

A photograph of a modern university building at dusk. The building features large glass windows and brickwork. A blue semi-transparent overlay covers the center of the image, containing the title text. In the background, a brick dormitory building is visible on the left, and a paved walkway with some people is in the foreground. The sky is a deep blue.

# PAYING FOR COLLEGE

Presented by University of West Georgia's Financial Aid Office



# Agenda

- Where do you find help?
- Orientation Digital Handouts
  - Red
  - Yellow
  - Green

# Introduction: Where do you find help?

- We are the Financial Aid Office!
  - We process your FAFSA Application
  - Request additional documents, when required
  - Award and notify you of your Financial Aid Awards
- We're also available for scheduled appointments addressing account specific issues.
- We also provide Financial Literacy Presentations!
  - Follow our financial literacy page: @money101UWG on Twitter, Instagram, and Facebook

*Located in Parker Hall*  
[www.westga.edu/finaid](http://www.westga.edu/finaid)  
Email: [finaid@westga.edu](mailto:finaid@westga.edu)  
Phone: 678-839-6421



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## Financial Aid

6/2/2020

UNIVERSITY OF WEST GEORGIA



# Introduction: Where do you find help?

- Enrollment Services Center
  - Your “one-stop shop” for questions related to:
    - Financial Aid
    - Registrar’s Office
    - Bursar’s Office



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## ENROLLMENT SERVICES CENTER

*Located in Parker Hall*

[www.westga.edu/esc](http://www.westga.edu/esc)

Email: [enroll@westga.edu](mailto:enroll@westga.edu)

Phone: 678-839-6140

# Introduction: Where do you find help?

## Bursar's Office

- What is the Bursar's Office?
  - The Bursar's Office is the office responsible for invoicing, accepting all student payments, and they are the cashier of the university. If you have to make payments, they are accepted by this office.
  - For more information about out-of-pocket payment options (Electronic Checks, and Credit Card Payments, Cash, Tuition Payment Plan etc.) click the link below.
    - [Payment of Tuition and Fees](#)

*Located in Aycock Hall, Room 101*

[www.westga.edu/bursar](http://www.westga.edu/bursar)

Email: [bursar@westga.edu](mailto:bursar@westga.edu)

Phone: 678-839-4737



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**BURSAR'S OFFICE**

# Your Digital Financial Aid Progress Sheets



## FINANCIAL AID ORIENTATION HANDOUT

Based on the color of this handout, please refer to the chart below for information regarding your Financial Aid account. **DISCLAIMER:** This is based on the status of your account as of 24 hours before this email was sent.

RED	YELLOW	GREEN
<p>We have not yet received a 2020-2021 FAFSA.</p> <ul style="list-style-type: none"> <li>If you would like to receive federal student aid, please complete a FAFSA on studentaid.gov.</li> <li>Once completed, UWG will receive your FAFSA in 3-5 business days. Please continue to check your OneLogin account and myuwg email for updates!</li> </ul> <p>If you would like assistance in completing a 2020-2021 FAFSA, feel free to email us!</p>	<p>We've received your FAFSA! However, there are outstanding requirements on your account.</p> <ul style="list-style-type: none"> <li>Please log in to your OneLogin account and follow the steps below to view and submit your outstanding requirements</li> <li>Search for "Financial Aid Verification" in the Search box and click the "Financial Aid Verification" app</li> <li>Sign-In with your full OneLogin email address and OneLogin password.</li> <li>If prompted to confirm your information, please enter it exactly as it appears on your FAFSA.</li> <li>Complete any outstanding documents</li> </ul> <p>If you have any questions regarding your outstanding requirements, please email us!</p>	<p>We've received your FAFSA! You have now been awarded Financial Aid.</p> <ul style="list-style-type: none"> <li>You may view and accept your awards through your OneLogin account with the steps below</li> <li>Visit the UWG OneLogin Portal (<a href="https://www.onelogin.com">https://www.onelogin.com</a>) and Login</li> <li>Search for "My Financial Aid" in the Search box and click the "My Financial Aid" app</li> <li>Select the appropriate year from the "Select Aid Year" dropdown box and click "Submit"</li> <li>If you accept loan funding, please be sure to complete a MPN and Entrance Counseling on studentaid.gov using your FSA ID</li> </ul> <p>If you would like assistance in completing a MPN and Loan Entrance Counseling, please email us!</p>

