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# **FINANCIAL AID**

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**Please Note:** Prospective students are urged to contact the Financial Aid Office for information about deadlines and the completion of appropriate forms in order to ensure a response before enrolling.

## OFFICE OF FINANCIAL AID

The Office of Financial Aid at Atlanta Metropolitan State College is responsible for assisting students in seeking and obtaining the financial aid funds necessary to pursue their educational goals. The office is committed to providing students with up-to-date information and resources. It is the intent of the office to assist students in becoming fiscally responsible and knowledgeable regarding their rights and responsibilities as financial aid recipients. The staff of the Office of Financial Aid assumes a proactive role in reaching out to currently enrolled and prospective students to educate each student regarding the benefits of higher education and the availability of financial aid at Atlanta Metropolitan State College.

The mission of the Office of Financial Aid at Atlanta Metropolitan State College is to ensure that all students who have a desire to attend College receive assistance to support their educational endeavors.

## POLICIES AND PROCEDURES

To apply for financial aid at Atlanta Metropolitan State College, a student must complete the Free Application for Federal Student Aid (FAFSA) each year. The fall semester begins a new financial aid year at Atlanta Metropolitan State College; therefore, all students must complete the appropriate FAFSA for the fall semester each year.

A student can submit the Free Application for Federal Student Aid by transmitting the application electronically at [www.fafsa.gov](http://www.fafsa.gov). Atlanta Metropolitan State College's school code is 012165.

The Free Application for Federal Student Aid (FAFSA) is the application that a student must complete to apply for the following financial aid programs at Atlanta Metropolitan State College:

- The Federal Pell Grant
- The Federal Academic Competitiveness Grant (ACG)
- The Supplemental Educational Opportunity Grant (SEOG)
- The Leveraging Assistance Educational Program (LEAP)
- The Federal Work Study Program (FWS)
- The Subsidized Federal Direct Loan Program
- The Unsubsidized Federal Direct Loan Program
- The Federal Direct Parent Loan Program (PLUS)

- The Lottery Funded HOPE Scholarship Program

Students applying for any of the student loan programs must complete a separate loan application annually. The application may be obtained from the Office of Financial Aid or downloaded from the financial aid section of the College's website, [www.atlm.edu](http://www.atlm.edu).

## **ELIBIGILITY REQUIREMENTS FOR FINANCIAL AID**

To be eligible to receive most federal and state financial aid, a student must meet the following eligibility requirements:

- Be a U.S. citizen or eligible non-citizen with a valid social security number
- Have a high school diploma or a General Education Development certificate (GED)
- Be officially accepted to Atlanta Metropolitan State College or currently enrolled as a regular student in compliance with Atlanta Metropolitan State College's Standards of Academic Progress Policy and seeking a degree or certificate
- If male, be registered with the Selective Service Administration
- Not be in default on a federal student loan or not owe a refund to the Pell Grant Program or Supplemental Educational Opportunity Grant Program (SEOG)
- If an applicant for the lottery funded HOPE Scholarship program and any other state financial aid program, meet the Georgia residency requirements as defined by the University System of Georgia Board of Regents and the HOPE Scholarship program

## **COST OF ATTENDANCE BUDGETS**

To determine a student's financial aid eligibility, the Office of Student Financial Aid takes into consideration all of the costs associated with attending College. Taken into consideration are the charges that the student is responsible for paying directly to Atlanta Metropolitan State College, which include tuition and fees. An allowance for other costs associated with attending College, such as books, living expenses, and a transportation allowance, are also considered. Together these items comprise the Cost of Attendance Budgets.

In addition, the Expected Contribution, such as the amount that a family can contribute toward the Cost of Attendance Budget, which is calculated by the U.S. Department of Education's Central Processing System, is used to determine the amount of a student's Pell Grant and eligibility for other grants and loans.

The Expected Family Contribution and the Cost of Attendance Budgets are listed on the electronic copy of the student's award letter online.

