

F i n a n c i a l A i d

STUDENT FINANCIAL AID

The Financial Aid Office is located on the second floor of the J. Lamar Branch Student Center. Correspondence should be addressed to the Financial Aid Office, ABAC 23, 2802 Moore Highway, Tifton, Georgia 31793-2601.

Through a program of institutional, state and federal aid, Abraham Baldwin can assist a qualified student in obtaining a college education. A student with limited resources can be offered a package which will help further his/her education beyond the high school level. One purpose of the Financial Aid Program is to recognize students who appear to have outstanding potential (merit-based awards) and to provide assistance to students who, without such aid, would be unable to attend college (need-based awards). Thus, financial aid is awarded on the basis of financial need and scholastic achievement. The college uses the [Free Application for Federal Student Aid \(FAFSA\)](#) to determine financial need.

Each financial aid student is required to comply with the selective service registration procedure. Each student must certify that he/she is not in default on any Title IV educational loans, does not owe a repayment on any Title IV educational grants, and has not borrowed in excess of loan limits.

An applicant for financial aid is requested to have the results from the FAFSA in the Financial Aid Office by May 1, and all other required documentation by July 15, to ensure completed processing for fall term. Applications received after this date will be considered as long as funds are available, in the order of the date of receipt. A student enrolled less than full-time will receive full consideration for financial aid. A student must be working toward a degree to receive federal financial aid.

In planning for their college years, students should bear in mind that all financial aid programs operate on a first come, first served basis. Sound planning strongly suggests that the student make application for financial aid (merit or need-based) at least 10 weeks in advance of the time he/she intends to enroll. Failure to apply on a timely basis may significantly reduce the amount of aid the student receives.

Eligibility for receiving financial assistance at ABAC is determined by comparing the cost of attending college with the ability of the student (and parents or spouse) to meet these expenses. Cost of attendance is calculated for each of several groups of students at ABAC using criteria such as resident status and living accommodations. For each of these student groups, cost of attendance includes anticipated expenses such as room and board, books and supplies, personal expenses, and the ability of the student (and parents or spouse) to contribute to college expenses. The ability of the student (and parents or spouse) to contribute to college expenses (also called the Expected Family Contribution) is determined by the U.S. Department of Education using criteria established by that agency. Factors used in determining ability to pay include, but are not limited to, all appropriate assets and income (earned and unearned). The factors vary from year to year.

Each year that a student wishes to be considered for aid, a FAFSA and a ABAC Institutional Application for Aid must be filed. Approved awards for each year are based upon proper completion and timely filing for applications and financial statements, the availability of federal, state and/or institutional funds, eligibility for the individual programs for which the student is applying and the applicant's

continued enrollment. The amount of assistance may increase or decrease from one year to the next depending upon educational costs, the financial circumstances of the family and the level of program funding.

A number of applications are selected for verification purposes each year. When a student's application is selected, he/she will be required to submit documentation as requested to verify specific information from his/her financial aid application. Failure to submit the appropriate documentation in a timely manner will prevent the award of federal financial aid.

GRANTS

Federal Pell Grant

This federal aid program is designed to assist undergraduate students who cannot attend college without financial assistance. This form of financial assistance is a grant with no repayment required. An applicant must be enrolled at Abraham Baldwin in a degree program and be a citizen or permanent United States resident. The amount of the grant is governed by financial need and the cost of attending Abraham Baldwin for an academic year. The duration of the student's eligibility for a Pell Grant is limited to the time the student is enrolled in an undergraduate degree or certificate program of four years or less and is making satisfactory academic progress. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

Federal Supplemental Educational Opportunity Grant (SEOG)

Grants are available through this federally funded program, ranging from \$100 to \$4,000 per academic year. These grants are awarded to students who have demonstrated financial need. Grants are renewable each year during undergraduate study, provided the student shows satisfactory academic progress and financial need. Funding for this program is limited, so not every student who is eligible will receive an SEOG award. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

Helping Outstanding Pupils Educationally (HOPE)

The HOPE scholarship is funded by the Georgia Lottery for Education and is available to certain eligible Georgia high school graduates. Others are eligible to receive the HOPE scholarship as a renewal of their previous HOPE award, or by having a 3.0 cumulative GPA at the 30th, 60th, or 90th attempted hour. Full time enrollment is not a requirement. The HOPE scholarship will cover tuition and mandatory fees, but the fees are capped at the amount paid at each institution for the 2003-2004 award year, in January 2004. If an institution increases its fees, HOPE will not pay the difference. HOPE scholarship will also provide a \$150 book allowance each semester for those working on a first undergraduate degree. Grade point eligibility for entering freshmen is based on a final high school core curriculum of 3.0 or better as determined by the high school and reported to the Georgia Student Finance Commission (GSFC). ABAC students currently receiving HOPE may renew the HOPE scholarship based on ABAC's certification of their grade point eligibility on their course work attempted and the completion of their financial aid application. These renewal check points are at the end of attempted 30 hours, 60 hours, 90 hours, AND at the end of each spring semester. The only HOPE recipients whose grades are not checked at the end of each spring semester are freshmen who were enrolled for less than twelve hours for each of their first three terms. After these first three terms of less than full time enrollment, the end-of-spring check point must be applied, regardless of the number of hours for which they are enrolled. Students who have lost HOPE due to not having the required 3.0 GPA may regain it

after their 30th, 60th, or 90th attempted hour if their GPA has reached 3.0. But HOPE eligibility cannot be gained or regained at the end-of-spring check point. Effective fall semester 2004, HOPE scholarship recipients will have a paid-hours limit in addition to an attempted hours limit. Hours for which students received payment from the Accel program plus HOPE grant hours plus HOPE scholarship hours are included. Recipients are eligible for a maximum of 127 semester hours of HOPE payment.

Students who are only seeking HOPE scholarship or grant must apply through the website www.GAcollege411.org and must also complete an ABAC Institutional Application for Financial Aid. Students applying for federal financial aid, in addition to HOPE, must complete a Free Application for Federal Student Aid (FAFSA) and ABAC's Institutional Application for Financial Aid. Transfer students who received HOPE elsewhere will be evaluated on the basis of their GPA on all previous course work attempted after high school graduation. HOPE recipients who wish to enroll as transient students at other HOPE eligible institutions are eligible to receive HOPE funds at the transient institution.

The HOPE grant is available to eligible certificate seeking students, regardless of high school graduation date or GPA requirements mentioned above. Students must be a Georgia resident and must apply through the web site www.GAcollege411.org. Grant monies will only fund the courses that a student is required to take for the certificate.

Students must meet ABAC's Standards of Academic Progress policy in order to be eligible. Beginning Fall term, 2004, all hours for which a student received HOPE grant payment are counted as "paid hours", regardless of whether the student is also enrolled in high school. Students are eligible for HOPE grant payment for a maximum of 63 semester hours, unless they are enrolled in specific programs that require more than 63 semester hours for graduation. In that case, students are eligible for a maximum of 86 semester hours, OR the number of hours required for graduation, whichever is less.

