

A photograph of a modern university building at dusk. The building features large glass windows and brickwork. A blue semi-transparent rectangle is overlaid on 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.

# PAYING FOR COLLEGE

Presented by the University of West Georgia Financial Aid Office



# Agenda

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

# 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
    - Billing and Check/Card Payments

Parker Hall 1<sup>st</sup> Floor  
8am-4:30pm  
enroll@westga.edu


Afford  
West

- Financial Aid Office

- Process and award financial aid.
- Available for scheduled appointments addressing account specific issues.
- Financial Literacy Presentations

Parker Hall 3<sup>rd</sup> Floor  
8am-4:30pm  
finaid@westga.edu

# Your 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 your Orientation Session began.

<b>RED</b>	<b>YELLOW</b>	<b>GREEN</b>
<p>We have not yet received a 2019-2020 FAFSA.</p> <ul style="list-style-type: none"><li>If you would like to receive federal student aid, please complete a FAFSA on <a href="https://www.fafsa.gov">www.fafsa.gov</a>.</li><li>Once completed, UWG will receive your FAFSA in 2-3 business days. Please continue to check your <a href="#">Banweb</a> account and <a href="#">myuwg</a> email for updates!</li></ul> <p>If you would like assistance in completing a 2019-2020 FAFSA, please stop by the Enrollment Services Center while you are on campus!</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 <a href="#">Banweb</a> account and follow the steps below to view and submit your outstanding requirements<ul style="list-style-type: none"><li>Students Services and Financial Aid</li><li>Financial Aid</li><li>My Eligibility</li><li>Eligibility Requirements</li><li>Sign-In with your full <a href="#">myUWG</a> email address and <a href="#">Banweb</a> password</li></ul></li></ul> <p>If you have any questions regarding your outstanding requirements, please stop by the Enrollment Services Center while you are on campus!</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 <a href="#">Banweb</a> account with the steps below<ul style="list-style-type: none"><li>Students Services and Financial Aid</li><li>Financial Aid</li><li>My Award Information</li><li>Acceptance by Aid Year</li></ul></li><li>If you accept loan funding, please be sure to complete a MPN and Entrance Counseling on <a href="https://www.studentloans.gov">www.studentloans.gov</a> using your FSA ID</li></ul> <p>If you would like assistance in completing a MPN and Loan Entrance Counseling, please stop by the Enrollment Services Center while you are on campus!</p>

Notes:

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## A few things to note first:

- Based on information as of 24 hours ago
- The information on the back is **not your** award information.
  - Only an example for activity and calculation purposes.

# The Red Handout – No FAFSA

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

PROUD SPONSOR of  
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

## FAFSA.gov

### Free Application for Federal Student Aid

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

### Applies Students for:

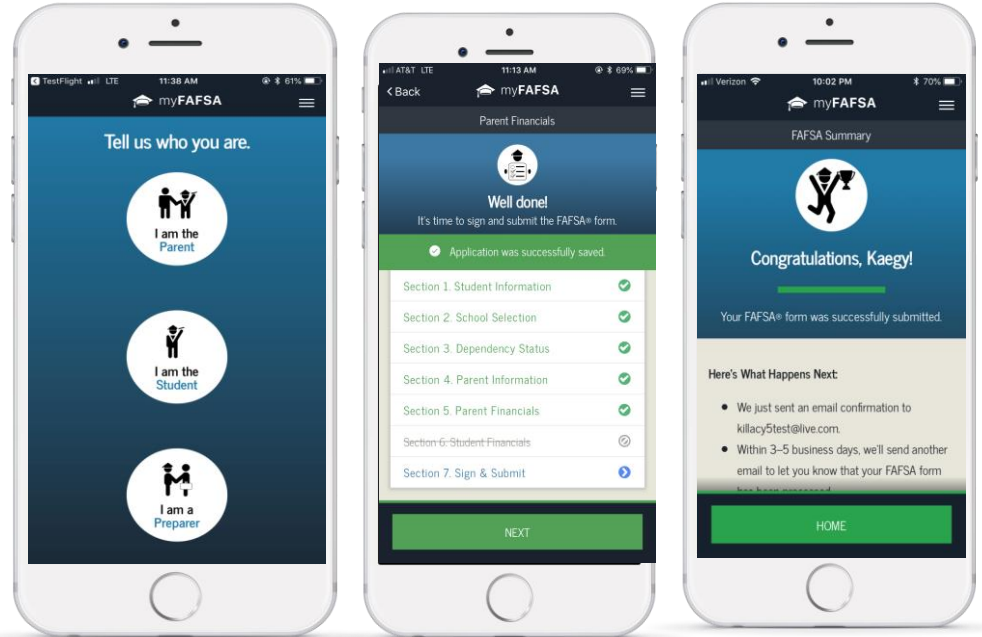
- Federal Student Loans
- Federal Pell Grant
- Federal Work Study