## **CREDIT BALANCES**

Credit balances exist when a student's financial aid, grants and loans exceed a student's tuition and fees. The issuance of refund checks to students who have credit balances on their account will be determined by the semester start date, the official drop and add period, and the official "no show" (confirmation of student's enrollment) date. Financial aid, grants, and loans will be officially credited to the student's account the day after the "no show" (confirmation of student's enrollment) date. Refund checks will be issued to students within fourteen days after financial aid is officially credited to the student's account.

If the Office of Financial Aid is notified that a student has not been attending classes, the financial aid will be adjusted or withdrawn.

## **ACADEMIC REQUIREMENTS FOR RECEIVING FINANCIAL AID**

**STANDARDS OF ACADEMIC PROGRESS (SAP):** The Higher Education Act of 1965, as amended by Congress in 1980, mandates institutions of higher education to establish minimum standards of "satisfactory academic progress" for students receiving financial aid. All students receiving financial aid from federal, state or institutional sources must conform to the College definition of satisfactory progress. All students will be held responsible for this information.

Each student's academic progress will be monitored upon the initial financial aid award for each academic year and each time the award is adjusted or updated thereafter. At a minimum, academic progress will be measured at least once per academic year (fall, spring, summer).

Students should be aware that financial aid is awarded based on the number of hours enrolled. If the student or an instructor fail to notify the Financial Aid Office that the student has not attended a class or classes, but received financial aid based on registration, the student's financial aid will be adjusted and he or she will be responsible for paying

the balance. No future financial aid will be disbursed to the student's account until he or she has satisfied any past balances due. Below are the criteria to maintain SAP.

### **All students should maintain a minimum of the following GPA of 2.0**

In addition to the GPA requirement students must also complete 67% of all hours attempted. Students should be aware that withdrawals (including hardship withdrawals), incomplete, repeat classes and IP's count as attempted hours in the SAP calculation. Federal guidelines mandate that a student cannot receive more than 150% of the total number of credit hours required to obtain the student's degree. The total number of hours is determined based on the student's major. For example, a student whose major is Pre-Nursing cannot receive financial aid for more than 99 total credit hours.

## **LEARNING SUPPORT**

Students enrolled in Learning Support classes are eligible to receive financial aid until they have attempted **28** semester credit hours. If a student is enrolled in Learning Support class after the **28** hours limit, the student must pay for those classes out of pocket. All classes will count in the SAP calculation.

## **APPEALS PROCESS**

A student who has lost eligibility for financial aid under these Standards of Academic Progress may feel that there were unforeseeable circumstances that prevented him or her from meeting these requirements. In such cases, the student will adhere to the following appeals process. **Students who have attempted 99 or more credit hours cannot appeal.**

1. The student will complete the Financial Aid Appeal Form;
2. The student must document mitigating circumstance that resulted in performing below the published standards.
3. The student will return the Financial Aid Appeal Form back to the Financial Aid Office.
4. The Standards of Academic Progress Committee will review the Appeal Form and will determine whether the appeal is granted. The

student will be advised in writing of the decision. **A student cannot appeal a “final” decision.**

## **FEE PAYMENTS, AUTHORIZATION OF CHARGES, REFUNDS AND REPAYMENT OF FINANCIAL AID**

### **FEE PAYMENT**

Tuition and fees must be paid before a student can begin to attend classes each semester. Students are not authorized to attend classes if tuition and fees are not paid.

Financial aid applicants should check their financial aid status online at [www.atlm.edu](http://www.atlm.edu). If a student has received an official award letter and has returned the signed acceptance page, his or her financial aid will memo (authorize) no earlier than 10 days prior to the first day of classes, so it is not necessary to come to the Financial Aid Office. Students should check their account to ensure their financial aid has authorized. If aid is not on the account as pending credit, the student must see the Financial Aid Office.

### **AUTHORIZATION OF CHARGES**

Students wishing to use their financial aid to purchase books, parking decals, public transportation cards, and any other purchases must authorize the College to deduct the charges from their financial aid. Authorization instructions are available on our website at [www.atlm.edu](http://www.atlm.edu).

If a student does not have financial aid available during the registration period to pay tuition and fees, the student is responsible for paying fees by the established fee payment deadline that is published in the course schedule and on the College’s website.

