

Financial Aid

The Financial Aid Office is located on the second floor of the Branch Student Center in the Enrollment Services Office. For complete information on programs to assist with your college expenses, eligibility requirements for these programs, and application procedures, visit the Financial Aid web site at www.abac.edu/fa.

Through a program of federal, state, and institutional aid, ABAC can assist qualified students in obtaining a college education. Financial aid is awarded on the basis of financial need and academic achievement. ABAC uses the Free Application for Federal Student Aid (FAFSA), available at www.fafsa.ed.gov, to determine financial need. Applications for financial aid will be processed only after students have applied for admission to the College.

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.

Financial aid is awarded on a yearly basis. Each award year begins with the fall semester and ends with the summer term. A Free Application for Federal Student Aid (FAFSA) may be completed any time after January 1, before the intended academic year. Although applications can be submitted throughout the academic year, students who apply for financial assistance after July 15 for fall or after November 15 for spring should not expect aid to be finalized before classes begin.

Applying for Financial Aid

To apply for financial aid programs, students must complete the Free Application for Federal Student Aid (FAFSA) and request a PIN at www.pin.ed.gov. The FAFSA is available online at www.fafsa.ed.gov. Students who wish to apply for the HOPE Scholarship only and do not wish to be considered for federal financial aid programs may complete the Georgia Scholarship/Grant Application (GSFAPPS), available online at www.gacollege411.org.

Types of Financial Aid

Financial aid programs offered at ABAC include both federal and state programs. Federal programs include Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Academic Competitiveness Grants (ACG), Federal College Work-Study, and Student and Parent Loans. More information on these programs is contained in the Federal Student Guide, a free booklet about federal financial aid from the US Department of Education. The booklet is available at the Enrollment Services Office. Information is also available online at www.abac.edu/fa.

The Federal Work-Study Program provides jobs for students with financial need, allowing them to earn money to help pay education expenses. Most work-study positions are located on campus; however, some off-campus positions are available. The ABAC Human Resources Office, located on the third floor of the Branch Student Center, administers the work-study program as well as coordinating other employment opportunities for students. Information is available online at www.abac.edu/jobplacement, or students may visit the HR Office during regular business hours.

State financial assistance includes HOPE Scholarship, HOPE Grant, and Leveraging Educational Assistance Partnership (LEAP) Program. Information on these programs is available online at www.abac.edu/fa or www.gacollege411.org.

Each year the ABAC Foundation grants many different scholarships which are made available through the generosity of alumni, friends, and supporters of ABAC. Academic excellence, financial need, and major field of study are just a few of the criteria used for selecting recipients. Students should go to www.abac.edu/scholarships for information on applying for ABAC scholarships.

Standards of Academic Progress for Financial Aid

Students who receive financial aid through the College must meet minimum standards of academic progress in order to continue to receive aid. These standards apply to all institutionally awarded federal and state funds, including Pell Grant, Federal Supplemental Education Grants, Federal Work-Study, HOPE scholarships, Federal Stafford Student loans, and Federal Parent Loans (PLUS).

1. **Qualitative Standard**—Students receiving financial aid must maintain Good Academic Standing, as defined in the Academic Information section of this Handbook, under Standards of Academic Progress.
2. **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*.
3. **Time Frame**—Federal regulations limit receipt of federal financial aid to no more than 150% of the course work 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 associate degree at ABAC requires approximately 60 credit hours, 150% of which is 90. The average baccalaureate degree at ABAC requires approximately 120 credit hours, 150% of which is 180. Therefore, no further aid will be awarded when a student has attempted 45 credit hours in the one-year certificate program, 90 credit hours in an associate degree program, or 180 hours in a baccalaureate program. Learning Support courses will not be included in the total credit-hour limitation. Transfer credit will be included. Pre-nursing majors are limited to a total of 50 attempted credit hours of

financial aid; however, 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 spring term. At this time, students who have attempted six or more hours and are failing to make satisfactory progress will be informed, in writing, of their ineligibility to receive future financial aid at the college.

Students who withdraw, or are withdrawn, from ABAC will not receive further financial aid, except under documented mitigating circumstances.

Appeals Process for Possible Reinstatement of Financial Aid Eligibility

Students who lose their financial aid eligibility because of failure to meet the above standards may appeal to have their eligibility reinstated; however, students whose financial aid is reinstated following an appeal may be held to higher standards of academic progress than those listed above. Appeals must be in writing and in person, using the following channels, in the following order:

1. Students submit a written appeal to the Director of Financial Aid. The appeal should include any appropriate third-party documentation of the circumstances. The Director will inform students in writing of his/her decision.
2. Students may appeal the decision of the Director of Financial Aid to the Student Financial Aid Committee. Students make appointments through the Enrollment Services Office to appeal in person and must also submit a written letter of appeal. Students are encouraged to present at least one letter of support from their academic advisor or a faculty member familiar with their situation. The Committee reserves the right to advise students as to their course loads and the possible need for counseling and/or academic advisement. The Committee will notify students in writing of the decision. If the appeal is granted and the student subsequently fails to maintain progress, the student may not appeal a second time to the Student Financial Aid Committee.
3. Students may appeal the decision of the Student Financial Aid Committee to the Director of Enrollment Services. Students make appointments to appeal in person by calling the Enrollment Services Office and must also submit a written appeal which demonstrates 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.

The Director of Enrollment Services will notify the student in writing of his/her decision.

Out-of-State/Nation Tuition Waivers

ABAC offers a limited number of out-of-state and out-of-nation tuition waivers each semester to outstanding students from other states or nations. These waivers are administered through the office of the Vice President for Student Affairs, located on the second floor of the Branch Student Center. Students must re-apply for these waivers each semester. Information and an application are available online at www.abac.edu/admissions/forms/applicationstatenationwaiver.pdf.

Veterans' Educational Benefits

The Enrollment Services Office on the second floor of the Student Center provides assistance to veterans in enrollment verification and other services.