

2019

FINANCIAL AID

2020

Students can use **BannerWeb** 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 fafsa.ed.gov 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 BannerWeb 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 BannerWeb.



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

- 1: Go to www.centralgatech.edu and click **BannerWeb** at the top of the page.
- 2: Click **Enter BannerWeb**. Enter your User Name (usually your first initial, last name, and a number) and your Password (your birthday in MMDDYY format, unless you've changed it to something else), then click the **Sign In** button.
- 3: 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.*)
- 4: Select **July 1, 2019 - June 30, 2020 for Select Aid Year**, then click the **Submit** button.
- 5: Click each tab (General Information, Award Overview, etc.) and read the information on each page carefully.
- 6: In order for financial aid to be offered and applied to your account, you must:
 - Click the **Resources/Additional Information** tab and tell us if you plan to attend summer semester.
 - 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.



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

Revised 06/26/19

www.centralgatech.edu

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

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 BannerWeb.



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 08/13/19 – 12/06/19	2019 – 2020	www.fafsa.ed.gov	07/01/19	2017	08/01/19	09/13/19
Fall Semester Mini-Mester Session 1 08/13/19 – 10/04/19	2019 – 2020		07/01/19	2017	08/01/19	09/13/19
Fall Semester Mini-Mester Session 2 10/08/19 – 12/06/19	2019 – 2020		09/08/19	2017	09/27/19	10/01/19
Spring Semester Full Semester 01/07/20 – 04/30/20	2019 – 2020	www.fafsa.ed.gov	12/02/19	2017	12/13/19	01/10/20
Spring Semester Mini-Mester Session 1 01/07/20 – 02/28/20	2019 – 2020		12/02/19	2017	12/13/19	01/10/20
Spring Semester Mini-Mester Session 2 03/03/20 – 04/30/20	2019 – 2020		02/04/20	2017	02/19/20	02/27/20
Summer Semester Full Semester 05/19/20 – 07/29/20	2019 – 2020	www.fafsa.ed.gov	04/15/20	2017	05/01/20	05/20/20
Summer Semester Mini-Mester 06/01/20 – 07/29/20	2019 – 2020		04/15/20	2017	05/14/20	05/22/20

* Requirements may include submitting verification documents such as tax transcripts and a signed verification worksheet and accepting the Terms and Conditions in BannerWeb. 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 BannerWeb.



Financial Aid Posting and Refunds*

If you are eligible to receive financial aid for:	...your financial aid amount will show in BannerWeb on:				...and refunds will be sent to BankMobile on:			You can use Pell in the Bookstore from:
	HOPE	Pell	Loans (1st Round)	Loans (2nd Round)	Pell	Loans (1st Round)	Loans (2nd Round)	
Fall Semester Full Semester	08/06/19	08/26/19	08/26/19	10/07/19	09/09/19	09/09/19	10/21/19	08/07/19 – 08/23/19
Fall Semester Mini-Mester Session 1	08/06/18	08/26/19	08/26/19	09/10/19	09/09/19	09/09/19	09/24/19	08/07/19 – 08/23/19
Fall Semester Mini-Mester Session 2	10/21/19	10/21/19	10/21/19	11/05/19	11/04/19	11/04/19	11/19/19	10/04/19 – 10/10/19
Spring Semester Full Semester	12/20/19	01/21/20	01/21/20	03/03/20	02/03/20	02/03/20	03/17/20	12/30/19 – 01/17/20
Spring Semester Mini-Mester Session 1	12/20/19	01/21/20	01/21/20	02/04/20	02/03/20	02/03/20	02/18/20	12/30/19 – 01/17/20
Spring Semester Mini-Mester Session 2	03/16/20	03/16/20	03/16/20	03/31/20	03/30/20	03/30/20	04/14/20	02/28/20 – 03/05/20
Summer Semester Full Semester	05/13/20	05/22/20	05/22/20	06/23/20	06/05/20	06/05/20	07/07/20	05/13/20 – 06/04/20
Summer Semester Mini-Mester	06/15/20	06/08/20	06/08/20	06/30/20	06/22/20	06/22/20	07/14/20	05/22/20 – 06/04/20

+ The posting of financial aid information in BannerWeb and issuing of refunds can be delayed due to your failure to submit required documentation and/or accept the Terms and Conditions in BannerWeb, 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.