

		Standard Tuition and Fee Table 2020-2021							
Effective Fall 2019							HOPE and Pell info in RED		
Students may be eligible for additional aid or ineligible due to other factors. Contact a financial aid advisor for individual award info.									
Registered Credit Hours	Tuition Due	HOPE Award	Tuition Due after HOPE	Fees per Term	\$ Due WITH HOPE Award	\$ Due WITHOUT HOPE Award	% of Schedule Pell Award		
1	\$100.00	\$76.00	\$24.00	\$311.00	\$335.00	\$411.00	1 - 5 credit hours = Less than ½ time 25% Scheduled Pell Award		
2	\$200.00	\$152.00	\$48.00	\$311.00	\$359.00	\$511.00			
3	\$300.00	\$228.00	\$72.00	\$311.00	\$383.00	\$611.00			
4	\$400.00	\$304.00	\$96.00	\$311.00	\$407.00	\$711.00			
5	\$500.00	\$380.00	\$120.00	\$311.00	\$431.00	\$811.00			
6	\$600.00	\$456.00	\$144.00	\$311.00	\$455.00	\$911.00	6 – 8 credit hours = ½ time 50% Scheduled Pell Award		
7	\$700.00	\$532.00	\$168.00	\$311.00	\$479.00	\$1,011.00			
8	\$800.00	\$608.00	\$192.00	\$311.00	\$503.00	\$1,111.00			
9	\$900.00	\$684.00	\$216.00	\$311.00	\$527.00	\$1,211.00	9 – 11 credit hours = ¾ time 75% Scheduled Pell Award		
10	\$1,000.00	\$760.00	\$240.00	\$311.00	\$551.00	\$1,311.00			
11	\$1,100.00	\$836.00	\$264.00	\$311.00	\$575.00	\$1,411.00			
12	\$1,200.00	\$912.00	\$288.00	\$311.00	\$599.00	\$1,511.00	12 or more credit hours = Full Time 100% Scheduled Pell Award		
13	\$1,300.00	\$988.00	\$312.00	\$311.00	\$623.00	\$1,611.00			
14	\$1,400.00	\$1,064.00	\$336.00	\$311.00	\$647.00	\$1,711.00			
15	\$1,500.00	\$1,140.00	\$360.00	\$311.00	\$671.00	\$1,811.00			
16	\$1,500.00	\$1,140.00	\$360.00	\$311.00	\$671.00	\$1,811.00	The maximum Pell award for 2020-2021 is \$6,345 or \$3,173 per semester		
17	\$1,500.00	\$1,140.00	\$360.00	\$311.00	\$671.00	\$1,811.00			
18	\$1,500.00	\$1,140.00	\$360.00	\$311.00	\$671.00	\$1,811.00			
19	\$1,500.00	\$1,140.00	\$360.00	\$311.00	\$671.00	\$1,811.00			
Over 19		Special permission is required to take more than 19 hours per term							



Financial Aid FAQ's

1. How do I apply for financial aid (including grants, work study, and HOPE)?

To apply for most types of financial aid (Pell Grant, HOPE, NGTC Scholarships, Work-study, etc.) complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov

To apply for HOPE only, complete the free GSFAPPS application at www.gafutures.org

2. I probably do not qualify for aid. Should I apply for aid anyway?

Yes. Many families mistakenly believe that they do not qualify for financial aid, and therefore, prevent themselves from receiving any aid for which they may have qualified. The application is free and some sources of aid (HOPE Scholarship/Grant, Student Access Loans, and Sallie Mae private loans) are available regardless of need.

3. What options are available, if I do not qualify for need based aid?

The state funded HOPE Scholarship/Grant is not a need-based program. In addition, students who do not qualify for need-based aid have the option to apply for loans. Half-time enrollment (six credit hours per semester) is required for loan approval.

4. When are the current Financial Aid Priority Deadlines?

Fall 2021 Semester	June 24, 2021
Spring 2022 Semester	November 18, 2021
Summer 2022 Semester	April 21, 2022

5. What if I apply for financial aid after the Priority Deadline?

If you apply for financial aid after the priority deadline, your application will be processed in the order it was received. Because of processing times, we cannot guarantee aid will post to your account before the payment deadline. If this occurs, please be prepared to pay your fees prior to the payment deadline and await reimbursement, if you are eligible.

