

FINANCIAL AID

Located in Student Services Center, the Financial Aid Office facilitates the process of identifying, applying for, and securing various forms of financial assistance for students. To contact the Financial Aid Office, call (678) 359-5990, email at finaid@gordonstate.edu (<https://www.finaid@gordonstate.edu>), or write:

Financial Aid Office
Gordon State College
419 College Drive
Barnesville, GA 30204

A wide variety of financial aid programs from scholarships, grants, employment, and loans are available to help students with educational costs. Most awards are based on financial need while some are awarded in recognition of merit or achievement. Financial Aid is awarded based on full-time enrollment status (12 hours). Financial Aid packages for students enrolled less than full-time may require adjustments. Eligibility for awards varies with enrollment status.

****Please Note:** All information as presented here was current at the time of printing. However, due to the many changes that often occur to the various financial aid programs, students are encouraged to visit the Gordon State College financial aid web page for the most current information. The web site can be accessed at <https://www.gordonstate.edu/admissions/financial-aid/index.html> (<https://www.gordonstate.edu/admissions/financial-aid/>)

Determination of Need-Based Awards

Awards based on need are determined by a process called financial need analysis. The analysis is standardized by the U. S. Department of Education (USDE) using a financial formula called Federal Methodology. The Free Application for Federal Student Aid (FAFSA) is the application that is required to begin this process. The electronic FAFSA is the easiest and quickest way to apply. The processing time for USDE is approximately four days. The electronic FAFSA may be accessed at www.studentaid.gov (<https://cat.gordonstate.edu/financial-aid/www.studentaid.gov>)

The Federal Title IV Code for Gordon State College is 001575. GSC will receive your FAFSA information electronically. Students must reapply annually to qualify each academic year.

Need-Based Award Application Procedures

Need-based awards include grants, employment, loans, and some scholarships. It is advisable to complete the FAFSA early. The FAFSA is available on October 1 for the award year that starts each fall semester. The priority date for receipt of the FAFSA at Gordon State College is May 1 of each year. FAFSAs received by the priority date with all requested documents submitted by the student and reviewed by the Financial Aid Office will be awarded first. New applicants must also apply for admissions through the Office of Admissions for a degree program.

When the FAFSA is analyzed by the U. S. Department of Education, the result is called the Student Aid Index (SAI). The SAI is the amount that the family should be able to contribute to the student's cost of attendance (COA). COA is the amount of direct cost (e.g., tuition, fees, room, board, and books) and indirect cost (e.g., transportation and personal expenses).

Need-based financial aid is awarded to help the student with need (i.e., COA minus SAI).

Federal Pell Grant

This is a federally funded program that provides need-based grants to undergraduate students without a previous bachelor's degree. The application is the Free Application for Federal Student Aid (FAFSA). Eligibility is based on the Student Aid Index (SAI) and the Cost of Attendance (COA). Students receive their SAI information on the FAFSA Submission Summary (FSS) after the submitted FAFSA is processed.

Pell Grant is prorated according to enrollment by each term. Students receiving the Federal Pell Grant may also be eligible for other types of financial aid. Students are limited to one full-time award each academic year. Students are also limited to twelve full-time semesters of payment under the Federal Pell Grant program.

Federal Supplemental Education Opportunity Grant

This federally funded program is designed for undergraduate students without a degree with exceptional need seeking their initial degree. A student must have been awarded the Federal Pell Grant in order to receive this grant. Early FAFSA application is encouraged. Priority for these awards is given to those who file by Gordon State's priority filing day, May 1st. You can review the policy at <https://www.gordonstate.edu/financial-aid/policies.html>

Federal Work Study

The Federal Work Study program is designed to provide employment opportunities for students with financial need. Employment opportunities are available both on-campus and off-campus with the pay not less than the federal minimum hourly wage. Students' work schedules are coordinated by the student and supervisor to accommodate the student's class schedule. The total amount of Federal Work Study awarded is based on the federal funding for the program, the student's financial need, and the amount of aid the student receives from other programs.

Student Loan Awards

Federal Direct Subsidized Loan

The Federal Government guarantees low-interest loans made to qualified students. Students may apply for this loan by completing the Free Application for Federal Student Aid (FAFSA). All loans are provided by the U.S. Department of Education.

Students are allowed to select their loan amount up to their award maximums. Eligible freshman may borrow up to \$5,500 per year, while sophomores (30+ earned hours) may borrow up to \$6,500 per year. Juniors (60+ earned hours) and seniors (90+ earned hours) may borrow up to \$7,500 per year. The student must be enrolled in at least 6 hours each term to receive a Federal Direct Subsidized Loan. The amount of loan eligibility is based on need as determined by the FAFSA and the cost of attendance.

