

IMPORTANT NOTE: If you are both a first-year undergraduate student and a first-time borrower at MGA, your first disbursement cannot be made until 30 days after the first day of your enrollment period.

Preferred FAFSA Deadlines:

- Summer: March 1 (Document deadline April 5)
- Fall: March 15 (Document Deadline April 20)
- Spring: Sept. 1 (Document Deadline Oct. 1)

How to Apply for Financial Aid:

Free Application for Federal Student Aid (FAFSA) opens October 1. Visit www.studentaid.gov or download the **myStudentAid** app in your app store on a mobile device.

- *Must have FSA ID and password to apply for federal aid.*
- *MGA Federal School Code: 001581*

For State Aid programs only: www.gafutures.org

- *Please make sure Middle Georgia State University is listed as a school for MGA to receive your application*

How your Financial Aid is Determined:

- **Cost of Attendance (COA):** The total educational costs of attending MGA includes: tuition and fees, room and board, transportation expenses, and personal expenses.
- **Expected Family Contribution (EFC):** The EFC is a measure of your family's financial strength and is calculated from the information you reported on your FAFSA.
- **COA minus EFC equals Financial Need**
- Once financial need is determined, a financial aid offer package that may consist of a combination of grants, scholarships, loans and/or work study, is developed.
- **It is not uncommon for some students to have remaining financial need that cannot be met through this process.**

State Aid Programs:

- **Zell Miller Scholarship** is a merit-based award available to Georgia residents, similar to the HOPE Scholarship, but with more stringent academic requirements. A Zell Miller Scholarship recipient must graduate from high school with a minimum 3.70 GPA (as calculated by GSFC), combined with a minimum SAT score of 1200 on the math and reading portions or a minimum composite ACT score of 26 in a single national test administration, and maintain a minimum 3.30 cumulative postsecondary GPA to remain eligible. Eligible students are provided a higher level of tuition assistance while pursuing an undergraduate degree at a Zell Miller Scholarship eligible college or university in Georgia.
- **HOPE Scholarship** is a merit-based award available to Georgia residents who have demonstrated academic achievement. A HOPE Scholarship recipient must graduate from high school with a minimum 3.00 GPA (as calculated by GSFC) and maintain a minimum 3.00 cumulative postsecondary GPA to remain eligible. The scholarship provides tuition assistance to students pursuing an undergraduate degree at a HOPE Scholarship eligible college or university in Georgia
- **Zell Miller Grant** is a merit-based program available to Georgia residents pursuing a certificate or diploma. A Zell Miller Grant recipient must maintain a minimum 3.50

cumulative postsecondary GPA to remain eligible. Eligible students are provided full standard tuition assistance while enrolled at a Zell Miller Grant eligible college or university in Georgia

- **HOPE Grant** is available to Georgia residents who are pursuing a certificate or diploma. A HOPE Grant recipient must maintain a minimum 2.00 cumulative postsecondary GPA to remain eligible.
- **HOPE Career Grant** is available to Georgia residents who are receiving the HOPE Grant or Zell Miller Grant and pursuing an approved certificate or diploma at an eligible college or university in Georgia.
- **HOPE GED Grant** is available to Georgia residents who earn a General Education Development (GED) diploma awarded by the Technical College System of Georgia (TCSG). The Grant provides a one-time \$500 HOPE award that can be used toward tuition, books or other educational costs at an eligible college or university in Georgia. Full-time enrollment is not required. Students must use their HOPE GED Grant award within 24 months of the date of their GED diploma.