6. What is the processing time for financial aid documents?

Once the financial aid office has received ALL the necessary documents, processing time varies from 3 - 14 days depending on whether the application is chosen for verification, type of aid requested, and program of study.

7. How do I know what I have been awarded?

There are two options to view your financial aid awards. Log into your banner web account, under "account summary by term" click on the term you want to view, and the aid will show under projected aid. You can also go the "Pay Online" page and it will show the aid listed there as well.

8. What is the IRS Data Retrieval Tool and how do I use it?

A quick and easy way to complete the FAFSA, the IRS Data Retrieval Tool allows students and parents to securely transfer their income and tax information directly from the IRS and input it into the FAFSA. As you complete your FAFSA online, you will be asked a series of questions regarding your tax filing status. If you are eligible to use the IRS Data Retrieval Tool, you will be able to click *Link to IRS*. Your FAFSA information will be saved and you'll be linked to the IRS website. On the IRS website simply enter the required information to validate your identity. Your tax return information will be displayed and you will be given the option to transfer your tax information into your FAFSA. Once the data transfer is complete, you will be taken back to FAFSA on the Web to finalize your FAFSA. Be advised using this tool will lower a student's chances of being selected for verification.

9. What does being selected for verification mean?

The U.S. Department of Education randomly selects FAFSA's for verification. This means that our Financial Aid Office must request certain documents to verify the accuracy of the information listed on the FAFSA. You will not be eligible for aid until this process is completed.

10. My FAFSA was selected for verification. What documents do I need to complete the verification process?

Students are notified by the Department of Education, in their Student Aid Report (SAR), if they are chosen for verification. The Financial Aid Office will also contact the student via student email and U.S. Postal Service requesting specific documents such as tax transcripts and verification worksheets. Other documentation may be required depending on information listed on the FAFSA.

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11. What do I do if I cannot get my parent's information and/or signature for the FAFSA?

Federal Regulations state that if you are a dependent student, your FAFSA must be signed by one of your parents. If you cannot provide our office with this parent information and signatures, contact your Financial Aid Advisor. Additional documentation **will** be required.

12. Do I have to apply for aid every year?

Yes, you must submit a new FAFSA before the start of every fall semester.

13. How and when will my aid be disbursed to me?

Financial Aid funds are posted to student accounts upon approval. Refunds are issued to students 28 days after the start of the semester. Refunds are issued via BankMobile. Be on the lookout for a green envelope in the mail and select your refund preference as directed in the letter.

14. Will Financial Aid pay for my books and tuition?

Possibly. HOPE funds cover approximately 76% of tuition. HOPE funds do not cover fees or books. If you receive Pell Grant or loan funds (SAL or Sallie Mae), the remaining portion of tuition, as well as fees can be deducted providing you have enough Pell Grant funds to cover the balance. Any remaining financial aid funds can be used in the bookstore just prior to and roughly one week after the start of each semester. Dates of availability are posted on the NGTC Academic Calendar.

15. Do I have to be a full time student to receive Financial Aid?

No. If you are eligible, HOPE will cover approximately 76% of tuition excluding fees or books. HOPE pays by the credit hour up to 15 credit hours per term. Pell Grant funds are prorated. For example, if you are enrolled ½ time (6-8 credit hours) you are eligible to receive 50% of your Pell Grant award for the term.

16. What happens if I withdraw from a class or completely withdraw from NGTC?

Withdrawal from a class after the drop/add period **will** negatively affect your completion rate. If you withdraw completely from NGTC, you may have to pay back a portion of your financial aid award(s). ***You should always contact your Financial Aid Advisor prior to withdrawing to see how it will affect you.*** Additional information is available in the Financial Aid section of the NGTC Handbook/Catalog.

17. What options are available, if I do not qualify for need based aid?

The state funded HOPE Scholarship/Grant is not a need-based program. Also, students who do not qualify for need-based aid have the option to apply for loans. Half-time enrollment (six credit hours per semester) is required for loan approval.

