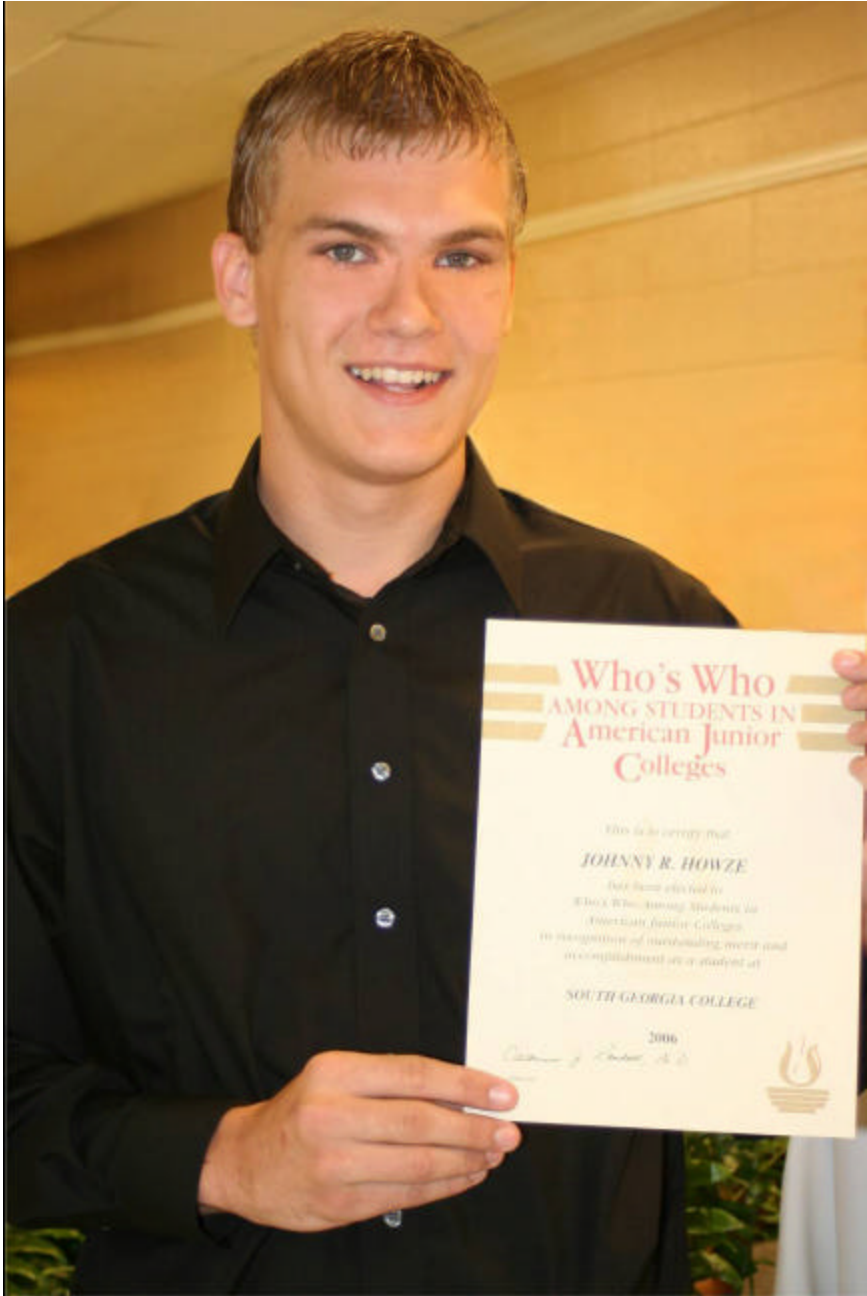


FINANCIAL MATTERS

Expenses
Refunds
Financial Aid



FINANCIAL MATTERS

EXPENSES

The academic year is divided into two semesters of approximately sixteen weeks each and a summer term of approximately ten weeks. The College may also offer one or more abbreviated sessions within the summer term. Expenses are charged and payable by the term since each term constitutes a separate unit of operation. A student may enroll at the beginning of any term.

It is difficult to give exact information about annual expenses because they vary according to the nature of the curriculum, the place of residence (whether within Georgia or out-of-state), and the student's needs. The information in this section concerning expenses and financial aid is applicable to all students enrolled at the College. South Georgia College strives to offer quality education at minimum cost. This cost is comparable to or below those of other institutions of the University System of Georgia.