Federal Aid Programs:

- **Pell Grant** is a federal grant awarded to undergraduate students for post-secondary education. Pell Grants are awarded on the basis of financial need. This grant may be eligible to students who have not earned a bachelor's or professional degree. The amounts vary based on your EFC and your hours of enrollment. *You may not receive Pell grant funds from more than one school at a time.*
- **SEOG** is a limited federal fund that can provide additional grant money to an undergraduate student's financial aid package if he or she has demonstrated financial need and is enrolled at least half time.
- **Federal Work Study Program** provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay for educational expenses. You must be enrolled at least half-time to be eligible for work.
- **Federal Student Loans** are a major form of self-help aid for students.
 - **Subsidized** are loans made to eligible undergraduate students who demonstrate financial need. You will not be responsible for interest before you enter repayment or during authorized periods of deferment.
 - **Unsubsidized** are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need. You will be charged interest from the time the loan is disbursed until it is paid in full.
 - **NOTE: You must complete Entrance Counseling, a Master Promissory Note (MPN), AND be enrolled at least half time to receive loan funds which can be completed at www.studentaid.gov.**
 - The amount you may borrow each academic year depends on your financial need, class rank, program of study, and dependency status.

Alternative Payment Options:

- **Direct PLUS loans** are loans made parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify. Visit www.studentaid.gov to apply.
- **Grad PLUS loans** are loans made to graduate or professional students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify. Visit www.studentaid.gov to apply.
- **Alternative Student Loans** are funded by private lenders and are not based on need. Compare options and apply today by visiting <https://choice.fastproducts.org/FastChoice/home/158100/1>.
- **Nelnet Payment Plan** are Tuition payment plans break down your tuition balance into affordable monthly payments. There's no interest, payment options are flexible, setup fees are affordable, and it's easy to enroll! To apply, visit <https://www.mga.edu/bursar/payments/payment-plan.php>.

Withdrawals: When you reduce your enrollment to zero hours, you have withdrawn from MGA. If you should withdraw, the law states that the amount of aid that you have "earned" up to the point of withdrawal must be determined by a specific formula.

- **If you received more aid than you earned, the excess funds must be returned.** The amount of assistance you earn is determined on a pro-rata basis. That is, if you completed 30% of the payment period or period of enrollment, you earned 30% of the assistance you were originally scheduled to receive. **Once you've completed more than 60% of the payment period or period of enrollment, you earn all of your aid.**
- If you received excess funds that must be returned, MGA will send you notification to explain what portion of those funds you must return.

Unofficial Withdrawals: Federal regulations require MGA to have a procedure for determining whether you began attendance and received (or could have received) Title IV funds. **If you fail to earn a passing grade, in at least one course in which you were enrolled, MGA must assume for Title IV purposes that you have unofficially withdrew.** Faculty members at MGA are required to input the last date of attendance in Banner for any unsuccessful grade, including W, WF, I, IP, F. The student record is then reviewed to see to see if the student attended through at least 60% point of their term. If you are not found to not earn any of your grades for the period of enrollment, then it is determined by the Office of Financial Aid if you received assistance. If you received Title IV aid, a Return to Title IV (R2T4) calculation is performed and your student account is updated. **Based upon this calculation, you may owe MGA and the Department of Education for unearned funds received during the semester.**

Appeals: In some cases, the Office of Financial Aid may adjust the information used to calculate your Estimated Family Contribution (EFC) to accommodate for any special circumstances you may have (i.e. unusual medical expenses, loss of employment). If conditions such as these apply to you or your family, please submit an appeal for the appropriate aid year within CampusLogic. Decisions for

appeals are final and cannot be appealed to the U.S. Department of Education.

Satisfactory Academic Progress: To encourage the completion of your specific program of study within a reasonable timeframe and to comply with federal, state, and MGA requirements, financial aid recipients of MGA must maintain Satisfactory Academic Progress (SAP) as a condition of receiving financial aid. Satisfactory Academic Progress requires financial aid recipients to adhere to the following components:

- Meet the minimum cumulative GPA
 - Undergraduate 2.0 GPA
 - Graduate 3.0 GPA
- Satisfactorily complete at least 66.5% of the cumulative credit hours attempted
- Complete the program of study within the 150% of the maximum attempted hours.