**Notes:**

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**Notes:**

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6/2/2020



# The Red Handout – No FAFSA

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND®

## Create a New FSA ID

New to FSA? **Create an FSA ID** account below. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

[Need help creating an FSA ID?](#)

*Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.*

Create an FSA ID

Manage My FSA ID

## Studentaid.gov

### Free Application for Federal Student Aid

- Begin by creating a FSA ID
- Average completion time = <1hour

### Applies Students for:

- Federal Student Loans
- Federal Pell Grant
- Federal Work Study

Also used as an application for HOPE scholarship.

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# The Red Handout – No FAFSA

## Studentaid.gov

If there are Currently two FAFSA applications available on studentaid.gov, use the chart below to determine which application you should complete.

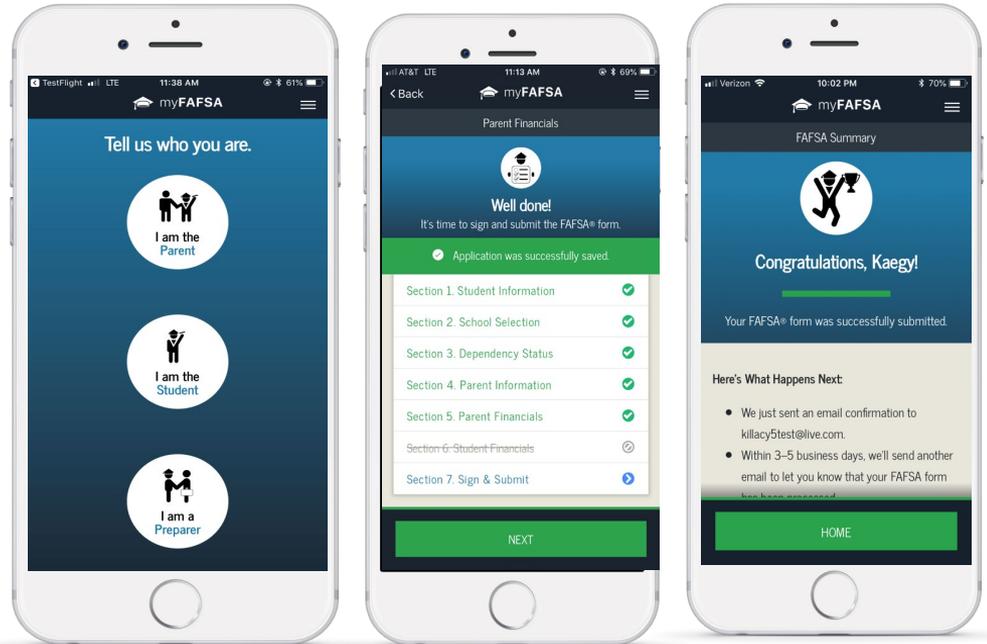
Application Years	Semester's Applying For
2019-2020	Fall 2019, Spring 2020, Summer 2020
2020-2021	Fall 2020, Spring 2021, Summer 2021
2021-2022	Fall 2021, Spring 2022, Summer 2022
2022-2023	Fall 2022, Spring 2023, Summer 2023
2023-2024	Fall 2023, Spring 2024, Summer 2024
2024-2025	Fall 2024, Spring 2025, Summer 2025

Please note: You cannot complete all of these applications now. This chart is only a reference so that you will know which application to select on studentaid.gov.

# Did you know?

## There's an app for that!

- Search FAFSA in the app store
  - **U.S. Department of Education**
- Can be used for:
  - Completing the FAFSA Application
  - Managing your FSA ID
  - Viewing Federal Student Aid History
  - And much more!



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# The Red Handout

## FAFSA Completion:

- (2020-2021) For Fall 2020 – Summer 2021

## You will receive a SAR (Student Aid Report) to your email that contains:

- All information you entered into the FAFSA.
- Your Estimated Family Contribution (EFC), which is an index number used to determine eligibility for need based aid, according to the FAFSA application data.
- Additional information or issues identified by the Department of Education (labeled “WHAT YOU MUST DO NOW”).

