

# Undergraduate Financial Aid

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The purpose of the student aid program is to help make higher education a reality for persons who would be unable to attend without financial assistance. However, financial aid is awarded only to eligible students who have been admitted to the University. The Free Application for Federal Student Aid (FAFSA) may be submitted at any time.

Financial aid applications are accepted and processed throughout the academic year, but priority is given to those submitted by April 1.

This material was prepared in advance of the 2017-2018 academic year and is subject to changes in state or federal laws or regulations.

## Grants

### Federal Pell Grant

A Pell Grant is gift aid, with no repayment required, and is available to undergraduate students who show financial need and who have not received a bachelor's degree. A FAFSA is required.

### Federal Supplemental Educational Opportunity Grant (SEOG)

SEOG is gift aid, with no repayment required and is available to undergraduate students who show financial need and who have not received a bachelor's degree. First priority goes to students who also qualify for a Federal Pell Grant and have the greatest need. A FAFSA is required.

### Vocational Rehabilitation Assistance

Vocational Rehabilitation provides assistance to students with physical limitations. Usually fees are paid for eligible students. Apply through your local Office of Rehabilitation Services.

## Other Federal Programs

### Veterans Financial Aid Services

The Veterans Affairs Office, a part of the Office of Financial Aid, is located in the University Center. A full-time counselor assists all veterans in completing applications for educational benefits, making adjustments in payments, providing tutorial assistance, updating enrollment certifications, and with other services to assist veterans with their education.

### Veterans Administration Assistance

Veterans, service personnel, and eligible dependents may qualify to receive benefits through the Veterans Administration. Applications may be made through the VSU Office of Veterans Affairs. Veterans enrolled in physical education courses can be certified to the Veterans Administration for VA benefits when the courses will be credited toward the completion of their approved educational program. It must be documented that credit cannot be granted for the courses based upon prior military training or experience. Veterans should refer any problems to the Veterans Office for assistance. Telephone 229-333-5935.

### Post-9/11 GI Bill

The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill. The Post-9/11 GI Bill became effective for training on or after August 1, 2009. The amount of support that an individual may qualify for depends on where they live and what type of degree they are pursuing. Approved training under the Post-9/11 GI Bill includes graduate and undergraduate degrees and vocational/technical training. All training programs must be offered by an institution of higher learning (IHL) and approved for GI Bill benefits. Additionally, tutorial assistance and licensing and certification test reimbursement are approved under the Post-9/11 GI Bill. The Post-9/11 GI Bill will pay your tuition based upon the highest in-state tuition charged by an educational institution in the state where the educational institution is located. The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents.

### Montgomery GI Bill (Active Duty)

This program of education benefits is for students who enter active duty for the first time after June 30, 1985. The student must, with certain exceptions, serve continuously on active duty for three years of a 3-year enlistment, or for a lesser benefit, two years of an initial active duty obligation of less than three years. A student also may qualify for benefits by initially serving two continuous years on active duty, followed by four years of Selected Reserve Service.

## Montgomery GI Bill (Selected Reserve)

This program of education benefits is for reservists of the armed forces as well as the Army National Guard and the Air National Guard. To be eligible for this program, a reservist must have a 6-year obligation to serve in the Selected Reserve, complete Initial Active Duty for Training, have a high school diploma or its equivalent, and remain in good standing in a drilling Selected Reserve Unit.

If a student has a parent who is a military veteran with a disability, the student may qualify for help from the U.S. Department of Veterans Affairs. Benefits may be awarded for pursuit of associate, bachelor, or graduate degrees at colleges and universities. Details are available in the Office of Veterans Affairs of Valdosta State University.

## Loans

### The Federal Direct Stafford/Ford Loan

This loan allows students enrolled at least half-time to borrow money at low interest for educational expenses. There are two types of Federal Direct Stafford/Ford Loans: (1) Federal Direct Subsidized Stafford/Ford Loans and (2) Federal Direct Unsubsidized Stafford/Ford Loans. The Federal Direct Subsidized Stafford/Ford Loans is need based, and the Federal Government subsidizes and pays the interest on this loan while the student is in school and during the six-month grace period. The unsubsidized loan is not need-based. This loan was created for borrowers who do not qualify for federal interest subsidies. The student either pays the interest while in school and during the six-month grace period or it is added to the balance of the loan. A FAFSA is required.