18. Does NGTC participate in the Federal Direct Loan program?

No. As of Fall 2017, NGTC no longer offers Federal Direct Student Loans.

19. When do I start repaying my student loans?

You must begin to repay your student loans when you graduate **or** you cease to be enrolled a minimum of six credit hours per semester.

20. When will I be evaluated for HOPE Scholarship/Grant?

If you are a beginning or transfer student, you will be evaluated for HOPE once you are accepted to NGTC. If you are a returning student, you will be evaluated for HOPE once the prior semester's grades have rolled at the mandated 30-, 60-, and 90-credit hour checkpoints. HOPE Scholarship regulations also require recipients be evaluated at the end of every spring semester.

Need more information? <https://northgatech.edu/students/financial-aid>

Contact your financial aid advisor:

Clarkesville and Currahee Campus

Last name beginning:

A-H: (706) 754-7726

I-Q: (706) 754-7727

R-Z: (706) 754-7806

E-mail: finaidclarkes@northgatech.edu

Blairsville Campus

Phone: (706) 439-6339

E-mail: finaidblairs@northgatech.edu

Need Help Completing a FAFSA? Here's a checklist!

You should bring the following information and documents with you to fill out the Free Application for Federal Student Aid (FAFSASM):

- FSA ID for you and parent (if created)
- Social Security Card/Number
- Your parents' Social Security numbers if you are required/providing parental information*
- Driver's License Number (if you have one)
- Alien Registration Number (if you are not a U.S. Citizen)
- 2018 Federal Tax Information/Tax Returns – This includes W-2 information for you, spouse (if married), and your parents (if providing parental data)
 - If an FSA ID is created for you and parent, you may be eligible to use the IRS Data Retrieval Tool which is highly recommended!
- Records of untaxed income for you and parent (if providing parental information)
 - *Includes: child support received, interest income, and veterans non-education benefits*
- Current balance of cash, savings, and checking accounts
- Investment information for you and parent
 - *Including real estate (but not the home you live in), trust funds, UGMA & UTMA accounts, money market funds, mutual funds, certificates of deposits, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held, commodities, qualified educational benefits or savings accounts, etc.*
 - **Do not include: home you live in, value of life insurance (401 [K] plans, pension funds, annuities, non-education IRA's, Keogh plans)**
- *Business and Farm Asset Information for you and parent*
 - *The market value of land, buildings, machinery, equipment, inventory, etc.*
 - **Business does not include: value of small business if a family owned business, controls 50% of business, and business has 100 or fewer full-time or full time equivalent employees.**
 - **Farm does not include: value of family farm in which you, your spouse (if married), and parents live on and operate.**

*Unsure if you will need to provide parental information? Flip page over or check our 'Do I have to Provide My Parents' Information on the Free Application for Federal Student Aid (FAFSASM) at www.studentaid.gov/resources *