# The Red Handout

## What happens next?

- UWG will receive your FAFSA in 3-5 business days.
- Monitor your UWG “my.westga.edu” email account for updates:
  - Verification Selection
  - Other Additional Documents
  - You have been awarded!!

# The Yellow Handout – Needs Work!

## Outstanding Requirements

- Resolve conflicting information
  - Incorrect SSN
  - Verification Selection
  - Typos (Income Information)
  - Missing Signature
- Notification of outstanding requirements?
  - Sent to the student’s “my.westga.edu” email address.
- Requirements must be resolved before financial aid can be awarded

# The Yellow Handout – Needs Work!

## Steps to view Outstanding Requirements:

1. Visit the UWG OneLogin Portal (<https://westga.onelogin.com>) and Login
2. Search for “Financial Aid Verification” in the Search box and click the ‘Financial Aid Verification’ app
3. Sign-In with your full OneLogin email address and OneLogin password
4. If prompted to confirm your information, please enter it exactly as it appears on your FAFSA.

# The Yellow Handout

## Document Submission

- Electronic document submission for most forms.
- Can be completed anywhere
  - Even on your phone/tablet!
- 7-10 Business Days Processing Time After Submission
- Document Deadline = **July 1**

## Congratulations!

No action is required while the Financial Aid Office is reviewing your file. You may view documents that have been submitted by clicking on the links below.

Contact the Financial Aid Office with any questions.

Dependent Verification Form ✓

You were selected for a process called verification. You will need to verify certain information you reported on your application. In order to do so, you will need to complete this web form. Depending on your responses, you may see additional steps added to [Read More](#)

✓ 2019-2020 Dependent Verification Web Form ⓘ

Download	Date Filled Out
<a href="#">2019-2020 Dependent Verification Web Form.pdf</a>	04/28/2019

✓ Congratulations! This form has been E-Signed and may now be submitted for review.

# The Green Handout – Awarded!

## Your Financial Aid Award

- Notifications: “my.westga.edu” email address
- “Free Aid” is automatically accepted
  - Scholarships
  - Pell Grant (If eligible)
- Student Loans are Offered
  - Can be accepted from OneLogin
- Parent PLUS Loan is Offered
  - **Cannot** be accepted from OneLogin
- Federal Work-Study Offer
  - Not applied to bill

# Types of Aid Awarded

- Pell Grant
  - Depends on Estimated Family Contribution (EFC) and number of hours enrolled
- Federal Work Study
  - Allows a student to apply for FWSP-eligible positions through Career Services, does not guarantee a position
  - Allowed to work up to 20 hours per week and paid an hourly wage in a bi-weekly paycheck
  - Search “WolfWorks” on westga.edu for more information
- Direct Student Loans
  - Undergraduate Subsidized, Unsubsidized
- Parent PLUS – Biological/Adoptive parent ONLY

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# Accepting Student Loans

- If loans are needed:
  - Student must accept loans on OneLogin
  - Accepting a student loan is committing to repayment with interest (fixed at 2.75%)
  - Federal Loan Origination Fee
    - 1.059% (Subsidized/Unsubsidized)
- Find instructions to accept loans on our website, [www.westga.edu/finaid/how-toguides](http://www.westga.edu/finaid/how-toguides)

# Loan Borrowing Requirements

- **In addition to accepting students loans**, the Department of Education has requirements that must be completed at [www.studentaid.gov](http://www.studentaid.gov).
  - Sign a Master Promissory Note (MPN)
  - Complete a Loan Entrance Counseling Session
- For student loans, the student must complete using their FSA ID.
- Once completed, please allow 2-3 business days for the loans to be applied to your account.
- **Your loans cannot be applied to your bill if these steps are not completed**

# How to Accept Awards

## Steps Necessary to View/Accept Awards:

1. Visit the UWG OneLogin Portal (<https://westga.onelogin.com>) and Login
2. Search for 'My Financial Aid' in the Search box and click the 'My Financial Aid' app
3. Select the appropriate year from the 'Select Aid Year' dropdown box and click 'Submit'

\*\*More instructions can be found on our website: [www.westga.edu/finaid/how-toguides](http://www.westga.edu/finaid/how-toguides)

