

Georgia Highlands College



FINANCIAL AID

Policies and Procedures Manual 2015-2016

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Section 1: Georgia Highlands College Mission and Institutional Goals

Georgia Highlands College, a state college of the University System of Georgia under the governance of the Board of Regents, was founded in 1970 to provide educational opportunities for the physical, intellectual and cultural development of a diverse population in seven northwest Georgia counties. With the advent of distance learning technologies, specialty programs, five thriving campus locations, and collaborative arrangements, the College has expanded its scope of influence beyond the Institution's original geographical area.

1.1 Our Purpose

To provide access to a teaching and learning environment that prepares our students to thrive in a global society.

1.2 Our Philosophy and Shared Values

Philosophy:

The philosophy of Georgia Highlands College is expressed in the beliefs that education is essential to the intellectual, physical, economic, social, emotional, cultural and environmental well-being of individuals and society and that education should be geographically and physically accessible and affordable.

In support of this philosophy, the College maintains a teaching/learning environment that promotes inclusiveness and provides educational opportunities, programs and services of excellence in response to documented needs.

Shared Values:

1. Access – making programs and services available within our service area
2. Student Success – placing students' goals at the heart of what we do
3. Integrity – demonstrating an ethical approach by our words and actions
4. Excellence – providing the highest level of quality service and teaching
5. Freedom of expression – allowing all campus constituents to share thoughts and feelings in an honorable and open way
6. Inclusiveness – appreciating and incorporating the uniqueness of all individuals
7. Cooperation – modeling and forming collegial and productive relationships
8. Passion – inspiring others to create an environment of teaching, learning and work where all parties grow and are challenged
9. Critical Thinking – making decisions informed by data and shaped context
10. Collaboration – building and fostering relationships that provide the highest mutual benefit to the College and the communities we serve

1.3 Our Mission Statement, Goals and Vision

Mission Statement:

The mission of Georgia Highlands College, a state college of the University System of Georgia, is to provide access to excellent educational opportunities for the intellectual, cultural and physical development of a diverse population through pre-baccalaureate associate transfer programs, career associate degree programs, and targeted baccalaureate degree programs that meet the economic development needs of the region.

Mission Goals:

To achieve the mission of being a gateway to success for students, Georgia Highlands College has articulated the following goals:

1. Effect quality teaching and learning focused on academic achievement and personal and professional growth.
2. Provide comprehensive student services that encourage and enable all students to be successful learners.
3. Engage students in a challenging atmosphere that prepares them for responsibility and leadership in an evolving global environment.
4. Utilize appropriate technologies to advance programs, services and operations to support teaching and learning.

5. Maintain efficient and effective administrative services and facilities to support all programs of the College.
6. Foster community relationships that facilitate partnering for mutual success.

Vision Statement:

To be the premier public, multi-campus institution of choice throughout our region while serving as the state leader in transfer and retention within our sector.

Section 2: Introduction to Financial Aid Policies and Procedures

2.1 GHC Financial Aid Mission and Philosophy

It is the mission of the Georgia Highlands College (GHC) office of Financial Aid to bridge the gap between financial need and educational opportunities for our diverse student population. GHC Financial Aid determines student eligibility and administers funds according to Federal, State and Institutional policies and regulations. Within the controls of Federal, State and Institutional policy, GHC Financial Aid consistently strives to improve the level of service provided to our students to include efficiency, accuracy and timely disbursement of funds.

2.2 Introduction to GHC Financial Aid

GHC Financial Aid is committed to providing a high level of service and support to GHC students. Our goal is to assist students with removing financial barriers so they are better positioned to obtain a postsecondary education.

GHC Financial Aid maintains hours of operation in line with those set by the College. Variations to business hours are announced on the GHC website www.highlands.edu. Financial Aid offices are located on the Floyd, Cartersville, Douglasville, Marietta and Paulding locations. The offices can be reached by calling the specific campus and/or submitting a ticket via the finaid@highlands.edu email address. Prospective and current students and their parents can access comprehensive information from the Financial Aid website at <http://www.highlands.edu/site/financial-aid>.

GHC Financial Aid currently has nine full-time employees and seasonal Federal Work Study students. The full-time employees comprise of a Director of Financial Aid, a Senior Financial Aid Counselor, three Financial Aid Counselors, two Financial Aid Processors and two Financial Aid Assistants. It is the responsibility of the Financial Aid staff to submit regular updates to the information contained in this manual of policies and procedures. The GHC Financial Aid Policies and Procedures Manual will be reviewed, approved and updated annually.