HOPE also provides a \$500 one-time incentive for students earning the GED in Georgia on or after July 1993. These students will receive a voucher from the Georgia Department of Technical and Adult Education. A GED recipient applies using the Institutional Application for Financial Aid.

LOANS

Federal Perkins Loan (formerly National Direct Student Loan)

The Perkins Loan program is for a student who is enrolled in a degree or certificate program in a participating postsecondary institution and who needs a loan to meet educational expenses. Abraham Baldwin participates in this loan program established under the National Defense Education Act of 1958. Funds jointly provided by Abraham Baldwin and the federal government are used to make long-term, low-interest loans to a qualified student. Awards range up to a maximum of \$4,500 for the first two years of undergraduate study. Interest at the rate of 5% and repayment over a period up to ten years begins six or nine months (depending upon when the student received his/her first Perkins Loan) after a student ceases to be enrolled at least half-time in any college or university. During repayment a student will be required to make \$30/40 minimum payments monthly. There is not a penalty for prepayment or accelerated payments. To assist with timely repayment, a student will be billed monthly. The college contracts with Academic Financial Services Association (AFSA) for billing of these loans. Payments should be made as instructed in each statement. Special circumstances, such as active military duty or Peace Corps assignment, may defer interest and repayment for an additional period. Portions of a Perkins Loan may also be canceled if the student borrower teaches in a school

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designated as one with a concentration of low-income students, is employed as a teacher of handicapped children, and in some cases is a full-time staff member of a Head Start Program. Cancellation of these loans is also possible for service as a law enforcement officer. The student must file the required forms with AFSA to qualify for such deferments. To qualify for the Perkins awards, the student must be a permanent resident or a citizen of the United States, register at Abraham Baldwin, show financial need and satisfactory progress. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

Federal Stafford Loans (formerly GSL)

A student may qualify for a "subsidized" Federal Stafford Loan which is based on financial need. The federal government will pay the interest on the subsidized loan while the student is in college. The student may qualify for an "unsubsidized" Federal Stafford Loan, regardless of need. Interest will accrue on unsubsidized loans during the in-school and repayment periods. A dependent undergraduate student can borrow up to \$3,500 as a freshman and up to \$4,500 as a sophomore. An independent undergraduate student can borrow up to \$7,500 as a freshman (at least \$4,000 of this amount must be unsubsidized) and up to \$8,500 as a sophomore (at least \$4,000 of this amount must be unsubsidized). An applicant will complete the FAFSA and institutional application to determine eligibility. Stafford Loans for first-time borrowers carry a variable interest rate, capped at 8.25%. An origination fee of varying amounts may be deducted from the student's loan proceeds. Repayment is not required as long as the student is enrolled at least half-time. A student will have a six-month grace period after he ceases to be enrolled before repayment must begin. The total outstanding loans that a dependent undergraduate may have cannot exceed \$23,000. An independent undergraduate may borrow up to a total of \$46,000.

Federal Parents Loan to Undergraduate Students (PLUS)

A parent may borrow up to the cost of attendance minus any other financial aid per academic year on behalf of an eligible dependent student. The applicant does not have to demonstrate financial need. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

WORK

Federal Work-Study Program (FWSP)

Students who qualify may work on campus or at an approved off-campus location to help earn money to meet educational expenses. To qualify for FWSP, the student must be a permanent resident or a citizen of the United States, registered at Abraham Baldwin, show financial need, and make satisfactory academic progress. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

Regular Work Program

A few jobs are also available to students under the regular program of work. The College provides information concerning these opportunities. Application should be made through the Job Placement Office.

SCHOLARSHIPS

The following scholarships will be granted on the basis of prior academic achievement. Economic need is not a criterion for the selection of recipients except where specifically stated. One-half of each scholarship is payable each semester

unless specifically stated otherwise. In the case of scholarships that carry awards for more than one semester, the recipient must maintain a 2.0 current GPA (GPA) throughout the period of the award and must not drop below a full load during the semester unless stated otherwise. Transfer to another institution will result in the termination of the scholarship. Withdrawal will result in termination unless withdrawal was for circumstances beyond the student's control. Unused portions of a scholarship resulting from withdrawal during a semester, failure to maintain the prescribed GPA, or suspension, will revert to the scholarship fund. Reinstatement of the scholarship after withdrawal must be initiated by the student. Any deviation from this regulation requires written approval from the academic dean.

The application form for all ABAC Foundation Scholarships may be obtained from the Office of Academic Affairs or online at www.abac.edu. Completed forms must be submitted to the Office of Academic Affairs by March 1.

GENERAL

Abraham Baldwin Alumni Scholarships: Recipients must have a minimum GPA of 2.5 and maintain a 2.5 GPA in order to receive the scholarship the following semester. Scholarships will be presented to students who have completed a minimum of 20 semester hours of degree credit. Recipients must be full-time students, must plan to attend ABAC the next semester, and must plan to graduate. The students' need for financial assistance will be given priority when other factors are approximately equal. Priority will be given to children of alumni.

ABAC Foundation FFA Scholarship: Awarded to a Georgia State FFA Officer (preference will be given to state president). Qualifications: (1) student must be an entering freshman, (2) student must plan to enroll full time toward a degree and (3) student must have a 750 minimum SAT or its equivalent and a 2.5 high school GPA.

ABAC Staff Forum Scholarship: Awarded to an entering freshmen and/or enrolled Abraham Baldwin College students. Qualifications: (1) student must be a dependent of an ABAC staff employee; (2) student must have a 750 minimum combined SAT or its equivalent, and a 2.0 high school GPA as determined by the ABAC Admissions Office.

Abraham Baldwin Foundation Scholars Scholarships: These scholarships will be awarded to three of the top five honor graduates of the following schools: Berrien High School, Colquitt County High School, Cook High School, Fitzgerald High School, Irwin County High School, Tift County High School, Tiftarea Academy, Turner County High School, and Worth County High School. The scholarships will be offered in descending order to the top five honor graduates of each school until all three scholarships have been accepted or until all five graduates have been offered the scholarships. In order for a student to receive the scholarship, he/she must enroll at Abraham Baldwin within one calendar year after his/her high school graduation date and carry a full academic load each semester. To receive the second semester allocation he/she must achieve a minimum 3.0 academic GPA.

Dr. Mike Bader Memorial Scholarship: Awarded each year to an ABAC student who works at the Rural Development Center/Tifton Campus. Worthy candidates are those who would be exemplary students demonstrating sufficient commitment and dedication to be successful in future career pursuits.

Baldwin Woman's Club Scholarship: Qualifications: (1) financial need, and (2) available to any student who has completed at least one semester or more with a 2.0 GPA or higher.

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E. P. And Iliene Bowen, Jr. Memorial Scholarship: Available to entering freshman, rising sophomore, full-time non-traditional and/or part-time students. Entering freshmen must have a minimum 2.5 GPA; rising sophomores must have completed 20 semester hours of academic work with a minimum 2.5 GPA and currently enrolled with plans to return the following year.

Britt Memorial Scholarships: Recipient may be a freshman or sophomore at Abraham Baldwin who shows potential for success in his/her chosen academic field while also demonstrating a real need for financial assistance.

