



## Financial Aid

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## Office hours

Monday - Friday  
8:00am to 4:30pm

**\*\*Wednesday extended hours till 6:30 p.m. Year round\*\***

The Federal School code for **Florida Gateway College**  
(formerly Lake City Community College) is **001501**

# ATTENTION!

**All Correspondence from The Financial Aid Office will be sent to students via their wolves email account and MyFGC self-service account. Students will be responsible for monitoring both accounts online for updates to their financial aid. See links below for details.**

[Understanding The FAFSA](#) | [Award Process](#) | [Student Requirements](#)  
\* [View Your Award](#) \* | \*[Account Balance](#) \* | [Bookslips & Refunds](#)  
[Bright Futures](#) | [Scholarships](#) | [Grants & Workstudy](#)  
[Federal Direct Loans](#) | [Satisfactory Academic Progress](#) | [Student Rights & Responsibilities](#)  
[Ability to Benefit](#) | [Repeat Coursework](#) | [Pell Grant Lifetime Eligibility Used \(LEU\)](#)  
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# IMPORTANT DATES

- March 11, 2015: Last day for withdrawals.
- March 13-20, 2015: FGC will be closed for Spring Break
- April 3, 2015: Summer priority deadline for all 2014-2015 documents to be received by the Office of Financial Aid.  
Required documents include, but are not limited to, official transcripts, tax returns transcripts, and other documents

- required for verification, as shown on any missing information letters.
- **April 8, 2015 – May 8, 2015:** Open registration for Summer 2015 begins.
  - **May 4, 2015:** Spring term ends.
  - **May 7, 2015:** Summer fees are due.
  - **May 11-21, 2015:** All eligible financial aid students can purchase Summer A, B & C books with their financial aid from the bookstore.
  - **May 11, 2015:** Summer A&C classes begin.
  - **May 11-13, 2015:** Add/Drop period for summer classes. All fees are due daily.
  - **May 18-August 18, 2015:** Open registration for Fall 2015-2016.
  - **May 7, 2015: Summer 2015 tuition and fees are due.**
  - **June 25, 2015:** Summer B classes begins.
  - **July 27, 2015: Fall priority deadline for all 2015-2016 documents to be received by the Office of Financial Aid.**  
Required documents include, but are not limited to, official transcripts, tax returns transcripts, and other documents required for verification, as shown on any missing information letters.

# Want Scholarships?

## Scholarships

As of 2011-2012 Financial aid will not pay for the 2<sup>nd</sup> attempt of a previously passed course. Please review the repeat coursework link for details.

[Repeat Coursework](#)

\*\*Due to the increase of Identify Theft our office will only be able to provide students with general financial aid information over the phone. If you have any detailed questions about your account please come to our office with your picture id for assistance

*\*\*\*If you have not filed your FAFSA application for summer 2014-2015, it is not oo late to file for the summer term.*

Financial aid priority deadline to turn in all documents for summer is April 3, 2015. You can still apply for financial aid for summer after this date; however, you will need to pay your tuition up front since your aid will not be available by the May 7, 2015 due date to pay.

\*\*\*\*\*

**NOTIFICATION OF SOCIAL SECURITY NUMBER COLLECTION AND USE:** In compliance with Florida Statute 119.071(5), Florida Gateway College issues this notification regarding the purpose of the collection and use of your Social Security number. FGC collects your Social Security number for use in performance of the college's duties and responsibilities. To protect your identity, FGC will secure your Social Security number from unauthorized access. FGC will never release your Social Security number to unauthorized parties, and each student at FGC will be issued a unique student identification number. Your unique student identification number is used for all educational purposes at Florida Gateway College including registration, access of your online record, etc. Federal legislation relating to the Hope Tax Credit requires that all postsecondary institutions report the Social Security number of all post-secondary students to the Internal Revenue Service (IRS). This IRS requirement makes it necessary for colleges to collect the Social Security number of every student. A student may refuse to disclose his/her Social Security number to the college, but refusing to comply with the federal requirement may result in fines established by the IRS. In addition to the federal reporting requirements, the public school system in Florida uses the Social Security number as a student identifier. This use is authorized in Florida Statue 229.559 and in School Code Section 1008.386. In a seamless K-20 educational system, it is beneficial for postsecondary institutions to have access to the same information for purposes of tracking and assisting students in the transition from one educational level to the next. All Social Security numbers are protected by federal regulations and are never released to unauthorized parties.

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Campus closed for Spring Break 2015 from March 13th-20th. [Click here](#) for the Spring 2015 Booklist [Click here](#) to estimate your college costs. \*Gainful Employment and Net Price C

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## Understanding the FAFSA



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### Understanding the FAFSA



Filing the FAFSA is an extremely important part the college application process. Learn what you'll need to fill out the FAFSA step by step by clicking the [Understanding your FAFSA](#) link. The FAFSA must be submitted every year you need financial aid. The FAFSA is available after January 1st each year.

If you are unsure of which year's FAFSA to submit, use the table below:

Semester	File this FAFSA
Spring 2014 (Jan. 2014 – May 2014)	2013-2014 FAFSA
Summer 2014 (May. 2014 – Aug. 2014)	2013-2014 FAFSA
Fall 2014 (Aug. 2014 – Dec. 2014)	2014-2015 FAFSA
Spring 2015 (Jan. 2015 – May 2015)	2014-2015 FAFSA
Summer 2015 (May 2015 – Aug. 2015)	2014-2015 FAFSA

#### AFTER YOU FILE YOUR FAFSA

FGC will receive your FAFSA within 8 to 10 business days. You will be sent a letter indicating your FAFSA has been received, but your file is incomplete. The letter will provide you with a list of required documents to submit to our office.

If you must provide any documentation, or if you were selected for **verification**, you will also see documents required under the eligibility link of your MyFGC account. You must provide the requested information as quickly as possible, as you cannot be awarded any federal or state aid until the tracking requirements for these documents are cleared.

#### VERIFICATION PROCESS

When the federal government "selects" your Free Application for Student Federal Aid (FAFSA) for verification, the Office of Financial Aid & Scholarships (OFAS) is required to collect the source documents you used to complete your FAFSA. This process is called the "**verification process**."

Once ALL documents are received and requirements have been cleared, verification can take 3-5 weeks to be completed and then you will be awarded your financial aid package. Please submit all documents by the priority deadline posted in order to guarantee your aid will be available when fees are due.

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These documents are as follows:

### Fall, Spring, Summer 2014-2015

(You may be required to submit one or all documents listed below if you are selected for verification. You will receive a notice from our office once we receive your FAFSA.) \*This information is subject to change at any time due to federal regulation updates.

- 2014-2015 Verification Worksheet (dependent or independent)
- 2013 IRS Tax Transcript for student
- 2013 IRS Tax Transcript for parents (dependent students only)
- If student or parent were not required to file taxes, a verification of non-filing letter for 2013 from the IRS is required. Verification of non-filing letters will not be available to obtain from the IRS until June 15, 2014.
- Verification of SNAP (foodstamp) Benefits received for 2012 and/or 2013
- Verification of child support paid out of the house hold or received in the house hold for 2013
- Identity/Statement of Educational Purpose
- Untaxed Income Worksheet
- Low Income Verification
- Additional documentation may be required in certain verification cases

**Each of these required documents for verification must be printed from the Web Site, completed in its entirety, signed and mailed to our office within ten days of your notification. FGC will not mail these forms to you. However, you may obtain any of the above verification worksheets at our office.**

There are 3 ways to request your IRS tax return transcript. (1) You can go to <http://www.irs.gov/Individuals/Get-Transcript> and download and print their 2013 Tax Return Transcript or Verification of non-filing letter. (2) Call IRS at 1-800-829-1040. (3) Visit your local IRS office and request your IRS tax return transcript or Verification of non-filing letter with all W2's if they were employed. Verification of non-filing letters will not be accepted by our office unless it is dated on or after June 15th which is the IRS extended tax filing deadline.

**You can also submit to IRS a [4506-T](#) to request the tax return transcript or verification of non-filing letter.**

### Why was my FAFSA chosen to complete Verification?

Think of it like an audit of your FAFSA. Federal guidelines require the Financial Aid office to verify that the information you entered on your FAFSA is the same as what you reported on your federal income tax return. Each year, the federal government selects up to 1/3 of all FAFSA applications to complete the verification process. There are several possibilities for being selected for FAFSA verification. Keep in mind that more possibilities exist, but the following are the main reasons for being selected:

- You were selected randomly.
- You entered information incorrectly on your FAFSA.
- The information you entered on the FAFSA appears to contradict itself.

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The mission of Florida Gateway College is to provide superior instruction, nurture individual development, and enrich the community through quality higher education programs and lifelong learning opportunities.