### **REFUNDS AND REPAYMENT OF FINANCIAL AID**

As part of the Higher Education Amendment Act of 1998, the U.S. Congress passed regulations that dictate what happens to a student’s federal financial aid when a student completely withdraws from College during any period of enrollment. The HOPE Scholarship program requires that colleges apply the same refund policy to HOPE Scholarship recipients who completely withdraw from College.

Even though students are awarded financial aid and have federal and state financial aid disbursed to them at the beginning of the semester, the student is required to earn the financial aid that he or she received by attending classes daily until 60 percent of the semester has passed.

When a student completely withdraws from College prior to the point when 60 percent of the semester has passed, the student has failed to earn all of the financial aid that he or she received and therefore, the student may be required to repay a portion of all of the financial aid he or she received: grants, loans and HOPE Scholarship.

The portion of the federal and state aid that a student has earned and is entitled to should be based on the date of the student's complete withdrawal. The formula that is used for this calculation is prescribed by the federal guidelines that govern the federal financial aid programs.

The refund calculation is based on the total number of days in the semester and the total number of days the student has attended classes before the student completely withdraws.

If a student receives more aid than he or she earns, then the portion that the student does not earn must be returned to the appropriate federal and state financial aid programs. A student may owe money back to the U.S. Department of Education and Atlanta Metropolitan State College.

The refund schedule is published each semester on the College's website at [www.atlm.edu](http://www.atlm.edu) and in the class schedule that is published for each semester.

## **FINANCIAL AID PROGRAMS AND GRANTS**

Atlanta Metropolitan State College participates in both federal and state financial aid programs, grants, work study, loans and the lottery funded HOPE Scholarship programs. Students wishing to receive federal or state financial aid (including the lottery funded HOPE Scholarship) must meet all of the general eligibility requirements and complete the Free Application for Federal Student Aid (FAFSA) and any other application(s) that may be required.

There are three types of grant programs funded by the U.S. Department of Education. A grant is financial aid that does not have to be repaid (unless the student withdraws from school and as a result owes some of the grant received back to the U.S. Department of Education)

Federal grants are based solely on financial need. The amount that students receive depends on their financial need, cost of attendance and enrollment status (full-time or part-time).

## FEDERAL GRANT PROGRAMS

### **Pell Grant**

The Pell Grant is the foundation of all of the federal financial aid programs. Pell Grants are need-based grants awarded to undergraduate students who have not received a bachelor's degree or graduate degree.

The amounts of the Pell Grant that a student may receive will vary from year to year, depending on enrollment status and cost of attendance. The U.S. Department of Education will determine a student's eligibility for the Pell Grant based on the information that the student reports on the Free Application for Federal Student Aid (FAFSA).

To receive the Pell Grant a student must meet all of the eligibility requirements.

### **Supplemental Educational Opportunity Grant**

The Supplemental Educational Opportunity Grant (SEOG) is a need-based grant that is awarded to Pell Grant eligible students who have not received a bachelor's degree or graduate degree.

A student's eligibility for the SEOG is determined by AMSC's Office of Financial Aid and is based on the availability of funds and financial assistance a student receives from other resources. The amount of SEOG a student will receive will be determined by the Office of Financial Aid.

### **Academic Competitiveness Grant**

The Academic Competitiveness Grant (ACG) is available to freshman and sophomore students who meet certain criteria.

To receive an ACG in the freshmen year of College a student must:

- have graduated from a rigorous secondary/high school program after January 2006 and not have been enrolled as a regular degree seeking undergraduate student at any other College or university
- be a Pell Grant recipient for the same award year
- be enrolled at least half-time( 6 credit hours or more)
- be a U.S. citizen or an eligible non-citizen
- be enrolled in an associate's degree program acceptable for full credit towards a bachelor's degree program

To qualify for the ACG at the sophomore level a student must:

- have graduated from a rigorous secondary/high school program after January 2005
- be a Pell Grant recipient for the same award year



- be enrolled at least half-time (6 credit hours or more)
- have earned a cumulative grade point average of 3.0 on a 4.0 scale and 3.0 credit hours
- be a U.S. citizen or an eligible non-citizen
- be enrolled in an associate's degree program acceptable for full credit towards a bachelor's degree program

Students may apply for the ACG when they complete the Free Application for Federal Student Aid (FAFSA) by answering questions on the FAFSA or contacting the Office of Financial Aid.

