

FINANCIAL INFORMATION

TUITION AND FEES

Fees are assessed according to the policies established for all two-year colleges in the University System of Georgia. **FEES ARE SUBJECT TO CHANGE AT THE END OF ANY SEMESTER.** For current tuition and fees please refer to the Schedule of Fees posted on the Waycross College web site at www.waycross.edu/business/cashier.

All fees are due and payable by all students at scheduled registration. Registration is not completed until all fees have been paid. The college reserves the right at any time during the semester to drop any student from classes for failure to pay fees. The failure by a student to pay a financial obligation due to the college may result in the withholding of grades, transcripts, diplomas, registration privileges or any combination thereof. It is the responsibility of the student to be informed of, and to observe all regulations and procedures regarding the payment of fees and the entitlement of refunds. In no case will a regulation be waived or an exception be granted because a student pleads ignorance of the regulation or asserts that he or she was not informed of it by an advisor or other authority. All questions concerning fees and refunds should be directed to the Business Office.

Payment may be made either by cash, credit card (Visa and Master Card), financial assistance, or by check payable in US currency and drawn on a financial institution located in the United States.

USG GUARANTEED TUITION PLAN

The University System of Georgia Board of Regents has established a policy which offers new freshmen entering the University System's four-year institutions beginning fall 2006 a fixed tuition rate for the next four years - defined as 12 consecutive semesters, regardless of the number of these semesters in which the student is enrolled. New freshmen at the USG's two-year institutions will be charged a fixed tuition rate for three years - defined as nine consecutive semesters. A student's decision to skip a semester or two, pursue multiple degrees or continue to take courses after graduation will not alter the duration of the guaranteed rate.

Students who have not graduated by the time their guaranteed tuition rate expires will be charged the guaranteed rate for new students entering college in the USG at the time the original guarantee expires. This rate will increase each year as the Board of Regents approves a new guaranteed rate for new students.

OTHER FEES

APPLICATION FEE-- All admission Applications must be accompanied by a non-refundable, non-transferable \$20.00 application fee to cover the expense of processing the application. Students may also apply online by going to the Waycross College web site (www.waycross.edu).

LATE REGISTRATION FEE--Students who do not register at the time designated for registration in the college calendar will be charged \$25.00 beginning the day after registration.

GRADUATION FEE--A fee of \$30.00 for the diploma, diploma cover and for rental of a cap and gown will be charged graduates. This is payable upon application for graduation. Any student who graduates with a degree(s) and returns at a later date, completes a second degree, and graduates again will be responsible for paying an additional graduation fee.

TRANSCRIPT FEE--Students who have discharged all financial obligations to the college are entitled to receive or have transmitted transcripts of their full academic record. The student must complete a Transcript Request Form (available in the Records Office) or submit a letter requesting the transcript to be sent. The first transcript is issued without charge; a fee of \$2.00 is charged for each additional transcript.

APPLIED MUSIC FEE--A fee of \$113.00 is assessed for EACH one credit-hour applied music course and \$226.00 for EACH two credit-hour applied music course.

RETURNED CHECK FEE--If a bank declines payment of a student's personal check and returns it to the College, the student will be assessed \$30.00. A returned check could result in cancellation of registration, as it will be considered as nonpayment of fees.

TEST ADMINISTRATION FEE--There will be a \$5.00 fee for the administration of all tests other than placement exams and Regents' Test.

REFUND POLICY

Students who officially withdraw from the College on or before the first day of class are entitled to a refund of 100% of the tuition and fees paid for that period of enrollment. It is the responsibility of the student to withdraw according to procedures outlined in the *Catalog* (See page 43)

The refund amount for students withdrawing from the institution shall be based on a pro rata percentage determined by dividing the number of calendar days in the semester that the student completed by the total calendar days in the semester. The total calendar days in a semester includes weekends, but excludes scheduled breaks of five or more days and days that a student was on an approved leave of absence. The unearned portion shall be refunded up to the point in time that the amount earned equals 60%.

Students who withdraw from the institution when the calculated percentage of completion is greater than 60% are not entitled to a refund of any portion of institutional charges.

A refund of all out-of-state tuition, in-state tuition, and other mandatory fees shall be made in the event of the death of a student at any time during the academic session.

Students who do not formally withdraw, who are suspended for disciplinary reasons, or who leave the College when disciplinary action is pending are not eligible for any refund of any portion of any fee. Tuition and fees may be adjusted to comply with Title IV federal regulations.