Section 3: Documents, Methods and Resources

GHC employs multiple sources for maintaining compliance. Information pertaining to financial aid regulations, laws, and Department of Education policy guidance are available for reference by all staff. Federal and State publications are housed electronically. Each staff member has access to the Department of Education's Information for Financial Aid Professionals (IFAP) website. Via this site, all staff members can access current or archived notifications, guidance, Q&As, tools and trainings.

GHC Financial Aid also receives a daily NASFAA Newsletter. Other publications that are made available to the office of Financial Aid include:

1. Newsletters from professional associations (GASFAA, SASFAA and NASFAA)
2. Policy Bulletins (Barnicki Bulletin, etc.)
3. Federal Register (NPRMs and Final Rules)
4. Federal Student Aid Handbook
5. The Blue Book
6. Dear Colleague Letters
7. Electronic Announcements
8. Program Integrity Q&As
9. Audit Guides
10. Training releases and/or toolkits

Section 4: Operating Policies

Operating policies are designed to ensure GHC Financial Aid is effectively and efficiently processing Federal and State aid in a compliant method.

1. Applicants and students who wish to receive financial aid assistance are required to submit a Free Application for Federal Student Aid (FAFSA) via www.FAFSA.gov. The Georgia Highlands School Code (009507) must be included on the FAFSA for GHC to receive a processed FAFSA.
2. Any and all outstanding requirements that are flagged on the FAFSA must be satisfied by submitting appropriate forms, written and signed clarification, or verified by GHC Financial Aid – as appropriate – prior to an award offer being made to the student.
3. All funds awarded to GHC students that are not considered Federal or State Aid – including scholarships or outside payments – must be submitted to GHC Financial Aid. These funds are added to the Resource Screen in BANNER and are calculated towards each student's Cost of Attendance.
4. GHC Financial Aid utilizes BANNER Software which retains and processes aid and includes field protections in certain cases to ensure compliance. Each Aid Year is set up with systematic rules and budgets to maintain adequate records and secure proper administration of funds. This includes ensuring aid is not given in excess of need or Cost of Attendance. Aggregate and annual awards do not exceed limits set forth by the Department of Education.
5. Documentation provided to GHC Financial Aid for verification purposes assigned by the Department of Education and/or clarifying conflicting data is housed in the Xtender software which is linked to BANNER.
6. GHC Financial Aid follows the established Satisfactory Academic Progress (SAP) Policy that is set forth herein (see § 7.6). Adequate checks and balances are in place to ensure continued student eligibility according to the SAP policy.
7. Senior administration ensures GHC Financial Aid has a sufficient number of qualified staff members to administer all financial aid programs.
8. GHC Financial Aid conducts a monthly reconciliation of all fund programs. Final numbers are compared with the Business Office to ensure drawdowns from G5 and EFT received from Georgia Student Finance Commission match total disbursement of funds.

Section 5: Separation of Duties

5.1 Introduction to Separation of Duties

GHC is committed to properly account for, report and manage Federal, State and Institutional funds in a manner supporting strong internal controls and adhering to regulatory requirements.

Internal control procedures must be in place to ensure accuracy and discourage fraudulent use of Federal, State and Institutional funds. Such controls include:

1. Segregation of duties related to the award, disbursement and funding of financial aid
2. Title IV and State funds returned in accordance with agency guidelines
3. Reconciliation of financial aid funds disbursed to student accounts
4. Advance of excess financial aid used in accordance with federal regulations
5. Excess financial aid refunded within 14 days of disbursement date

5.2 Financial Aid Award, Disbursement and Funding

Internal controls require the segregation of the financial aid awarding process and the disbursement of financial aid funds to the student accounts. The disbursement of funds to student accounts is the responsibility of the GHC Business Office. The Business Office disburses aid to student accounts at the direction of GHC Financial Aid. The Business Office submits a request to the GHC Accounting Office to drawdown Federal funds from the Department of Education's G5 system. State funds are invoiced by GHC Financial Aid, however, electronic transfer of funds from the State are made to the Accounting Office.

Financial aid awards are processed electronically from the Financial Aid module to student accounts. Segregation of duties and the use of electronic processing minimize the potential mishandling of funds and provide a record for related transactions.