The U.S. Department of Education has defined what is considered as a rigorous high school program. Students may obtain this information from the Office of Admissions or the Office of Financial Aid.

Students who meet the eligibility requirements are awarded \$750.00 in their freshman year and \$1300.00 in their sophomore year of study. This award is not renewable.

Students who are eligible to receive the ACG will receive an award letter.

### **FEDERAL WORK STUDY PROGRAM**

Atlanta Metropolitan State College participates in the Federal Work Study Program. The Federal Work Study Program provides employment to students who are enrolled in at least six (6) credit hours and demonstrate unmet need.

Students may be assigned employment on campus or off campus in the community or in local elementary schools. Student wages are based on current minimum wage. Students wishing to work under the Federal Work Study Program must complete a Free Application for Federal Student Aid (FAFSA) and an application for Federal Work Study.

### **VETERANS ADMINISTRATION BENEFITS**

Former service personnel and war orphans are encouraged to take full advantage of benefits available through the Veterans Administration. Those students eligible for benefits should apply for admission to the College and complete the admissions process.

Within the Office of Financial Aid, a Veterans Affairs Coordinator is available to coordinate various services designed to meet the needs of veterans.

## VETERAN'S BENEFITS

Veterans desiring to use their VA Education Benefits for the first time need to submit VA Form 22-1990. Dependents under the Post 9-11 program desiring to use TEB (Transfer of Education Benefits) must submit VA Form 22-1999e once benefits have been transferred to begin receiving these benefits. Dependents desiring benefits under CH. 33 and 35 must submit VA Form 22-5490. Disabled Veterans desiring to enter into the VA Vocational Rehabilitation Program must submit VA Form 22-1990 directly to the VA and then follow up with the Atlanta, Georgia, VA office once accepted into the program. These forms will generate the Certificate of Eligibility that the college needs for the certification process. Veterans interested in the VA work-studies program must submit VA Form 22-8691 to the VA certifying official. In addition, a signed contract must be on file with the VA prior to beginning employment, and job duties must involve veteran-related functions.

Students in training using VA Educational Benefits are responsible for ensuring that all tuition and fees are paid on their accounts. CH. 1606, CH. 30, and CH. 35 students who receive funds directly are responsible for bringing their funds to the Business Office to pay any unpaid balance once they receive payment. Failure to do so will result in being dropped from classes. Furthermore, CH. 31 students are responsible for ensuring that the College receives VA Form 28-1905, and the students who are using CH. 31 benefits must go through the Atlanta, Georgia, VA office, Atlanta Metropolitan State College uses VA Form 28-1905 to bill the VA to pay for tuition, fees, and books, so it must be completed for CH. 31 benefits to be paid.

For CH. 31 students, the VA designates payment specifically for tuition and fees and pays it directly to the school. As a result, students receiving CH. 31 benefits lose their HOPE eligibility while receiving CH. 31 benefits. This is due to the HOPE legislation stating that if a second payer is paying specifically to cover tuition and fees, then that amount must be applied first. Since VA covers the full tuition and fees, there are no funds for HOPE to pay out.

The Post 9-11 Educational Benefit pays tuition and fees based upon a percentage (10% to 100%) that the veteran is eligible for based upon time in service. For CH. 33 students, due to recent Post 9-11 legislation, HOPE is applied differently when used in conjunction with Post 9-11 benefits than those of CH. 31. Both pieces of legislation (HOPE/State of GA and POST 9-11/Federal) have similar second-payer rules regarding payments designated to tuition and fees. Under the Post 9-11, as a result, since the VA is federal and supersedes the State of Georgia, the Post 9-11 law dictates that any state benefit being used must be applied first, and then the Post 911 will cover the remaining balance. (NOTE: Veterans who are

90%-100% Post 9-11 should consider not using their HOPE at the same time since VA will pay the 90% to 100% of tuition and fees.)