### VSU Short-Term Loans

Short-term loans are available to qualified students, for assistance in paying tuition and fees. Applications are accepted in the University Bursary. For more information about Short-Term loan qualifications and the application process, click here (<http://www.valdosta.edu/administration/finance-admin/financial-services/students/services/short-term-loans.php>).

### Federal Direct Parent (PLUS) Loan

This loan is an educational loan for parents of dependent undergraduate students enrolled at least half-time. Financial need is not an eligibility requirement; parent borrowers must be credit worthy to qualify. Loan eligibility is based on the cost of attendance minus other aid received. A FAFSA is required.

## Work

### Federal Work-Study Program (FWSP)

The University participates in the Federal Work-Study Program. Eligible students may work part-time during the academic year. To apply for and be considered for the FWSP, the students must complete and submit all required financial aid documents to the Office of Financial Aid. Priority is given to those students who have completed financial aid applications by April 1.

### Student Assistant Program

On-campus jobs, financed by the University, are also available. Each department has its own funds for this program. Inquiries should be made to Student Employment, located in Langdale Hall West, or visit the web site (<http://catalog.valdosta.edu/student-financial-aid/undergraduate-financial-aid/%20http://www.valdosta.edu/administration/finance-admin/human-resources/student-employment/welcome.php>).

### Other Employment

The Job Location and Development Program, administered through the Office of Career Opportunities, Powell Hall West, 2nd Floor, assists students in obtaining part-time employment off-campus. For more information, visit the web site (<http://www.valdosta.edu/student/student-services/career-services/off-campus-part-time-jobs.php>).

## Scholarships

Regardless of your family's income or your potential for a scholarship, complete all financial aid applications required by the VSU Office of Financial Aid. VSU General Scholarship Applications are due in the Office of Financial Aid by March 1 and are available online (<http://www.valdosta.edu/admissions/financial-aid/scholarships>). Other scholarship information is also available at this website.

### State-Wide Scholarships

The following scholarships, available to Georgia residents only, are awarded by state committees.

#### Wine and Spirits Wholesalers of Georgia Scholarship

Full tuition awarded throughout the State of Georgia on a rotating basis. Must be a Georgia resident undergraduate with superior academic achievement, good citizenship, and financial need. Apply to the VSU Office of Financial Aid by completing a VSU General Scholarship Application.

## Ty Cobb

Awarded annually to rising sophomores, juniors, and seniors. To qualify, one must be a Georgia resident, demonstrate financial need, and possess at least a "B" average. Applications available from: Ty Cobb Foundation, P.O. Box 725, Forest Park, Georgia 30051, or by e-mail, [tycobb@mindspring.com](mailto:tycobb@mindspring.com).

## HOPE Scholarship (Helping Outstanding Pupils Educationally)

HOPE Scholarship (Helping Outstanding Pupils Educationally) is funded by the Georgia Lottery for Education and is available to eligible Georgia 1993 or later high school graduates. HOPE provides funding to assist students in paying tuition.

### HOPE Scholarship Eligibility Requirements

- Be a Georgia resident or receive a tuition waiver and be a graduate of a Georgia high school.
- As an entering freshman, have a final high school GPA of 3.0 or better as determined by the high school and reported to the Georgia Student Finance Commission (GSFC). The GSFC will submit to VSU a final list of the freshmen who are eligible to participate in the program in July.
- Regardless of high school graduation or high school grade point average, students with a cumulative grade point average of 3.0 at the 30th, 60th, or 90th attempted hour are eligible to participate in the Program if they were Georgia residents at the time they first enrolled in a post-secondary institution in Georgia.
- Maintain a 3.0 cumulative grade point average while in college. This requirement covers all prior colleges attended as well as VSU. The grade point average is reviewed at the 30th, 60th, and 90th attempted hour and at the end of each spring semester.
- The HOPE Scholarship Regulations for public institutions are different from those at the private and technical institutions.