No refunds are allowed for reduction in hours unless such is the fault of the College. Refunds may not be mailed until the end of the semester in which a student is enrolled.

All student refunds for Waycross College are processed through HigherOne. HigherOne will issue all students an Easy Refund Card which must be activated before any refunds can be received. For information about HigherOne and how to activate the Easy Refund Card, visit the following website: www.EasyRefund.com

FINANCIAL AID PROGRAM

Students who anticipate financial assistance from the College or any other source should make all arrangements prior to registration. The Business Office should be notified of any financial assistance well in advance of registration. Incomplete financial aid information could result in the student not being able to register due to nonpayment of fees. Students receiving financial assistance must contact the Business Office in order for their aid to be applied to charges.

VETERANS AFFAIRS

Waycross College welcomes the opportunity to assist students who are eligible for benefits under Veterans Administration education programs. The Financial Aid Office assists students in applying for benefits and in providing information concerning veterans' benefits. Students receiving Veterans Administration benefits are required to pay all fees as regular students, since they are paid benefits directly. Information concerning the College's Standards of Progress is available upon request. Veterans should contact the Financial Aid Office at registration, when changing courses or withdrawing from the College, when changing an area of study, at graduation, or at any other time when needing assistance.

VOCATIONAL REHABILITATION

The College Business Office must be in receipt of written authorization from the Vocational Rehabilitation Office prior to the student's registration each semester for those students whose fees are paid by the Georgia Department of Human Resources, Division of Vocational Rehabilitation.

STUDENT FINANCIAL AID

PURPOSE OF STUDENT FINANCIAL AID

The Financial Aid Office at Waycross College assists students in determining the amount of money they will require to attend college and, after analysis of resources, tries to provide the funds necessary to meet the remaining financial need. All application forms are available in the Financial Aid Office. Students receiving financial aid under any federally or state funded program must maintain satisfactory academic progress to remain eligible for continued assistance. Students receiving financial aid must familiarize themselves with the financial aid guidelines furnished with their award notice. All students wishing to receive aid must complete a Waycross College Institutional Request for Student Financial Aid.

APPLICATION PROCEDURES FOR FINANCIAL AID

1. Complete a Free Application for Federal Student Aid (**FAFSA**) or Renewal Application with the Federal Student Aid Program, and file the application electronically (<http://www.fafsa.ed.gov>). You must have a PIN number to file a FAFSA or Renewal Application electronically. Log on to <http://www.pin.ed.gov> to request a PIN number for students and parents. FAFSA forms are required for all financial aid programs.
2. Complete a Waycross College Institutional Application and submit it to the Financial Aid Office.
3. Contact the College Financial Aid Office for additional information on how to apply for a federally subsidized and/or unsubsidized student loan.
4. Once the College receives all the documentation to complete the financial aid file, the student will receive an Award Letter from the College. If the student receives a correct and valid Student Aid Report (SAR) but does not hear from the College, the student should contact the College immediately.
5. Financial aid will be paid only to those students accepted and enrolled at Waycross College. More detailed information and applications for all programs are available from the Financial Aid Office.

Priority Date: June 1 of each year for fall term registration. Accurate documents should be submitted to the Financial Aid Office by this date. Applications will continue to be processed after this date. However, there is a possibility that late applications may not be ready for registration.

SATISFACTORY ACADEMIC PROGRESS (Financial Aid Recipients)

A student is expected to achieve satisfactory academic progress toward completion of course requirements. Progress toward the course requirements is measured both quantitatively and qualitatively. Satisfactory academic progress will be checked at the end of each spring semester and at the beginning of the new academic year.

Qualitative Standard:

Each financial aid recipient is expected to maintain the same minimum grade point average as any other student enrolled at Waycross College. The grade point average (GPA) is cumulative and includes all transfer work accepted by Waycross College. A student is in good standing if his/her grade point average falls within the acceptable range for the number of hours attempted. The (GPA) is calculated by dividing the number of credit hours attempted into the number of grade points earned on the attempted hours.