Maria Guadalupe Cervantes Memorial Scholarship: Open to Georgia residents of Hispanic/Latino descent who may not qualify for State or Federal Aid. Recipient may be a freshman or sophomore. All factors being equal students majoring in Education shall be given preference. Separate application required, www.abac.edu/foundation/scholarships/General/cervantes.htm.

Josephine L. Cloudman Scholarships: Open to entering freshmen and rising sophomores. Qualifications: (1) predicted academic success, and (2) financial need.

George D. Conger Scholarship: Open to rising sophomores. Qualifications: (1) predicted academic success, and (2) financial need.

John H. Davis/First Community Bank of Tifton Scholarship: Awarded to a member of the ABAC Men's Basketball team with a minimum 2.5 GPA while taking a full class load and working toward an Associates degree. All other factors being equal students with financial need shall be given preference.

Agnes Davis Donaldson Scholarships: The recipient must have attended ABAC for two semesters as a full-time student, earned 20 semester hours of degree credits and have a cumulative academic GPA of 3.3 or higher. The student's need for financial assistance and residents of Tift County will be given priority when other factors are approximately equal. The recipients must plan to attend ABAC for an additional semester and plan to graduate.

Eastman Scholarship: Open to entering freshmen and rising sophomores. Qualifications: (1) applicants must have a minimum 2.5 GPA and (2) financial need.

FFA Welding Scholarship: Awarded to the overall individual winner of the District 5 Welding Contest.

James Perry Gleaton Scholarship: Awarded to an entering freshman or a currently enrolled freshman with a minimum 2.0 GPA. Recipient must be planning to enroll at Abraham Baldwin with the intention of remaining at the college until graduation. Priority will be given to the employees or children of the employees of Plant Telecommunications. A student awarded this scholarship must maintain at least a 2.5 GPA in order to continue receiving the funds.

The Goizueta Foundation Need Based Financial Assistance Scholarship: Recipient must be of Hispanic/Latino decent, accepted to Abraham Baldwin Agricultural College, able to demonstrate a financial need, and reside in the United States of America. Recipients cannot receive this scholarship while enrolled in the CAMP program, the Hispanic/Latino Student Retention Program, or receiving a Goizueta Foundation Scholars Fund Scholarship. A separate application is necessary and can be found at www.abac.edu/foundation/goizuetaassist.htm.

The Goizueta Foundation Scholars Fund: Recipient shall be of Hispanic/Latino decent whose parents reside in the US. Recipient may a freshman or upperclassman. Student must maintain at least a 2.5 GPA in order to continue receiving the funds. A separate application is necessary and can be found at

www.abac.edu/foundation/goizueta.htm.

C. Alex Kemp Scholarship: Available to an entering freshman or a rising sophomore with preference to a student with financial need. Criteria: freshmen must have a minimum 2.5 GPA and sophomores must have completed 20 semester hours of academic work with a minimum 2.5 GPA.

Gertrude and Charles Kemp, Jr. Scholarship: Available to an entering freshman or a rising sophomore with preference given to a freshman. Criteria: freshmen must have a minimum 2.5 GPA and sophomores must have completed 20 semester hours of academic work with a minimum 2.5 GPA.

Fredrick William Kinard, Jr. Scholarship: Open to an entering freshman or a rising sophomore with a minimum 2.5 GPA. Scholarship will be given to an academically qualified student who needs financial assistance.

George H. King Scholarship: Available to an entering freshman or a rising sophomore with a minimum 2.5 GPA. Scholarship will be given to an academically qualified student who needs financial assistance.

Clarence Robert Lang Scholarship: Criteria: freshmen must have a minimum 2.5 GPA; sophomores must have completed 30 hours of academic work with a minimum 2.5 GPA with plans to return the following year. In order to continue to receive the scholarship, student must maintain a minimum 2.5 GPA with a full class load.

Zell and Shirley Miller Scholarship: Open to rising sophomores and entering freshman. Freshman must have a minimum 2.5 GPA; rising sophomores must have completed 20 semester hours of academic work with a minimum 2.5 GPA. When all factors are nearly equal, preference will be given to students with financial need.

Moorman Scholarship: Available to an entering freshman or a rising sophomore who is not receiving the HOPE scholarship with a minimum 2.0 GPA.

Moreno Family Migrant Scholarship: Awarded to migrant students or dependents of migrant workers. An applicant must have engaged in agriculturally-related work; have been in the field for a minimum of 75 days each year and whose work requires him/her to relocate with the changes in seasons; must be a United States citizen; must have a minimum 2.0 GPA in high school, and must be enrolled in at least six credit hours per semester.

J. P. Short Scholarship: Awarded to a Short and Paulk employee or employee's dependent with preference given employees. May be awarded to an entering freshman or rising sophomore with a minimum 2.5 GPA.

Vera Conger Smith Scholarship: Awarded to a rising sophomore who has completed 20 semester hours of academic work with a minimum 3.0 GPA.

John W. Strickland Scholarship: Awarded to a rising sophomore who has completed two or more semesters at Abraham Baldwin with a cumulative academic GPA of 3.2 and who plans to attend the college for two semesters the following year. Student must show evidence of leadership as demonstrated through extracurricular activities on the campus. When all factors are nearly equal, preference will be given to an agriculture major and/or a student with a background of achievement in 4-H Club.

Tift County Council on Child Abuse Service Scholarship: Awarded to a rising sophomore with a minimum 2.5 GPA and a member of ABAC's Circle K Club.

Larry W. (Buck) Wheeler Memorial Scholarship: Awarded to a rising sophomore who has attended Abraham Baldwin at least two semesters, has a cumulative academic GPA of 3.2 or higher, and plans to complete their sophomore year at ABAC.

John David Wood Memorial Scholarship: Awarded to an entering freshman with a minimum 2.5 GPA or to a rising sophomore with 20 semester hours of academic work with a minimum 2.5 GPA.

James E. Zorn Memorial Scholarship: Open to entering freshmen and rising sophomores. Qualifications: (1) applicants must have a minimum 2.5 GPA and (2) financial need.

RESTRICTED TO CURRICULUM

DIVISION OF AGRICULTURE AND FOREST RESOURCES

ABAC Ag Alumni Scholarship: Recipient must be enrolled within the Division of Agriculture and Forest Resources. Open to all first, second or in some cases a third year student. Factors to be considered in selection, in addition to scholastic ability, are: Leadership ability as demonstrated through participation in recognized activities, especially FFA, FCCLA, and 4-H; Character qualities such as integrity, honesty, loyalty and dependability; Personal qualities such as enthusiasm, initiative, cooperativeness and consideration of others; Professional qualities such as thoroughness in work habits, adjusting to situations and response to supervision.

Larry D. Allen Agricultural Leadership Scholarship: Awarded to a rising sophomore enrolled within the Division of Agriculture and Forest Resources who has completed 30 semester hours with a minimum 3.0 GPA.