Financial Aid Contact Information

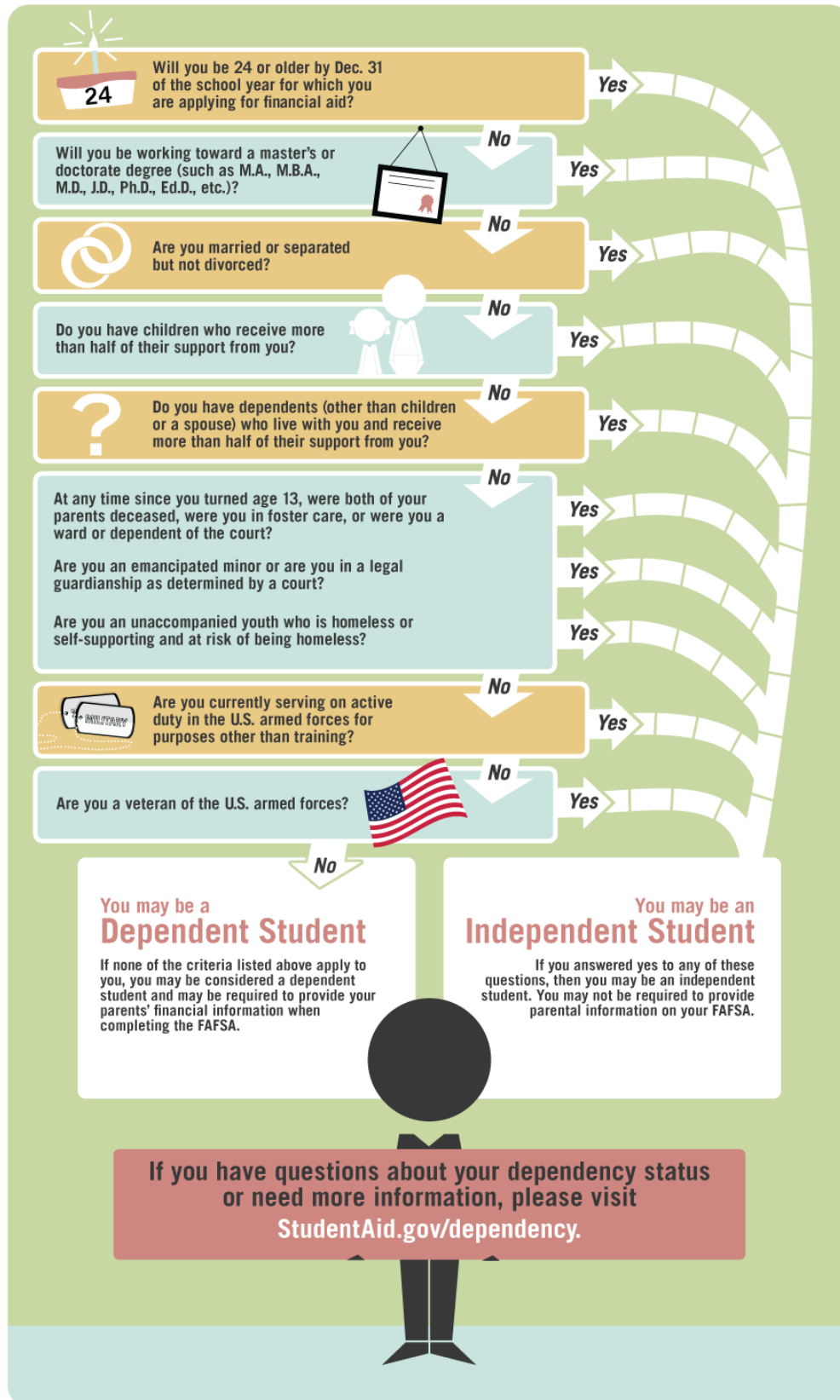
If you have any questions regarding financial aid, please contact your financial aid advisor.

Clarkesville and Currahee Campus Financial Aid Advisors
A-H Ashley Brooks 706-754-7726 ashley.brooks@northgatech.edu
I-M Crystal Dixon 706-754-7727 crystal.dixon@northgatech.edu
N-S finaidclarkes@northgatech.edu
T-Z Jocelyn Dixon 706-754-7806 jocelyn.dixon@northgatech.edu

Blairsville Campus Financial Aid Advisor
Ida-Lynn Wallace 706-439-6339 iwallace@northgatech.edu

Do I Have to Provide My Parents' Information on the Free Application for Federal Student Aid (FAFSASM)?

All applicants for federal student aid are considered either "independent" or "dependent." Dependent students are required to include information about their parents on the FAFSA. By answering a few questions, you can get a good idea of which category you fit into.