If you lose the HOPE Scholarship at any checkpoint because your grade point average drops below 3.0, you are eligible to reapply for the HOPE at the 30th, 60th, or 90th attempted hour, provided your cumulative grade point average is a 3.0.

The HOPE Scholarship will not pay for more than 127 attempted hours at VSU and any other college(s) combined. Attempted hours include any letter grade for A, B, C, D, F, W, WF, I, IP, U, S, V. The HOPE scholarship is limited to 127 paid hours. Paid hours include all hours paid for by the Move On When Ready program, the HOPE grant program since summer 2003, the Zell Miller Scholarship, and the HOPE Scholarship Program.

Full-time enrollment is not a requirement.

All students who meet the HOPE Scholarship eligibility requirements and wish to apply for the HOPE Scholarship are required to complete the FAFSA and provide any additional documents as requested by the Office of Financial Aid for verification purposes or the Georgia Student Finance Commission's GSFAAPS Application.

For the complete HOPE Scholarship Program Regulations and the GSFAAPS Application, visit the Georgia Student Finance Commission web site (<https://www.gafutures.org>); or if you have questions, you may contact the VSU HOPE Scholarship Coordinator in the Office of Financial Aid at 229-333-5935, or contact the Georgia Student Finance Commission at 1-800-505-GSFC.

## Zell Miller Scholarships

Zell Miller Scholarships are funded by the Georgia Lottery for Education and are available to eligible Georgia high school graduates of 2007 or later. The Zell Miller Scholarship provides funding to assist students in paying tuition and fees.

### Zell Miller Scholarship Eligibility Requirements

- Must be a Georgia resident or be receiving a tuition waiver and be graduated from a Georgia high school.
- Had a final high school GPA of 3.7 or better as determined by the high school and reported to the Georgia Student Finance Commission (GSFC) and earned a 1200 math/reading SAT or 26 composite ACT score. GSFC will submit to VSU a final list of the freshmen who are eligible to participate in the program in July.
- Maintain a 3.3 cumulative grade point average while in college. This requirement covers all prior colleges attended as well as VSU. The grade point average is reviewed at the 30th, 60th, and 90th attempted hour and at the end of each spring semester.
- Students who do not meet the high school requirements cannot earn the Zell Miller Scholarship.

If you lose the Zell Miller Scholarship after your freshman year because your grade point average drops below 3.3, you are eligible to reapply for the Zell Miller Scholarship at the 30th, 60th, or 90th attempted hour, provided your cumulative grade point average is a 3.3. If you lose the Zell Miller Scholarship for failing to maintain a 3.3 GPA, but you still maintain a 3.0 GPA, you can be awarded the HOPE Scholarship in its place.

The Zell Miller Scholarship will not pay for more than 127 attempted hours at VSU and any other college(s) combined. Attempted hours include any letter grade for A, B, C, D, F, W, WF, I, IP, U, S, V. The Zell Miller Scholarship is limited to 127 paid hours. Paid hours include all hours paid for by the Move On When Ready program, HOPE grant program since summer 2003, the HOPE Scholarship Program, and the Zell Miller Scholarship.

Full-time enrollment is not a requirement.

All students who meet the HOPE Scholarship eligibility requirements and wish to apply for the HOPE Scholarship are required to complete the FAFSA and provide any additional documents as requested by the OFA for verification purposes or the Georgia Student Finance Commissions GSFAAPS Application.

For the complete HOPE Scholarship Program Regulations and the GSFAAPS Application, visit the Georgia Student Finance Commission web site (<https://www.gafutures.org>); or if you have questions, you may contact the VSU HOPE Scholarship Coordinator in the Office of Financial Aid at 229-333-5935, or contact the Georgia Student Finance Commission at 1-800-505-GSFC.