J. Lamar Branch Memorial Scholarship: A student must study in the Division of Agriculture and Forest Resources. Preference will be given student studying Agricultural Education, Forestry or Family and Consumer Sciences. Recipient must have a minimum 2.5 GPA.

Brightwell Horticulture Scholarship: Awarded to a worthy student in Ornamental Horticulture Technology. The recipient must have completed two semesters at Abraham Baldwin with a minimum 2.0 GPA with plans to attend ABAC for two additional semesters. Recipient must be actively involved in the Horticulture Club and interested in and involved with campus beautification projects as certified by the horticulture faculty. When all factors are nearly equal, preference will be given to students with financial need.

Daren Brownlow Memorial Scholarship: Awarded to a worthy student enrolled the Division of Agriculture and Forest Resources. The recipient may be an entering freshman or rising sophomore at ABAC with a minimum 2.5 GPA. When all factors are nearly equal, preference will be given to students with financial need.

Jesse and Dolly Chambliss Scholarship: Awarded to a student majoring in Agricultural and Industrial Equipment Technology and/or Agricultural Engineering. Student must have a minimum GPA of 2.5 and have completed at least 20 semester hours of academic work toward a degree. Other factors to be considered include participation in divisional organizations and activities, leadership abilities, and personal growth as attested by peers and faculty.

B.H. and Lanell Claxton Scholarship: Awarded to a rising sophomore majoring in Agricultural Education with a minimum 3.0 GPA. All factors being equal financial need will be considered.

J. E. (Pat) and Annie Lou Connor Forestry Scholarship: Available to a rising sophomore forest technology major who has completed 30 hours of academic work with a minimum 3.0 GPA. Student must be currently enrolled with plans to return the following year. In the event a sophomore student is not available, freshman forest technology students with a minimum 3.0 high school average will be considered.

J. Baldwin Davis Scholarship: Awarded to a worthy student in agriculture. Student must have earned a minimum 3.2 academic GPA; have attended ABAC two or more semesters; and attend the college for two semesters the following year; and be of high moral character and exhibit leadership potential. Financial need and participation in organized college sanctioned activities will be considered.

Eason Agricultural Studies Scholarship: Awarded to an entering freshman or rising sophomore in the Division of Agriculture and Forest Resources. Preference will be given students studying Agri-Business or Agronomy. Recipient must remain in that area in order and have a minimum 2.5 GPA to continue receiving the scholarship.

Family and Consumer Sciences Scholarship: Awarded to an entering freshman or a rising sophomore majoring in Family and Consumer Sciences. Freshman criteria: Must have a 2.5 average or higher; sophomore criteria: Must have completed 30 hours of academic work with a 2.5 average or higher.

Georgia Forestry Association Scholarship: Awarded to a sophomore Forest Technology student having a 2.5 GPA or higher.

Georgia Vegetation Management Association Scholarship: Awarded to a rising sophomore not receiving the HOPE scholarship who is majoring in an agriculture related field. All factors being equal financial need will be considered.

Lane Green Wildlife Management Scholarship: Awarded to a rising sophomore who has completed 25 or more hours at ABAC in the Wildlife Technology Program, while maintaining a minimum 3.0 GPA. Student must also have demonstrated the necessary excellent work habits, attitude, and ethics required of a wildlife professional. Review of the applications and selection of deserving recipient(s) will be conducted by the faculty of the ABAC Wildlife Technology Program.

Jimmy R. Grubbs Ag Scholarship: Awarded to a rising sophomore majoring in Agricultural Equipment Technology or Agricultural Education with a minimum 2.5 GPA and leadership in AET Club, FFA or Ag Education programs.

Marshall Guill Scholarship: Open to an entering freshman or a rising sophomore with a minimum 2.5 GPA. Student must be enrolled in Agricultural Equipment Technology program. Sophomores must have completed 20 semester hours of academic work. In order to continue to receive the scholarship, the student must earn a minimum 2.5 GPA with a full class load.

Oren H. and Aileen Grace Harden Memorial Scholarship: Available to an entering freshman or rising sophomore with preference given to a freshman. Criteria: Student must be studying in the area of agriculture and have a minimum 2.5 GPA.

E. Ray Jensen Turf Grass Scholarship: Awarded to a rising sophomore majoring in Golf Turf Management, Commercial Turf Management, or Golf Club Management with a minimum 3.0 GPA. Other factors considered for selection in addition to scholastic ability, are integrity, honesty, dependability, leadership ability, and cooperativeness and consideration of others.

Mary P. Jones Scholarship: Available to an entering freshman or rising sophomore enrolled within the Division of Agriculture and Forest Resources not receiving the HOPE scholarship with a minimum 2.0 GPA.

James and Joyce Kirk Scholarship: Awarded to an entering freshman or a rising sophomore enrolled within the Division of Agriculture and Forest Resources not receiving the HOPE scholarship with a minimum 2.5 GPA. Preference will be given to previous year's recipient. All factors being equal financial need will be considered.

Langdale Company Forestry Scholarship: Awarded to a sophomore Forest Technology

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student at ABAC with a minimum 2.5 GPA.

S. L. Lewis Memorial Scholarship: Open to rising sophomores and entering freshmen. Qualifications: (1) Minimum 3.0 GPA, and (2) Georgia resident.

Garland S. McIntyre Forestry Scholarship: Open to freshmen and sophomore forestry majors with preference given to students from the following Georgia Counties: Ben Hill, Cook, Irwin, Tift, Turner and Wilcox.

Robert L. Miles Scholarship: Awarded to a student majoring in agriculture or an agriculturally related field. Preference will be given to a student with a farm background. Student may be an entering freshman or a rising sophomore with a minimum 2.5 GPA and have proven financial need.

Monty Moncrief Turfgrass Scholars: Awarded to students majoring in Golf Turfgrass Management. Recipients are selected by a panel of Georgia State Golf Association officials. For further information, please contact the Division of Agriculture and Forest Resources.

David W. Mullis Memorial Scholarship: Awarded to a rising sophomore in the Wildlife Technology Curriculum. Applications will be reviewed by a screening committee as designated by the Abraham Baldwin's Wildlife Technology faculty and subsequently submitted to the Abraham Baldwin Scholarship and Awards Committee for final selection. The recipient must have completed a minimum of 30 hours credit in the Wildlife Technology Curriculum and with a minimum 2.5 academic GPA. The recipient must maintain a 2.5 academic GPA to receive the second semester's allocation.

Dick Payne Scholarship: Awarded to a rising sophomore majoring in Wildlife Technology with a minimum 2.5 GPA. Must be a member of the Forestry-Wildlife Club, active in campus activities and previously attended the Natural Resources Conservation Camp.

Tommy C. Perry Scholarship: Available to an entering freshman or rising sophomore with a GPA of 2.5 or higher. Criteria: Must be a U.S. citizen and a non-resident of Georgia. Preference will be given to students in agricultural engineering, then other agricultural related fields. All factors being equal students with financial need shall be given preference.

Rakestraw & Associates Environmental Horticulture Technology Scholarship: Available to an employee of Rakestraw and Associates who shows financial need and is enrolled within the Division of Agriculture and Forest Resources. Preference will be given to a student majoring in Turf Management or Landscape Design. Recipient may be an entering freshman or a rising sophomore.