5.3 Return of Federal and State Funds

Federal and State funds must be adjusted according to student eligibility based on regulatory guidelines. GHC Financial Aid is responsible to determine eligibility and calculate funds to be returned to the funding source (see § 7.5, Return of Title IV Funds). GHC Financial Aid adjusts awards for refunds, and the Business Office processes the disbursements electronically. Federal refunds are reported through the Common Origination and Disbursements process by Financial Aid. State refunds are issued to student accounts, and the Business Office processes disbursements electronically. Refunds due to the State agency are processed through SURFER by GHC Financial Aid.

5.4 Advance of Excess Financial Aid

Federal and State regulations specify authorized educational expenses to include tuition, room and board, fees, books, supplies, equipment, child care expenses, and transportation. Students are educated on the proper use of Federal and State funds throughout the financial aid process. The Business Office is responsible for overseeing the use of advanced aid. Students are required to provide an authorization to use funds in advance through the Georgia Highlands College bookstore. After students authorize funds to be used in the Bookstore, the Business Office submits an electronic file to our Follett Bookstore that allows students to utilize their excess funds – after tuition and fees – to purchase books and supplies during a specified date range prior to actual disbursement dates. Fund amounts are available by electronic files,

and Bookstore charges are submitted back to the Business Office to deduct the appropriate amounts prior to disbursements.

5.5 Refund of Excess Financial Aid

Federal regulations mandate the release of credit balances resulting from Title IV funds to be refunded to the student within 14 days of the disbursement date to the student's accounts. GHC is dedicated to obeying the Federal guidelines, and all credit balances are refunded to the student within 14 days of the disbursement date funds were released to the student's account. The Business Office refunds credit balances by the method in which the student permits to receive their funds. Permission options include receiving funds via electronic transfer to the student's HigherOne Card or direct deposit into the student's personal bank account. On rare occasions, the Business Office will cut a paper check to be mailed to the student's address as designated in BANNER's Student SCORE.

5.6 Departmental Responsibility

5.6.1 President's Office:

Ultimate responsibility for all financial aid programs resides with the Institutional President. Administrative authority and audit responsibility are delegated to the Director of Financial Aid. Leadership and support from the President are crucial to the successful administration of Federal Student Aid. The President holds key staff members accountable and promotes an effective and responsive financial aid program that will meet College goals and our students' needs while being in compliance with Federal, State and Institutional policies.

The President's responsibility regarding Federal Student Aid includes but is not limited to:

1. Meeting fiscal standards for administrating the FSA programs
2. Ensuring an adequate number of qualified staff to administer FSA programs
3. Establishing clear responsibility among appropriate offices
4. Referring any suspected cases of FSA fraud, abuse or misrepresentation to the Department of Education
5. Following the established financial aid Satisfactory Academic Progress for students
6. Complying with and signing Federal and State Program Participation Agreements

5.6.2 GHC Financial Aid:

Administrating Federal Student Aid and State aid is primarily the responsibility of GHC Financial Aid. Some responsibilities are necessarily shared with other departments, and the roles must be clearly defined. The GHC Financial Aid responsibility with Federal Student Aid and Georgia Student Finance Commission includes but is not limited to:

1. Counseling and advising students and parents about financial aid options and responsibilities
2. Providing prospective and current students with consumer information as required by Federal regulation
3. Assisting in the development and/or revisal of written policies and procedures
4. Determining student eligibility for Federal and/or State aid
5. Monitoring students' Satisfactory Academic Progress (SAP)
6. Maintaining school and student records, documentation, and administration of aid
7. Submitting financial reports (Data Collection Process, FISAP, etc.) while ensuring all Participation Agreements are current

8. Keeping up-to-date on changes in laws and regulations to ensure the Institution remains compliant
9. Reconciling student originations and disbursements through Common Origination and Disbursement website
10. Reconciling all State scholarships and grants through SURFER
11. Providing students with entrance and exit counseling for student loans through www.studentloans.gov
12. Maintaining financial aid disbursement records through BANNER Financial Aid modules
13. Monitoring financial aid awarding system processes
14. Monitoring financial aid operations
15. Managing institutional Cohort Default Rate
16. Maintaining accurate records in the financial aid systems
17. Processing PELL Grant, FSEOG, Federal Work Study, Direct Loans, HOPE Scholarship, Zell Miller Scholarship, HERO Grant, HOPE GED Grant, HOPE Accel Scholarship, Student Access Loans and Sallie Mae Alternative Smart Option Loans
18. Calculating the Return of Title IV funds through the BANNER module,
19. Preparing documents and files to present to external and internal auditors (Board of Regents, State and Federal Auditors)
20. Responding to audit finds as appropriate

5.6.3 Offices of Business and Accounting:

The Business Office and Accounting Office manage Federal and nonfederal financial aid programs. Overseeing the accounting, recordkeeping and reporting functions related to GHC's use of Federal and State funds requires detailed and complex accounting procedures.