2020-2021 FINANCIAL AID CHECKLIST

☐ Apply for Financial Aid - Complete your FAFSA

- Fill out the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov
 - **Complete the 2020-21 FAFSA for Fall 2020/Spring and/or Summer 2021.**
 - You will need your FSA ID and password to sign the FAFSA.
 - **Dependent student's parent will need an FSA ID to sign the FAFSA.**
 - To apply for an FSA ID or recover your FSA ID/Password visit fsaid.ed.gov
 - Include the Federal School Code for North Georgia Technical College: **005619** (valid for 3 all campuses)
 - The IRS Data Retrieval Tool to import your 2018 tax information and reduce errors!
- The FAFSA applies you for Pell and HOPE.
- NGTC will receive your FAFSA 3-5 business days after submission.
- **If additional information is required, you will receive an email to your NGTC student email and a letter in the mail. You can also check requirements in BannerWeb, see below.**



☐ Log in to your Student Banner Account:

- Go to www.northgatech.edu → **Current Students** → **Quick Links** → **BannerWeb** → **Enter Secure Area**
- Your User ID is your Social Security Number or your NGTC 910# Student ID.
- Your password/PIN is:
 - **New Students:** Birth date (mmddyy)
 - **Current/Returning Students:** Student created password/PIN.
 - *If you need to reset your BannerWeb password/PIN, please visit https://northgatech.edu/pages/current_students/itRequest.aspx*
- **Your Acceptance Letter from Admissions will contain your Student ID number, your NGTC Student Email Address, and Academic Advisor's name.**

☐ Complete your Financial Aid File:

- Log in to your BannerWeb account and click on **Student Services** → **Financial Aid**
- Click on **Aid Eligibility** to view Unsatisfied Financial Aid Requirements (if selected)
- If you have Unsatisfied Financial Aid Requirements, please submit the proper documentation for each requirement (*web link will take you to requested document*).
 - **Please submit all completed documents to the Financial Aid Office at one time. Your financial aid file will be reviewed only after all requested documents are received.**
 - **PLEASE NOTE:** If you are required to submit tax documentation, you will need to request a 2018 IRS Tax Return Transcript. Tax Return Transcripts are free and can be requested online at www.irs.gov/individuals/get-transcript or by calling 1-800-908-9946.
- **Please submit ALL requested documents by the Financial Aid Priority Deadline, in order to have aid on your account by the payment deadline.**
- If all requirements are Satisfied, check **Authorized Financial Aid AFTER** you have registered for classes.
 - Aid cannot be authorized until you have registered for classes.
- **For questions regarding Financial Aid Awards, please contact your Financial Aid Advisor.**

☐ Register for classes:

- **New Students:** Attend NGTC's New Student Advisement Day to meet with Academic Advisor to receive required registration access code to register for classes.
 - *If you cannot attend New Student Advisement Day, please contact your Academic Advisor.*
- **Returning Students:** Please contact your Academic Advisor for required registration access code.
- **If you need help choosing classes, please contact your Academic Advisor.**

❑ Check Authorized Financial Aid:

- Log in to Banner Web using your **User ID** and **password/PIN**.
- Click **Student Services** → **Student Records** → **Account Detail For Term**
- Financial Aid awards are listed toward the bottom of the page under the heading **Authorized Financial Aid as of mm/dd/yyyy** (number will be negative).
 - If you are awarded Pell Grant and/or HOPE Grant/Scholarship, they will automatically be accepted for you.
- Tuition, fees, and applicable charges will automatically be deducted from the Authorized Aid.
- For questions regarding Financial Aid Awards, please contact your Financial Aid Advisor.
- For questions regarding Account Balances and Charges, please contact the Cashier's Office.

❑ Purchase books and supplies:

- Students who have completed their financial aid file and have aid remaining **AFTER** tuition and fees are covered, may use the existing balance for books and supplies in the Bookstore. This option is available according to posted semester dates. NGTC's Bookstore locations, by campus, can be found at www.northgatech.edu/students/bookstore
- Students will need to present their Student ID Card in order to charge books and supplies to their account.

❑ Check Account Balance:

- To view account balances on Banner Web: www.northgatech.edu → **Current Students Tab** → **Banner Web** → **Enter Secure Area** → **Log in to NGTC Student & Employee Records System** → **Student Services and Financial Aid** → **Student Records** → **Click on Pay By Check Or Credit Card**
 - A negative balance is the amount that you have remaining after tuition and fees are deducted.
 - A positive balance is the amount that you owe for that semester.
- Payment plans are available through Nelnet which allows students to pay off their balance installments instead of all at once. For more information, please visit www.mycollegepaymentplan.com/ngtc
- To avoid being dropped from classes, account balances must be paid in full by the first day of classes.
- For questions regarding Account Balances and Charges, please contact the Cashier's Office or visit <https://northgatech.edu/students/pay-for-class>.