Semester Hours Transferred into and Attempted at WC	Minimum Grade Point Average
00 – 09.99	No minimum
10 – 15.99	1.7
16 – 30.99	1.8
31 – 45.99	1.9
46 or More	2.0

Quantitative Standard:

To remain eligible for financial aid, a student must successfully complete two thirds (67%) of the hours for which he/she enrolls. A student who fails to meet this requirement will have financial aid terminated. A student will regain eligibility when he/she is again meeting satisfactory progress standards. Successful completion is defined as a grade of D or better, except in those courses where a D must be repeated (ENGL 1101 and 1102). **Grades of I, IP, F, WF, and W are considered unsatisfactory.** Up to thirty hours of non-credit remedial coursework may be excluded from satisfactory academic progress determination.

Right to appeal. A student who is denied financial aid as a result of unsatisfactory academic progress may appeal the decision to the Financial Aid Committee by taking the following steps:

1. Obtain an "Appeal Form" from the Financial Aid Office.
2. Complete all areas of the Appeal Form. Attach documents showing resolution of the situations leading to unsatisfactory progress.
3. Mail or deliver the Appeal and supporting documents to the Financial Aid Office, 2001 South Georgia Parkway, Waycross, GA 31503

The Financial Aid Committee will consider student appeals for waiver of Satisfactory Academic Progress Policies when the student:

1. Can document having had a serious injury or illness during the period of enrollment for which satisfactory academic progress was not maintained; or
2. Has suffered the death of an immediate family member during the period of enrollment for which satisfactory academic progress was not maintained; or
3. Has suffered undue hardship as a result of special circumstances, as determined by the Financial Aid Committee, during the period for which satisfactory progress was not maintained.

U.S. DEPARTMENT OF EDUCATION WITHDRAWAL/ REPAYMENT POLICY

When a student withdraws from all classes in which he/she is enrolled, federal regulations require the institution to determine the amount of Pell Grant, SEOG, LEAP, ACG, and Loan funds the student earned based on the percent of days the student completed on the date of withdrawal. The portion of the federal funds that the student received that were not earned may have to be repaid. Once the student completes more than 60 percent of the enrollment period, the student has earned 100% of the federal funds.

If a repayment occurs, student has 45 days from withdrawal date:

1. To repay in full the unearned funds to Waycross College Business Office or
2. To establish a repayment plan with the Waycross College Business Office to repay the unearned funds. A repayment plan may not exceed two (2) years.

If a student fails to comply with the above requirements, federal law requires Waycross College to:

1. Report to the National Student Loan Data System (NSLDS) that the student is currently in overpayment status on a federal grant, and
2. Refer the overpayment to the U.S. Department of Education (ED) for collection. A repayment plan may be established with the U.S. Department of Education. A repayment plan may not exceed two (2) years.

Please note that a student is not eligible to receive federal or state educational assistance until this debt has been paid or repayment arrangements have been made. When this debt has been paid in full or a repayment plan established, the student will be eligible to receive federal and state educational assistance.

ELIGIBILITY FOR FINANCIAL AID

Students suspended because of failure to achieve the minimum GPA are ineligible for financial aid or veterans' benefits during the first semester after readmission. In addition to maintaining the required GPA, students receiving financial aid or veterans' educational assistance must show they are making progress in remediating academic deficiencies and fulfilling degree requirements.

To remain eligible for financial aid, a student must successfully complete two-thirds (67%) of the hours for which (s)he enrolls. A student who fails to meet this requirement shall have his/her financial aid terminated. A student will regain eligibility when (s)he is again meeting satisfactory progress standards. A student who is denied financial aid as a result of unsatisfactory academic progress may appeal the decision to the Financial Aid Committee.

Satisfactory completion is defined as a grade of D or better, except in those courses where a D must be repeated (ENGL 1101 and 1102). Some programs of study require a C or better in certain courses (See requirements in your program of study.). **Grades of I, IP, F, WF, and W are considered unsatisfactory.**

HOPE scholarship recipients must maintain a 3.0 GPA at the end of the 30th, 60th, and 90th attempted hours to receive HOPE for the next 30 hours. Additionally, all HOPE scholarship recipients must have a 3.0 at the end of Spring term to continue eligibility. Freshmen students attending part-time (less than 12 hours) for 3 terms in a row must have a 3.0 GPA after the first 3 terms to continue eligibility. Transfer hours are included in these calculations. Contact the Office of Financial Aid for more details.

FEDERAL WORK-STUDY PROGRAM

The Federal Work-Study Program is a need-based program that is designed to offer students an opportunity to earn the funds necessary to meet educational expenses. On and off-campus jobs are assigned on the basis of the needs of the institution and the ability, training, and experience of individual students.