Senator and Mrs. Harold Ragan Scholarship: Awarded to a rising sophomore majoring in Agricultural Education with a minimum 3.0 GPA. The previous year's recipient may be recommended by the faculty to receive the scholarship again if he/she is continuing their education at UGA.

James L. Shepherd Scholarship: The scholarship will be awarded to students studying in the field of agriculture or forestry with preference given to students in agricultural engineering. Awarded to an entering freshman or rising sophomore with a minimum 2.5 GPA.

Martin M. Sibbet Agricultural Scholarship: Available to an entering freshman majoring in Agriculture with a minimum 2.0 GPA. All other factors being equal students with financial need shall be given preference.

Ethel H. Slatter Memorial Scholarship: Awarded to a rising sophomore who has completed 20 semester hours earned in the Wildlife Technology or Forest Technology

curricula at ABAC, with a minimum academic GPA of 3.2.

Carlton Smith Scholarship: Awarded to a worthy student in agriculture and/or forestry who has a minimum 3.2 GPA; attend two semesters during the following year; and be of high moral character and exhibit leadership potential. Financial need and participation in organized, college sanctioned activities will be considered.

Southeastern Turfgrass Conference Scholarship: Must be a sophomore Golf Turf Management, Commercial Turf Management, Golf Club Management, or Landscape Design and Grounds Management (with emphasis toward golf course landscaping) student at ABAC with a GPA of 3.0 or higher.

B. L. Southwell Scholarship: Awarded to a student majoring in any phase of agriculture or family and consumer sciences with preference given to animal science majors. The scholarship may be awarded to an entering freshman with a minimum of 750 combined SAT score and 2.5 high school average or an ABAC student who has earned 25 or more degree credit hours with a minimum 2.5 GPA.

Staplcotn Annual Scholarship: Recipients must be Georgia residents enrolled in the Division of Agriculture and Forest Resources whose course of study is related to cotton production or to the cotton industry. Preference will be given to students from families that either farm cotton or are connect to the cotton industry.

Julian Jay and Mary Lewis Thomas Memorial Scholarship: Available to an entering freshman majoring in Family and Consumer Science who demonstrated leadership in high school FCCLA or 4-H with a minimum 2.5 GPA. All other factors being equal students with financial need shall be given preference

L. M. Veazey Memorial Scholarship: Recipient must be a rising sophomore enrolled within the Division of Agriculture and Forest Resources who has completed 20 semester hours of academic work with a minimum 2.5 GPA. Preference will be given to students majoring in Family and Consumer Sciences.

Vernon Yow Forestry Scholarships: Awarded to worthy student enrolled in the two or four-year forestry program who has completed two semesters of academic credit with a minimum 3.0 GPA and plans to attend the college for two additional semesters.

DIVISION OF BUSINESS ADMINISTRATION

John L. Herring Scholarship: Recipient shall be a student majoring in accounting or other business majors. May be awarded to a freshman or a sophomore with preference given to freshmen who has a minimum 2.5 GPA.

James Holcomb Scholarship for Business Administration: Recipient shall be a Business Administration major with a minimum 2.5 GPA from one of the following Georgia counties: Chatham, Clarke, Effingham, Hart or Towns. Preference will be given to students not receiving the HOPE scholarship and have documented financial need.

Donald and Betty Jones Business Scholarship: Awarded to a rising sophomore majoring in Business Administration with a minimum 2.0 GPA. Other factors to be considered include: character qualities such as integrity, honest, loyalty and dependability; personal qualities such as enthusiasm, initiative and leadership ability, cooperativeness and consideration of others; professional qualifications such as thoroughness in work habits and ability to organize, respond to supervision and to grow.

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Mary Lee Vitange Payne Scholarship for Business Administration Students: Awarded to a freshman or sophomore majoring in business administration with a minimum SAT score of 1,000. Freshman must have a 2.5 high school GPA and a rising sophomore must have earned 30 hours of academic work with a minimum 2.5 GPA with plans to return the following year.

Charles W. Powell, III Scholarship: Awarded to an entering freshman or rising sophomore with a minimum 2.5 GPA. First consideration will be given to students majoring in accounting and other business majors.

J.S. Sims, III Accounting Scholarship: Awarded to a student majoring in Accounting with a minimum 3.0 GPA.

DIVISION OF HUMANITIES

Ernest Edwards Music Scholarship: Scholarship to be awarded to a worthy student enrolled in music at Abraham Baldwin. The recipient must be an entering freshman and must plan to major in music. The award of these scholarships will be based on musical talent as evaluated in auditions, leadership in high school music activities, financial need, and GPA. The recipient must maintain a 2.5 GPA each semester while attending Abraham Baldwin. Change of major, withdrawal, or inability to maintain the required GPA will result in termination of the scholarship. Contact the Humanities Division for details on application.

Elsie and Paul Gaines Applied Music Scholarship: The scholarships will pay for lab fees for students enrolled in piano, organ or voice. Preference will be given to those students enrolled in piano and who have attended the college for one semester and have a minimum GPA of 3.0. The scholarship is renewable for up to four semesters. The Chairman of the Division of Humanities will determine eligible recipients. For further information, please contact the Division of Humanities.

Holly Twitty Donaldson Scholarship: Awarded to an entering freshmen and/or enrolled Abraham Baldwin College student majoring in art, English, foreign language, journalism, liberal arts, music, or speech-drama. Awards are based on SAT scores, high school or college GPA as calculated by ABAC's admissions office, active participation in co-curricular activities or occupation related to the major area of study. Students must have the recommendation of their high school or college teachers, be of high moral character, exhibit leadership potential, plan to attend ABAC for three or more semesters, and maintain a 2.5 cumulative GPA at the college. Financial need will be considered.

W. Bruce and Rosalyn Ray Donaldson Journalism Scholarship: Awarded to a student majoring in journalism and possessing the following criteria: (1) a 3.0 cumulative GPA at Abraham Baldwin with at least 30 hours of degree credit; (2) continued attendance at Abraham Baldwin for two semesters with plans to graduate. Student must maintain a minimum current academic average of 2.5 to receive the scholarship the following semester. Strong preference will be given to Tift County students.

Marian Jones Girtman Scholarship: Awarded to a worthy student in the Visual Art Program and/or area of Humanities. A student must submit a portfolio of at least three examples of art work; plan to attend ABAC for three or more semesters; maintain a minimum 2.5 cumulative GPA at ABAC and be of high moral character and exhibit leadership potential. Financial need and participation in organized high school or college sanctioned activities will be considered. First priority will be given to a major in the visual arts but if there are not qualified applicants in this area, the

scholarship will be open to Journalism, Music, Speech/Drama and English majors. Applicants in these areas must show evidence of creative work and have the recommendation of their high school or college advisor.

DIVISION OF NURSING

Russell A. Acree Nursing Scholarship: This scholarship will be awarded to an entering freshman in the nursing program with a cumulative GPA of 2.5 or higher.

