

2024

FINANCIAL AID

2025

Students can use **Banner Self-Service** to see a list of missing items that are preventing the Financial Aid Office from issuing a financial aid offer, find out how much aid has been offered, view adjustments to offers, and accept federal aid offers. **Financial aid is not automatically applied to student accounts; students must complete the necessary steps to accept offers so that aid can be applied to accounts.** CGTC is required to follow federal regulations when determining a financial aid offer and reserves the right to adjust an offer at any time.



How to Apply for Financial Aid

- 1: Create an FSA ID online at www.studentaid.gov/fsaid.
- 2: Complete your *Free Application for Federal Student Aid (FAFSA)* at studentaid.gov (under **Apply for Aid**, click "Complete the FAFSA® Form") and **answer ALL questions accurately** (incorrect or missing information will delay the processing time of your financial aid). CGTC's school code is **005763**.
- 3: After you apply, you will receive a *Student Aid Report (SAR)* via email; review this and make sure that everything is correct. CGTC will also receive a copy and begin processing your financial aid (*it can take up to five business days for CGTC to receive the information*).
- 4: Check Banner Self-Service to see if you need to submit additional documentation in order for your offer to be processed. The Financial Aid Office cannot issue a financial aid offer until you have submitted all required documentation.
- 5: View your financial aid offer, accept terms and conditions, and accept your financial aid offer in Banner Self-Service.



Accept Terms and Conditions | View/Accept Your Financial Aid Offer

- 1: Go to www.centralgatech.edu and click **Single Sign On** at the top of the page.
- 2: Enter your **Full Student Email Address** (including the @student.centralgatech.edu part) in the Username box, type in your Password, then click the **Sign In** button.
- 3: Click on Banner Self Service.
- 4: Click **Student Services** >> Click **Financial Aid** >> Click **My Award Information** >> Click **Award by Aid Year**. (*If you do not see one of these options, it could mean that your FAFSA has not been received at CGTC. Contact the Financial Aid Office for assistance.*)
- 5: Select **July 1, 2024 - June 30, 2025** for **Select Aid Year**, then click the **Submit** button.
- 6: Click each tab (General Information, Award Overview, etc.) and read the information on each page carefully.
- 7: In order for financial aid to be offered and applied to your account, you must:
 - Click the **Terms and Conditions** tab, then click the **Accept** button.
 - Click the **Accept Award Offer** tab, select **Accept in the Accept Award** section for each type of financial aid that you would like to receive, and click the **Submit Decision** button. (*Students are not required to accept the full amount offered; partial amounts can be accepted.*)
 - If you accept a loan on the **Accept Award Offer** tab, you **MUST** complete entrance counseling and a *Master Promissory Note* (loan agreement) at www.studentloans.gov in order to receive your loan.



Other Important Information

- Almost every question about financial aid can be answered by reading the information at www.centralgatech.edu/financialaid (click the options under Financial Aid on the right).
- Students will be notified about their financial aid offer approximately 2-3 weeks after successfully submitting the FAFSA.
- Visit www.centralgatech.edu/financialaid/important-dates to be aware of important financial aid dates.
- You have to submit a new FAFSA once every year. The FAFSA typically opens in October of each year.
- Not every program is eligible for all types of financial aid and financial aid will only pay for classes that are required for your program of study as indicated in the CGTC Catalog (www.centralgatech.edu/catalog).
- **You can lose your financial aid** by dropping/withdrawing from classes, failing classes, and/or having an unusual enrollment history at multiple colleges. Check with your advisor and the Financial Aid Office before dropping/withdrawing from a class.
- If you intend to apply for student housing with The Lofts at Houston Central, please complete your aid packet by:
July 31st for Fall 2024 | November 30th for Spring 2025 | April 30th for Summer 2025



Contact Information

Financial Aid at CGTC

CGTC's Financial Aid Office

p: (478) 988-6800

f: (478) 757-3679

e: finaid@centralgatech.edu

Help filling out the FAFSA

Federal Student Aid

(800) 433-3243

www.studentaid.gov

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www.centralgatech.edu

A Unit of the Technical College System of Georgia
Equal Opportunity Institution

2024

IMPORTANT FINANCIAL AID DATES

2025

Your financial aid offer cannot be processed and applied to your student account until you complete all requirements. If you do not complete all requirements by the dates below, you may have to pay for classes and books out of pocket. CGTC is required to follow federal regulations when determining financial aid offers and may adjust your offer at any time. You can check the status of your financial aid, including missing requirements and adjustments, in Banner Self-Service.