The Business Office and Accounting Office have responsibility with regard to Federal Student Aid and Georgia Student Finance Commission. Through guidance from the Board of Regents, responsibilities include but are not limited to:

1. Organizing activities and cooperating with GHC Financial Aid in disbursement of funds to students
2. Projecting cash needed to cover disbursements
3. Reconciling records to ensure financial aid adjustments are properly recorded and updated
4. Submitting accurate audit reports
5. Collecting payments from students
6. Drawing down and returning Federal funds through the G5 system
7. Receiving Electronic File Transfers from Georgia Student Finance Commission according to invoices submitted by GHC Financial Aid
8. Disbursing funds to eligible students from Federal Student Aid program accounts
9. Maintaining a cash management system to meet disbursements
10. Reconciling cash between institutional records and bank statements
11. Reconciling funds between bank statements and Georgia Student Finance Commission balances
12. Preparing for and participating in external and internal program reviews and audits

5.6.4 Admissions & Registrar:

The office of Admissions & Registrar provides a crucial role by determining student residency and citizenship and ensures students are admissible to GHC based on Board of Regents guidelines and Institutional policy.

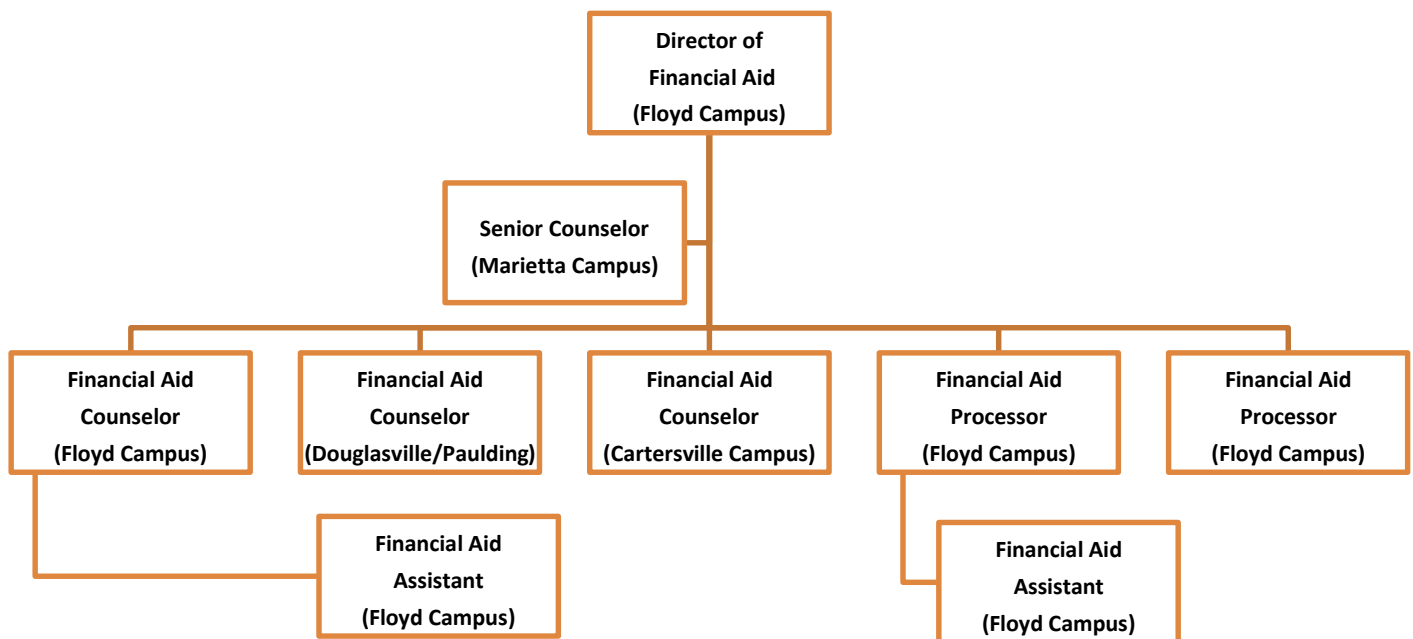
Admissions & Registrar is responsible for posting students' accurate credit hours enrolled, processing accurate student withdrawals during the semester, and posting final grades. Once final grades are rolled into BANNER history, Admissions & Registrar runs the End-of-Term Checkpoints for the HOPE Scholarship. Admissions & Registrar communicates with GHC Financial Aid when enrollment statuses are changed and when grades are final. This allows Financial Aid to process Return of Title IV, adjust awards appropriately, and run end-of-term processes which include Satisfactory Academic Progress.