Subsidized indicates that the federal government will pay the loan interest while the student is enrolled in school.

Interest will accrue during the six months following graduation or when the student ceases to be enrolled at least half time for all new Subsidized Loans. The rates are fixed on July 1st of each year and are valid for loans

disbursed between July 1st and June 30th of that calendar year. Funds are disbursed to the student through the college in two installments.

Repayment begins six months after the student ceases to be enrolled at least halftime. For the most up to date information on interest rates and loan fees, please visit: <https://studentaid.gov/understand-aid/types/loans/interest-rates#rates>.

Federal Direct Unsubsidized Loan

This loan is available to dependent students up to \$2,000 per year (above the amount of eligibility for the Subsidized Direct Loan). This loan is also available to independent students who choose to borrow above their Subsidized Direct eligibility or for dependent students who are not eligible for a Subsidized Direct Loan. Students borrowing through the Unsubsidized Direct Loan Program are responsible for the interest on the loan.

Funds are disbursed to the student through the college in two installments. The amount of eligibility is based on the dependent or independent status of the student and the student's need. The application procedures and fees are the same as the Subsidized Direct Loan Program. The student must be enrolled in at least 6 hours each term to receive a Federal Direct Unsubsidized Loan. For the most up to date information on interest rates and loan fees, please visit: <https://studentaid.gov/understand-aid/types/loans/interest-rates#rates>.

Federal Parent Loans for Undergraduate Students

This program is available to parents of dependent students. Parent borrowers may borrow up to the cost of attendance (at Gordon State) minus other aid.

A credit check is required for a PLUS credit approval. If a parent's PLUS loan application is denied, federal regulations allow the student to borrow additional Unsubsidized Direct Loan funds. For the most up to date information on interest rates and loan fees, please visit: <https://studentaid.gov/understand-aid/types/loans/interest-rates#rates>.

Please Note - for information on other types of financial aid, please visit the financial aid web page on the Gordon State College website at <https://www.gordonstate.edu/admissions/financial-aid/index.html> (<https://www.gordonstate.edu/admissions/financial-aid/>).

Loan Proration for Less than Full-time Students

Beginning July 1, 2026

Federal Direct Loan amounts will be prorated based on the number of credits a student takes each term.

- Students enrolled full-time will be eligible for the full loan amount. Undergraduate students are considered full-time at 12 credit hours.
- Students enrolled part-time (anything less than 12 credit hours) will have a reduced loan amount proportionate to their number of enrolled credit hours.
- Students who drop below 6 credit hours will still be ineligible to receive any amount of their direct student loans.

Dropping or withdrawing from a course may reduce your loan amount. Please be sure to contact your advisor before making any major changes to your schedule!

HOPE Scholarship Programs

The Georgia HOPE Scholarship is a state-funded scholarship program from the Georgia Lottery for Education. Its purpose is to assist Georgia

students in attending eligible Georgia postsecondary institutions to increase academic achievement, to keep the best and brightest students in Georgia, and to expand educational opportunities beyond high school to all Georgians.

Qualifications for the HOPE Scholarship

To be eligible for the HOPE Scholarship, you must meet the following requirements:

- Must complete an application – GSFAPPS or FAFSA;
- Must have at least a 3.0 HOPE GPA, which includes all college level coursework attempted since high school and from any institution attended;
- Must have attempted less than 127 hours;
- Must have not reached their HOPE Expiration Date; and • Must be a final HOPE Scholar if less than 30 attempted hours.

HOPE Scholars

- If you recently graduated from high school, you can only be awarded HOPE Scholarship after Georgia Student Finance Commission (GSFC) has evaluated your high school transcripts. After noting that you are a HOPE Scholar, you may contact our office by email if not awarded HOPE.
- If you are not a HOPE Scholar at the time of high school graduation, you may earn the HOPE Scholarship by achieving a 3.00 HOPE GPA at the 30, 60, or 90 attempted hours. If you have a 3.00 HOPE at one of these benchmarks, please email our office.

HOPE GPA Reviews

All students must maintain a 3.00 HOPE GPA at their 30, 60 and 90 attempted hours and at the end of every spring semester. If you are a part-time student, you will be checked on your third semester of enrollment.