Florida Gateway College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award the baccalaureate and associate degree. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097, or call (404) 679-4500 for questions about the accreditation of Florida Gateway College. The Commission is to be contacted only if there is evidence that appears to support an institution's significant non-compliance with a requirement or standard.

Florida Gateway College endeavors to offer distance education courses/programs to prospective students in all states in accordance with regulations established by the United States Department of Education (USDOE). Individuals who reside and plan to continue to reside in certain states are prohibited from enrolling in distance education courses/programs offered by Florida Gateway College. If you have questions, please contact the college at 386-754-4349 for more information.

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## Award Process



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### The Financial Aid Award process

There are several factors that go in to figuring what aid a student is eligible to receive. Most important is determining the student's Cost of Attendance, also known as a budget.

#### Cost of Attendance

Once your FAFSA is received and outstanding requirements (red flags), if any, are resolved, the Financial Aid Office can begin the process of calculating and awarding your financial aid package.

**You won't be billed for the items on your Cost of Attendance, except for your tuition and fees.**

The other categories on your COA helps the financial aid office account for other costs you will have during the year and how much financial aid you may need to cover those costs. Your Cost of Attendance is broken down into five categories:

- **Tuition and Fees**
  - Tuition and fees are an estimate, based on your expected enrollment (as entered on your FAFSA) for Fall and Spring semesters.
- **Room & Board**
  - The cost for housing, whether on campus, off campus, or with parents. This is an estimate based your expected living arrangements (as indicated on your FAFSA). Students who will live with parents can expect that their Room & Board costs will be lower than students who will live on campus or off campus.
- **Books & Supplies**
  - The estimated costs for books and other supplies. This category is for typical supplies that students expect to have; such as notebooks, pens, computer paper, etc.
- **Transportation (Travel)**
  - Your cost for travel between your residence and school. If you live on campus, your travel is based on the distance between your permanent residence and school. Also, if you are enrolled only in Distance Ed (internet) courses, your Cost of Attendance will not include travel expenses.
- **Miscellaneous Expenses**
  - This includes items such as clothing, laundry, entertainment, etc, that you will have to pay, but are not covered in the other categories.

Every year we survey current students on their costs for the current academic year. The results are averaged and adjusted for inflation and then used to calculate a student's financial need for the academic year. Below you will find an example of a COA breakdown for 2014-2015 as it is seen on your MY FGC account. Once you are awarded, you will be able to view yours on your MY FGC account.

Florida Residents		Non-Florida Residents	
Tuition & Fees	\$3,100	Tuition & Fees	\$11,747
Room & Board	\$7,202	Room & Board	\$4,402
Books & Supplies	\$1,271	Books & Supplies	\$1,271
Transportation	\$1,474	Transportation	\$1,474
Miscellaneous	\$1,996	Miscellaneous	\$1,996
<b>Total</b>	<b>\$15,043</b>	<b>Total</b>	<b>\$20,890</b>

Using the above example, this is the maximum amount that the student can receive in financial aid for the academic year.

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Once your Cost of Attendance is figured, we award your financial aid, using the Cost of Attendance figure as the maximum amount of financial aid (grants, loans, and scholarships combined) that you can receive during an academic period.

## College Scorecard

College Scorecards in the U.S. Department of Education's College Affordability and Transparency Center make it easier for you to search for a college that is a good fit for you. You can use the College Scorecard to find out more about a college's affordability and value so you can make more informed decisions about which college to attend. To view your our [College Scorecard](#) please click the link provided.



### Estimate your cost of tuition using our net price calculator!

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## Student Requirements

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## Student Requirements

To Check the status of your Financial Aid:

1. Go to [www.fgc.edu](http://www.fgc.edu)
2. Click the **MyFGC** button
3. **Enter a secure area** & log in
4. Click the **"Financial Aid"** Tab
5. Click **"Eligibility"**
6. Select the Aid Year from the drop down. This is the same as the year of the FAFSA that you submitted.

### Student Requirements Tab

- Listed under the Student requirements tab will be any Unsatisfied requirements, along with the status of the requirement. Click on the image beneath "Instructions" for directions on how to handle each request. If the name of the requirement is a link, it will provide you with a copy of whatever form you may need to complete.
- Note that sometimes the 'status' tab will indicate what is holding up your review. Example: Child Support Documents Needed, Additional W2(s) Required, Document Incomplete, etc.
- Sometimes additional information describing a status will be listed on top of the "Unsatisfied Requirements" tab. This will assist you in figuring out what needs to be submitted.
- Note that all satisfied requirements will be listed as well as the date they were completed.

### Requirements Messages Tab

- Click on Requirement messages for detailed instructions on what should be submitted for each requirement. Note that the Requirement messages are superseded by any statuses on the Student Requirements tab. (Example: Missing one or documents, etc)

### Holds Tab

- Click on the Holds tab to see if you have any Financial Aid Holds. A Financial Aid hold will stop you from receiving aid. If you have a hold, contact the Office of Financial Aid for assistance and additional details.

### Academic Progress Tab

- Click on the Academic Progress tab in order to determine your Satisfactory Academic Progress (SAP). You must maintain SAP in order to receive financial aid. This tab will give you your SAP status as well as additional information that relates to it.

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## View your Award

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To Check the status of your Financial Aid Awards:

1. Go to [www.fgc.edu](http://www.fgc.edu)
2. Click the **MyFGC** button
3. **Enter a secure area & log in**
4. Click the **"Financial Aid"** Tab
5. Click the **Award** link
6. Click **"Award for Aid Year"** link
7. Select the Aid Year from the drop down. This is the same as the year of the FAFSA that you submitted.
8. Click the **"Accept Award Offer Tab"** to view awards (if you do not see an award posted, you may want to view your eligibility requirements/academic progress to see if you are eligible)
9. Click the **"Account Summary by Term"** link (at the bottom of the page) and select the term (ex. Fall 2013) to view your account balance and authorized/memoed aid
10. If you do not see an award you can click the **"Financial Aid Status"** link on you MyFGC account to see if you are meeting your SAP status.

Anticipated financial aid awards are based on full-time enrollment which is 12 semester credits or 450 clock hours. If you are not full time, you will be able to view your Account Summary by term to view the actual amount you are eligible for based on your enrollment.

**\*\*financial aid will not pay for both clock and credit hour courses taken together in the same semester. It will pay based on the courses that benefit the student.**

## Award Information

### General Information

The General Information tab provides a summary of any pertinent information. This may list any additional requirements that you need (accept awards, loan entrance counseling, etc). You MUST click on these tabs in order from left to right.

- NOTE: If you do not have any aid awarded or still have incomplete requirements, you will be unable to select any of the tabs on this page.

### Award Overview

The Award Overview provides you with information such as your need calculation, which includes estimated cost of attendance (this is NOT necessarily what you will have to pay). This will also list any awards for which you are eligible. Click on the name of the award for specific details, such as requirements to maintain the award, actions needed to receive the award, etc.

This is your award letter. **Note that the Financial Aid Office no longer mails printed award letters.** By clicking 'Print' at the top of the page, you will be able to print a copy of this for your records. All awards are based on **Full time** attendance. If you are not attending full time (12 credit hours or 450 clock hours or more), your awards WILL be prorated at the time the awards are credited to your account for the amount of hours you are taking.

### Resources/Additional Information

Clicking on the Resources/Additional Information tab will allow you to answer any pending questions that we have for you. An example would be: Are you receiving outside private scholarships? If so, all of these must be listed in the space provided. You are allowed space for three additional 'outside resources.' If you are receiving more than three, please contact our office for assistance.

Outside resources include but are not limited to the following: private scholarships, vocational rehab, athletic aid, fee waivers,

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work connection, graduate assistantships, National guard fee waiver. It is extremely important that you list all aid. Falsification and/or omission of information may result in the cancellation of your financial aid.

## Terms and Conditions

Clicking on the Terms and Conditions tab will allow you to read required information as it relates to receiving and maintaining your Financial Aid Awards. You must read all information, scroll to the bottom of the page, and click **'Accept'** if you understand the terms and conditions of a financial aid recipient. Clicking **'Do Not Accept'** will result in you not receiving any financial aid. You will have an opportunity later to accept or decline individual awards.

## Accept Award Offer

Clicking on the Accept Award Offer tab will allow you to accept or decline individual awards. Please follow all instructions listed on this page for accurate and timely processing of your awards.

For each of the awards you have a drop down box in the *'accept award'* column, select either **'Accept'** or **'Decline.'** Note that scholarships and grants are automatically accepted on your behalf.

If you are accepting a loan and do not want the TOTAL amount listed, select **'Accept'** FIRST and then put in the total amount that you want for both terms. Example: \$2000 for the year, \$1000 per semester. You would select **'Accept'** and put 2000 in the **'Accept Partial Amount'** box.