It is the responsibility of Admissions & Registrar to ensure enrollment history is reported to the National Student Clearinghouse multiple times during a semester.

5.6.5 Faculty:

Faculty have the sole responsibility of notifying Admissions & Registrar when a student ceases attending class. Faculty must report the student's Last Date of Attendance so GHC Financial Aid can accurately calculate Federal aid eligibility. The first two weeks of a semester, GHC faculty are responsible for reporting non-attendance. Students who are reported as not attending class are administratively withdrawn by Admissions & Registrar. All non-attendance reporting is communicated to GHC Financial Aid to ensure student eligibility and awards reflect the most recent schedule adjustments.

Section 6: GHC Financial Aid Departmental Organizational Chart



Section 7: Financial Aid Application Procedures and Deadlines

Applicants for financial assistance are required to complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is completed online at www.fafsa.gov. The GHC School Code for the FAFSA is 009507.

Although student financial aid will be processed on a continuous basis as long as resources are available, GHC Financial Aid encourages students to apply early. Students must apply and/or reapply for financial aid every academic year. Other relevant documents may be required of certain applicants for verification of financial aid data. In all cases, a student must be accepted for admission to the College before aid is awarded.

7.1 Verification

Verification is the confirmation through documentation that the information provided on a student's FAFSA is correct. Federal regulations require that institutions verify or confirm the data reported by students and their parent(s) on the FAFSA. Any and all conflicting data must be verified, and the FAFSA must be updated to reflect the verified accurate data. This ensures that the student's eligibility for Federal aid is accurate. The verification process ensures that eligible students receive all the financial aid to which they are entitled and prevents ineligible students from receiving financial aid to which they are not entitled.

GHC students who are selected for verification by the Department of Education will have outstanding requirements listed on their student SCORE account. These requirements tell the students what documentation is needed for GHC Financial Aid to complete verification. All students are sent electronic notifications to their GHC email accounts and to the email address provided on the student's FAFSA. These notifications are another method used by GHC Financial Aid to inform students of the documentation needed to complete their financial aid file for eligibility determination.

All financial aid forms are located on the GHC Financial Aid website <http://www.highlands.edu/site/financial-aid-forms>. Forms can be printed, completed and submitted to the student's campus location. In some cases documentation is needed where forms are unavailable via GHC Financial Aid. Such documentation includes but is not limited to a(n):

1. Official IRS Tax Return Transcript
2. W-2
3. Marriage Certificate
4. DD214
5. Court Documentation (Legal guardianship, Divorce Decree, etc.)
6. Birth Certificate
7. Social Security Card, Alien Registration Card, Certificate of Naturalization
8. Student Loan Servicer Acknowledgement Letter
9. Work Separation Letter
10. Unemployment Benefits Statement
11. IRS Forms 4868, 14039
12. Police Report
13. Written and Signed Statement

The verification process can take up to four weeks to complete after all pertinent documentation is received ([see Verification Procedures](#)).

7.2 Determination of Awards

Total aid awarded to a student cannot exceed the cost of attendance at GHC. With receipt of the FAFSA, the Federal government evaluates students' household income and their ability to contribute towards their education. Students receive a Student Aid Report (SAR) from the Federal government after this evaluation is completed. The SAR is used by the College to determine students' eligibility for Federal, State, Institutional, and some private aid funds.

Based on the Expected Family Contribution determined on the FAFSA, students are placed into budget groups. Each budget group has a specific Cost of Attendance assigned. Cost of Attendance includes tuition and fees, books and supplies, transportation, food, personal expenses, and housing expenses. Awards cannot exceed the assigned Cost of Attendance. This includes any outside scholarships or grants in addition to Federal and State aid.