A current schedule of fees is available on the South Georgia College website (www.sga.edu).

All on-campus students, both full-time and part-time, must pay the student activity, athletic, motor vehicle registration and technology fees. Students scheduling all courses at off-campus sites will be exempt from the SGC athletic, student activity, and motor vehicle registration fees. Students enrolled for fewer than 12 semester hours pay tuition at the scheduled rate per hour. Students enrolled for 12 semester hours or more pay the scheduled full-time rate. Part-time students who receive permission to reside on campus, pay regular room fees. All fees are payable on or before registration day each term.

APPLICATION FEE

An application fee of \$20.00 is required from all applicants. This fee shall be for the sole purpose of covering the expense involved in processing the student's application and will not be refunded in the event that the applicant does not enroll as a student. An admissions application is available online at www.sga.edu.

OTHER FEES

Auditors: Persons desiring to attend courses or lectures without examination or credit may register as audit students. Fees for auditors are the same as those for students registered for credit.

Books and Supplies: Although the cost of books and supplies for the student during any given term depends on the courses taken and the special instructional supplies needed, it is estimated that the typical student will spend \$400.00-\$500.00 per semester on these items.

Graduation Fee: A \$40.00 non-refundable graduation fee is required and covers all costs associated with graduation.

Lab Fees: Certain courses are offered by the College that requires students to pay lab fees. The amount of these fees is listed in the course descriptions.

Late Registration: Students completing registration after the published registration day will be charged a \$25.00 late registration fee.

Motor Vehicle Registration Fee. \$10.00 per term.

Overdue Library Books and Delinquent Fees: A student who has library books overdue or who is delinquent in any fee or fine will have his/her transcript withheld until the delinquency is removed. Nonpayment of these charges will prevent registration for a succeeding term.

Transcript Fee: There is a \$10.00 fee for each transcript issued on demand, including all transcripts to be faxed. All other transcripts are free.

For residence hall students:

Cable Television: Cable services are provided in the residence halls. Students may bring their own television sets. Basic cable costs are included in the housing fees.

Health Fee: Residence hall students are required to pay a health fee.

Housing Application Fee: A \$30.00 non-refundable application fee is required each year before an application for a residence hall room is processed.

Internet Connection: Internet connections are provided in each room at no cost to the student. Computers for in room use must be furnished by the student.

Meal Plan: Residence hall students are required to purchase a college meal plan.

Telephones: Students are permitted to have private telephones installed in their residence hall rooms. Installation fees and monthly rates will be charged to the student directly by the telephone company.

NOTE: All fees and charges scheduled by the College are subject to change each term.

REFUNDS

Students who formally withdraw from the College with a clear record and within the time limits specified below may receive partial refunds of in-state tuition, out-of-state tuition, and dorm room costs.

There is no refund for partial reduction of hours beyond the drop-add period.

Athletic, activity, health fees, and technology fees are refundable. Parking fees are non-refundable. If a student is suspended, no fees will be refunded. All fees are refunded in case of death of the student.

The refund amount for students withdrawing from the institution shall be based on a pro rata percentage determined by dividing the number of calendar days in the semester that the student completed by the total calendar days in the semester. The total calendar days in a semester includes weekends, but excludes scheduled breaks of five or more days and days that a student was on an approved leave of absence.

Students who withdraw from the institution when the calculated percentage of completion is greater than 60% are not entitled to a refund of any portion of institutional charges.

RETURNED CHECK POLICY

If a check is returned unpaid by the bank on which it was drawn, a service charge of five (5) percent of the face amount of the check or \$25, whichever is greater, will be charged. If a check for fees is returned and not cleared by drop/add day, a late registration fee of \$25 will also be charged.

A fees check must be cleared within **ten days** of receipt of written notice or the student will be administratively withdrawn and charged for the time enrolled. A check for anything other than fees must be cleared within ten days of receipt of written notice or the check will be presented to the processing authority of the court for collection or prosecution for criminal issuance of a returned check. When two checks have been returned by any student's bank, check cashing privileges for that student will be suspended.

