

# Graduate Financial Aid

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This material was prepared in advance of the 2024-2025 academic year and is subject to changes in state or federal laws or regulations.

Graduate students must maintain a minimum graduate grade point average of 3.0 to be eligible for financial aid.

## Grants

### 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.

VSU provides priority registration to our military veteran students who utilize the GI Bill®.

### 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.

### 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. For eligibility, a reservist must have a 6-year obligation to serve in the Selected Reserve, complete Initial Active Duty for Training, have a HS 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, the student may qualify for help from the U.S. Department of Veterans Affairs. Benefits may be awarded for pursuit of associate, bachelor's, or graduate degrees. Details are available in the VSU Office of Veterans Affairs.

## Veterans Benefits Tuition and Fee Payment

Students Utilizing Chapter 31 (Vocational Rehabilitation and Employment) and Chapter 33 (Post-9/11 GI Bill®):

Veterans using Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33, Post-9/11 GI Bill® benefits can attend Valdosta State University and receive tuition and fee benefits payments for a term provided the student submits a certificate of eligibility for entitlement to educational assistance under Chapter 31 or 33 (a "certificate of eligibility" can also include a "Statement of Benefits" obtained from the Department of Veterans Affairs' (VA) website - eBenefits, or a VAF 28-1905 form for Chapter 31 authorization purposes) and ending on the earlier of the following dates:

- The date on which payment from VA is made to Valdosta State University;
- 90 days after the date Valdosta State University certifies tuition and fees following the receipt of the certificate of eligibility.

Valdosta State University will not impose any penalty, including the assessment of late fees, the denial of access to classes, libraries, or other institutional facilities, and will not require eligible veteran students to borrow additional funds because of the individual's inability to meet his or her financial obligations to Valdosta State University due to the delayed disbursement funding from VA under Chapter 31 or 33.

Valdosta State University requires the following information in order to process Veterans Benefits under Chapter 31, Vocational Rehabilitation and Employment, or Chapter 33, Post -9/ 11 GI Bill®:

- Submit a certificate of eligibility for entitlement to educational assistance no later than the first day of the term for which benefits are being requested;
- Submit a written request to the Valdosta State University School Certifying Official (SCO) to use such entitlement;
- Provide additional information necessary for proper certification of enrollment by the Valdosta State University School Certifying Official (SCO).

Students are required to pay any balance due for the amount that is the difference between the amount of the student's financial obligation and the amount of the VA education benefit disbursement by the established payment deadline for the term. Balances not paid by the stated deadline may be imposed additional fees.

## 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. The Federal Direct Unsubsidized Stafford 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.

### The Federal Direct Graduate PLUS Loan

This loan is an educational loan for graduate students enrolled at least half-time. Financial need is not an eligibility requirement, student borrowers must be credit worthy to qualify. Loan eligibility is based on the cost of attendance minus other aid received. 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>).

## Employment Opportunities

### 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 be placed on FWSP, the student can apply for and be selected for a position posted through the VSU Office of Human Resources and our online application system.

### Graduate Assistantships

The University provides a limited number of graduate assistantships. Interested applicants should apply to the Graduate School. An out-of-state student who holds a graduate assistantship is given a waiver of out-of-state tuition.

### Student Assistant Program

On-campus jobs, financed by the University, are also available. Each department has its own funds for this program. To apply, visit our employment web site (<https://www.valdosta.edu/administration/finance-admin/human-resources/employment-opportunities.php>).

### Other Employment

The Job Location and Development Program, administered through the Office of Career Opportunities, in the University Center at Entrance 5, 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. Application forms and information about VSU General Scholarships are available on line (<http://www.valdosta.edu/admissions/financial-aid/scholarships/>). Other scholarship information is also available at this website.