## University-Wide Scholarships

Valdosta State University offers academic scholarships each year to incoming freshmen. Various criteria are considered, such as SAT or ACT scores and high school grades. The Office of Admissions notifies eligible students of their selection and the amount of their scholarship. There is no application for these scholarships, as eligible students are automatically selected by the VSU Office of Admissions. The scholarships offered are as follows:

### R. B. Whitehead Scholarship

Provided from funds donated to the University by the late Mr. and Mrs. R. B. Whitehead of Valdosta. The Whiteheads were enthusiastic supporters of the University, donating money not only to scholarships but to campus beautification. Selected by the VSU Office of Admissions.

### John and Gertrude Odum Scholarships

Provided from funds donated to the University by the late John and Gertrude Odum. Mrs. Odum was a Professor of English at VSU for many years and a long-time supporter of academic excellence. Selected by the VSU Office of Admissions.

## Scholarships with Specific Requirements

Many VSU scholarships are designed for students with specific majors or who meet specific requirements. These scholarships require a student to apply for each scholarship for which they wish to be considered. Most scholarship applications should be submitted before March 1 of each year. On any scholarship in which financial need is a criteria for consideration, the student must have a FAFSA (Free Application for Federal Student Aid) form on file with the Office of Financial Aid.

Click here (<http://www.valdosta.edu/admissions/financial-aid/scholarships>) for scholarship requirements and application information.

## Other Scholarships

### Air Force ROTC

Scholarships are available to students enrolled in ROTC at VSU and are based on performance, academic achievement, and leadership potential. Air Force ROTC offers 2- and 3-year scholarships to qualified freshmen and sophomores in any major. Apply through your Air Force ROTC detachment. Awards are for \$15,000 and \$9,000 scholarships. For further information contact the VSU Air Force ROTC Office at 229-333-5954 or visit their web site (<http://www.afrotc.com>).

## Athletic Department Scholarships

For scholarship information regarding a particular sport, contact the VSU Athletic Office.

### Georgia Gulf Sulfur Athletic Scholarship

These scholarships were established to assist academically and athletically talented students who are members of the VSU Men's or Women's basketball team. Selection is made by the coaching staffs of the basketball programs and the athletic director.

### Billy Grant Golf Scholarship

This scholarship was established in memory of Billy Grant, for his many contributions to the VSU Athletics Program. The scholarship is awarded to a member of the VSU golf team on the basis of recommendations from the golf coach and the athletic director.

### Jessie F. Tuggle Scholarship

The Jessie F. Tuggle Scholarship was established as an endowed scholarship, to assist members of the VSU football team. Recipients of the scholarship must be in good academic standing. Selection is determined by the football coaching staff and the athletic director.

## Financial Aid Academic Requirements

In accordance with the Higher Education Act of 1965, as amended, students must be making satisfactory academic progress ("SAP"), both in quality and quantity, to qualify for and continue to receive Title IV federal financial aid. The satisfactory academic progress standards for federal financial aid recipients at Valdosta State University are as follows:

## Undergraduate Students

### Qualitative

All undergraduate students are expected to maintain at least a 2.0 cumulative GPA for all courses taken at Valdosta State University, or which have been accepted for credit toward their program of study from a prior institution.

### Quantitative

In addition to maintaining the specified grade point average, students receiving financial aid must complete their degree within an acceptable number of attempted hours and successfully complete a minimum percentage of credit hours each academic year.

Students must successfully complete 67% of the courses for which they register at Valdosta State University or which have been accepted for credit toward their program of study from a prior institution. The grades of A, B, C, D, and S count as the successful completion of a course. The grades of F, W, WF, I, IP, U, NR, and V do not count as the successful completion of a course.

To maintain financial aid eligibility at Valdosta State University, a student must complete his or her degree program by the time he or she has attempted 150% of the number of semester hours required to earn the degree. Examples: Students pursuing a degree that requires 120 semester hours may not receive financial aid after they have attempted 180 hours. If the degree requires 130 semester hours, students will be expected to have earned the degree after having attempted no more than 195 hours.

### Remedial Course Work

No student may receive financial aid for more than 30 hours of remedial course work, which includes all College Preparatory Curriculum deficiencies and developmental courses.