FINANCIAL RESPONSIBILITY OF THE STUDENT

As a member of the college community, the student is expected to act responsibly with regard to financial obligations. A student who is delinquent in financial obligations to the College shall not be allowed to register for the next term, to transfer credits to another school, or to graduate from the College. The financially delinquent student may be enjoined by the appropriate College official from attending classes in which he or she is enrolled and/or from taking final examinations.

South Georgia College reserves the right to refer any debts to an outside agency for collection and requires the debtor (student) to pay any cost incurred during the collection process.

FINANCIAL AID

PURPOSE

The Financial Aid Program at South Georgia College is designed to function as a multi-purpose financial assistance service for students. One important purpose of the program is to reward outstanding students for past accomplishments. Other purposes are to recognize students who appear to have outstanding potential (merit-based awards) and to provide assistance to students who, without such aid, would be unable to attend college (need-based awards). South Georgia College provides a variety of financial aid services for students in the form of scholarships, grants, loans, and part-time employment.

In planning for their college years, students should bear in mind that all financial aid programs operate on a first come, first served basis. Sound planning strongly suggests that the student make application for financial aid (merit or need-based) at least 10 weeks in advance of the time he/she intends to enroll. Failure to apply on a timely basis may significantly reduce the amount of aid the student receives.

MERIT-BASED AWARDS

Apply first for admission to South Georgia College. No awards can be offered to individuals who have not been accepted for admission. To apply for merit-based awards, please contact the Office of College Relations and Advancement at (912) 389-4502. Scholarships awarded through the Foundation office are administered by the Financial Aid Office. The College offers a number of merit-based scholarships each year. These are described below.

South Georgia College Foundation and Shannon Scholarships - These scholarships provide assistance for payment of tuition, fees, and books. Most scholarships awarded through the SGC Foundation recognize academic and/or athletic excellence regardless of financial need and are ordinarily limited to students who have an appropriate high school grade point average and SAT or ACT scores. These scholarships are provided for a maximum of two academic years and are typically \$500 per semester. A complete list of all SGC Foundation scholarships and their individual requirements is available in the Office of College Relations and Advancement.

The Ivy W. Moorman Medical Scholarship - A special merit-based scholarship for students pursuing a medical degree is supported by funds given by the Moorman family. This scholarship is awarded every other year to a student entering the first year of pre-medical studies at the College. The scholarship provides full tuition and fees, plus room and board for dormitory students, for the two years of associate degree study.

NEED-BASED AWARDS

The College is committed to assisting qualified students in acquiring the financial support needed to enroll at South Georgia College. The Director of Financial Aid is available to provide additional information concerning the financial aid programs at South Georgia College. Financial Aid Office personnel are available to discuss programs with students and parents. Please call the office at **1-912-389-4285** or **toll-free at 1-800-342-6364 (Georgia only)** for an appointment. Because of time pressures, assistance in the 30 days prior to the beginning of classes each semester will be provided on an **appointment only** basis. Your cooperation is appreciated. Inquiries should be mailed to the Director of Financial Aid, South Georgia College, 100 West College Park Drive, Douglas, Georgia 31533-5098.

FINANCIAL ASSISTANCE PROGRAMS

Federal Work-Study Program (FWS) - Funds for this program are provided by the federal government and South Georgia College (or an approved off-campus agency) for students who wish to earn part of their expenses while attending college. Applicants for this program must be U.S. citizens, must be capable of maintaining good academic standing, and must show evidence of need for such employment in order to meet college expenses. The Free Application for Federal Student Aid (FAFSA) must be submitted in order to determine eligibility. **(Funding for this program is limited.)**

Georgia's Leveraging Educational Assistance Partnership (LEAP) Grant Program - A federally sponsored state administered grant program for residents of Georgia who demonstrate financial need to attend eligible postsecondary institutions in Georgia. Completion of the Free Application for Federal Student Aid (FAFSA) is required. **(Funding for this program is limited.)**

Georgia Service-Cancelable Loans - The State of Georgia provides funds for loans to students enrolled in critical fields such as Nursing. Recipients agree to repay the loan by working in the state for a specified period of time after graduation. Completion of the Free Application for Federal Student Aid (FAFSA) and a Federal Stafford Promissory Note are required. **(Funding for this program is limited.)**