### **Tuition Assistance**

Tuition Assistance (TA) payments are handled directly with the Business Office. Any time a student changes his/her program of study or training establishment, a VA Form 22-1995 should be submitted to the VA Certifying Official before the VACO is allowed to submit certification. (Dependents under CH. 33 or 35 should use VA Form 22-5495). Delays or failure to submit this form will impact certification of classes and delay payments both to the school and the veteran. It is the responsibility of the

Veteran to ensure that adequate documentation is submitted to the VA Certifying Official to ensure timely payment. Failure to do so may result in being dropped from classes for non-payment of any unpaid balance of tuition and fees.

All forms can be submitted online through VONAPP at <https://www.ebenefits.va.gov> or mailed to the Southern Region VA Regional Office, P. O. Box 100022, Decatur, GA 30031-7022.

For further information, contact the School Certifying Official in the Financial Aid Office or call 1-888-GI BILL-1 to speak directly to the VA.

## **STUDENT LOANS**

Atlanta Metropolitan State College participates in the William D. Ford Federal Direct Loan Programs (Direct Loan). Funding for Direct Loan is provided by the U.S. Department of Education. Students applying for any of the Direct Loan Programs are required to complete a Free Application for Federal Student Aid (FAFSA) and a separate loan application which is available on the financial aid website at [www.atlm.edu](http://www.atlm.edu). The Office of Financial Aid must certify that the student meets all of the eligibility requirements for FAFSA and the requirements of the loan programs. The interest on student loans varies based on program and the date of loan disbursement. The current interest rates can be obtained from the U. S Department of Education's website at [www.studentloan.gov](http://www.studentloan.gov).

### **Federal Direct Subsidized Stafford Loan**

The Federal Direct Subsidized Stafford Loan is available to students who demonstrate need. The U.S. Department of Education pays the interest on behalf of the student while the student is enrolled in school for six (6) credit hours or more and during the first six months after the student ceases to attend school or falls below 6 credit hours of enrollment. After that time, repayment of the loan, interest and principal, will begin. The amount of a Subsidized Stafford Loan cannot exceed the student's financial need as determined by the Office of Financial Aid.

The amount of Subsidized Stafford Loan that a student can receive is based on the student's unmet need and academic grade level.

Effective July 1, 2007, freshmen borrowing under the Subsidized Stafford Loan Program can borrow a maximum of \$3,500 per academic year. Sophomores can borrow a maximum amount of \$4,500 per academic year if they meet all the other qualifications.

### **Federal Direct Unsubsidized Stafford Loan Program**

The Federal Direct Unsubsidized Stafford Loan is different from the subsidized Stafford Loan in that the U.S. Department of Education does not pay the interest lenders who provide money for this program a subsidy to participate in the program. Therefore, interest and principal will accrue under this program while the student is enrolled. However, students may request a deferment of interest and principal while they are enrolled in school.

The Unsubsidized Stafford Loan is not a need based loan program; however, a student must complete a Free Application for Federal Student Aid (FAFSA) and a loan application. The Office of Financial Aid must certify that the student meets the eligibility requirements.

The Unsubsidized Stafford Loan is available to those students who meet the independent student definition on the FAFSA and to dependent students whose parents are denied a Parent Loan for Undergraduate Students (PLUS).

Effective July 1, 2008, freshmen and sophomores borrowing under the Unsubsidized Stafford Loan Program may borrow a maximum of \$6,000 per academic year, if eligible.

### **Federal Direct Parent Loan for Undergraduate Students**

The Parent Loan for Undergraduate Students (PLUS) is available to biological parents, step-parents and adoptive parents of dependent undergraduate students. The parent is the borrower of the loan for a student who is enrolled in at least six (6) credit hours. The PLUS Loan is based on the credit worthiness of the parent. The Office of Financial Aid must certify that a student meets the eligibility requirements in order for the parent to borrow a PLUS Loan. Repayment of the PLUS Loan begins once the loan is disbursed to the school.