- Note that if you are offered both a Subsidized and an Unsubsidized loan, and only want one loan, accept the Subsidized loan as opposed to the Unsubsidized loan. If you want both, you can still accept both.

Click **'Submit Decision.'** Note that clicking Submit Decision is final unless you leave an award in the *'undecided category.'*

- Note that if you are accepting a loan, this may create additional requirements which will be listed immediately beneath your award decision in *'Unsatisfied Disbursement requirements.'* Complete these requirements in order to finalize your loan/borrowing process.

## Special Messages

Click on the Special Messages tab to see if Financial Aid has posted any special messages to your account. Please note that Financial Aid awards cannot be credited to your account unless you are registered. Funds are disbursed 30 business days after the start of the semester. You can view when your aid is posted to your account by using the **'Account Summary by Term'** tab found at the bottom of the Award For Aid Year Page.

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Account Balance:

1. Go to [www.fgc.edu](http://www.fgc.edu)
2. Click the **MyFGC** button
3. **Enter a secure area** & log in
4. Click the **“Student”** Tab
5. Click the **“Student Account”** link
6. Click **“Account Detail for Term”** link
7. Select the term from the drop down menu.
  1. **Account Balance net of Authorized Financial Aid:** this is the amount of aid applied to your account based on your enrollment (ex. Full-time,  $\frac{3}{4}$  time, Part-time).
  2. **Current Due net of Authorized Financial Aid:** this is a credit of what is available for you to use in the bookstore during bookslip dates. After bookslip deadlines have passed, your net authorized aid will be refunded to you 30-45 business days after the first day of class.

For questions or concerns, please contact the Office of Financial Aid at 386-754-4296.

Thank you

Office of Financial Aid  
149 SE College Way  
Lake City FL 32025  
386-754-4296  
[Financial\\_aid@fgc.edu](mailto:Financial_aid@fgc.edu)



## Bookslips & Refunds

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### Financial Aid Book Slip Process

All eligible aid recipients will be able to purchase their Summer 2014-2015 books **May 11, 2015 through May 21, 2015** in the bookstore.

You must purchase your Summer A, B, and C books during these dates.

Remember, your FGC student id will now be used as your bookslip.

You must have your current FGC student id to purchase your books!

### Who is Eligible?

You may charge the cost of your books prior to financial aid being disbursed if you meet all the following criteria:

1. Your Financial Aid Award has posted to your student account and you have completed the loan application process if you will be using loan funds to pay for books and supplies.
2. You are registered for the current semesters classes.
3. The total financial aid you will be receiving, at your registered credit level, exceeds your current account balance.
4. You have accept your financial aid award on your FGC account.

### Your Responsibilities

You will be held responsible for full payment of your books if you become ineligible for Financial Aid or your aid is not sufficient to cover your account balance. **Failure to pay all charges on your account will prevent you from registering for future courses and a hold will be placed on all your academic records at Florida Gateway College. Your debt will also be referred to our collection agency for review.**

You may go directly to the Bookstore to purchase your books and supplies in person. However, you may encounter long lines so please be prepared. You will need your FGC ID and schedule when charging your books at the Bookstore. Book charging OR book returns deadline is currently pending.

# IMPORTANT DATES

- **March 11, 2015: Last day for withdrawals.**
- **March 13-20, 2015: FGC will be closed for Spring Break**
- **April 3, 2015: Summer priority deadline for all 2014-2015 documents to be received by the Office of Financial Aid.**  
Required documents include, but are not limited to, official transcripts, tax returns transcripts, and other documents required for verification, as shown on any missing information letters.
- **April 8, 2015 – May 8, 2015: Open registration for Summer 2015 begins.**
- **May 4, 2015: Spring term ends.**
- **May 7, 2015: Summer fees are due.**
- **May 11-21, 2015: All eligible financial aid students can purchase Summer A, B & C books with their financial aid from the bookstore.**
- **May 11, 2015: Summer A&C classes begin.**
- **May 11-13, 2015: Add/Drop period for summer classes. All fees are due daily.**
- **May 18-August 18, 2015: Open registration for Fall 2015-2016.**
- **May 7, 2015: Summer 2015 tuition and fees are due.**
- **June 25, 2015: Summer B classes begins.**
- **July 27, 2015: Fall priority deadline for all 2015-2016 documents to be received by the Office of Financial Aid.**  
Required documents include, but are not limited to, official transcripts, tax returns transcripts, and other documents

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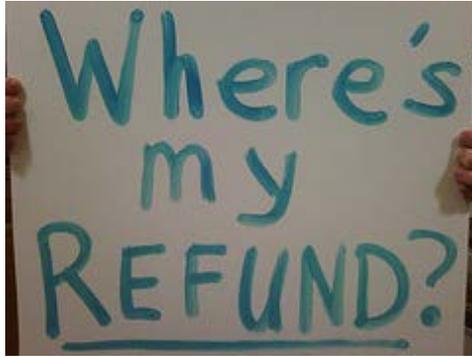
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required for verification, as shown on any missing information letters.



**ALL FINANCIAL AID REFUND CHECKS WILL BE MAILED. \*NO EXCEPTIONS\***

Distribution of any excess financial aid and scholarship funds (after tuition and books have been deducted) will be disbursed approximately 30-45 business days after the first day of class. After initial distribution, all checks will be issued as they become available from the FGC's Business Office.

**First time loan borrowers at FGC must wait 30 business days after the first day of classes before receiving Stafford funds.**

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The mission of Florida Gateway College is to provide superior instruction, nurture individual development, and enrich the community through quality higher education programs and lifelong learning opportunities.

Florida Gateway College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award the baccalaureate and associate degree. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097, or call (404) 679-4500 for questions about the accreditation of Florida Gateway College. The Commission is to be contacted only if there is evidence that appears to support an institution's significant non-compliance with a requirement or standard.

Florida Gateway College endeavors to offer distance education courses/programs to prospective students in all states in accordance with regulations established by the United States Department of Education (USDOE). Individuals who reside and plan to continue to reside in certain states are prohibited from enrolling in distance education courses/programs offered by Florida Gateway College. If you have questions, please contact the college at 386-754-4349 for more information.

[Click here for more information on Distance Learning](#)





## Bright Futures



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### Florida Bright Futures Scholarship Program

The Florida Bright Futures Scholarship Program establishes three lottery-funded scholarships to reward Florida high school graduates for high academic achievement. The Florida Bright Futures Scholarship Program is comprised of the following three awards:

- Florida Academic Scholars (FAS) award including Academic Top Scholars (ATS) award
- Florida Medallion Scholars (FMS) award
- Florida Gold Seal Vocational Scholars (GSV) award

Are you eligible? Learn more at [www.floridastudentfinancialaid.org](http://www.floridastudentfinancialaid.org)

**NEW** – Submission of a Free Application for Federal Student Aid (FAFSA) is **NO LONGER** required; however, students are encouraged to submit the FAFSA to learn of potential eligibility for additional state and federal aid. Visit the website at <http://www.fafsa.ed.gov/> for online processing.

Florida Department of Education, Office of Student Financial Assistance, State Scholarship and Grant Programs, 325 West Gaines Street, Suite 1314, Tallahassee, Florida 32399-0400. Contact OSFA toll-free at 1-888-827-2004.

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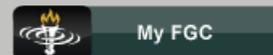
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## Scholarships



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# Scholarships



Although you are considered for some scholarships and grants automatically through the Free Application for Federal Student Aid (FAFSA) process, you should start applying for scholarship aid as soon as possible.

## Institutional

- Board of Trustees (Top 20%)
- Music
- Theater
- Student Government Association

The purpose of the Florida Gateway College Foundation is to impact and change lives by encouraging private, charitable investments to support Florida Gateway College through scholarships, teaching resources, technology, equipment and other areas that enhance and provide accessibility to education

The Foundation offers a variety of privately funded scholarships to FGC students. Many generous individuals and organizations make these scholarships possible.

Effective February 2, 2009, Foundation scholarships will be processed through the Financial Aid Office of FGC. Completion of the [Free Application for Federal Student Aid \(FAFSA\)](#) is required to be eligible for a scholarship.

### Scholarship Update

There will be no scholarships available for summer 2015.  
If you have questions or concerns, please contact our office at 386-754-4296.

Those students enrolled & accepted into an Allied Health Program or Golf or Landscape Program should contact their advisor for program specific scholarship information.

