens Art Scholarship Fund
 Clarence E. Palmer Scholarship Fund
 David Earl Partridge Scholarship Fund
 Sarah Lee Patram Fund
 Eugene C. Patterson Scholarship Fund
 Alva Nathaniel Pendergrass Memorial Fund
 Pennington Scholarship for Leadership Development
 Olin F. Perkins Scholarship Fund
 Pittard Scholarship
 Hillrie Quin Scholarship Fund
 Margaret Kennedy Richardson Scholarship Fund
 A. Webb Roberts ROTC Scholarship Fund
 J. Fred Sanders Scholarship Fund
 Hoyt & Anapearl Seabolt Scholarship

Betty Dalton-Shott Scholarship Fund
 Gloria Shott Fine Arts Scholarship Fund
 Dr. J.C. Simms Fund
 John & Virginia Simpson / Pi Kappa Phi Scholarship Fund
 Singletary Scholarship
 Slaton Scholarship
 A. Sleek Scholarship
 LTC Robert M. Smith Memorial Scholarship Fund
 Bob Stein Baseball Scholarship
 James A. & Louise Eaton Stinson Ed/Research Trust Fund
 Dot Strother Scholarship Fund (Alumni Scholarship)
 LTC George R. Swearingen, III Military Leadership Scholarship
 2LT David C. Thayer Memorial Fund
 Judge H.G. Vandiviere Scholarship Fund
 Bradley Alan Walsh Scholarship Fund
 Wansley Family Scholarship
 Edward William "Will" Wells, IV Memorial Scholarship Fund
 John Word West Scholarship Fund
 Lettie Pate Whitehead Scholarship Fund
 Claude Williams, Jr. Cadet Scholarship Endowment
 Sherri Williams Memorial Fund
 James G. Woodward Scholarship Fund
 Will D. Young Athletic Scholarship Fund

LOANS

Federal Perkins Loan

The university participates in the Federal Perkins Loan Program established by the National Defense Education Act of 1958 as amended. Perkins funds are available to degree-seeking students who are enrolled in college and have established financial need.

A maximum loan of \$3,000 for undergraduate and \$5,000 for graduate work may be obtained each year for an overall maximum loan not to exceed \$15,000 for undergraduate and \$30,000 for graduate work. Loans must be repaid at five percent simple interest scheduled on a monthly basis beginning the first of the tenth month after the student ceases to be enrolled at least half-time. The total loan may be repaid over 10 years (depending on the size of the loan).

Federal Family Education Loan Programs (FFELP)

(formerly named Guaranteed Student Loan Program)

These guaranteed loans are funded through private banks and other financial institutions participating in the programs. There are three types of loans:

1. Federal Stafford Loan: Low interest loan to students with financial need. No interest during periods of authorized enrollment.
2. Federal Unsubsidized Stafford Loan: Low interest loan to students with limited/no financial need. Student is charged interest at all times.

The maximum annual combined loan limits for either/both Stafford Loans are established by the U.S. Congress and based on the student's grade level.

3. Federal PLUS Loan: Low interest loan to the parent of a dependent student. First payment is due within 60 days of check disbursement. Families must complete the financial aid application process, but established need is not a requirement. PLUS Loans are generally considered the last option.

Interest rates, loan amounts, and repayment/deferment options may vary. For additional information, contact the Office of Student Financial Aid or the Georgia Student Finance Commission (GSFC): www.gsfc.org.

Service Cancelable Loans

The Georgia Student Finance Authority (GSFA) offers both FFELP and state sponsored loan programs with a service cancellation option for specific fields. Our Nursing programs and teacher preparation majors are currently approved for participation. Funds are limited, and applicants must complete the financial aid application process prior to consideration. For additional program information, visit the GSFA website: www.GACollege411.org.

Georgia National Guard Service Cancelable Education Loan Program

The Georgia National Guard Service cancelable Education Loan Program is to provide financial assistance toward the cost of attendance at a Georgia private or public college or university or public postsecondary technical college. The service cancelable loan will cover resident tuition for all courses for which resident tuition is charged. You are responsible for all fees, special course fees, student activity and facility fees, assessment fees and others. To service cancel the obligation of a semester, year or other period of study as determined, graduation, termination or enrollment in school or termination of this assistance with approval by Georgia Student Finance Commission shall be canceled in consideration of the student retaining membership in the Georgia National Guard during the period in which the loan was provided.

NGCSU Loan Funds

Private loan programs have been established for NGCSU students. Each program has specific eligibility requirements, application procedures, and repayment guidelines. Additional information may be obtained from the Office of Student Financial Aid. Funding for these loans are made available by private gifts from the following:

Charles McDonald Brown Loan Fund
Roy Bottoms Fund
J.W. & Lakotah Mozeley Garrett Fund
Buford Johnson, Jr., Memorial Fund
John H. Moore Student Loan Fund

OTHER SOURCES OF FINANCIAL ASSISTANCE

Pickett & Hatcher Education Fund/ www.pickettandhatcher.org

The Pickett and Hatcher Educational Fund, Inc. is a nonprofit, noncommercial educational trust fund created to assist full-time undergraduate students in

fields of study other than law, medicine, or the ministry. Low interest loans with deferred payments are made to qualified residents of Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, or Virginia. The deadline for applications is May 1. For more information and application forms, write to Pickett and Hatcher Educational Funds, Inc., Post Office Box 8169, Columbus, GA 31908. 706/327-6586.

Employment Opportunities

Students who demonstrate need and otherwise qualify for the Federal Work-Study Program can be employed for up to 20 hours per week. Applicants must be capable of maintaining good academic standing while employed under this program.

Veterans Benefits - Montgomery GI Bill

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.