# Parent PLUS Loans

- If additional aid is needed:
  - Biological or adoptive parent may complete an application for a Parent PLUS Loan online at [www.studentaid.gov](http://www.studentaid.gov)
  - Find instructions on our website: [www.westga.edu/finaid/how-toguides](http://www.westga.edu/finaid/how-toguides)
- Parent applicant is subjected to a credit check
  - Accepted credit will result in origination of a Parent PLUS Loan with a commitment to repayment with interest (fixed at 5.30%)
  - Federal Loan Origination Fee = 4.236%
  - Denied credit will result in offer of additional unsubsidized loan to student on OneLogin
  - Refusal to apply or borrow a Parent PLUS Loan will not result in an additional unsubsidized loan offer to student
- Parent Disbursement Requirements (For Accepted Credit Decisions)
  - To be completed on [studentaid.gov](http://studentaid.gov) with the parent's FSA ID
  - PLUS Master Promissory Note (Parent Borrower)
  - PLUS Credit Counseling Session

# State Aid

HOPE/Zell

## Scholarship

High School

GPA

Test Scores

Rigor Courses

College

GPA

Can I Gain After High School?

Administered

## Note: Transfer Students

- If you are eligible, your award is on your account.
- However, if you are crossing a HOPE checkpoint at your previous institution at the end of this semester (30,60,90 attempted hours), your HOPE or Zell Miller award will be removed at UWG if you failed to maintain the applicable GPA needed (3.0 for HOPE and 3.3 for Zell Miller)
- You can check [gafutures.org](http://gafutures.org) once your previous institution has processed your fall grades.
- For all HOPE/ Zell Miller questions, feel free to email us at [hopeinq@westga.edu](mailto:hopeinq@westga.edu)

6/2/2020

# Other Types of Aid

## Veterans/Military Benefits

- FAFSA
- Aid will not be reflected on bills today.
- Different Benefits work differently
  - Some aid pays the school
  - Some aid pays the student
- Contact the Center for Adult Learners and Veterans:
  - [cav@westga.edu](mailto:cav@westga.edu)



# Covering your Balance

- Nelnet Payment Plan
  - Allows students to pay tuition and fees in installments.
  - The payment plan is **not** a loan: has no credit checks, interest, or finance charges associated with the plan. Enrollment fees do apply.
  - The payment plan can cover any tuition, student fees, meal plan, and on-campus housing charges **up to \$5,500.00**.

**Do you have questions about the Payment Plan, making tuition payments with Card, Cash, Money Order, or Check?**

**Call or visit the UWG Bursar's Office in Aycok Hall**



# Financial Aid and Your Student Bill

## Part 2

6/2/2020

UNIVERSITY OF WEST GEORGIA



# Tuition and Fees

- Tuition and fees are determined by number of credit hours and state residency:

In-state, 15 hours	Out-of-state, 15 hour
\$3,744	\$10,653
<b><i>In-state &amp; out-of-state residency rates do not apply for eTuition, NET, and eCore courses</i></b>	
eTuition and NET (ONLY), 15 hours	eCore (ONLY), 15 hours
Visit <a href="http://westga.edu/bursar">westga.edu/bursar</a>	Visit <a href="http://westga.edu/bursar">westga.edu/bursar</a>

# Mandatory Fees

- Mandatory fees are necessary to provide a complete range of student services that support the academic environment.
- Descriptions of Mandatory Fees Can be found here:
  - <https://www.westga.edu/student-services/bursar/mandatory-fees.php>

Summary of Charges	
Description	Amount
Technology Fee	55.00
Athletic Fee	195.00
Chemistry Science Fee	89.00
Transportation Fee	76.00
Campus Center Fee	108.00
Non-Ref Renewal Housing Fee	50.00
Social Fee Dorms	20.00
Activity Fee	59.00
Health Fee	101.00
Center Pointe Suites Rents	3450.00
Athletic Complex Fee	92.00
Special Institutional Fee	290.00
UG-Tuition-In State	2665.00
Food Service	2384.00
RL-Special Int Housing Fee	20.00
International Education Fee	5.00
<b>TOTAL CHARGES</b>	<b>9659.00</b>
<b>BALANCE DUE</b>	<b>.00</b>

Estimated Financial Aid		
Description	Tuition Amount	Books Amount
HOPE Scholarship	2355.00	
Student Access Loan	2000.00	
Fed.Unsubsidized LOAN	990.00	
Fed. Subsidized LOAN	1732.00	
Federal Pell Grant	2960.00	
Financial Aid Payments	10037.00	.00
Est. Available for Bookstore Credit		.00

If you have been awarded a loan, there are separate requirements that must be completed before the loan will be disbursed to your account. HOPE and the Federal Pell Grant have been prorated according to your current enrollment as of today.