Zell Miller Scholarship

The Zell Miller Scholarship was created in March of 2011 for Georgia's highest performing students. Students' eligibility is determined for the Zell Miller Scholarship by the Georgia Student Finance Commission (GSFC). Students can check their status for the Zell Miller Scholarship, by checking their HOPE GPA on <https://www.gafutures.org>. Students will only be awarded the Zell Miller Scholarship after GORDON STATE COLLEGE has received confirmation of their status from GSFC.

Applying for the Zell Miller Scholarship

To apply for the Zell Miller Scholarship, students must complete a GSFAPPS or the FAFSA.

To be eligible for the Zell Miller Scholarship, you must meet the following requirements:

- Must complete an application – GSFAPPS or FAFSA;
- Must be confirmed as a Zell Miller Scholar by GSFC;
- Must have at least a 3.3 HOPE GPA, which includes all college level coursework attempted since high school and from any institution attended;
- Must not have reached the Zell Miller Expiration Date; and
- Must have attempted less than 127 hours.

If you believe you should be a Zell Miller Scholar and have confirmed your status with GSFC by checking your HOPE GPA, please email our office.

Zell Miller GPA Reviews

All students must maintain a 3.3 HOPE GPA at their 30, 60 and 90 attempted hours and at the end of every spring semester.

GED Voucher

Georgia residents who have received a GED after June 30, 1993, may receive a \$500 one-time voucher through the HOPE program. This voucher can be used for educational expenses at Gordon State College.

Other Scholarships

Many companies, foundations, religious organizations, and clubs offer scholarships to qualified students. Information on these scholarships can be obtained from these organizations as well as the Internet and most large bookstores.

Gordon State College Foundation Scholarships

A limited number of scholarships are awarded yearly by the Gordon State College Foundation. Applications are available online at the following link: <https://www.gordonstate.edu/alumni/give-to-gordon/gordon-college-foundation/fnds-scholarships/index.html> (<https://www.gordonstate.edu/alumni/give-to-gordon/gordon-college-foundation/fnds-scholarships/>).

Satisfactory Academic Progress Policy

Federal regulations, HEA Sec. 484(c), §668.16, 668.34, require all schools participating in Title IV federal financial aid programs to have a Satisfactory Academic Progress (SAP) policy that conforms to the requirements detailed below. These requirements apply to all students as one determinant of eligibility for financial aid. You can find our SAP policy at <https://www.gordonstate.edu/departments/enrollment-services-and-marketing/financial-aid/policies/index.html> (<https://www.gordonstate.edu/departments/enrollment-services-and-marketing/financial-aid/policies/>).

- Your SAP status is based on your entire academic record, at all schools attended (includes all transferrable hours), regardless of whether you received financial aid.
- SAP is calculated each semester after grades have been posted to academic history by the Registrar's Office.
- Students can view their SAP Status at any time via Banner Web. Students who are put on a warning or "Not Making SAP" status are notified via their student email address and mailed a letter via US Mail to their mailing address on record.
- If after the first term of attendance you are not making SAP, you will be put on a Warning status and allowed to keep aid for one term. Your continued eligibility will be determined after the next term checkpoint.
- If your SAP status is "Not Making SAP" after the check is performed, you will not qualify for financial aid for the following term.
- If your SAP status is "Not Making SAP" and you cannot mathematically attain SAP requirements following the next term, an appeal will not be permissible. Documented mitigating circumstances may allow continued eligibility on a case-by-case basis and will require an academic plan.

Quantitative and Qualitative Requirements

Quantitative Requirement

The quantitative requirement has two parts:

- A maximum time frame
- A required completion ratio

Maximum time frame (maximum attempted credit hours)

Maximum TimeFrame is measured at the end of each semester in which the student is enrolled. Students are allowed to attempt up to 150% of the credit hours required to complete their degree. For example, if a bachelor degree program requires 120 credit hours, a student may attempt a maximum of 180 (120 x 150%) credit hours before becoming ineligible for federal aid. For an associate degree program required 60 credit hours, a student may attempt a maximum of 90 (60 x 150%) credit hours before becoming ineligible for federal aid. Students who are seeking a second undergraduate degree different from their first degree may be granted additional hours to complete the second degree requirements.

Once you reach the maximum attempted credit hours, you are no longer eligible for financial aid as an undergraduate student. Federal regulations stipulate that the maximum time frame for an undergraduate student cannot exceed 150% of the published length of the academic program.