Satisfactory Academic Progress is monitored at the end of every semester, beginning with your first term at MGA. Financial Aid recipients who do not meet conditions of SAP will lose their financial aid eligibility. A student's **entire** academic history (including transfer hours) is considered for purposes of this policy regardless of whether the student received financial aid at the time the credit hours were completed.

Second-Session Courses: Pell Grant cannot be adjusted for any second session courses added after the drop-add period following regular registration.

Audit Classes: Financial Aid funds cannot be used for courses taken for audit purposes.

Enrollment Requirements: You are expected to attend the classes in which you enroll and to complete all course requirements. If you do not, your aid may be reduced or canceled, and you may be required to repay funds provided to you. The Office of Financial Aid reviews the enrollment activity of financial aid recipients at several points in the enrollment period.

Accepting Your Offers: Once your financial aid offer has been packaged, you will receive an email notification to review your award on your SWORDS account. Please accept any award offer you wish to receive **PRIOR** to the payment deadline.

NOTE: Awards amounts presented are for the entire academic year, not for a single term. When you accept an award, you are accepting it for the entire academic year.

- **Accepting your Terms and Conditions:**
 1. Log into SWORDS
 2. Click on FINANCIAL AID
 3. Click AWARD
 4. Click AWARD BY AID YEAR
 5. Choose the Tab: TERMS AND CONDITIONS
 6. **CHECK BOX** within the TERMS AND CONDITIONS
 7. After you have accepted the Financial Aid TERMS AND CONDITIONS **proceed to the next section to accept your award.**

- **Accepting your Financial Aid Offer:**

1. Log into SWORDS
2. Click on FINANCIAL AID
3. Click AWARD
4. Click on AWARD BY AID YEAR
5. Choose the AID YEAR, which is the academic year you plan to attend MGA.
6. Select ACCEPT AWARD OFFER Tab.
7. For all AWARDS you wish to accept in the full amount, click ACCEPT.
8. If you wish to decline an award, choose the DECLINE button.
9. If you wish to accept a partial amount, click ACCEPT then ENTER THE AMOUNT you want to accept

Office Hours:

- **Regular Hours (Fall and Spring semesters):**
Mon – Thurs 8:00 a.m. – 5:30 p.m.;
Fri 8:00 a.m. – 12:00 p.m.
- **Summer Hours**
Mon – Thurs 7:30 a.m. – 6:00 p.m.
Closed on Fridays.

Payment and Disbursement:

Tuition and fees payment: Once you have accepted your Financial Aid Terms and Conditions, Offers, and completed the steps for loan recipients, the Financial Aid Office will *authorize* all eligible aid to your MGA student account. The Bursar's Office will then apply 'Authorized Aid' to your tuition and fees for the payment period. **If your enrollment status changes due to withdrawal, dismissal, graduation, or course load changes (ex. adding/dropping classes, repeat classes, etc.), your awards may be changed or canceled. You are responsible for charges not covered by financial aid funds by the published deadline.**

Books: Financial aid funds in excess of tuition and fees may be used for books and supplies in the Middle Georgia State University Campus Store, up to applicable limits. **NOTE TO LOAN**

RECIPIENTS: Your loan proceeds will not be authorized until the lender approves the loan and the Master Promissory Note and entrance loan counseling must be completed.

Refunds: After your attendance in all classes has been confirmed, the remaining credit balance amounts will be refunded in the manner you have authorized and in accordance with the Bursar's Office schedule.

Contact Information:

- **Email:** financialaid@mga.edu
- **Phone:** 478-387-0580
- **Fax:** 478-471-2790

Office Locations:

- **Macon:** Student Life Center, 2nd floor, Room 204
- **Cochran:** Grace Hall, 2nd floor, Room 201
- **Warner Robins:** Academic Service Building, Room 125
- **Dublin:** Dublin Library Building, Room 206
- **Eastman:** Terry L. Coleman Center, Room 1003