STUDENT ASSISTANT PROGRAM

The College offers part-time employment to qualified students through its own resources. This program is not based on financial need. Most of these positions require good academic standing. Applications for Student Assistant employment are submitted through the department where the student will be working.

FEDERAL PELL GRANT PROGRAM

The Federal Pell Grant is a Federal Aid program designed to provide financial assistance to those who need it to attend post-high school educational institutions. It is provided if your Estimated Family Contribution (EFC) is below a certain level, and you are an undergraduate student seeking your first degree in an eligible program. Federal Pell Grants may be combined with other forms of aid to meet the educational costs for students enrolled at Waycross College. The amount of the Federal Pell Grant is based on the family's financial resources.

Reduction in class load or withdrawal from college reduces the amount of the grant and may require repayment of all or part of the funds previously received.

FEDERAL FAMILY EDUCATION LOAN PROGRAM (FFEL)

These subsidized and unsubsidized loans are obtained through private lending institutions of the Georgia Student Finance Commission (GSFC) and are repayable upon completion or termination of an educational program. The college verifies enrollment and approves the amount of the requested loan. In order to be processed in a timely manner, loan applications should be received by the Financial Aid Office no later than mid-term of each semester.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT PROGRAM (FSEOG)

The FSEOG is a need-based program that grants non-repayable funds to students showing extreme financial need to meet their educational expenses. These funds are granted to students who show academic promise and make satisfactory academic progress.

HELPING OUTSTANDING PUPILS EDUCATIONALLY (HOPE)

HOPE scholarship pays tuition, fees, and up to \$150.00 per semester for books. A student may receive the HOPE scholarship for a total of 127 semester credit hours attempted (<http://www.gacollege411.org>). Check with the Financial Aid Office about residency and other HOPE eligibility requirements.

1. Students who graduated from an accredited Georgia high school in 1993 or after with a 3.0 grade point average may be eligible for a HOPE scholarship.
2. Students who graduated from an accredited Georgia high school in 1993 or after and do not have a 3.0 grade point average may be eligible for a HOPE scholarship but must first attempt thirty semester hours (including Learning Support) with a 3.0 (B) grade point average.
3. Students receiving HOPE must meet the College's Satisfactory Academic Policy (SAP) in addition to maintaining the required 3.0 grade point average.
4. Students who graduated before 1993 may become eligible for a HOPE scholarship but must first attempt thirty semester hours (including Learning Support) with a 3.0 (B) grade point average.
5. GED recipients receive a one-time \$500.00 grant. After GED students attempt thirty semester hours with a 3.0 (B) grade point average, they will be eligible for a regular HOPE scholarship.
6. Students who graduated from a non-accredited high school or home school may become eligible for a HOPE scholarship but must first attempt thirty semester hours (including Learning Support) with a 3.0 (B) grade point average. Home schooled students who earn a 3.0 GPA after 30 semester credit hours can receive retro HOPE funding.

The HOPE grant is available for students enrolling in certificate programs. The HOPE grant will pay for only those courses listed in the certificate program and any learning support course(s) that may be required.

LEVERAGING EDUCATIONAL ASSISTANCE PARTNERSHIP (LEAP) GRANT PROGRAM

Georgia's Leveraging Educational Assistance Partnership (LEAP) Grant Program is a state funded program created to provide educational grant assistance to residents of Georgia who demonstrate substantial financial need to attend eligible post-secondary institutions in Georgia.

LAW ENFORCEMENT PERSONNEL DEPENDENTS (LEPD) GRANT PROGRAM

Georgia's Law Enforcement Personnel Dependents (LEPD) Grant program is a state funded program created to provide educational grant assistance to the dependent children of law enforcement personnel, firefighters, and corrections officers/prison guards permanently disabled or killed in the line of duty who plan to attend eligible public and private institutions in Georgia.

ACADEMIC COMPETITIVENESS GRANT (ACG)

The Academic Competitiveness Grant (ACG) is a federally funded program created to provide assistance to students that have completed a rigorous secondary school program of study and graduated in the college preparatory track. To be eligible for the ACG, students must have filed the FAFSA, be Pell eligible, and enrolled full-time. Check with the Financial Aid Office for additional requirements.

GEORGIA PUBLIC SAFETY MEMORIAL (GPSM) GRANT PROGRAM

Georgia's Public Safety Memorial (GPSM) Grant program was created to provide educational grant assistance to the dependent children of public safety officers permanently disabled or killed in the line of duty who plan to attend eligible public institutions in Georgia.