## This is a sample version of a Student Breakdown Bill.

- Accessed through OneLogin
  1. Sign into [OneLogin](#)
  2. Search “Student Bill”
  3. Choose the applicable Semester to view your student specific bill!

Summary Statement	
TOTAL CHARGES	9659.00
Financial Aid Payments	10037.00
Other Payments	.00
Received Payments	10037.00
Current Balance Due	.00
Processed Refunds	378.00
Estimated Refunds	.00



Summary of Charges	
Description	Amount
Technology Fee	55.00
Athletic Fee	195.00
Chemistry Science Fee	89.00
Transportation Fee	76.00
Campus Center Fee	108.00
Non-Ref Renewal Housing Fee	50.00
Social Fee Dorms	20.00
Activity Fee	59.00
Health Fee	101.00
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<b>Est. Available for Bookstore Credit</b>		<b>.00</b>

If you have been awarded separate requirements are completed before the loan are disbursed to your account HOPE and the Federal Pell Grant have according to your current status today.

**Estimated Financial Aid.**

On the right is “Estimated Financial Aid.”

It shows aid that the Financial Aid Office has posted to your account. If aid is missing, you may have outstanding requirements on your account.

Summary Statement	
TOTAL CHARGES	9659.00
Financial Aid Payments	10037.00
Other Payments	.00
Received Payments	10037.00
Current Balance Due	.00
Processed Refunds	378.00
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Summary of Charges	
Description	Amount
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<b>Est. Available for Bookstore Credit</b>		<b>.00</b>

If you have been awarded separate requirements are completed before the loan are disbursed to your account HOPE and the Federal Pell Grant have according to your current status today.

**Almost done!**

Now look at the bottom of the bill for a summary of everything.

**Look for your “Current Balance Due”**

**Summary Statement**

TOTAL CHARGES	9659.00
Financial Aid Payments	10037.00
Other Payments	.00
Received Payments	10037.00
Current Balance Due	.00
Processed Refunds	378.00
Estimated Refunds	.00



# Satisfactory Academic Progress

All students must maintain **Satisfactory Academic Progress (SAP)** to continue receiving financial aid:

## Institutional GPA Requirement:

- Freshmen (0-30 attempted credit hours): 1.8
- Sophomores (31-60 attempted credit hours): 1.9
- Juniors and beyond (61 attempted hours and above): 2.0

## Pace of Progression Requirement:

- Complete 67% of ALL attempted hours, including transfer work

**SAP is checked at the end of every semester.**

**Tip:** Always remember to check with the Financial Aid Office before withdrawing from a course.

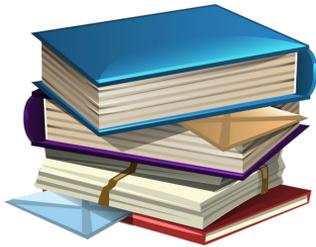
# How your Choices Impact Your Student Bill

- Multiple housing and meal plan options exist to ensure that students have choices!
  - You have the freedom to decide housing and meal plan options.
    - Ensure that those things are within your budget!

# Indirect Costs

- First year on-campus students indicated that they spent an average of:

\$317.58 on  
Books/Supplies  
(One Semester)



\$141.75 on  
Personal  
Expenses  
(Monthly)



\$131.51 on  
Transportation  
Expenses  
(Monthly)



# Questions

We realize that was a lot of information, and this may be a new process for you; therefore, we're here to help! 😊

Give Us a Call! | 678-839-6421

Email Us! | [finaid@westga.edu](mailto:finaid@westga.edu)

Visit our Website! | [westga.edu/finaid](http://westga.edu/finaid)