Louis Beard Nursing Scholarship: \$2,000 awarded to worthy nursing student in the Thomasville area. Apply to the Administrator of Archbold Memorial Hospital, Thomasville, Georgia. No closing date for application.

Beckham Nursing Scholarship: Open to rising sophomores. Qualifications: (1) predicted academic success, and (2) financial need.

Viola Carswell Johnson Nursing Scholarship: Available to an entering freshman or rising sophomore enrolled in ABAC's Nursing Program showing financial need. Must be a full time student and maintain a minimum 2.5 GPA.

Dr. Pattie Garrett Clark Memorial Scholarship for Nursing: This scholarship will be awarded to a recipient enrolled in the Bridge Program or in the 2nd year of the Nursing Program with a minimum 3.0 GPA. All factors being equal students with financial need shall be given preference.

J. H. Dorminy Nursing Scholarships: Scholarships are available rising sophomores in Abraham Baldwin's nursing program who have a 3.0 or higher GPA or to an LPN entering the freshman class of Abraham Baldwin's nursing program who has at least two years full-time work experience during the immediate past three years, a combined SAT score of 750 or higher, and/or must have earned a 3.0 or higher GPA on all previous college courses taken within the immediate past three years, and have documented financial need.

Georgia Association of Nursing Students Scholarship: Applicant for the Georgia Association of Nursing Students (GANS) Scholarship must be an active member of the ABAC Chapter of GANS and must have a cumulative GPA of at least a 2.0. Preference will be given to the student who has the highest GPA and is highly active in GANS and community activities. Applications may be obtained from the Office of Academic Affairs. Closing date is March 1.

Shirley C. Hutchinson Memorial Scholarship: Open to freshman and sophomores with a minimum 2.5 GPA. Preference will be given to students as follows: First-consideration to family relatives; Second-consideration to students not receiving HOPE Scholarship, and Third-consideration by financial need. In order to continue to receive the scholarship, the student must earn a semester GPA of 2.5 or higher.

Mary P. Jones Scholarship: Available to an entering freshman or rising sophomore enrolled within the Division of Nursing not receiving the HOPE scholarship with a minimum 2.0 GPA.

Janice C. Payne/Baldwin Woman's Club Scholarship: A recipient must be a rising sophomore nursing student who has completed 30 hours of academic work at ABAC with a minimum GPA of 3.25.

Jean Bishop Stoufer Nursing Scholarship: Awarded to a nursing major with a minimum 2.5 GPA from Tift or its contiguous counties. All other factors being equal student with financial need shall be given preference.

DIVISION OF SCIENCE AND MATHEMATICS

Katherine Rountree Christian Scholarships: Awarded to first-time entering freshmen at Abraham Baldwin. Recipient must have a composite SAT of 1000 or higher and a minimum 3.0 high school GPA as calculated by the Abraham Baldwin admissions office. Student must also show exceptional performance in science as judged by the Scholarship and Awards Committee. Preference will be given to a student whose declared college majors is: general science, biology, chemistry, computer science, dentistry, medicine, veterinary medicine, or pharmacy. Secondary consideration will be given to students majoring in the following areas: allied health, agriculture, and forestry/wildlife.

DIVISION OF SOCIAL SCIENCE

Eunice Lastinger Mixon Scholarship: Recipient shall be a Georgia resident enrolled in the Division of Social Science's Educator Preparation Program as a full-time student with a minimum GPA of 2.5.

Barbara Bishop Morgan Memorial Scholarship: Awarded to a student majoring in Education with a minimum 2.0 GPA. Recipient cannot be receiving the HOPE scholarship. Character qualities, personal qualities, professional qualities along with financial need considered.

Dorris Garrison Nelson Memorial Scholarship: Awarded to a rising sophomore majoring in Human Sciences. Must have graduated from Tift County High School or Tiftarea Academy and have a minimum 2.5 regents GPA.

PRE-PROFESSIONAL

Affinity Health Group Scholarship: Awarded to an entering freshman or rising sophomore. Criteria: Must have a minimum 3.0 academic GPA, and a minimum SAT score of 1000. Student must be a pre-medicine major. Preference will be given to a) residents of Tift County or b) residents of contiguous counties.

John Henry Dorminy Scholarship: Awarded to students majoring in forestry, pre-med, pre-vet, pre-dentistry, pre-law, nursing, accounting, or music (piano). Award of these scholarships will be based on academic ability as measured by SAT scores, GPA as calculated by ABAC's admissions office, and active participation in co-curricular activities which enhance leadership ability.

J. Murray Turner, Jr. Memorial Scholarship: Awarded to an entering freshman or rising sophomore. Criteria: Must have a minimum 3.0 GPA on academic work and a minimum SAT score of 1000. Student must be a pre-medicine major. Preference will be given to a) residents of Tift County or b) residents of contiguous counties.

GEOGRAPHICAL RESTRICTIONS

4-H Scholarship: Applicants must be an active 4-H'er. Contact local high school 4-H advisor for further information.

American Legion Auxiliary Post No. 21 Scholarships: Pays matriculation, clinical, athletic, and activity fees for two semesters. Qualifications: (1) child of Tift County veteran, (2) financial need, and (3) scholastic ability. Apply through Guidance Department of the high school.

American Legion Post No. 21 Scholarships: Pays matriculation, clinical, athletic, and activity fees for two semesters. Qualifications: (1) child of Tift County veteran, (2) financial need, and (3) scholastic ability. Apply through Guidance Department of the high school.

American Legion Multi-State High School Rodeo Scholarship: This scholarship will be awarded when funded. The American Legion Rodeo Committee will select the recipient. Recipient must be an entering freshman at ABAC with a GPA of 2.5 or higher; must have been a contestant from one of the States that participated in the American Legion Multi-State High School Rodeo in Tifton. Applicants should contact their State Director for further information.

O.V. Barkuloo Memorial Scholarship: Awarded to an entering freshman from Tift County High School or Tiftarea Academy. Qualifications: Student must have a background of achievement in 4-H Club work in the sophomore, junior and/or senior years of high school. Student need and academic potential shall be considered equally. Student must maintain a 2.8 current GPA with a full load each semester to be eligible for the next semester's allocation.

Louis Beard Nursing Scholarship: \$2,000 awarded to a worthy nursing student in the Thomasville area. Apply to the Administrator of Archbold Memorial Hospital, Thomasville, Georgia. No closing date for application.

Dolly W. Bearden Forestry Scholarship: Recipient must be a resident of Thomas County, enrolled in either the two-year or four-year forestry curricula, and completed 30 hours of academic work with a 2.0 GPA or higher.

Lanier Carson/Kelly Manufacturing Company: Awarded to a Kelly Manufacturing Company employee or employee's dependent with preference given employees. May be awarded to a freshman or sophomore with a minimum 2.5 GPA.

Coca-Cola/ABAC Athletic Scholarship: Awarded to a graduate of a high school located within the Tifton Coca-Cola Market, which includes the following counties: Tift, Irwin, Turner, Worth, Ben-Hill, Crisp, Berrien, Cook Brooks, Thomas, and Colquitt. Preference will be given to the student proving both athletic and academic excellence.