VETERANS ADMINISTRATION ASSISTANCE

Veterans and their dependents may be eligible for grants through the Veterans Administration. Application may be made through the Waycross College Office of Financial Aid.

VOCATIONAL REHABILITATION ASSISTANCE

Vocational Rehabilitation provides financial assistance to students with physical limitations. Application is made through the student's local office of Vocational Rehabilitation, a division of the Department of Human Resources in the State of Georgia.

OTHER SCHOLARSHIPS

All available scholarships may not be listed. Contact the Office of Development and Community Services or the Office of Financial Aid for additional information.

GOVERNOR'S SCHOLARSHIPS

Governor's Scholarships are awarded to high school seniors who are the STAR Student, valedictorian or salutatorian of a publicly supported Georgia high school or who have been designated as a Georgia Scholar by their high school. Contact your high school counselor for additional information.

ACCEL PROGRAM

Students in Georgia public high schools who meet the criteria for enrolling in college courses may have their tuition, approved fees and a book allowance paid. Interested students should contact their high school counselors or the Waycross College Admissions Office. (See page 22 for additional information)

WAYCROSS COLLEGE FOUNDATION SCHOLARSHIPS/GRANTS

Foundation Scholarships were established by local citizens and organizations to provide incentive, encouragement, and recognition to Waycross College students with proven records of academic accomplishment and excellence in their high school and college work. Grants have also been established through the generosity of various donors. The grants are designed to assist Waycross College students who might not qualify for other assistance but who have a particular financial need. Waycross College students and potential students interested in a scholarship or grant should contact the Office of Development and Community Services at 912-449-7510 or email dcs@waycross.edu.

The Waycross College Foundation administers the following:

Foundation Scholarships: Foundation scholarships are available in varying amounts based on financial need and the potential for academic success at Waycross College.

Honor Graduate Scholarships: High school students who have achieved academic distinction as a valedictorian, salutatorian, or honor graduate may be eligible for a Waycross College Foundation scholarship. These particular scholarships are available for graduating high school students in the Waycross College service area (Appling, Atkinson, Bacon, Brantley, Charlton, Clinch, Long, Pierce, Ware, and Wayne Counties).

1. **Valedictorian:** A graduate who achieves the academic distinction of valedictorian is eligible to receive an amount equal to tuition, fees, and a book stipend in addition to the **HOPE** scholarship and any other qualified financial assistance.
2. **Salutatorian:** A graduate who achieves the academic distinction of salutatorian is eligible to receive an amount equal to tuition in addition to the **HOPE** scholarship and any other qualified financial assistance.
3. **Honor Graduate:** A graduate who achieves the academic distinction of honor graduate is eligible to receive a scholarship in addition to the **HOPE** scholarship and any other qualified financial assistance.

Company Scholarships: Some companies in the region provide scholarship funds for their employees or employees' children and spouses to study at Waycross College. The scholarships are administered through the Foundation for these companies. For more information about these scholarships, check with personnel departments of companies in the region.

Woodward Scholarships: Woodward scholarships are designated for students who plan to major in, or pursue a teaching certificate in mathematics or science. Students eligible to be named as Woodward Scholars at Waycross College should contact their high school counselor or the Waycross College Office of Development and Community Services for information and an application.

Grants: The Foundation administers many grants. Requirements for these grants are different from the scholarships. Grants may be awarded to help students who may not qualify for other assistance but who have a particular financial need. For more information about Foundation grants, contact the Office of Development and Community Services.

Adults Start College Grant: The Adults Start College Grant Program is designed for the Waycross College adult/non-traditional student who has been out of high school or college for five or more years and has earned fewer than fifteen (15) transferable semester hours (or twenty (20) quarter hours) of college credit. The Waycross College Foundation will cover the cost (in-state tuition only) of one course. For an application contact the Admissions Office (912-449-7600).

TY COBB SCHOLARSHIPS

The TY Cobb Educational Foundation Scholarships were established to assist capable, deserving and needy residents of Georgia in completing their college education. The scholarships are awarded to undergraduate students who have completed at least 30 semester or 45 quarter hours of academic credits with at least an average of "B". For details and application materials please contact: Ty Cobb Educational Foundation, P.O. Box 725, Forest Park, Georgia 30298 or the Waycross College Financial Aid Office (912-449-7600).