While most scholarships are limited to undergraduate students, graduate students are eligible to apply for the following VSU Scholarships:

## Gail Aberson Scholarship

This endowed scholarship was created to honor the memory of Gail Aberson and to assist teachers at the graduate level in their professional development/certification as Teacher Support Specialists (mentors) and science teachers K-12. The award will provide assistance to teachers from member school systems in the Okefenokee RESA. Qualified recipients may contact the Dewar College of Education and Human Services for application information.

## Elizabeth Darlene Sikes Scholarship

This scholarship was established to recognize an outstanding graduate student in Communication Disorders.

## Louise S. Chastain Scholarship

This fund was established by Mrs. Chastain for students pursuing a Master's degree in Social Work. Preference is given to residents of Thomas County, Georgia.

## Clare Philips Martin Scholarship

This scholarship is available to a student currently enrolled at VSU who has completed no fewer than 60 semester hours at VSU with a GPA of 3.5 or higher. To qualify, a student must have demonstrated intellectual growth and leadership through involvement in clubs, organizations, projects, and work experience while in college. This award is presented during the University Honors Day program, during spring semester. The deadline for application is April 1. For an application form, click here (<https://www.valdosta.edu/admissions/financial-aid/forms/scholarships/clare-philips-martin-scholarship.php>).

## Frances Wood Wilson Foundation, Inc. Scholarship

This scholarship is intended to benefit students in good academic standing and with demonstrated financial need (must have a FAFSA on file). Apply to the Office of Financial Aid by completing a VSU General Scholarship Application.

## Satisfactory Academic Progress Policy

In order for a student to receive Federal or State financial aid or Veterans Education Benefits at Valdosta State University, the student must demonstrate Satisfactory Academic Progress (SAP). SAP includes two standards: qualitative and quantitative. Students must meet both standards at the end of each Spring Semester to continue to receive Federal or State financial aid or Veterans Education Benefits.

### Qualitative:

All graduate students are expected to maintain at least a 3.0 cumulative GPA, including all courses taken at Valdosta State University and courses transferred from other institutions. Any student who does not meet the minimum 3.0 GPA requirement at the end of the Spring Semester will be placed on financial aid suspension and will no longer be eligible for Federal or State financial aid or Veterans Education Benefits.

### Quantitative:

The maximum timeframe for completion of a graduate program of study is 150% of the minimum semester hours required for that program of study. Students remain eligible until they have attempted 150% of the credit hours required to receive their degree. In order to meet this quantitative standard, students must successfully complete and pass (earn) 67% of courses attempted. At the end of Spring Semester, any student who has 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 or Veterans Education Benefits. For example, if you are pursuing a graduate degree which requires 36 hours and you have attempted 54 hours or more without earning your degree at the end of the Spring Semester, you will no longer be eligible for Federal or State financial aid or Veterans Education Benefits.

All graduate students must successfully complete 67% of their cumulative attempted hours including all courses taken at Valdosta State University and courses transferred from other institutions. The grades of A, B, C, D or S count as successful completion of a course. The grades of F, W, WP, WF, WY, WH, I, IP, U, NR, NC, or V do not count as successful completion of a course. Those students who have not successfully completed 67% of their cumulative attempted hours at the end of the Spring Semester will be placed on financial aid suspension and will no longer be eligible for Federal or State financial aid or Veterans Education Benefits.

All attempted hours will be included in all quantitative calculation, including those from prior institutions, hours which are not included in the student's GPA calculation due to withdrawal or repeated coursework, and courses taken during terms for which the student did not receive any financial aid. Students who are seeking a double major or double degree will have 150% of the total amount of hours it would take to complete both majors and degrees.

We have provided a calculator for you to monitor your completion rate, **[CLICK HERE FOR OUR ONLINE 67% CALCULATOR \(https://www.valdosta.edu/admissions/financial-aid/process/calculator-for-sap-compliance.php\)](https://www.valdosta.edu/admissions/financial-aid/process/calculator-for-sap-compliance.php)**.

### Appeal Process:

Students who fail to meet Satisfactory Academic Progress (SAP) may appeal their status based on extenuating circumstances. Examples may include, but are not limited to, student's illness, illness or death in the immediate family, other family circumstances or other extenuating circumstances.