Colquitt Electric Membership Corporation Scholarship: Qualifications: (1) predicted academic success, (2) financial need, and (3) must be a member of Colquitt County EMC cooperative which covers portions of Berrien, Brooks, Colquitt, Cook, Lowndes, Tift and Worth counties.

Community National Bank-Ashburn, Georgia: Awarded to a high school graduate of the public or private school systems serving Turner or Crisp Counties and must attend ABAC. Other factors to be considered include: character qualities such as integrity, honesty, loyalty and dependability; personal qualities such as enthusiasm, initiative and leadership ability, cooperativeness and consideration of others; professional qualifications such as thoroughness in work habits and ability to organize, respond to supervision and to grow. Recipient may be a freshman or sophomore with a GPA of 2.5 or higher to receive/continue the scholarship.

H. Gordon Davis Nursing Scholarship: Awarded to entering freshmen at ABAC declaring nursing as a major. A student must have earned a high school GPA of 2.5 or higher, must be a resident of Worth County, and a graduate of Worth County High School. Applications may be obtained from the Worth County High School counselor's office.

John Kimbrel English Memorial Scholarship: Recipient must be a resident of Miller County, GA, with preference given to graduates of Miller County High School or

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South Georgia Academy, Damascus, GA. Recipient may be an entering freshman or a rising sophomore who does not qualify for the HOPE scholarship.

Allen & Lelia Garden Scholarship: May be a freshman or sophomore from Ben Hill, Irwin, or Wilcox counties with a minimum 2.0 GPA and not receiving the HOPE scholarship. Preference will be given to non-traditional and/or part-time students.

Joseph A. Haley, Sr. Scholarship: Awarded to a worthy entering freshman or rising sophomore from Tift or contiguous counties. Entering freshman must have a 2.5 average or higher; rising sophomore must have completed 30 hours of academic work with a 2.5 average or higher.

E. B. Hamilton, Jr. Memorial Scholarship: Awarded to an entering freshman or a rising sophomore with a minimum 2.5 GPA from the Tift County High School Softball program.

John and Julie Hunt Scholarship: Awarded to a graduate of Tiftarea Academy to qualify for the second semester's allocation, the student must maintain a 2.2 or higher GPA.

Middle South Georgia Soil and Water Conservation District Scholarship: Awarded to the first place district winner of the high school essay contest on soil and water conservation. High school students in Ben Hill, Brooks, Colquitt, Crisp, Irwin, Tift, Thomas, Turner and Worth counties are eligible to participate.

C. L. Morehead Scholarship: Awarded to an entering freshman or rising sophomore from Ben Hill and Irwin Counties with a 3.0 or higher GPA.

John P. O'Connor Memorial Scholarship: Student must have a 3.0 high school GPA and maintain a minimum current academic average of 2.5 to continue receiving the scholarship; Student must be a graduate from Manatee County High School, Bayshore High School, Palmetto High School, and Southeast High School.

Hugh and Norma Erwin Perry Scholarship: Awarded to an entering freshman graduating from Calhoun High School. Preference will be given to the student with financial need.

Prince Automotive Group Scholarship: Awarded to a student who is an employee of Prince Chevrolet-Oldsmobile, Inc. or employee's dependent with preference given employees; Recommended by Mr. John Prince or his representative; must be must be a resident of Berrien, Ben Hill, Colquitt, Cook, Tift, Turner, or Worth Counties. Recipient may be a freshman or sophomore and must have a 2.5 GPA or higher.

Weetie and Homer Rankin Scholarships: Open to Georgia high school graduates with academic potential as judged by SAT scores, high school records and possibly other tests, who have demonstrated leadership potential and possess financial need. Student must pursue full-time study toward an associate degree and not have previously attended college. (Joint Enrollment students are eligible.) Recipients are paid \$300 per semester with a maximum of \$1,800 per student. Application may be obtained online at www.abac.edu or the Office of Academic Affairs. Deadline is June 1.

Rotary Club of Tifton Scholarship: Awarded to a Tift County resident enrolled at Tift County High School or Tiftarea Academy, must plan to enroll full time at Abraham Baldwin, and must show evidence of scholastic ability and financial need.

Arch Rowan Scholarship: Recipient must be a Screvens County resident. The selection committee will give first preference to students wishing to study animal science or related subjects. The recipient can be an entering freshman or a rising sophomore. Contact the Farmers & Merchants Bank of Sylvania for an application.

Shoney's Scholarship: The scholarship recipient will be chosen by Julie Hunt from among employees and families of employees of Shoney's of Tifton, Inc. The recipient must have a 2.0 or higher high school or college cumulative GPA. Student may be either an entering freshman or an enrolled ABAC student, must be planning to attend ABAC for three additional semesters or to graduate within the next two semesters, and student must maintain a 2.2 or higher GPA each semester to be eligible for the following semester.

Jessie Lee Stephens Scholarship: Awarded to a Tift County 4-H member graduating from Tift County High School or Tiftarea Academy during the year of application. The candidate must have a minimum 2.5 high school average and a SAT score of 750 or higher; must earn a semester GPA of 2.5 or higher with a full load.

B. Frank Strickland Memorial Scholarship: Awarded to an entering freshman from a Georgia tobacco-producing county. Preference will be giving to a student majoring in an agriculture related field. For an application or more information, contact the Georgia Tobacco Commission.

Tift County High School Football Scholarship: Awarded to an entering freshman from Tift County High School. Recipient must have played football for TCHS for at least three years of their 9th, 10th, 11th or 12th grade.

Tifton Junior Woman's Club Scholarships: Qualifications: (1) female, (2) graduating senior from Tift County High School, (3) upper ten percent of class, and (4) financial need. Apply through Guidance Department of the high school.

Wine and Spirits Wholesalers of Georgia Foundation: Qualifications: Georgia resident, attending an institution in the University System of Georgia, academic excellence, and financial need. Priority date for application is March 1. Contact the Financial Aid Office.

Ernest Yates Memorial Scholarship (Tifton Kiwanis Club): Qualifications: (1) full-time college student, (2) scholastic ability, (3) financial need, and (4) preference given to Tift County students, but others considered. Apply through Guidance Department of the high schools.

OUTSIDE SCHOLARSHIPS

Available from the Office of Student Financial Aid is a listing of interesting financial aid related web sites on the Internet. These web sites can be used by ABAC students for assistance in locating outside scholarship sources. For further information on this service, contact the Financial Aid Office.

STATE DEPARTMENT OF VOCATIONAL REHABILITATION

Students who have a physical or an emotional handicap may receive financial assistance to attend college through their nearest vocational rehabilitation office. For details, students may contact the Student Accounts Office or their local rehabilitation office.

VETERANS SERVICES OFFICE

The Veterans Services Office is located on the second floor of the Student Center. All Veterans, members of the Reserves, and the dependents of disabled or deceased Veterans, should contact the office immediately upon deciding to enroll in the College so that proper administrative procedures can be initiated.