### State of Florida Scholarships and Grants Programs

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

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Florida Bright Futures

- Robert C Byrd Honors Scholarship
- Children/Spouse of Deceased/Disabled Veterans
- Rosewood Family Scholarship Program
- Minority Teacher Education Scholarship Program

**Other Scholarship Information**

<b>Organization</b>	<b>Web Site</b>
100 Minority Gateway List	<a href="http://www.blackexcel.org/100minority.htm">www.blackexcel.org/100minority.htm</a>
American Association of School Administrators	<a href="http://www.aasa.org/">http://www.aasa.org/</a>
ASPIRA Latin Youth	<a href="http://www.aspira.org">www.aspira.org</a>
American Association of Colleges of Pharmacy (AACP)	<a href="http://www.aacp.org/career/grants/pages/walmart.aspx">http://www.aacp.org/career/grants/pages/walmart.aspx</a>
Walmart Associate Scholarship	<a href="http://walmart.scholarsapply.org/associate/index.php">http://walmart.scholarsapply.org/associate/index.php</a>
College Scholarships	<a href="http://www.college-scholarships.com">www.college-scholarships.com</a>
Congressional Hispanic Caucus Institute	<a href="http://www.chci.org">www.chci.org</a>
FastWeb	<a href="http://www.fastweb.com">www.fastweb.com</a>
Hispanic Scholarship Fund	<a href="http://www.hsf.net">www.hsf.net</a>
Hispanic Association of Colleges and Universities	<a href="http://www.hacu.net">www.hacu.net</a>
International Education Financial Aid	<a href="http://www.iefaf.org">www.iefaf.org</a>
ROTC (Army)	<a href="http://www.armyrotc.com">www.armyrotc.com</a>
Scholarships.com	<a href="http://www.scholarships.com">www.scholarships.com</a>
Scholarship News	<a href="http://www.free-4u.com/index.html">www.free-4u.com/index.html</a>
Florida National Guard	<a href="http://www.nationalguard.com/">http://www.nationalguard.com/</a>
Lake City Rotary Club – Downtown	<a href="http://www.northfloridanow.com">www.northfloridanow.com</a>
United Negro College Fund	<a href="http://www.uncf.org">www.uncf.org</a>
Veteran Affairs	<a href="http://www.gibill.va.gov">www.gibill.va.gov</a>
Chicago Injury Center's Annual Scholarship Fund For Disabled Veterans	<a href="http://chicago.injurycenter.com/cic-veteran-scholarship-fund/">http://chicago.injurycenter.com/cic-veteran-scholarship-fund/</a>

<b>Organization</b>	<b>Web Site</b>
College Board	<a href="http://www.collegeboard.org">www.collegeboard.org</a>
College Tuition Match	<a href="http://www.ecollegebid.com">www.ecollegebid.com</a>
Financial Aid Information Page	<a href="http://www.finaid.org">www.finaid.org</a>
Florida Department of Education	<a href="http://www.floridastudentfinancialaid.org">www.floridastudentfinancialaid.org</a>
Free Application for Federal Student Aid	<a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>
International Student's Guide	<a href="http://www.edupass.com">www.edupass.com</a>
Mapping your Future	<a href="http://mappingyourfuture.org/">http://mappingyourfuture.org/</a>
Princeton Review	<a href="http://www.review.com">www.review.com</a>
Sallie Mae	<a href="http://www.wiredscholar.com">www.wiredscholar.com</a>
Upromise	<a href="http://www.upromise.com/welcome">http://www.upromise.com/welcome</a>
United States Department of Education	<a href="http://www.ed.gov">www.ed.gov</a>

**Reed Tech Scholarship Opportunity** Innovations drive progress, economic growth and are the engine that moves patent-driven companies forward. Students who have studied STEM majors have gone on to develop innovations that have materially changed both our work and leisure lives. For this essay, please write about a significant innovation, what benefits it has provided and how you would improve upon it.

**Southland Electrical Supply Scholarship Program** Are you interested in furthering your career and life by going to college? Is your dream to become the next Alfred Nobel? Are you looking for ways to cut tuition costs? Students who studying or planning to study in a STEM (science, technology, engineering, math) major or a related field or trade are invited to take part in our essay competition. Please write an essay about "How innovation affects the science, technology and trade industry" Take this concept and apply it to a field or trade of your choice, explaining how innovation has changed and will continue to change your chosen discipline.

**Design Your Future** – Win a \$1,000 College Scholarship Are you a creative, motivated individual interested in studying design at one of the New York area's many design schools? No matter what design discipline you follow, we invite you to present your vision and showcase your knowledge. Students interested in this scholarship are invited to participate in our essay competition. The topic to be explored for this year's scholarship essay contest is "Today's Design Trends Across Different Markets."

**The \$1,000 Active Calendar Scholarship 2015** At Active Data, we are big believers in higher education, so we started a little college scholarship program to help one student make their college experience more affordable. If you are a college student or are soon to become one, entering is easy. Just write an essay between 500-1,000 words telling us why knowing what's happening on campus is vital to your success as a student. The winner will be chosen and announced on Thursday, April 30, 2015.

**AmeriQuest Transportation Services Scholarship** – Win a \$1,000 Scholarship Students who are studying or are planning to study a technology or business derived major, or a related field or trade, are invited to take part in our \$1,000 scholarship essay competition. Whether you know it or not, the transportation industry is suffering from a serious shortage of drivers. This problem has forced the industry to begin reevaluating its practices, hoping to attract a new pool of young, qualified drivers. The topic for this year's scholarship essay competition is, "What can the transportation industry do to attract a new generation of drivers?" For your essay, take this concept and present your ideas as to how the industry can best market these jobs to young adults and millennials.

**Accounting Software Scholarship** by Corcentric One of the prevailing issues facing so many young adults in the U.S. is the large student debt they carry upon graduating from college. Saving early through 529 plans and Roth IRA's are just some of the ways to offset a portion of that debt. Consider what you or your parents did or are doing to prepare for your college education. If you were able to advise young students on this issue, what would you advise them to do? This scholarship is open to currently enrolled full-time college freshmen, sophomores, and juniors, as well as to high school seniors in the United States who will attend college.

**Nissenbaum Internet Law Scholarship** The Nissenbaum Law Group, a multi-state law firm with a focus in Internet law, has established the Nissenbaum Internet Law Scholarship. It is geared to undergraduate and post-graduate students of an American scholastic institution. The two winners will each receive a \$500 scholarship. The firm may also award non-monetary honorable mention(s). The topic for the scholarship essay is: How can the American legal system improve its approach to policing and regulating digital technology without unduly stifling innovation and civil liberties?**Digital Marketing Scholarship for College Students | Snap Agency** - To the best of your ability, complete a 1,000 word article discussing a cutting-edge digital marketing tactic that is on the cusp of becoming incredibly important. Why and how will it change the way marketers promote their brand online? Complete your answer by showing us a strategy that supports your hypothesis. <http://www.snapagency.com/blog/scholarship-contest/>**The Mesothelioma Cancer Alliance** - We are proud to award \$4,000 to one student each semester whose life has been impacted by cancer. The purpose of this scholarship is to provide financial assistance to college students in their pursuit of higher education. If you've battled a form of cancer yourself, or witnessed a loved one receiving treatment, we want to hear your story. <http://www.mesothelioma.com/scholarship/>.

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## Grants & Workstudy



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### FEDERAL GRANTS

- Federal Pell Grants
- Federal Supplemental Educational Opportunity Grants (FSEOGs)

Grants are awarded based solely on financial need. Unlike loans, grants don't have to be repaid unless, for example, you are awarded funds incorrectly, did not complete the attendance requirements, etc... Complete the free application for federal student aid online with [FAFSA](#) on the web.

#### What is a Federal Pell Grant?

Pell grants are the foundation of federal student aid, to which aid from other federal and nonfederal sources might be added. Pell Grants are generally awarded only to undergraduate students-those who haven't earned a bachelor's or graduate degree. In some limited cases, however, you might receive a Pell Grant if you're enrolled in a post-baccalaureate teacher certificate program.

#### What is a Federal Supplemental Educational Opportunity Grant?

FSEOGs are awarded to undergraduate students with exceptional; financial need-those with the lowest Expected Family Contribution (EFC) numbers. Federal Pell Grant recipients receive priority for FSEOG awards.

#### How much money can I get?

FSEOGs- you can get between \$100 and \$600 a year, depending on when you apply, your financial need, and the funding level of the school you're attending.

#### How will I be paid?

Your school will credit your grant funds to your school account, subtract out the balance that you owe and send you a refund of the remaining funds by mail in check form. Schools must disburse funds at least once per term (semester).

#### Can I receive a grant if I'm enrolled less than half-time?

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Yes, if you're otherwise eligible. You won't receive as much as if you were enrolled full time, however.