HOPE Scholarships - For degree seeking students, these scholarships are available to Georgia students who graduated from high school in 1993 or later with at least a 3.0 GPA. These scholarships are also available to students who have attempted either 30, 60, or 90 semester hours with at least a 3.0 GPA. To be eligible for a HOPE scholarship the following conditions must be met: be a legal resident of Georgia and be a U.S. citizen. Certificate seeking students are eligible for HOPE assistance regardless of high school graduation date or grade point average. The HOPE scholarship will cover the full cost of tuition and most, but not all, fees. Furthermore, HOPE may provide a \$150 book allowance for students enrolled in six or more hours; \$75 for students enrolled in five or fewer hours. HOPE funds are provided by the State of Georgia through the Georgia Lottery for Education. Program specific regulations apply to the HOPE grant; therefore, it is advisable for students to see a financial aid counselor about eligibility and current regulations. HOPE-eligible students who wish to apply for HOPE only may complete the HOPE Application rather than the FAFSA; however, such students will not be considered for federal or other state aid programs until a FAFSA is completed.

Federal Pell Grant - The Federal Pell Grant is designed to help pay for college for students who can demonstrate financial need. The amount of a Pell Grant will be based on the amount the U.S. Department of Education determines a student and his/her family can contribute to the cost of attending South Georgia College. To receive a Pell Grant, a student must complete and submit a Free Application for Federal Student Aid (FAFSA) to the Federal Student Aid Programs. Free Application for Federal Student Aid forms are available from either the Financial Aid Office at South Georgia College or from a high school guidance counselor. Students may also complete the FAFSA over the Internet at www.fafsa.ed.gov. The Federal Student Aid Programs will process the information on this form and return a report called a Student Aid Report (SAR) to the student. Provided that South Georgia College was listed on a student's FAFSA, the financial aid office will receive an electronic version of the Student Aid Report. **The Title IV code for South Georgia College is 001592.** The student will be contacted by mail regarding further application procedures.

Federal Supplemental Educational Opportunity Grants (SEOG) - This grant was established to assist students with exceptional financial need as demonstrated by Pell Grant eligibility. Funds for this program are provided by the federal government and South Georgia College. Completion of the Free Application for Federal Student Aid (FAFSA) is required. **(Funding for this program is limited.)**

LOAN PROGRAMS

The Free Application for Federal Student Aid (FAFSA) is necessary to apply for any federal or state loan. Also, a separate loan application and promissory note must be completed to apply for any student or parent loan.

Federal Family Education Loans (Stafford Loans) - This student loan program is designed to provide low cost loans to finance a student's college education. These loans may be obtained from Federal savings and loans associations, banks, and credit unions. No repayment is necessary while the student remains enrolled in school at least half-time; however, repayment must begin six months after the student's educational program has been completed. Entrance and exit loan counseling requirements must be completed.

Federal Parental Loan for Undergraduate Students (PLUS) - This loan program enables parents to borrow to pay the educational expenses of dependent undergraduate students. Repayment generally begins within 60 days after the final loan disbursement for the academic year. Repayment is required even while the student is enrolled in school.

HOW TO APPLY FOR NEED-BASED ASSISTANCE

1. Apply for admission to South Georgia College. No financial aid can be offered to a student who has not been accepted for admission.
2. Apply for financial aid at South Georgia College. The College's financial aid application must be completed to be considered for all programs administered by the College.
3. Complete a Free Application for Federal Student Aid (FAFSA). This application is the need analysis form used to determine eligibility for financial assistance. List South Georgia College in the appropriate section. **The Title IV school code for SGC is 001592.**
4. Approximately four to six weeks after mailing the Free Application for Federal Student Aid (FAFSA) to the Federal Student Aid Programs, the student will receive a Pell Grant Student Aid Report (SAR). The financial aid office will receive an electronic version of the SAR and will contact the student regarding further application procedures.
5. Provide the Financial Aid Office with additional documents as requested.

The above mentioned forms can be obtained from the South Georgia College Financial Aid Office or from any high school counselor. Students may also complete the FAFSA over the Internet at fafsa.ed.gov. These procedures should be completed at least ten weeks prior to the beginning of the term for which aid is being requested. (See **Important Dates** section of this catalog.) Failure to complete the application process in a timely fashion may delay or prevent receiving aid when it is needed to pay tuition and fees at registration.