Also used as an application for HOPE scholarship.

# 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!





# The Red Handout

## FAFSA Completion:

- (2019-2020) For Fall 2019 – Summer 2020

## 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), an estimate of what your family can contribute to paying for your education, according to the FAFSA.
- 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!

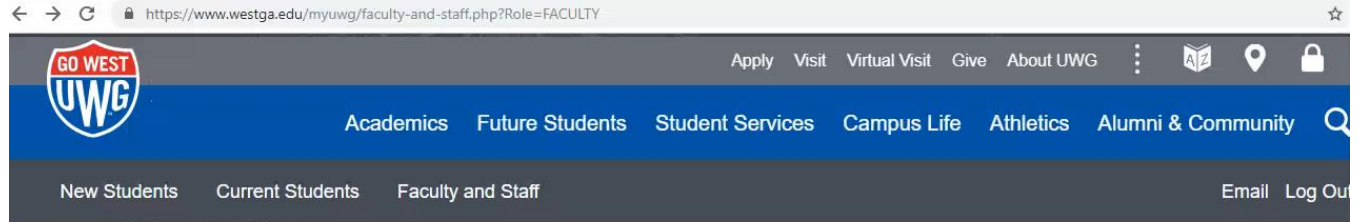
## Outstanding Requirements

- 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!

## To view Outstanding Requirements:

1. Select the "myUWG" log-in link from the main UWG website and log-in using your credentials
2. Select the "Banweb" tab once logged in
3. Select "Student Services and Financial Aid"
4. Select "Financial Aid"
5. Select "My Eligibility"
6. Select "Eligibility Requirements"
7. Sign-in using your full myuwg email address (including the @my.westga.edu) and Banweb password
8. You will be prompted to confirm your FAFSA information and will have the option to sign up to receive text message notifications regarding the status of your documents.



Main **My Campus** Banweb My Courses External Resources TechNet Support



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SCREENCAST-O-MATIC

Frequent Forms



Documents and  
Policies



Employee Self Service

5/30/2019



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# 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 1st**

## 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

[View 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.

[Edit](#)


# The Green Handout – Awarded!

## Your Financial Aid Award

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

# The Green Handout – Awarded!

← → ↻ <https://www.westga.edu/myuwg/faculty-and-staff.php?Role=EMPLOYEE>




Apply Visit Virtual Visit Give About UWG


Academics Future Students Student Services Campus Life Athletics Alumni

New Students Current Students Faculty and Staff


Main **My Campus** Banweb My Courses External Resources TechNet Support



Frequent Forms



Documents and Policies



Employee Se

> [Sign in to Employee](#)

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5/30/2019



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# 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

# Accepting Student Loans

- If loans are needed:
  - Student must accept loans on Banweb
  - Accepting a student loan is committing to repayment with interest (fixed at 4.52%)
  - Federal Loan Origination Fee
    - 1.062% (Subsidized/Unsubsidized)
- Find instructions to accept loans on our website, [www.westga.edu/finaid](http://www.westga.edu/finaid)
  - Or scan your QR Code



# Loan Borrowing Requirements

- In addition to accepting students loans, the Department of Education has requirements that must be completed at [www.studentloans.gov](http://www.studentloans.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.