FAFSA On The Web Banner Ads/Images/Icons link: <http://www.nasfaa.org/NewsLetters/Daily/2007/eaedbannerads040207>



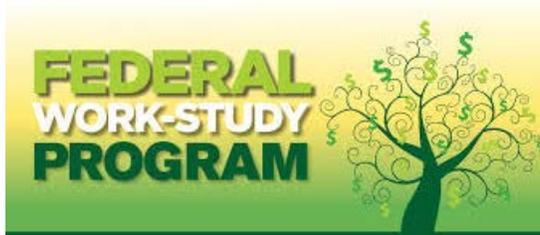
## **STATE GRANTS**

### **Florida Student Assistant Grant (FSAG)**

If this grant is part of your package, the amount is based on information we have received from the Florida Department of Education, Office of Student Financial Assistance (OSFA), which is not part of FGC. We have presumed that the grant will be approved. However, if the combination of FSAG and other resources exceeds your demonstrated need, the FGC Office of Financial Aid must reduce or cancel the FSAG. You must be enrolled in a degree program to receive this grant. Funds for this assistance come through the State of Florida and may not be available at the beginning of each term. Please direct any questions about your FSAG to OSFA in Tallahassee 1.888.827.2004 or view their facts sheet by clicking the following link to be directed to their webpage for [FSAG](#).

### **First Generation Matching Grant (FGMG)**

The First Generation Matching Grant Program (FGMG) is a need-based grant program available to degree-seeking, resident, undergraduate students who demonstrate substantial financial need, are enrolled in an eligible participating postsecondary institutions. Eligible students will have a parent(s) who has not earned a baccalaureate or higher degree. Participating institutions determine application procedures, deadlines, student eligibility, and award amount. This program is available at Florida state universities and Florida colleges (public community colleges). Please direct any questions about your FGMG to OSFA in Tallahassee 1.888.827.2004 or view their facts sheet by clicking the following link to be directed to their webpage for [FGMG](#).



The **FEDERAL WORK-STUDY (FWS)** program provides part-time job opportunities for you if you have student financial aid eligibility. It gives you a chance to earn money to help pay for your educational expenses and provides valuable experience. In addition, you are afforded the opportunity to perform valuable services for your college and community.

If Work-Study is part of your financial package, you should contact the Financial Aid Office the first week of classes for your job assignment. This is a need based limited fund program and student workers are required to be enrolled in six (6) credit hours and maintain the standards of progress with a 2.0 GPA. You'll earn at least the current federal minimum wage, which will be mailed directly to you or direct deposited into your bank account twice a month. Your total Federal Work-Study award depends on when you apply, your level of financial needs, and your schools funding level. The amount you earn can not exceed your total award. When assigning work hours your employer or financial aid administrator will consider your class schedule and your academic progress. If you have any further questions in reference to this program, please contact the Work-Study Coordinator, Evelyn Koch 386.754.4302.



## Federal Direct Loans

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## Direct Loans

### The William D. Ford Federal Direct Loan Program

If you apply for financial aid, you may be offered loans as part of your school's *financial aid offer*. A loan is money you borrow and must pay back with *interest*.

All Student Loan borrowers must be enrolled at least half-time 6 (six) credit hours or 180 clock hours, have an cumulative grade point average (GPA) a 2.0 or above and not in default on previous loan. Once you have been awarded a loan, Satisfactory Academic Progress must be maintained for eligibility.

Students who have reached their Maximum Time Frame (attempted more than 150% of the credits required for their program of study) are ineligible for financial aid funds.

## What types of federal student loans are available?

The William D. Ford Federal *Direct Loan* (Direct Loan) Program is the largest federal student loan program. Under this program, the U.S. Department of Education is your *lender*. There are four types of Direct Loans available:

- **Direct Subsidized Loans** are loans made to eligible undergraduate students who demonstrate *financial need* to help cover the costs of higher education at a college or career school.
- **Direct Unsubsidized Loans** are loans made to eligible undergraduate, graduate, and professional students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.
- **Direct PLUS Loans** are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.
- **Direct Consolidation Loans** allow you to combine all of your eligible federal student loans into a single loan with a single *loan servicer*.

## What are the current interest rates?

Here are the interest rates for loans first disbursed between July 1, 2013, and June 30, 2014.

The interest rate for Direct PLUS Loans is a fixed rate of 6.41%.

	Undergraduate Students	Graduate Students
Direct Subsidized Loans	3.86%	N/A
Direct Unsubsidized Loans	3.86%	5.41%

## How do I get a federal student loan?

To apply for a federal student loan, you must complete and submit a [Free Application for Federal Student Aid \(FAFSA<sup>SM</sup>\)](#). Based on the results of your FAFSA, your college or career school will award you financial aid, which may include federal student loans. If the Office of Financial Aid did not meet your needs with federal grant aid or scholarships and you would like to be considered for William D. Ford Federal Direct student loan. Please submit the [2014-2015 Loan Request Form](#) to our office and allow 10-15 business days for processing. If you submit the [2015-2016 Direct Loan Request Form](#), we will begin processing them after July 1, 2015.

### Loan Periods Deadline to Apply for 2014-2015

Fall/Spring/Summer (Aug 2014 – Aug 2015) October 17, 2014

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Fall/Spring	(Aug 2014 – May 2015)	October 17, 2014
Spring/Summer	(Jan 2015 – Aug 2015)	March 2, 2015
Summer Only	(May 2015 – Aug 2015)	June 11, 2015

#### **Loan Periods Deadline to Apply for 2015-2016**

Fall/Spring/Summer	(Aug 2015 – Aug 2016)	October 16, 2015
Fall/Spring	(Aug 2015 – May 2016)	October 16, 2015
Spring/Summer	(Jan 2016 – Aug 2016)	March 7, 2016
Summer Only	(May 2016 – Aug 2016)	June 10, 2016

\*\*All students who are enrolled half-time (6-8 credit hours or 180 clock hours) will automatically be set to a loan period of Fall/Spring/Summer.

Before you receive your loan funds, you will be required to:

1. Complete entrance counseling, a tool to ensure you understand your obligation to repay the loan. Print confirmation and attach to loan request form.
2. Complete financial awareness counseling, a tool to ensure you understand budgeting and your obligation to repay the loan. Print confirmation and attach to loan request form.
3. Print your My Financial Aid History summary page and attach to loan request form. This is a tool for reviewing your enrollment, servicers and LEU.
4. 'Accept' or 'Decline' your award by logging in to your MyFGC account and click on the Accept Award Offer tab. This will allow you to accept or decline individual awards .
5. Sign a Master Promissory Note (MPN), agreeing to the terms of the loan. Allow 5-7 days to complete Master Promissory Note (MPN) after accepting loan offer at [www.fgc.edu](http://www.fgc.edu) and completing entrance and financial awareness counseling.



#### **Maximum eligibility period to receive Direct Subsidized Loans**

There is a limit on the maximum period of time (measured in academic years) that you can receive Direct Subsidized Loans. In general, you may not receive Direct Subsidized Loans for more than 150% of the published length of your program. This is called your "maximum eligibility period". You can usually find the published length of any program of study in your school's catalog.

***For example, if you are enrolled in a 4-year bachelor's degree program, the maximum period for which you can receive Direct Subsidized Loans is 6 years (150% of 4 years = 6 years). If you are enrolled in a 2-year associate degree program, the maximum period for which you can receive Direct Subsidized Loans is 3 years (150% of 2 years = 3 years).***

Your maximum eligibility period is based on the published length of your current program. This means that your maximum eligibility period can change if you change programs. Also, if you receive Direct Subsidized Loans for one program and then change to another program, the Direct Subsidized Loans you received for the earlier program will generally count against your new maximum eligibility period.

#### **Periods that count against your maximum eligibility period**

The periods of time that count against your maximum eligibility period are periods of enrollment (also known as "loan periods") for which you received Direct Subsidized Loans.

For example, if you are a full-time student and you receive a Direct Subsidized Loan that covers the fall and spring semesters (a full academic year), this will count as one year against your maximum eligibility period.

If you receive a Direct Subsidized Loan for a period of enrollment that is shorter than a full academic year, the period that counts against your maximum usage period will generally be reduced accordingly.

For example, if you are a full-time student and you receive a Direct Subsidized Loan that covers the fall semester but not the spring semester, this will count as one-half of a year against your maximum eligibility period.

With one exception, the amount of a Direct Subsidized Loan you receive for a period of enrollment does not affect how much of your maximum eligibility period you have used. That is, even if you receive a Direct Subsidized Loan in an amount that is less than the full annual loan limit, that lesser amount does not reduce the amount of your maximum eligibility period you have used. The one exception applies if you receive the full annual loan limit for a loan period that does not cover the whole academic year. In that case, the loan will count as one year against your maximum eligibility period regardless of your enrollment status (half-time, three-quarter time, or full-time).