ELIGIBILITY FOR NEED-BASED ASSISTANCE

Eligibility for receiving financial assistance at South Georgia College is determined by comparing the cost of attending college with the ability of the student (and parents or spouse) to meet these expenses. Cost of attendance is calculated for each of several groups of students at SGC using criteria such as resident status, dependency status, and living accommodations. For each of these student groups, cost of attendance includes anticipated expenses such as room and board, books and supplies, personal expenses, tuition and fees, and transportation. The ability of the student (and parents or spouse) to contribute to college expenses (also called the Expected Family Contribution) is determined by the U.S. Department of Education using criteria established by that agency. Factors used in determining ability to pay include but are not limited to all appropriate assets and income (earned and unearned). The factors vary from year to year.

Each year that a student wishes to be considered for aid, a FAFSA and a South Georgia College Student Financial Aid Application must be filed. Approved awards for each year are based upon proper completion and timely filing of applications and financial statements, the availability of federal and/or college

funds, eligibility for the individual programs for which the student is applying, and the applicant's continued enrollment. **The amount of assistance may increase or decrease from one year to the next depending upon educational costs, the financial circumstances of the family, and the level of program funding.** Male students must show proof of registration for Selective Service to receive financial aid.

A number of applications are selected for verification purposes each year. When a student's application is selected, he or she will be required to submit documentation as requested to verify all sources of income and value of assets. Failure to submit the appropriate documentation in a timely fashion will prevent the award of federal financial aid.

OTHER FINANCIAL ASSISTANCE

VETERANS BENEFITS Veterans and dependents of veterans may be awarded aid to attend school under various public laws. Eligibility and amount of payments are determined by the Department of Veterans Affairs. The Office of the Vice President for Student Affairs at South Georgia College assists students in completion of forms and certifies college enrollment status and attendance to the Department of Veterans Affairs.

Interested students should consult the Student Affairs Office at South Georgia College to determine eligibility. Please call (912) 389-4244 or toll-free 1-800-342-6364 (throughout Georgia), or the Department of Veterans Affairs, 1700 Clairmont Road N.E., Decatur, GA 30033-4032, 888-442-4551. The web site is www.gibill.va.gov.

VOCATIONAL REHABILITATION ASSISTANCE Students seeking assistance from the State of Georgia Rehabilitation Services should contact the Rehabilitation Service Office in their home county.

STUDENTS' RIGHTS AND RESPONSIBILITIES

Students receiving financial aid have certain rights and responsibilities. The applicant must, without exception, report any of the following changes to the Financial Aid Office: (a) withdrawal from school, (b) transfer to another school, (c) any change in enrollment status, (d) name change, (e) address change or parents' address change, and (f) joining military service.

The financial aid applicant is responsible for obtaining, completing, and filing the proper financial aid application, statements, forms, etc., each year on a timely basis. The applicant has the right to seek and receive full information and counseling from the Financial Aid Office in regard to any financial matter. If the family's financial circumstances change due to death, divorce, marriage, disability, long-term unemployment or low income, the applicant's eligibility may change. The applicant must take the initiative in notifying the office of these changes.

Correct information must be provided on all financial aid forms. False reporting of information on financial aid application forms is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.

An applicant for financial aid must return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which the financial aid application or confidential statement was submitted.

The applicant is responsible for reading and understanding all forms requiring signature and for getting copies of them. Applicants must accept responsibility for all agreements signed. A student accepting a College Work Study Award must perform the work that is agreed upon by the applicant and the supervisor before funds will be disbursed. The student is also responsible for understanding the school's refund procedures and policies.

FINANCIAL AID STUDENT ACCOUNTS

South Georgia College uses a student account system of payment for financial aid. On registration day, students register for their courses and then go to the business affairs office to pay fees. Fees are deducted from the financial aid student account. If the award does not provide the total amount of the fees, the student must be prepared to pay the balance. If there is a balance due the student, the funds from the student's account may be used to purchase books. **Federal College Work Study awards are not included in the student account system and are not available at registration to pay fees.**

After all charges are deducted from the account, the balance will be paid to the student in one check within two calendar weeks following the end of the drop/add period. Any student who withdraws from all courses within the two weeks immediately following the drop/add period will not receive an award balance check. These funds are refunded to the respective financial aid programs. Furthermore, any student who withdraws from all classes after receiving an award balance check may be required to repay portions of that award balance check.