Completion Ratio

The completion rate is measured at the end of each semester in which the student is enrolled. Students must show measurable progress toward earning a degree by successfully completing 67% of all attempted credit hours including remedial course work and transfer hours accepted for credit by Gordon State College. Grades of A, B, C or D count as the successful completion of a course. The grades of F, W, WF, I, U, IP or V do not count as the successful completion of a course.

The completion rate is calculated by dividing total credit hours earned (successfully completed) by total credit hours attempted (including transfer hours) rounded down to the nearest whole number.

Grade Point Average

Students are expected to maintain satisfactory academic standards as described in the Gordon State College Academic Catalog. The Grade Point Average is measured at the end of each semester in which the student is enrolled. To remain in good academic standing and in order to make satisfactory academic progress, students are required to maintain an acceptable cumulative grade point average. The minimum acceptable cumulative grade point average (GPA) is based on the number of semester hours attempted including transfer hours. For the purposes of this policy, the following measure is used:

Attempted Hours	Minimum Financial Aid GPA
0-15	1.5
16-30	1.7
31-45	1.9
46 or more	2.0

Policy Details

When is SAP determined?

- **Initial Review** – You are considered to be meeting SAP during your first term at Gordon State College.
- **End of Every Semester Review** – Your SAP status is calculated at the end of each semester, after grades are posted to your academic history by the Registrar's Office.

What happens when you do not meet the requirements?

- You are no longer eligible for financial aid – including work study, loans, grants or scholarships. If you're on a Warning Status – you will receive one additional semester of eligibility.

- Because you do not qualify for financial aid, you must pay your tuition and fees by the payment deadline or your registration will be cancelled by the Bursar's Office.

Maximum Time Frame (maximum attempted credit hours)

When you have attempted the maximum credit hours, you are no longer eligible to receive financial aid.

Low Completion Ratio

- **Warning Status** – The first time you fall short of meeting the required completion ratio, your status is Warning. You remain eligible to receive financial aid while in warning status.
- **"Not Making SAP" Status** – After attending one semester on Warning status, if you do not meet the required completion ratio, your status becomes "Not Making SAP" Status. You are no longer eligible to receive financial aid until the required standards are met. You must successfully appeal to regain eligibility.
- **Appeal Status** – After being placed on a "Not Making SAP" Status, AND a student has successfully appealed and financial aid has been reinstated, the student is eligible to receive financial aid. This status is only for one term and quite often will carry conditions and/or stipulations for continued eligibility.

How do you regain eligibility?

SAP Appeal

If extenuating circumstances during a specific term of enrollment prevented you from meeting the requirements, you may file an SAP Appeal.

Academic Circumstances that Affect Your Status

- Changes in major, double majors or minors – may cause you to reach your maximum attempted hours, and lose your eligibility before earning a degree.
- Incomplete grades, missing grades, failing grades, course withdrawals – all reduce your completion ratio, because they are counted as attempted, but not earned credits. They also count against your maximum attempted hours.
- Repeated courses – count as attempted credit hours each time you register for them. They also count against the allowed maximum. This can also reduce your completion ratio because repeated credits count as earned credits only once. NOTE: The U.S. Department of Education allows only one retake for the Title IV credit.
- Academic Renewal – count against your maximum attempted credits, and also lower your completion ratio because the credits count as attempted but not earned.
- Remedial courses – count as attempted and earned credits and are included in the GPA calculation.
- Late posted grades or grade changes – Once notification is received from the Registrar's Office of grade changes, the SAP status will be recalculated.
- Dismissal and Return – students who are suspended academically or choose not to attend because of "Not Making SAP" will not be automatically eligible for financial aid upon their return. Student must meet both qualitative and quantitative standards of SAP. If below standards, a student must appeal or use means other than financial aid for educational expenses. Absence does not restore eligibility for financial aid. It remains the responsibility of the student to be knowledgeable of their SAP standard when returning to school after dismissal or choosing not to return because of SAP Failure.
- Summer Term Courses – all hours attempted and completed in the summer terms are treated as any other semester hours in

determining SAP status. SAP will be checked following the summer term as well.