**Effect of borrowing while enrolled part-time**

If you receive a Direct Subsidized Loan when you are enrolled less than full-time, the period that is counted against your maximum eligibility period will be reduced.

For example, if you are enrolled half-time and receive a Direct Subsidized Loan for a period of enrollment that covers a full academic year, this will count as only one-half of a year against your maximum eligibility period.

**Loss of eligibility for additional Direct Subsidized Loans and becoming responsible for paying interest on Direct Subsidized Loans**

After you have received Direct Subsidized Loans for your maximum eligibility period, you are no longer eligible to receive additional Direct Subsidized Loans. However, you may continue to receive Direct Unsubsidized Loans.

In addition, if you continue to be enrolled in any undergraduate program after you have received Direct Subsidized Loans for your maximum eligibility period, we will no longer (with certain exceptions) pay the interest that accrues on your Direct Subsidized Loans for periods when we would normally would have done so. The chart below provides examples of these circumstances.

<b>Do I become responsible for paying the interest that accrues on my Direct Subsidized Loans because . . .</b>	<b>Yes</b>	<b>No</b>
I am no longer eligible for Direct Subsidized Loans and I stay enrolled in my current program?	X	
I am no longer eligible for Direct Subsidized Loans, did not graduate from my prior program, and am enrolled in an undergraduate program that is the same length or shorter than my prior program?	X	
I transferred into the shorter program and lost eligibility for Direct Subsidized Loans because I have received Direct Subsidized loans for a period that equals or exceeds my new, lower maximum eligibility period, which is based on the length of the new program?	X	
I was no longer eligible for Direct Subsidized Loans, did not graduate from my prior program, and am enrolled in an undergraduate program that is longer than my prior program?		X
I lose eligibility for Direct Subsidized Loans and immediately withdraw from my program?		X
I graduated from my prior program prior to or upon meeting the 150% limit, and enroll in an undergraduate program that is the same length or shorter than my prior program?		X
I enroll in a graduate or professional program?		X
I enroll in preparatory coursework that I am required to complete to enroll in a graduate or professional program?		X
I enroll in a teacher certification program (where my school does not award an academic credential)?		X

Remember, your maximum eligibility period can change if you enroll in a different program. So, if you received Direct Subsidized Loans for your maximum eligibility period for one program and then enroll in a longer program, you will not become responsible for interest that accrues on your Direct Subsidized Loans.

If you meet any of the conditions on the prior page, you will become responsible for the interest that accrues on your Direct Subsidized Loans, from the date of your enrollment after meeting the 150% limit, during periods when we would have normally paid the interest for you. Below is a chart that summarizes the periods when we normally pay the interest on your Direct Subsidized Loans, and an explanation and what happens after you become responsible for the interest.

During what period am I responsible for paying the interest on my Direct Subsidized Loans . . .	Before meeting the 150% limit?	After meeting the 150% limit?
While enrolled in school at least half-time	No	Yes
During my grace period on loans first disbursed (paid out) July 1, 2013 through June 30, 2014	Yes	Yes
During my grace period on loans first disbursed (paid out) July 1, 2014 or after	No	Yes
During deferment periods	No	Yes
During certain periods of repayment under the Income-Based Repayment or Pay As You Earn Plan	No	Yes
During forbearance periods	Yes	Yes
During all other periods of repayment	Yes	Yes

If you become responsible for the interest that accrues on your Direct Subsidized Loans, any interest that you do not pay will be capitalized (added to your loan principal balance) at the end of the grace, deferment, or other periods. Capitalized interest increases your loan principal, increases your monthly payment amount under most Direct Loan repayment plans, and causes you to pay more interest over the life of your loan.

Your federal loan servicer will notify you if you become responsible for paying the interest on your Direct Subsidized Loans.

### Regaining eligibility for Direct Subsidized Loans

If you become ineligible for Direct Subsidized Loans because you have received Direct Subsidized Loans for your maximum eligibility period, you may again become eligible to receive Direct Subsidized Loans if you enroll in a new program that is longer than your previous program.

If you regain eligibility to receive additional Direct Subsidized Loans because you enrolled a program that is longer than your prior program and you previously became responsible for paying all of the interest that accrues on your Direct Subsidized Loans, we will pay the interest that accrues on your new loans during the periods described in the chart above.

## Repay Your Loans



# Get all the information you need to manage repayment of your federal student loans.

Remember, federal student loans are real loans and must be repaid.

Understanding the repayment process for your federal student loans can go a long way toward building a solid financial foundation.

Remember, federal student loans are real loans, just like car loans or mortgages. You must repay a student loan even if your financial circumstances become difficult. Your student loans cannot be canceled because you didn't get the education or job you expected, or because you didn't complete your education (unless you couldn't complete your education because your school closed).

For more information please visit the Federal Student Aid website for repaying loans at <http://studentaid.ed.gov/repay-loans#making-payments>

## There are steps you can take to repay your federal student loan and successfully and avoid going into default.

Understanding your loan agreement, staying on top of your loan information, and making sure to contact your *loan servicer* if you are having trouble making payments can help you avoid default.

If you don't make a payment on time or if you miss making a payment, your loan is *delinquent* and late fees may be assessed. Even if you are delinquent on your loan, you may still be able to avoid *default*, so it's important that you contact your [loan servicer](#) immediately.

Delinquencies on your Direct loan payments are reported to national credit bureaus after being 60 days late. After 240 days of being delinquent, the entire loan, including interest, becomes due immediately and in full. Loan default occurs after one is 270 days late. Having defaulted on your loan means that you have abandoned your responsibility to repay the loan.

## Consequences of Defaulting on a Direct Loan

- you will become ineligible for additional federal aid including grants and student loans, and state based assistance;
- you will become ineligible for other student loan benefits such as a deferment or forbearance;
- Florida Gateway College will not provide you or others with official or unofficial copies of your college transcript;
- it will severely damage your credit rating, making it more difficult to obtain affordable credit in the future, including credit cards, a car loan, or a mortgage;
- defaults are reported to national credit bureaus and can remain on your credit report for seven years;
- more employers and rental agencies are requiring credit checks before hiring or leasing, so your ability to obtain certain types of employment or living situations may be affected;
- your federal tax refunds may be withheld and applied to your outstanding loan balance;
- your savings and checking accounts may be seized to pay your outstanding debt;
- your loan may be assigned to the U.S. Department of Education Collection service;
- you will have to pay additional fees and court costs for the collecting of your loan;
- your employer could be ordered to withhold or garnish a portion of your wages, up to 10%;
- if you need a license to practice in your profession, it may be revoked, canceled, or not renewed;
- there is no statute of limitations, which means your obligation to repay federal loans will never go away.

**There is no reason ever to default on your federal student loans.** If you find that you are having difficulty making payments you should call your loan servicer immediately. You would be able to request a deferment, a forbearance, or change your repayment plan.

For more information please the Federal Student Aid website for avoiding default at <http://studentaid.ed.gov/repay-loans/default/avoid>

## FSA Ombudsman Group

The Ombudsman Group is dedicated to helping resolve disputes related to Direct Loans, Federal Family Education Loan (FFEL) Program loans, Guaranteed Student Loans, and Perkins Loans. Contact the Ombudsman Group as a last resort. If you've completed the preparation steps above, and you have done everything you can to resolve your dispute, contact the Ombudsman Group through one of these methods:

U.S. Department of Education  
FSA Ombudsman Group  
830 First Street, N.E.  
Fourth Floor  
Washington, DC 20202-5144  
1-877-557-2575

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## Satisfactory Academic Progress



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# Florida Gateway College Standards of Satisfactory Academic Progress for Financial Aid Recipients.

**Standards of Satisfactory Academic Progress (SAP) for Financial Aid Eligibility** Federal regulations (34 CFR 668.34) require a student to move toward the completion of a degree or certificate within an eligible program when receiving financial aid. Specific requirements for academic progress for financial aid recipients are applied differently than college Academic Standards, Warning, and Suspension. Federal regulations state that Satisfactory Academic Progress Standards must include a review of all periods of enrollment, regardless of whether or not aid was received. The student must meet all the minimum standards in order to receive financial aid.

### Required SAP Standards

- **Grade Point Average (GPA):** Students must meet the following cumulative GPA of 2.0 overall.
- **Completion Rate:** Financial aid students must also complete at least 67% of the credit hours they attempt each semester and overall.
- **Maximum Time Frame:** Students lose their financial aid eligibility once they cannot complete their degree within 150% of the number of credit hours it takes to graduate. Example: AA degree requires 60 credit hours to graduate, 150% of 60=90 credit hours. Once that student cannot complete their degree within 90 credit hours, they are placed on automatic suspension and are no longer eligible for federal financial aid.