Student eligibility for the Pell Grant is based upon the Expected Family Contribution, Lifetime Eligibility Used, and their admissions status. Post-Baccalaureate, International, Transient and Dual-Enrolled students are ineligible to receive the Pell Grant.

Student Loans are awarded based upon the students' Expected Family Contribution, gradelevel and annual/aggregate limit eligibility. Awarding is processed electronically via the BANNER Financial Aid module ([see Packaging/Awarding Procedures](#)).

7.3 Types of Aid Available

Student aid programs at GHC consist of grants, scholarships, student employment, and loans. The funds for these programs are provided from Federal, State, Institutional and private sources.

7.3.1 Federal Student Aid:

1. Pell Grant
2. Supplemental Educational Opportunity Grant
3. Direct Loans (Direct Subsidized, Direct Unsubsidized, Direct Parent Plus)
4. Federal Work Study

7.3.2 State Aid:

1. Zell Miller Scholarship
2. HOPE Scholarship
3. HOPE General Education Diploma vouchers
4. Georgia HERO Scholarship
5. Student Access Loan
6. HOPE Accel

7.3.3 Institutional and Private Aid:

Institutional scholarships are handled through the GHC Foundation. Scholarship availability varies year-to-year and sometimes semester-to-semester. Students are encouraged to apply for these scholarships by various promotions. A committee managed by the GHC Foundation determines recipients of Institutional scholarships. The Business Office and GHC Financial Aid are then notified of recipients and scholarship amounts.

Private aid such as Sallie Mae Smart Option Loan is certified by GHC Financial Aid and recorded against the student's Cost of Attendance. Other private aid is sent to the Business Office which then sends GHC Financial Aid a copy of funds received. This amount is recorded in the Resource screen to count towards the student's Cost of Attendance.

7.4 Georgia State Scholarships and Grants

7.4.1 HOPE Scholarship:

HOPE (Helping Outstanding Pupils Educationally) Scholarship is available for eligible degree-seeking students at Georgia Highlands College. This scholarship provides assistance for tuition. Students may register for up to 15 credit hours and receive their HOPE Scholarship as long as they are meeting academic standards for progress. The HOPE Scholarship does not cover Learning Support classes. Completion of the FAFSA or State application GSFAPP is required.

7.4.2 HOPE Qualifications:

Freshman HOPE candidates must meet the following qualifications:

1. Legal residency in the state of Georgia
2. High school graduation with a 3.0 grade point average or higher in the core curriculum (3.2 grade point average or higher for students receiving a tech prep diploma)
3. No felony drug conviction
4. Registered with Selective Services, if applicable
5. Deemed a Final HOPE Scholar by Georgia Student Finance Commission

7.4.3 HOPE Reviews:

HOPE Scholarship recipients will have an academic review when they attain 30, 60 and 90 attempted semester hours and at the end of each spring semester to ensure they are still maintaining a 3.0 HOPE grade point average. A HOPE grade point average will often differ from a cumulative GHC grade point average. HOPE considers all attempted semester hours from all colleges and universities attended to compute the HOPE grade point average. Applicable learning support classes are also included if taken prior to fall 2011. If the student has failed to earn a 3.0 GPA, the student will lose the scholarship until the next semester-hour checkpoint. At that time, if the student has a 3.0 GPA, he or she can regain eligibility for the scholarship. All students may earn eligibility for the HOPE Scholarship at the 30, 60 or 90 attempted semester hour checkpoints if they meet the following criteria by having:

1. Legal residency in the state of Georgia for a minimum of twenty-four consecutive months
2. Completed 30, 60 or 90 attempted semester hours
3. A 3.0 grade point average for all attempted hours from all colleges and universities
4. No defaults with a federal student loan
5. No felony drug conviction
6. Registered for Selective Service, if applicable
7. Graduated from high school, completed and obtained a GED, or successfully completed a Home School Program less than seven (7) years from the term requesting eligibility
8. Completed and submitted a Georgia Highlands College HOPE Eligibility Review form (available via the website <http://www.highlands.edu/site/financial-aid>)

7.4.4 HOPE Checkpoints:

HOPE Scholarship End-of-Spring Checkpoint – Effective Spring 2005

1. HOPE Scholarship recipients must have a 3.0 GPA at the end of each spring term in order to continue their eligibility. The exception is freshmen (1st tier) recipients who enrolled for less than 12 hours for each of their first three consecutive terms (see Three-Term Checkpoint).
2. HOPE Scholarship eligibility can be *lost* at an end-of-spring checkpoint but cannot be *gained* or regained at an end-of-spring checkpoint.
3. HOPE Scholarship eligibility can be *lost* at an end-of-spring checkpoint and then regained *only once* at a future attempted-hours checkpoint.