# Parent PLUS Loans

- If additional aid is needed:
  - Biological or adoptive parent may complete an application for a Parent PLUS Loan online at [www.studentloans.gov](http://www.studentloans.gov)
  - Find instructions on our website: [www.westga.edu/finaid](http://www.westga.edu/finaid).
- 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 7.07%)
  - Federal Loan Origination Fee = 4.248%
  - Denied credit will result in offer of additional unsubsidized loan to student on Banweb
  - 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 [studentloans.gov](http://studentloans.gov) with the parent's FSA ID
  - PLUS Master Promissory Note (Parent Borrower)
  - PLUS Credit Counseling Session

# State Aid

## HOPE/Zell Award Amounts

### HOPE/Zell Eligibility Requirements

Scholarship		HOPE	Zell Miller
High School	GPA	3.0 (core)	3.7 (core)
	Test Scores	None	1200 SAT or 26 ACT
	Rigor Courses	4	4
College	GPA	3.0 (all grades after HS)	3.3 (all grades after HS)
	Can I Gain After High School?	YES!	No.

Administered by Georgia Student Finance Commission (GSFC)

1-800-505-4732

[www.gafutures.org](http://www.gafutures.org)

5/30/2019

UWG HOPE Scholarship Award Amounts Aid Year 2019-20	IF YOU ARE TAKING:	YOUR TUITION COST BEFORE HOPE IS:	HOPE WILL PAY:
	1 Hour	\$182.13	\$167
	2 Hours	\$364.26	\$334
	3 Hours	\$546.39	\$501
	4 Hours	\$728.52	\$668
	5 Hours	\$910.65	\$835
	6 Hours	\$1,092.78	\$1,002
	7 Hours	\$1,274.91	\$1,169
	8 Hours	\$1,457.04	\$1,336
	9 Hours	\$1,639.17	\$1,503
	10 Hours	\$1,821.30	\$1,670
	11 Hours	\$2,003.43	\$1,837
	12 Hours	\$2,185.56	\$2,004
	13 Hours	\$2,367.69	\$2,171
	14 Hours	\$2,549.82	\$2,338
	15 Hours	\$2,732.00	\$2,505



# 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
- Visit the CALV table at the Resource Fair



# Financial Aid and Your Student Bill

## Part 2

5/30/2019



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# 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
\$2,822	\$2,198

# 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>

<b>Activity Fee</b>	<b>\$59</b>
<b>Athletic Complex Fee</b>	<b>\$105</b>
<b>Athletic Fee</b>	<b>\$195</b>
<b>Campus Center Fee</b>	<b>\$126</b>
<b>Health Fee</b>	<b>\$101</b>
<b>International Fee</b>	<b>\$5</b>
<b>Special Institutional Fee</b>	<b>\$290</b>
<b>Technology Fee</b>	<b>\$55</b>
<b>Transportation Fee</b>	<b>\$76</b>
<b>TOTAL</b>	<b>\$1,012</b>



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 Banweb (from myUWG)
  1. Student Services and Financial Aid
  2. Registration and Fee Payment
  3. Student Breakdown Bill
  4. 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
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<b>TOTAL CHARGES</b>	<b>9659.00</b>
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Federal Pell Grant	2960.00	
<b>Financial Aid Payments</b>	<b>10037.00</b>	<b>.00</b>
<b>Est. Available for Bookstore Credit</b>		<b>.00</b>

If you have been awarded HOPE and the Federal Pell Grant have separate requirements that are completed before the loan disbursement to your account according to your current requirements 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
Estimated Refunds	.00



Summary of Charges	
Description	Amount
Technology Fee	55.00
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Federal Pell Grant	2960.00	
<b>Financial Aid Payments</b>	<b>10037.00</b>	<b>.00</b>
<b>Est. Available for Bookstore Credit</b>		<b>.00</b>

If you have been awarded financial aid, you must complete the required forms and have them processed before the aid can be disbursed to your account. HOPE and the Federal Pell Grant have been processed according to your current enrollment.

**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

- This is not your actual bill.
- Your overall student bill is impacted by:
  - Credit hours enrolled
  - Chosen housing option
  - Chosen meal plan option

### What's the Cost?

Use this worksheet to determine the cost of your Fall 2019 semester!