### Financial Aid SAP Statuses

#### Status 1: Financial Aid Warning

The first semester a student fails to meet either of the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate) that student will be placed on financial aid warning. **Any incoming transfer student with a cumulative GPA of less than 2.0 and/or completion rate less than 67% will be placed on warning.**

- Students are notified by mail and/or their MyFGC account after grades post each semester. The letter explains they are not meeting SAP and will become ineligible for financial aid if they are still not meeting SAP at the end of their next semester.
- Students can continue receiving Title IV (federal financial aid) funding for one semester. However, loan recipients on **warning** as a result of the cumulative GPA being less than 2.0, will be ineligible to receive a student loan of any kind.
- If not meeting SAP standards after being on Warning for one semester, student is automatically suspended, regardless of grades earned during that semester.

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- **Warning status does not apply to students who have reached their Maximum Time Frame.**

#### Status 2: Financial Aid Suspension

The second semester a student is not meeting either of the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate) that student is placed on financial aid suspension. Also, the first semester a student has reached their Maximum Time Frame the student is placed on financial aid suspension.

- Students are notified by mail and/or their MyFGC account after grades post that they are ineligible to receive Title IV funds.
- If a student has unusual and mitigating circumstances, they can appeal their suspension (See appeal process below). They must submit a written explanation of their special circumstances, documentation of special circumstance, and an academic plan established by meeting with an academic advisor. The academic plan will be a road map on how the student can progress towards completion and improve their grades so they can meet SAP.

#### Status 3: Financial Aid Probation

When a student is on Financial Aid Suspension, but has an approved appeal.

- Once probation status has been granted for the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate), the student regains eligibility for Title IV aid for one semester.
- Students on probation must follow the requirements of their academic plan in order to be on probation again the following semester.
- After the probationary semester, if the student still is not meeting the SAP requirements for the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate) or did not meet the requirements of their academic plan the student is on suspension and loses eligibility for Title IV aid.

Note: Grades of F, I, W, and courses not yet graded are considered attempted but not meeting progress standards for the purposes of financial aid.

#### Evaluation of Financial Aid Eligibility

1. Standards of Satisfactory Academic Progress (SAP) are applied at the end of every semester to determine eligibility for the following academic semester. SAP standards are calculated using the all college cumulative GPA and cumulative completion rate. Students must maintain an overall GPA of 2.0 or higher and a completion rate of 67% or more.
2. Students will be placed on financial aid warning if they have not met the standards of satisfactory academic progress for the top two SAP standards (Grade Point Average (GPA) and/or Completion Rate) for the first time. While on warning, students will be eligible for aid for the subsequent term. Students will need to raise their GPA and/or completion rate to meet the minimum SAP requirements to maintain financial aid eligibility at the completion of their term on warning. Failure to do so will result in the student being placed on suspension.
3. Loan recipients on warning as a result of the cumulative GPA being less than 2.0, will be ineligible to receive a student loan of any kind. The evaluation period will be based on attendance in all prior semester(s) and will include all classes attempted whether federal aid was received or not. SAP will be reviewed after each semester. The student's cumulative GPA and completion ratio must meet the minimum standards or the student will be placed on warning, or suspension as appropriate.
4. Credits evaluated will include credits attempted at Florida Gateway College and transfer credits accepted by Florida Gateway College.
5. Students who do not meet the Standards of Satisfactory Academic Progress will be notified via their FGC email account and their status will be available on MY FGC under Financial Aid Info.
6. Students may follow the appeal process or the reinstatement procedures as outlined below. Students will not have eligibility for any further federal aid until they have met Standards of Satisfactory Academic Progress or have been granted an appeal approval.

#### Postsecondary Adult Programs (PSAV)

- Students in PSAV programs must successfully complete the clock hour course work with a 2.0 GPA for each course funded before additional payment can be made.
- Students who have zero credits/hours completed for any funded term will lose all subsequent financial aid, regardless of overall GPA and completion ratio.
- Duration of eligibility will be limited to the published length of the program.
- Students must complete their program of study within the 150% timeframe of their eligible certificate program.

#### Maximum Time Frame Exceeded

- Students who have attempted more than 150% of the credits required for their program of study are not considered to be making Satisfactory Academic Progress and therefore, are ineligible for financial aid funds.
- Students seeking second degrees and students with double majors are monitored like any other student under this policy. If the student exceeds the maximum time frame allowed for their respective programs, the student may appeal if they have mitigating circumstances. All transfer hours accepted towards the program of study by Florida Gateway College will be included when determining maximum time frame eligibility.

- Students will not have financial aid eligibility if they exceed the maximum time frame exceeded unless an degree audit is approved. Students can print the degree audit form online under the financial aid forms link or by contacting the financial aid office.
- Students given a maximum time frame exceeded appeal will be placed on a Max150 Appeal and are required to successfully complete 100% of all future coursework while on the Max150 Appeal.

### Repeated, Audited, Remedial Courses, Enrollment

- Students will be eligible for financial aid if they repeat courses they previously did not pass, provided other SAP criteria are met.
- Financial aid will not pay for the second attempt of a previously passed course. Click [Repeat Coursework](#) link for details.
- All classes taken must be counted as attempted classes regardless of grade forgiveness or academic petitions for withdrawals.
- Audited courses, credit by examination, and any credit for prior learning option (as outlined in the catalog) are excluded when determining eligibility for financial aid.
- Remedial credits will be included in the evaluation of GPA and 67% completion. Remedial hours (up to 30 credits) will be excluded from the maximum time frame determination.
- Funding for remedial course work will be limited to 30 credit hours regardless of whether the student received any financial aid for these college preparatory courses, including remedial hours transferred from another institution. Once the student has attempted 30 credit hours in remedial courses, the student is no longer eligible to receive financial aid for additional remedial hours.
- Enrollment in any part of the term will be considered in the respective fall, spring, or summer terms to be evaluated for SAP. Evaluations will occur at the end of the full term; mini-terms are evaluated as part of the full term and not individually.
- Students are charged a higher tuition rate for courses they repeat for the third or more time. As of 2011-2012 all third attempt on a class will not be eligible to be waived by financial aid.

### Appeals Process

A student who has lost financial aid eligibility due to extenuating circumstances may appeal.

1. Students in associate degree programs are not eligible for and approved appeal or degree audit if they have met the equivalent of two associate degrees or have attempted more than the equivalent of 180 credit hours. **Once a student has reached this limit, no appeal will be approved, regardless of the extenuating circumstances.**
2. Appeal forms are available to students online via the financial aid forms link <https://www.fgc.edu/new-students/financial-aid/financial-aid-forms/>. Students must complete the appeal and submit the completed application to the financial aid office.
3. Incomplete appeals will not be reviewed. An appeal is considered incomplete if any requested information is omitted, the form is not filled out completely, or supporting documentation is not attached. Supporting documentation must be appropriate for the extenuating circumstance; e.g., death certificate for death in family, physician's note for illness or hospitalization, military orders, etc.
4. During the appeals review process, students must also be reviewed for maximum time frame violations. If at the time of the review, it is determined that a student will be unable to complete his/her program of study without exceeding maximum time frame, the appeal will be denied.
5. Students' whose appeals are approved, will be approved for one term only with the stipulation that they must successfully complete all courses attempted. They may also receive additional stipulations such as limitations on the number of allowed hours of enrollment.
6. An academic plan must be submitted with all SAP appeals. This plan includes: a degree audit which should be reviewed with the student and advisor to determine that the student is progressing and if the appeal should be approved, a timeline of what courses will be taken and when the student is expected to graduate, and at what point the student will attain a clear SAP status.
7. Definition of Extenuating Circumstances includes, but is not limited to: Death in the immediate family, Medical conditions such as a family member needing around the clock care by the student, extended illness of student or immediate family member, Military duty, other documented extenuating circumstances beyond the control of the student.
8. Provided a student is making positive progress towards graduation, an appeal based on completion rate of GPA may be approved for one term and can be continued (extended) for a maximum of four consecutive terms. This includes students violating 150% maximum time frame. The reason for the continuation of the approved appeal must be documented and meet one of the extenuating circumstances outlined previously in item #7.
9. An appeal may only be approved for classes that count towards the students' current program of study.
10. Student appeals must include, in their own words, why they are not meeting SAP standards and what has changed that will enable them to successfully complete all courses attempted going forward.
11. Students will be notified by mail, email or on their MY FGC of the results of the appeal, and of any restrictions or conditions pertaining to their appeal.
12. Appeals cannot be made retroactively. An appeal may only be approved for the term in which it was received, or for future terms.
13. If an appeal is denied, the student cannot resubmit an appeal. The student must pay out of pocket until they meet the minimum GPA requirements of a 2.0 and a completion rate of 67%. Once these requirements are met, the student may be reinstated.