### Monitoring of Satisfactory Progress

All quantitative and qualitative academic requirements will be checked at the end of each Spring semester. Students who are found to be in violation of the 2.0 GPA rule, the 67% completion pace or who have attempted 150% or more of the semester hours required for their program of study will be placed on financial aid suspension and will no longer be eligible for Federal or State financial aid assistance or Veterans Education Benefits.

The grade point average of students who apply during the academic year, the limitation on the total hours attempted, and the 67% completion pace requirement will be checked as of the end of the last semester attended.

### Summer Semester

Courses taken during the summer are counted exactly the same as courses taken during any other semester.

### Transfer Students

Transfer students will be considered as incoming freshmen for the initial awarding and disbursement of financial aid until transcripts arrive and are evaluated. Only grades earned at Valdosta State University will be used to determine the grade point average for financial aid eligibility. Hours transferred to Valdosta State University will be counted as total hours attempted for the maximum time frame.

### Repeated Courses, Remedial Courses, Withdrawals, and Incompletes

Students should be careful in repeating courses, as all attempts at a course are counted in the maximum hours allowed to obtain a degree. Students are also reminded that withdrawing from a course does not count as successful completion and does not count in the required 67% completion rate. Incompletes also do not count as the successful completion of a course, and excessive incompletes can result in the termination of financial aid. Students can receive financial aid for no more than 30 hours of remedial course work (including remedial courses and courses to satisfy deficiencies in the College Preparatory Curriculum). However, students required to take remedial course work may have their eligibility extended by the number of remedial hours taken, up to a maximum of 30 hours.

Federal Financial Aid Regulations allow a student to retake any previously passed course one time. For this purpose, passed means any grade higher than an "F," regardless of any school or program policy requiring a higher grade in order to meet academic program requirements. This retaken class may be counted towards a student's enrollment status and the student may be awarded Title IV aid for the enrollment status based on inclusion of the class. After the one allowed repeat of any course in which a student receives an "F," we are not allowed to count this course towards a student's enrollment status or award federal financial aid for enrollment in this course. If a student withdraws from a course they are repeating, the attempt of this course does not count as the one allowed repeat and they may again repeat the course one time.

### Reinstatement of Aid

Reinstatement of Financial Aid depends upon availability of financial aid funds at the time of the application for reinstatement and other factors: students who lose eligibility for financial aid for failure to maintain the required 2.0 GPA or the required 67% completion pace can apply for reinstatement of their financial aid once they are in compliance with all SAP requirements. Students terminated from aid for failure to exit Learning Support within 30 semester hours may apply for a reinstatement of aid after exiting Learning Support.

## **Appeals**

Students wishing to appeal may do so by filling out a Satisfactory Progress Petition and presenting it to the Office of Financial Aid, along with any supporting documentation. The Financial Aid staff may take into consideration illness, death in the immediate family, or any other extenuating circumstances. Students will be notified, in writing, of the decision. Students wishing to appeal the decision of the Office of Financial Aid may do so by writing to the Student Financial Aid Committee.

## **Academic Renewal**

The U.S. Department of Education does not recognize academic amnesty or academic renewal in relation to financial aid satisfactory academic progress. VSU is required to include all courses and grades in evaluating a student's satisfactory academic progress. However, if there were special circumstances involved, VSU may be able to approve an academic appeal and place a student on probation or an academic plan.

## **Financial Obligations Resulting from Academic Load Changes**

Financial aid recipients who have loans and reduce their academic load to below half-time may have a financial obligation to the University. The undergraduate half-time load is six hours; the graduate half-time load is five hours. Students receiving a Pell Grant who drop classes to reduce their academic load may also have a reduction in their Pell Grant and thus incur a financial obligation to the University.

Students who add classes through the appeal process after the announced Drop/Add dates may incur a financial obligation, which is due upon receipt of the approval of the added classes. Classes added and not paid for are subject to cancellation.

All these financial obligations are due within five working days after the processing of the load changes and are payable at the Bursary.