HOPE Scholarship Three-Term Checkpoint – Effective Spring 2005

This checkpoint applies *only* to freshmen (1st tier) recipients who enrolled for less than 12 hours for each of their first three consecutive terms: 1. Must have a 3.0 GPA in order to continue eligibility

2. After the three-term checkpoint is applied once to a student, the end-of-spring checkpoints must be applied to that student regardless of the number of hours enrolled each term.
3. HOPE Scholarship eligibility can be *lost* at the three-term checkpoint but cannot be *gained* or regained at the three-term checkpoint.
4. HOPE Scholarship eligibility can be *lost* at a three-term checkpoint and then regained (only once?) at a future attempted-hours checkpoint.
5. The three-term checkpoint is not applied if the recipient enrolls for 12 or more hours for the third term.

Students may qualify for the HOPE Scholarship until they reach 127 attempted semester hours. HOPE Scholarship recipients attending GHC as transient students should contact their home institution's financial aid offices for necessary paperwork and instruction ([see HOPE Scholarship Procedures](#)).

7.5 Return of Title IV Funds Policy

The Higher Education Amendments of 1998 includes provisions governing what must happen to Federal financial assistance if a student completely withdraws from school in any semester. If a student withdraws from Georgia Highlands College, then the College or the student may be required to return some of the Federal aid awarded to the student. The student may also be eligible for a refund of a portion of the tuition and fees paid to GHC for that semester.

Federal regulations assume that students “earn” their Federal financial aid awards directly in proportion to the number of days of the term that they attended until the withdrawal date. If a student completely withdraws from school during a term, the school must calculate according to a specific formula the portion of the total scheduled financial assistance the student has earned and is therefore entitled to receive up to the time of the withdrawal. If the student or GHC receives more assistance than the student has earned, the unearned excess funds must be returned to the Department of Education. On the other hand, if the student or GHC receives less assistance than the amount earned, the student may be able to receive those additional funds.

The portion of Federal student aid a student is entitled to receive is calculated on a percentage basis by comparing the total number of days in the semester to the number of days completed

before the student withdrew. For example, if a student completes 30% of the semester, she earns 30% of the assistance she was originally scheduled to receive. This means that 70% of scheduled awards remain unearned and must be returned to the Department of Education. Once a student completes more than 60% of the semester, she has earned all (100%) of the scheduled assistance. If a student withdraws from GHC before completing 60% of the semester, she may be required to repay unearned financial aid funds that were already disbursed ([see Return of Title IV Procedures](#)).

7.6 Satisfactory Academic Progress Policy

The Higher Education Act of 1965, as amended, mandates institutions of higher education to establish a standard of satisfactory academic progress for students who receive financial aid. This standard must apply to students' entire academic history, regardless of whether Title IV financial aid was received. In order to remain eligible to receive aid at GHC, students must meet the standards specified for acceptable academic performance and for satisfactory progress toward the completion of their programs of study. The standards are established within the framework of applicable Federal regulations specifically for the purpose of determining the eligibility of students to receive aid under the generally funded Title IV programs, including Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, Federal Work-Study, Georgia's HOPE Scholarship, Direct Loan Programs (Subsidized and Unsubsidized), and the Direct PLUS Loan Program. These standards should not be confused with Probation or Good Standing as defined by academic regulations.

7.6.1 Satisfactory Academic Progress Requirements:

Students must meet the requirements in each of the three areas listed below in order to make Satisfactory Academic Progress (SAP). SAP is reviewed after every semester ([see SAP Procedures](#)).