❑ Refunds:

- Students, who have funds remaining on account after tuition, fees, and other charges have been deducted, will be issued a refund. Refunds are issued to students via BankMobile. For more information about BankMobile, visit this link: <https://bankmobiledisbursements.com/refundchoices/>.
- The first refund of the semester is issued to BankMobile for distribution about 28 days after the start of each term. After that, refunds are issued to BankMobile for distribution about every 14 days unless there are circumstances beyond NGTC's control.
- For questions regarding your refund, please contact the Cashier's Office or visit <https://northgatech.edu/students/pay-for-class>.

****3 Tips for Maintaining your Financial Aid****

1. Always check with your Financial Aid Advisor **PRIOR** to withdrawing from a class.
2. Maintain Satisfactory Academic Progress.
 - Check your Academic Progress in BannerWeb. www.northgatech.edu → **Student Services** → **Financial Aid** → **Aid Eligibility** → **Academic Progress**
3. Submit your FAFSA early every year! This will ensure that you have plenty of time to complete your Financial Aid file. The new FAFSA is available October 1st every year.

Financial Aid Contact Information

If you have any questions or concerns regarding your financial aid status or unsatisfied requirements, please contact your financial aid advisor. If you are unable to view your estimated awards, please go to your nearest campus library or financial aid office and staff will be able to walk you through viewing your information via Banner Web.

Please be advised that during high volume times, email is the fastest form of communication with Financial Aid Advisors.

Clarkesville and Currahee Campus Financial Aid Advisors

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I-Q Crystal Dixon 706-754-7727 crystal.dixon@northgatech.edu

R-Z Jocelyn Dixon 706-754-7806 jocelyn.dixon@northgatech.edu

Blairsville Campus Financial Aid Advisor

Ida-Lynn Wallace 706-439-6339 iwallace@northgatech.edu

GRANTS

Federal Pell Grant

The Federal Pell Grant is the most well-known grant based solely on financial need. The Federal Pell Grant is a Title IV Program that provides eligible undergraduate students, who meet certain income guidelines as determined by the U.S. Department of Education, with aid to help meet the costs of postsecondary education. Pell Grant does not require repayment. Eligibility is determined by the U.S. Department of Education using a student's expected family contribution (EFC), a formula developed by the federal government, and the number of credit hours in which a student is enrolled. Students must be qualified undergraduates enrolled in a federally approved eligible program leading to a degree, diploma, or eligible Technical Certificate of Credit. Pell Grant is not available to students who have a bachelor's degree, owe a refund to any Title IV Aid Program, or are in default on a student loan. Pell Grant recipients are subject to a Lifetime Usage Limit of 600%, which is 6 full time years in which a student receives their full annual Pell Grant award each year or the equivalent in part-time attendance.

For the purposes of Pell, NGTC operates on a two term disbursement schedule. This means that a student's full Pell Grant Award is divided into two disbursements. The annual maximum Pell Grant Award (\$6,495 for 2021-2022) is divided over the Fall (\$3,248) and Spring (\$3,247). Any remaining funds are available for disbursement in the Summer Semester. Students who are enrolled for at least 12 credit hours **both** Fall and Spring Terms are strongly encouraged to save a portion of any financial aid refund to help cover the cost of Summer Semester. If a student is not enrolled for at least 12 credit hours **both** Fall and Spring Term, they should have a portion of their annual Pell Grant award available to disburse for the Summer Semester. If a student has been enrolled in at least 12 credit hours both fall and spring semester, they must be enrolled in at least 6 credit hours in order to receive an additional Pell Grant award. Enrollment status determines the amount of Pell Grant funds awarded each semester. Please note that not all students will receive the maximum Pell Grant award. The award amounts are determined by the Department of Education, the number of enrollment hours, and other various factors.