The student should complete a Satisfactory Academic Progress Appeal Form, which is available from the Office of Financial Aid Student Forms Portal (<https://www.valdosta.edu/admissions/financial-aid/forms/>). Additionally, there must be a written Appeal Statement from the student which explains the extenuating circumstances and a written Action Plan which explains the corrective measures which have been or will be taken to ensure the student will come into compliance with all SAP policies. Documentation verifying the extenuating circumstances described in the student's appeal must be submitted along with the appeal. Only SAP appeals containing both required statements and documentation will be processed and evaluated. Incomplete appeals will be denied.

If a student's SAP appeal is approved, and they can come into compliance within one semester, the student will be granted a one semester SAP probation and be eligible for financial aid for one semester. If the student cannot come into compliance in one semester they will be placed on an Academic Plan which will ensure that they come into compliance with all SAP policies within a specified period of time or prior to graduation.

All attempted course hours must be included in this calculation, including those that are not included in the student's GPA for repeated coursework and terms for which the student did not receive any financial aid. Students who are seeking a double major or double degree will have 150% of the total amount of hours it would take to complete both majors and degrees.

You may not appeal for the following circumstances:

- Financial reasons or lack of knowledge that your aid was in jeopardy
- Not being prepared for or mature enough for college
- Unfair or incorrect grade for a course
- Problems with professor or course content
- Living situation is not conducive for academic success
- Child care or day care issues
- Work-related issues

Students whose initial appeal is denied may appeal to the Faculty Senate's Student Financial Aid Subcommittee. Second appeals should be addressed to the Chair of the Student Financial Aid Subcommittee and submitted to the Office of Financial Aid. Second appeals must meet all of the same requirements as initial appeals. The decision of the Student Financial Aid Subcommittee is final and cannot be appealed further.

Students who appeal and are denied and either attend Valdosta State University at their own expense, including the use of a private education loan to pay tuition and fees, or who have credits accepted from another institution and come into compliance with all SAP policies will have their eligibility reinstated.

Students who appeal and are denied and either attend Valdosta State University at their own expense, including the use of a private education loan to pay tuition and fees, or who have credits accepted from another institution and are still not in compliance with all SAP policies and who have extenuating circumstances may submit an additional initial appeal.

Students terminated from financial aid for failure to exit Learning Support may apply for reinstatement of aid when they have exited Learning Support.

#### **REINSTATEMENT OF AID (Pending Availability):**

1. A student terminated from aid for failure to maintain the required Cumulative GPA or complete 67% of attempted courses may apply for reinstatement once they have earned the required Cumulative GPA and are in compliance with the 67% pace of completion.
2. A student terminated from aid for failure to exit Learning Support may apply for reinstatement of aid when he/she has exited Learning Support.

#### **Academic Renewal:**

VSU is required to include the attempted hours for all courses in the SAP quantitative evaluations regardless of Academic Renewal; however, when students are granted Academic Renewal by VSU, grades for courses approved to be omitted from GPA calculations will not be included in the qualitative GPA calculation for SAP.

#### **Summer Semester:**

Courses taken during a Summer Semester are treated as any other semester and are counted in the maximum time frame and GPA calculation and are considered in the 67% completion rate requirement.

#### **Transfer Students:**

Until transfer credits from other institutions are accepted, students will be treated as incoming freshmen for the initial disbursement of aid. All grades, including transfer courses accepted from prior schools, will be used to determine the qualitative SAP grade point average and all courses in academic

history, including transfer credits from prior schools, will be included as attempted and earned hours for quantitative SAP calculations when evaluating financial aid eligibility.

**Repetition of Courses, Remedial Coursework, 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 toward 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. A student can receive financial aid for no more than 30 hours of remedial course work (including Learning Support courses and CPC courses); however, students who are required to take remedial course work will be eligible to have their maximum time frame 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.

**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.