1. Students must maintain a 2.0 or above cumulative grade point average. Learning support classes are included in the GPA calculation for financial aid purposes.
2. Students must complete at least 67% of courses attempted. This system does not "roundup" completed hours. If a student attempts 12 hours but completes only 8, the completion rate is 66.6%. This example shows the student would not be meeting the SAP requirements. Learning support classes are included in the completion rate ratio calculation for financial aid purposes.
 - a) The following will be considered as semester hours successfully completed:
 - "A" through "D" grades
 - "S" satisfactory
 - "K" credit
 - "IC" institutional credit
 - b) The following shall not be considered as semester hours completed:
 - "F" grades
 - "F\$"
 - "I" incomplete
 - "W" withdraw
 - "U" unsatisfactory
 - "V" audit
 - "WF" withdrew failing
 - "IP" used in Learning Support Services

3. Students must complete their program of study in a reasonable timeframe. The maximum timeframe allowed for a student to complete the program of study is 150% of the total credit hours required for that program. For example, if a student's academic program requires 60 credit hours for graduation, she may receive aid up to 90 semester hours. All transfer credit hours accepted by GHC are included in the total credit hours regardless of whether the courses are required for the student's course of study.

7.6.2 Financial Aid Warning and Suspension:

A student will automatically be placed on financial aid warning in the event that student fails to meet SAP progress requirements. A student in this category may receive financial aid for the next term; however, by the end of the next term, the student must be making SAP. If the student does not make up the deficiencies to be removed from financial aid warning, the student is NO LONGER eligible for Financial Aid and will be placed on Financial Aid Suspension. The student will remain on Suspension until SAP is earned or a SAP Appeal is granted. A student who does not meet the 150% timeframe requirement will – without warning – become ineligible for financial aid.

7.6.3 Satisfactory Academic Progress Appeal:

If there are extenuating circumstances that prevented a student from meeting the SAP policy, a written financial aid appeal may be submitted to GHC Financial Aid. Students cannot appeal if they have exceeded the maximum timeframe for their program of study (7.6.1, #3). A student may appeal only one time. While completing the appeals process, the student is responsible for payment of current fees that are due by the published fee payment deadline.

The SAP Appeal Form is located on the GHC Financial Aid website. Students are required to complete the form in its entirety. Students must provide a written explanation of the circumstances that contributed to their inability to make SAP. Students are required to include action plans that will allow them to change their circumstances and improve their academic status.

7.6.4 SAP Appeals Approved:

If the SAP Appeal is approved, the student must adhere to the conditions stated in their appeal approval letter. Students who are approved are placed on Financial Aid Probation and will be required to meet the minimum SAP requirements each term they are on probation and without exception. The appeal will carry until the next SAP review period after spring semester.

Students who fail to meet SAP requirements at that time will become ineligible for aid.

Students who violate their appeal will have their financial aid cancelled and the appeal will be revoked. These students will be ineligible to receive financial aid again until all terms of the Satisfactory Academic Progress (SAP) Policy are being met.

7.6.5 SAP Appeals Denied or Revoked:

If the SAP Appeal is denied or revoked, the student is ineligible to receive financial aid until all terms of the of Satisfactory Academic Progress (SAP) Policy are being met. Students who have a revoked or denied appeal may schedule an appointment to speak with the Vice President for Student Affairs.

Student financial aid cannot be awarded for audited courses.

GHC Financial Aid will notify students in writing if they are suspended from financial aid programs and become ineligible for aid. However, if – due to circumstances beyond the control of GHC Financial Aid – a student does not receive notification, that in and of itself does not excuse the student from the financial aid suspension nor does it exempt the student from appealing in a timely manner.

Section 8: Document Collection Process

Georgia Highlands College has six campus locations, five of which are set up to receive financial aid documentation. The Floyd, Cartersville, Douglasville, Marietta and Paulding locations have Enrollment Management staff who have the ability to collect financial aid documentation. Designated staff are trained to scan all documentation into Xtender. This software allows the GHC Financial Aid to index documents to the appropriate student file that houses and retains documents.

Students are informed that it can take up to three business days for the BANNER system to indicate a document as received. GHC Financial Aid processes all documents within a two week timeframe. Document status updates, any additional information needed, and any comments regarding the student are made in the BANNER Financial Aid module.

Section 9: Professional Judgment

The Higher Education Act of 1992 allows financial aid administrators to make professional judgments for special or unusual family or student circumstances. These circumstances must be documented clearly and have adequate supporting documentation. Circumstances requiring professional judgment decisions must be analyzed on a case-by-case basis. Adjustments can increase or decrease a student's Expected Family Contribution (EFC), and documentation must be retained in the student's file ([see Professional Judgment Procedures](#)).