Veterans experiencing academic difficulty may be eligible for additional benefits to help defray the costs of tutoring services. Such Veterans should consult with the

personnel in the Veterans Service Office to determine the proper procedure to obtain these additional benefits.

STUDENTS' RIGHTS AND RESPONSIBILITIES

Students receiving financial aid have certain rights and responsibilities. The applicant must, without exception, report any of the following changes to the Financial Aid Office: (a) withdrawal from school, (b) transfer to another school, (c) any change in enrollment status, (d) name changes, (e) address change or parents' address change, and (f) joining military service.

The financial aid applicant is responsible for obtaining, completing, and filing the proper financial aid application, statements, forms, etc., each year on a timely basis. The applicant has the right to seek and receive full information and counseling from the Financial Aid Office in regard to any financial aid matter. If the family's financial circumstances have changed due to death, divorce, marriage, disability, long-term unemployment or low income, the applicant's eligibility may change. The applicant must take the initiative in notifying the office of these changes.

Correct information must be provided on all financial aid forms. False reporting of information on financial aid application forms is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.

An applicant for financial aid must return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which the financial aid application or confidential statement was submitted.

The applicant is responsible for reading and understanding all forms requiring signature and for obtaining copies of them. Applicants must accept responsibility for all agreements signed. The student is also responsible for understanding the school's refund policies and procedures.

REFUND POLICY

A student who withdraws from college may be entitled to a refund depending on his/her date of withdrawal. Any refund, to which a student receiving financial aid may be entitled, will be first applied against accounts in the following priority:

- Student Accounts Receivables
- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Perkins Loans
- Federal PLUS Loans
- Federal Pell Grants
- Federal Academic Competitiveness Grant
- Federal SEOG
- Other Student Financial Aid Programs
- Other Federal, State, private or instructional sources of aid
- The "student"

STANDARDS OF ACADEMIC PROGRESS

The Higher Education Act of 1965, as amended by Congress, mandated institutions of higher education to establish minimum standards of "satisfactory progress" for students receiving financial aid. The College makes these standards applicable to all institutionally-awarded Federal and State funds to include Federal

Pell Grant, Federal Supplemental Educational Grants, Federal Work-Study, HOPE Scholarships, Federal Perkins Loans, Federal Stafford Student Loans, and Federal Parent Loans (PLUS) to Undergraduate Students, for the purpose of maintaining a consistent policy for all students receiving assistance.

Effective with the beginning of the Fall Term, 1998, the following standards will apply to any student receiving any type of financial aid outlined above.

A. First Term Recipients

To receive Federal financial assistance for the first time, each eligible person will have met the admission requirements of the college and, by his/her signature, acknowledged awareness and acceptance of the standards set forth in the remainder of this document.

B. Continuing Recipients

A student will be expected to achieve certain minimum levels of progress toward the successful academic completion of course requirements for a degree or certificate. Progress toward the credential is measured both quantitatively and qualitatively. There is also a maximum allowable time frame for completion of the credential. At Abraham Baldwin Agricultural College (ABAC), standards for maintaining such progress are as follows:

Qualitative Standard

A student must maintain the following minimum cumulative institutional grade point average (IGPA), depending upon the number of hours attempted:

<u>Hours Attempted</u>	<u>Minimum IGPA</u>
1-12	1.50
13-24	1.60
25-36	1.70
37-48	1.80
49-60	1.90
60+	2.00

Quantitative Standard

A student enrolled in six (6) or more credit hours must satisfactorily complete at least 67% of the credit hours attempted, and on which financial aid was based. A student enrolled in less than six (6) credit hours must satisfactorily complete all hours attempted, and on which financial aid was based. Satisfactory completion is defined as a letter grade of A, B, C, D, or IP. Unsatisfactory completion is defined as a letter grade of F, I, W, or WF.

Time-Frame

Federal regulations limit receipt of federal financial aid to no more than 150% of the coursework required for any particular degree or certificate. The average certificate program at ABAC requires approximately 30 credit hours, 150% of which is 45. The average degree program at ABAC requires 60 credit hours, 150% of which is 90. Therefore, no further aid will be awarded when a student has attempted 45 credit hours in the one-year certificate program or 90 credit hours in the associate degree program. Developmental/remedial courses will not be included in the hourly limitation. Transfer credit will be included in the hourly limitation. Pre-nursing majors are limited to a total of 50 semester credit hours of financial aid eligibility. Financial aid eligibility is re-established for pre-nursing majors once accepted into the nursing program.

The Financial Aid Office will evaluate satisfactory progress once each academic year. At the end of each Spring Term any student who has attempted 6

or more hours, and is failing to make satisfactory progress, will be informed, in writing, of the ineligibility to receive future financial aid at the college.

C. Withdrawal from the College

A student who withdrew, or is withdrawn, from ABAC will not receive further financial aid, except under documented mitigating circumstances.

D. Reinstatement Provisions

A student whose aid has been discontinued in accord with these standards may have aid reinstated subject to the following conditions.

Deficient GPA: A student may enroll without financial aid, attain the appropriate GPA as specified above, and regain their eligibility status.

Withdrawals: A student may be reinstated, at the discretion of the Director of Student Financial Aid, if mitigating circumstances, that were beyond normal and immediate control, can be documented.

Appeals: A student with mitigating circumstances who is notified of ineligibility for federal aid for any of the above reasons, may appeal such decisions in writing and in person, using the following channels, in the following order:

1. Director of Student Financial Aid: A student must submit a written appeal, including any appropriate third-party documentation of the circumstances. The Director will inform the student in writing of his/her decision. The Director will read only one appeal per student per circumstance.
2. Student Financial Aid Committee: A student must make appointments to appeal in person, and must also submit a written letter of appeal. He or she is encouraged to present at least one letter of support from their academic advisor or faculty member familiar with their situation. The Committee will notify the student in writing of their decision. The Committee reserves the right to advise a student regarding course loads and the possible need for counseling and/or academic advisement. The Committee will hear only one appeal per student per circumstance. If the appeal is denied, the student may enroll using his/her own resources. If the appeal is granted and the student subsequently fails to maintain progress, no further appeal will be heard.
3. Vice President for Student Affairs: Appeals must reasonably show that one of the following has occurred
 - a) The student has not received due process.
 - b) The student has been discriminated against.
 - c) The student has not been treated in an equitable manner.
 - d) The decision of the Student Financial Aid Committee was arbitrary and capricious.

If granted, the student will be given one last administrative hearing as designated by the Vice President for Student Affairs.

Availability of Funds: The Financial Aid Office may have rewarded any forfeited funds; consequently, receipt of originally awarded funds following reinstatement depends upon whether funds are available and uncommitted to other students.

E. HOPE Scholarship Recipients:

In order to maintain eligibility for the HOPE Scholarship, degree-seeking HOPE scholars have the following **additional** GPA requirements, as set forth by the State of Georgia: Such students will be required to demonstrate a minimum cumulative GPA of 3.00 at the end of each Spring Semester and when they have attempted 30, 60, and 90 hours.

The Director of Student Financial Aid reserves the right to examine and issue a post-facto judgment on any financial aid recipient who fails to maintain satisfactory academic progress.