Credit Hours	Amount of Semester Pell Award
1-5	25%
6-8	50%
9-11	75%
12+	100%

To apply, students must complete the FAFSA by visiting [www.FAFSA.ed.gov](http://www.fafsa.ed.gov) (<http://www.fafsa.ed.gov/>).

The HOPE Grant

The HOPE Grant is another well-known grant which is available to qualified Georgia residents who are enrolled in a diploma or technical certificate program. High school grades, graduation dates, and family income are not a consideration in determining eligibility.

Assistance covers a percentage of tuition for a maximum of 63 credit hours. Room and board costs, mandatory fees, and books/supplies are not covered through the HOPE Grant.

Students must maintain a 2.0 cumulative Grade Point Average to remain eligible. Student GPAs are checked once they have completed 30 credit hours and again at 60 credit hours.

Requirements for the HOPE Grant can be reviewed on the Georgia Student Finance Commission's website found here: [HOPE Grant \(https://www.gafutures.org/hope-state-aid-programs/hope-zell-miller-grants/hope-grant/\)](https://www.gafutures.org/hope-state-aid-programs/hope-zell-miller-grants/hope-grant/)

To apply, a student should complete the FAFSA or GSFAPPS Application.

HOPE GED Voucher

The HOPE Grant also awards a one-time \$500 voucher to **qualified** Georgia residents who pass the GED® exam. The voucher is to be applied toward the cost of education in a degree, diploma, or technical certificate program.

The Zell Miller Grant

The Zell Miller Grant is available to qualified Georgia Residents who are enrolled in a diploma or certificate program. High School grades, graduation dates, and family income are not a consideration in determining eligibility for the Zell Miller Grant. Assistance will cover the full amount of tuition. Room and board costs, mandatory fees, and books/supplies are not covered through The Zell Miller Grant. Students should strive to maintain a 3.5 HOPE-Cumulative Grade Point Average to remain eligible for The Zell Miller Grant. Students who fall below the required 3.5 HOPE-Cumulative Grade Point Average at the End-of-Term checkpoint will lose eligibility for The Zell Miller Grant. Students may receive The Zell Miller Grant or a combination of HOPE/Zell Miller Grant funding for a maximum of 63 semester credit hours.

Requirements for the Zell Miller Grant can be reviewed on the Georgia Student Finance Commission's website found here: [Zell Miller Grant \(https://www.gafutures.org/hope-state-aid-programs/hope-zell-miller-grants/zell-miller-grant/\)](https://www.gafutures.org/hope-state-aid-programs/hope-zell-miller-grants/zell-miller-grant/)

To apply, a student should complete the FAFSA or GSFAPPS Application.

HOPE Career Grant

HOPE Career Grant is a state grant program that is available to qualified Georgia residents who receive the HOPE Grant or Zell Miller Grant and are enrolled in one of the listed approved diploma or technical certificate programs:

[Tuition Free Programs \(https://northgatech.edu/programs-of-study/hope-career-grant\)](https://northgatech.edu/programs-of-study/hope-career-grant)

To qualify, a student must be fully admitted to the college, enrolled in one of the above programs and receiving the

HOPE Grant or the Zell Miller Grant for the same term.

The amount of the HOPE Career Grant is a fixed amount* for each term of enrollment:

Enrolled Hours	Award Amount per term
9+ hours	\$500.00
3 - 8 hours	\$250.00
1 - 2 hours	\$125.00

*Commercial Truck Driving - enrolled 9+ hours; one-time award \$1,000.00

Federal Supplemental Educational Opportunity Grant (FSEOG)

The FSEOG program is administered directly by the NGTC Financial Aid Office and is therefore called “campus-based” aid. This grant is awarded to undergraduate students who have exceptional financial need and who have not earned a bachelor’s or graduate degree.

Each participating school receives a certain amount of FSEOG funds each year from the U.S. Department of Education’s office of Federal Student Aid. Once the full amount of FSEOG funds has been awarded to students, no more FSEOG awards can be made for that year, so it is important for you to apply for student aid as early as you can. Check with the Office of Financial Aid for more specific guidelines.

Questions regarding eligibility for grants can best be answered by contacting your Financial Aid Advisor (/student-affairs/financial-aid).