<u>Estimated Charges</u>		<u>Estimated Aid</u>	
<b>Tuition &amp; Fees</b> <small>(The course provided in this chart is based on 14F for 15 traditional credit hours)</small>	<u>\$3,744</u>	<b>Scholarships</b> <small>(DIPS, 241R/EE, Institutional/Private Scholarships)</small>	_____
<b>Housing</b> <small>(The figure provided in this chart represents traditional rate style housing)</small>	<u>\$3,240</u>	<b>Grants</b> <small>(Eligibility is based on your FFC - includes Pell Grant &amp; Federal SSSG)</small>	_____
<b>Meal Plan</b> <small>(The figure provided in this chart represents the Basic Meal Plan)</small>	<u>\$1,760</u>	<b>Federal Student Loans</b> <small>(Federal loan/loan/option - unsecured loan funding)</small>	_____
<b>Total Charges</b>	<u>\$8,744</u>	<b>Total Estimated Aid</b>	_____

**Total Charges** \_\_\_\_\_ - **Estimated Aid** \_\_\_\_\_ = **Balance Due** \_\_\_\_\_

#### Is your initial Estimated Aid enough to cover your Total Charges?

- If yes, you can anticipate receiving a refund, which is processed by the Baraar's Office. Please be sure to activate your [BankMobile](#) account!
- If no, see below for additional funding options, or contact the Financial Aid Office at [finaid@westga.edu](mailto:finaid@westga.edu)

### Additional Funding Options

#### Parent PLUS Loan

Your parent can apply for a Parent PLUS Loan through [www.studentloans.gov](http://www.studentloans.gov) using their FSA ID.

- This application must be completed by your biological/adoptive parent, or a step-parent married to a biological or adoptive parent.
- If your parent is denied, you are eligible to receive additional unsubsidized loan funding.

#### Private Student Loan

You may apply for additional student loan funding through a private student loan lender. A list of lenders our students often use may be found on our website. However, this is not an exhaustive list and is provided as a courtesy.

#### Netnet Payment Plan

Offered through the Baraar's Office, this payment plan allows students to pay Tuition & Fees in installments, helping make college more affordable. See the handout in your Orientation bag for more information!

#### Private Scholarships

- Many of our students receive private scholarships through local organizations in their hometown. Don't forget to check with your local high school, community center, church, and businesses!
- Search for private scholarships online or through our resources provided in the Enrollment Services Center! Remember- you should never be required pay to complete a scholarship application.

# 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!



# Interactive Session

Hope Scholarship Award Amount =  
\$167 per hour

- Max of award amount = \$2,505 per semester (15 credit hours)

Zell Miller Scholarship Award Amount =  
\$182.13 per hour

- Max of award amount = \$2,732 per semester (15 credit hours)

Federal Pell Grant Award

- Varies greatly
- Based on need
- View on SAR


Federal Student Loan Award Amounts  
(Per Semester Fall/Spring):

- Freshman = \$2,750
- Sophomores = \$3,250
- Juniors/Seniors = \$3,750



# 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**.
- The payment plan does not adjust automatically due to an increase or decrease in charges. Any changes to the Payment Plan must be communicated to the Bursar's Office.

Fall 2019	Last Day to Enroll Online	Required Down Payment	Number of Payments	Months of Payments	Enrollment Fee
Payment plan available on March 26, 2019	May 16	none	5	May-Sept	\$50
	June 18	none	4	June-Sept	\$50
	July 11	25%	3	July-Sept	\$60
	Aug 21	50%	1	September only	\$70

[www.mycollegepaymentplan.com/uwg](http://www.mycollegepaymentplan.com/uwg)

[www.westga.edu/bursar](http://www.westga.edu/bursar)  
678-839-4737  
[bursar@westga.edu](mailto:bursar@westga.edu)

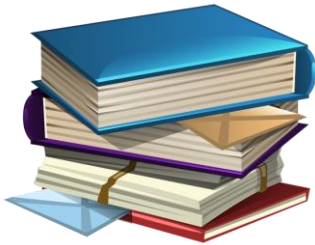
# Covering your Balance

- Parent PLUS Loan
  - Approved – Parent selects an amount
  - Denied – Student is awarded an additional unsubsidized loan
    - \$4,000 (Freshmen and Sophomores, annual)
    - \$5,000 (Juniors and Seniors, annual)

# 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/Additional Information

## ESC Location

- Walk past the water fountain on it's left and keep straight (cross the brick road)
- You will see a side walk that curves **right** (follow that side walk)
- Parker Hall 1<sup>st</sup> floor

## Fall 2019 Fee Payment Deadline

- **July 29th**

Scan the QR Code to view this presentation again.