Applying for Financial Aid (includes Pell, HOPE, and loans)

If you plan to take classes at CGTC during:	...submit the FAFSA for aid year:	...online at:	...before:	...using income and tax information from tax year:	...and complete all requirements before:	
					Pell/HOPE*	Loans^
Fall Semester Full Semester 8/13/24 – 12/6/24	2024-2025	www.studentaid.gov (under FAFSA® Form , click “Complete the FAFSA® Form”)	7/15/24	2022	8/1/24	8/21/24
Fall Semester Mini-Mester Session 1 8/13/24 – 10/4/24	2024-2025		7/15/24	2022	8/1/24	8/1/24
Fall Semester Mini-Mester Session 2 10/8/24 – 12/6/24	2024/-025		9/4/24	2022	10/1/24	10/20/23
Spring Semester Full Semester 1/8/25 – 4/28/25	2024-2025	www.studentaid.gov (under FAFSA® Form , click “Complete the FAFSA® Form”)	12/3/24	2022	12/16/24	12/16/24
Spring Semester Mini-Mester Session 1 1/8/25 – 3/3/25	2024-2025		12/3/24	2022	12/16/24	12/16/24
Spring Semester Mini-Mester Session 2 3/5/25 – 4/28/25	2024-2025		2/6/25	2022	2/21/25	2/21/25
Summer Semester Full Semester 5/20/25 – 7/31/25	2024-2025	www.studentaid.gov (under FAFSA® Form , click “Complete the FAFSA® Form”)	4/16/25	2022	4/25/25	4/25/25
Summer Semester Mini-Mester 6/2/25 – 7/31/25	2024-2025		4/16/25	2022	4/25/25	4/25/25

* Requirements may include submitting verification documents such as tax transcripts and a signed verification worksheet and accepting the Terms and Conditions in Banner Self-Service. Visit www.centralgatech.edu/financialaid for information on everything that can affect your financial aid.

^ Loan requirements may include completing entrance counseling, completing a Master Promissory Note, and accepting the Terms and Conditions in Banner Self-Service.



Financial Aid Posting and Refunds*

If you are eligible to receive financial aid for:	...your financial aid amount will show in Banner Self-Service on:				You can use Pell in the Bookstore from:	Additional Information:
	HOPE	Pell	Loans (1st Round)	Loans (2nd Round)		
Fall Semester Full Semester	8/5/24	8/29/24	8/29/24	10/3/24	8/7/24 - 8/23/24	Financial Aid posting dates will vary per student based on processing schedules and receipt of documents required for finalizing a student's eligibility for aid.
Fall Semester Mini-Mester Session 1	8/5/24	8/29/24	8/29/24	9/12/24	8/7/24 - 8/23/24	
Fall Semester Mini-Mester Session 2	10/24/24	10/24/24	10/24/24	11/7/24	10/4/24 - 10/11/2024	
Spring Semester Full Semester	12/18/24	1/24/25	1/24/25	2/28/25	1/3/25 - 1/17/25	If you do not see aid showing in your Banner Self-Service account by the posting date, your aid is either in queue for the next processing schedule or you have outstanding requirements that prevent the aid from posting.*
Spring Semester Mini-Mester Session 1	12/18/24	1/24/25	1/24/25	2/7/25	1/3/25 - 1/17/25	
Spring Semester Mini-Mester Session 2	3/21/25	3/21/25	3/21/25	4/4/25	2/27/25 - 3/11/25	
Summer Semester Full Semester	5/27/25	5/27/25	5/27/25	7/3/25	5/13/25 - 5/23/25	Please refer to your account in Financial Aid Forms or the Unsatisfied Disbursement Documents section in Banner Self-Service before contacting Financial Aid.
Summer Semester Mini-Mester	6/18/25	6/18/25	6/18/25	7/3/25	5/29/25 - 6/9/25	

+ The posting of financial aid information in Banner Self-Service and issuing of refunds can be delayed due to your failure to submit required documentation and/or accept the Terms and Conditions in Banner Self-Service, technical issues (either for CGTC or the issuing agency), and non-availability of funds in the event of a federal or state government sequester or shutdown. Dates are also subject to change at any time at the discretion of CGTC's Office of Administrative Services.

~After CGTC sends your refund to BankMobile, it can take up to 24 hours for BankMobile to post the funds to your OneAccount or other bank account. You can change your refund preferences with BankMobile online at MyOneMoney.com.