Under the PLUS Loan Program a parent may borrow up to an amount equal to cost of attendance minus any other financial aid the student receives.

## **STATE FINANCIAL AID PROGRAMS**

Atlanta Metropolitan State College participates in the Georgia Lottery funded HOPE Scholarship Program for Georgia State Colleges and Universities.

To be eligible for the HOPE Scholarship Program a student graduating from high school must meet the following qualifications:

- Graduated from an accredited Georgia high school in 1993 or later
- Earned a 3.0 cumulative grade point average on a 4.0 scale or 80 numeric grade point average in the College preparatory track curriculum
- If in a technical track curriculum, earned a cumulative grade point average of 3.2 on a 4.0 scale or 85 numeric grade average
- Meet the HOPE Georgia residency requirements
- Be a U.S. citizen or eligible non-resident for Title IV fund purposes

**Note:** If students did not qualify for the HOPE Scholarship upon graduation from high school or graduated from high school before 1993, students may qualify for the HOPE Scholarship if they earn a cumulative grade point average of 3.0 on all College course work after attempting 30, 60 or 90 credit hours. A student's entire academic history at Atlanta Metropolitan State College and other colleges will be used to determine the HOPE Scholarship cumulative grade point average.

The HOPE Scholarship will cover all of the tuition and part of the mandatory fees each semester that the student maintains eligibility. In addition, students who are enrolled in six (6) credit hours or more will receive a \$150 book stipend per semester. Students enrolled in fewer than six credit hours will receive a \$75 book stipend per semester.

To maintain eligibility for the HOPE Scholarship, a student must earn a 3.0 cumulative grade point average at the check points, which are at 30 credit hours, 60 credit hours, 90 credit hours and every spring semester.

Students may regain HOPE Scholarship eligibility if their cumulative grade point average is a 3.0 or higher after attempting 30 credit hours, 60 credit hours, or 90 credit hours.

The maximum number of attempted credit hours at which a student can receive the HOPE Scholarship is 127 credit hours.

### **Leveraging Educational Assistance Partnership**

The Georgia Leveraging Educational Assistance program (LEAP) is awarded to students who are Pell Grant eligible, demonstrate exceptional financial need of \$2,000 or more, and enroll in an eligible Georgia College or university. LEAP is funded by state and federal monies that are awarded to schools each year. The Office of Financial Aid determines a student's eligibility based on unmet need and the availability of funds.

## **Georgia Hero Scholarship**

The Georgia HERO (Helping Educate Reservists and their Offspring) 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 to the children of such members of the Georgia National Guard and U.S. Military Reserves.

The award amount received by students each year and the total funds appropriated for the program are established by the Georgia General Assembly. The maximum grant assistance for which the student is eligible shall not exceed \$2,000 per award year and a total of \$8,000 maximum of four years.

To apply for the HERO Scholarship the student must meet the following applicable qualifications:

- Be a member of the Georgia National Guard who completed at least one qualifying term of service
- Be a U.S. Military Reservist who completed at least one qualifying term of service; or
- Be a daughter or son whose parent was a member of the Georgia National Guard or U.S. Military Reserves who completed at least one qualifying term of service. The daughter or son must have been born prior to the qualifying term of service or within nine months of the beginning of the qualifying service and be 25 years of age or younger during the qualifying years of service
- Be a Georgia resident and U.S. citizen or eligible non citizen according to the federal Title IV regulations for a minimum of 12 consecutive months immediately preceding the first day of classes for the school term for which the scholarship is sought
- Be enrolled or accepted for admission at an institution that is a unit of the University System of Georgia, the Georgia Department of Technical and Adult Education, or a private independent nonprofit postsecondary institution eligible to participate in the HOPE Scholarship Program
- Meet all of the eligibility requirements of the federal Title IV Programs

To obtain the application to apply for the HERO Scholarship, the student should contact the Georgia Student Finance Commission.

## **Accel Program**

The Accel Program is available to students who are classified as high school juniors or seniors at accredited public and private high schools in the state of Georgia. The program allows students to pursue postsecondary study at approved public, private and technical colleges while receiving dual high school and College credit for courses successfully completed.