Policy for Reestablishing Financial Aid Eligibility

In order to regain eligibility for financial aid, a student must meet one of the following criteria:

1. A student may regain eligibility by attending school at his or her own expense until he or she meets the criteria as outlined in the Standards of Satisfactory Academic Progress for students receiving financial aid. The standards are reviewed at the end of each semester. A student cannot reestablish eligibility simply by being out of school for a set amount of time or by paying for a set number of classes out-of-pocket, as outlined in the Federal Student Aid Handbook. This also applies to students who have been suspended from Gordon State College, and are applying for readmission to the college. Students who have been academically suspended must pay all expenses with their own funds for the initial semester in which they return to Gordon State College if they are not making Satisfactory Academic Progress at the time they are readmitted to Gordon State College.
2. A student may submit the "Satisfactory Academic Progress Appeal" form if he or she is not making Satisfactory Academic Progress, and submitting the completed form along with the appropriate documentation to GSC Verification system [https://gordonstate.verifymyfafsfa.com/account/Login In](https://gordonstate.verifymyfafsfa.com/account/Login%20In) ([https://www.gordonstate.verifymyfafsfa.com/account/Login In](https://www.gordonstate.verifymyfafsfa.com/account/Login%20In)) order to submit an appeal, a student must have an extenuating circumstance. Appeals submitted without documentation will not be reviewed by the Financial Aid Appeals Committee.

Selective Service Registration

A student must meet federal Selective Service registration requirements prior to the application deadline.

Default and Refund

A student must not be in default on a federal Title IV or State of Georgia educational loan, nor owe a refund on a Title IV or State of Georgia student financial aid program, nor in any other way be in violation of the federal Title IV or State of Georgia Student Aid Regulations. If the student has repaid the defaulted loan or refund in full, he or she is eligible to receive HOPE assistance beginning with the term in which repayment was made in full, but not for previous terms.

Drug-Free Act

A student is ineligible if, in accordance with the Drug-Free Postsecondary Education Act of 1990, he or she has been convicted for committing certain felony offenses involving marijuana, controlled substances, or dangerous drugs. A student is ineligible to receive a HOPE Scholarship from the date of conviction to the completion of the next academic term. Institutions are not required to obtain criminal justice records of HOPE applicants.

Federal Refund Policy

All students receiving financial assistance who formally withdraw or who stop attending classes and receive grades of F, W and/or WF are subject to regulations regarding the return of funds to the aid program.

The refund date is determined by the withdrawal date.

Federal refunds are made in the following order:

1. Unsubsidized Direct Loan
2. Subsidized Direct Loan
3. Parent Plus Loan
4. Pell Grant
5. Supplemental Educational Opportunity Grant (SEOG)
6. Other Title IV Programs

Note: Refunds for students receiving the HOPE scholarship with no federal aid are distributed to the HOPE scholarship program. Students receiving both the HOPE scholarship and federal aid may owe a refund of federal funds and HOPE scholarship funds.

The student must return unearned aid for which he/she is responsible by repaying funds to the applicable aid program(s).

The federal Return of Funds policy uses the following steps:

- Step 1 – Determine the Student’s Title IV Aid for the term.
- Step 2 – Determine the Percentage of the Title IV Aid earned.
- Step 3 – Determine the Amount of Title IV Aid earned by the student.
- Step 4 – Determine the Total Title IV Aid to be returned.
- Step 5 – Determine the Amount of Unearned Title IV Aid due from the School.
- Step 6 – Determine the Amount of Unearned Title IV Aid due from the Student.

Refund Example: The following example of a refund calculation is based on a commuting student paying \$756 in tuition and fees.

The student received \$887 in a Pell Grant (Title IV) for the term. The student received no other aid. The student withdrew on the 8th day of a 111-day term.

- Step 1 - Amount of Student’s Title IV Aid for the term = \$887.00
- Step 2 - Percentage of Title IV Aid Earned/Unearned:
 - 8 Days Completed/111 Days in Term = 7.2% Earned.
- Step 3 - Amount of Title IV Aid Earned by the Student:
 - $\$887 \times 7.2\% = \63.86
- Step 4 - Title IV Aid to be returned: $\$887.00 - \$63.86 = \$823.14$
- Step 5 - Return of Funds by the School:
 - $\$756.00$ Tuition and Fees \times 92.8% Unearned Funds = $\$701.57$.
 - The school returns this to the Pell Grant Program.
- Step 6 - Return of Unearned Title IV Aid from the Student:
 - $\$823.14$ Title IV Aid to be Returned - $\$701.57$ Returned by the School = $\$121.57$.
 - Amount to be returned to grants is reduced by 50%
 - $\$121.57 \times 50\% = \60.79 – Amount for Student to Return to the Pell Grant Program.

Other Financial Aid Information is available on the Gordon State College web site at <https://www.gordonstate.edu/departments/enrollment-services-andmarketing/financial-aid/index.html> (<https://www.gordonstate.edu/departments/enrollment-services-andmarketing/financial-aid/>).