**In order to regain eligibility for financial aid, the student would need to meet Satisfactory Academic Progress Standards.**

### Reinstatement of Financial Aid Eligibility

1. A student who has lost financial aid eligibility may be reinstated after the student meets the minimum GPA requirement of a 2.0 and a completion rate of 67%.
2. All classes towards the program of study, including those taken at other institutions, will be taken into consideration for reinstatement purposes.
3. A student must be able to complete their degree or certificate within the 150% timeframe.
4. It is the student's responsibility to notify the Financial Aid Office when these conditions have been met.

**\*\*How to calculate your completion rate\*\***

Enter your hours	Sample hours	
Total Credit Hours Completed (passed)	_____	52
divided by	/	/
Total Credit Hours Attempted	_____	68
Equals	=	=
Completion Rate	_____	76.47%

**GLOSSARY**

The definitions of the terms listed below are defined in the federal register section § 668.34(b):

- **Financial aid warning** is defined as a status assigned to a student who fails to make satisfactory academic progress at an institution that evaluates academic progress at the end of each payment period. This status may be conferred to the student automatically without any action taken by the student. Students on financial aid warning may continue to receive assistance under the Title IV, HEA programs for one payment period despite a determination that the student is not making satisfactory academic progress. **Warning status does not apply to students who have reached their Maximum Time Frame.**
- **Financial aid suspension** is defined as a status assigned to a student who fails to make satisfactory academic progress that evaluates academic progress at the end of each payment period. This status means the student is not eligible to receive financial aid without an appeal. Students who have reached their Maximum Time Frame are automatically placed on suspension.
- **Financial aid probation** is defined as a status assigned by an institution to a student who fails to make satisfactory academic progress and who has **appealed** and has eligibility for aid reinstated.
- **Satisfactory Academic Progress Appeal** is defined as a process by which a student who is not meeting the institution's standards petitions the institution for reconsideration of the student's eligibility for Title IV, HEA program funds.
- **Maximum Time Frame Exceeded** is defined as Federal regulations require a maximum time frame for completion of a degree or certificate not to exceed 150% of the normal requirements of that program. For Title IV financial aid purposes only, the college has defined a maximum number of attempted hours for completion of a two-year degree to be 90 credits or 150% of the required credits for that particular degree. The maximum number of attempted hours for a one-year certificate is 45 credits or 150% of the required credits for that particular certificate. **Students who have reached their Maximum Time Frame are automatically placed on suspension.**

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## Students Rights & Responsibilities



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### Students Rights and Responsibilities

#### YOUR RIGHTS AS A FINANCIAL AID RECIPIENT

- Any information regarding your application for aid is protected by the Student Privacy Act and is kept confidential.
- If you have questions about how your aid eligibility was determined, contact the Office of Financial Aid.
- If you have questions about If your family experiences financial difficulty which you feel would affect and perhaps increase your eligibility for aid (disability, death, unemployment, divorce, etc.) you may present documentation of these circumstances. At that time, your application for aid may be reconsidered, if funds permit.
- Students who do not meet academic satisfactory progress standards, and are unable to document mitigating circumstances such as a change in a program of study, illness, death in the family, etc., may appeal the suspension of financial aid eligibility. Contact the Office of Financial Aid for further information.

#### YOUR RESPONSIBILITIES AS A FINANCIAL AID RECIPIENT

I understand that federal regulations permit Florida Gateway College to automatically apply financial aid funds (for example, Federal Pell Grant, SEOG Grant, FSAG Grant, Direct Loans, TEACH) that are awarded to me to my tuition and fees. **In addition**, I understand that these financial aid funds may be applied to my other cost-of attendance charges, including charges that I incurred during previous semesters up to \$200. Examples of these charges include but are not limited to bookstore charges, emergency short-term loans, NSF charges, prior years' tuition and fees and other charges billed on my student account.

I understand that any outside resource such as stipends, service awards, or any other payment from an outside agency may affect my financial aid award. I am responsible for notifying the Financial Aid Office if I receive additional funds before or after receiving financial aid funds so that adjustments can be made to eliminate possible over awards.

I understand that awards are conditional pending meeting of Satisfactory Academic Progress (SAP) requirements and that the Financial Aid Office reserves the right to review and cancel awards for failure to meet SAP criteria.

I understand that after registering for classes, if I decide not to attend, it is my responsibility to drop or withdraw within the published timeframes. If I fail to do so, the classes will remain on my student record.

I understand that it is my responsibility as a student to immediately notify The Office of Financial Aid of any changes in status (course, program, drop/add, withdrawal, transcripts recieved or updated, etc.)

#### RETURN OF TITLE IV FUNDS

When a student awarded federal Title IV aid withdraws from, receives all F's or I's, or ceases attendance in ALL COURSES prior to completing more than 60 percent of a term, a portion of the student's Title IV aid must be returned to the federal programs. Title IV aid includes Federal Pell Grant, Federal SEOG, TEACH & DIRECT Loans. The Federal Work-study aid and FSAG aid are not included. Florida Gateway College must determine the percentage of Title IV aid earned by the student. Up to the 60% point of the term, the percentage of earned aid is equal to the percentage of the term completed based on the day the student withdraws from or ceases attendance in ALL COURSES. After the 60% point of the term, the percentage of aid is earned is 100%. If the student receives more Title IV aid than the amount earned, the unearned amount is considered overpayment and must be returned to the Title IV programs. Florida Gateway College will be responsible for

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returning to the Title IV programs the lesser of the unearned amount of the Title IV aid or the institutional charges (tuition & fees) incurred for the term, multiplied by the percentage of unearned aid. The student will be responsible for returning to the Title IV programs the unearned amount of aid (overpayment) minus the amount Florida Gateway College returns, and the amount of any unpaid institutional charges to Florida Gateway College.

I understand that I accept responsibility for paying all debts owed to the College including, but not limited to, tuition, fees, books, collection costs, and attorney's fees for which I may be liable.

**Once awarded financial aid a student must meet the required SAP Standards:**

- *Grade Point Average (GPA)*: Students must meet the following cumulative GPA of 2.0 overall.
- *Completion Rate*: Financial aid students must also complete at least 67% of the credit hours they attempt each semester and overall.
- *Maximum Time Frame*: Students lose their financial aid eligibility once they cannot complete their degree within 150% of the number of credit hours it takes to graduate.

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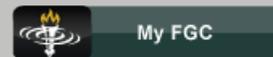
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2012-2013

### Ability-to-Benefit (ATB) Test

#### *Student Financial Aid Eligibility Requirements beginning July 1, 2012*

Prior to July 1, 2012, students who did not have a high school diploma or equivalent had to pass an ATB (Ability-To-Benefit) test in order to qualify to apply for federal financial aid (Title IV). The ATB option was eliminated on July 1, 2012 (except for students who were enrolled in an eligible Title IV program prior to July 1, 2012).

As of July 1, 2012: All new incoming students enrolling on or after July 1, 2012 must have a High School Diploma or the recognized equivalent to be eligible for Title IV aid.

- High School Diploma: The student has a high school diploma.
- Recognized Equivalent of a High School Diploma: The student has the recognized equivalent of a high school diploma, defined in the regulations at 34 CFR 600.2. Contact The Office of Financial Aid for further details.
- Homeschool: The student has completed a secondary school education in a homeschool setting that is treated as a homeschool or private school under State law and has obtained a homeschool completion credential, or, if State law does not require a homeschool student to obtain a homeschool credential, the student has completed a secondary school education in a homeschool setting that qualifies as an exemption from compulsory school attendance requirements under State law.

If you have any questions or concerns pertaining to the Ability-To-Benefit, please contact The Office of Financial Aid at 386-754-4296.

### Ability-to-Benefit (ATB) Test

#### *2011-2012 Student Financial Aid Eligibility Requirements ending July 1, 2012*

#### WHO IS REQUIRED TO TAKE THE ABILITY-TO-BENEFIT (ATB) TEST?

Applicants to Florida Gateway College who do not have a standard high school diploma or hold a GED certificate are required to take an Ability-to-Benefit (ATB) test to be considered for Financial Aid. To be eligible under the Ability-to-Benefit option, a student must be at least sixteen (16) years of age and pass a United States Department of Education approved ATB test.

#### WHAT DOES THE ABILITY-TO-BENEFIT TEST CONSIST OF?

Florida Gateway College administers the ATB computerized version of the College Board's Computerized Placement Test (CPT). The United States Department of Education requires students complete and pass the three computerized tests in one single testing session. Retesting will be in all three areas.

#### TESTS & PASSING SCORES

The minimum scores mandated by the United States Department of Education to qualify for the CPTs Ability-to-Benefit test are as follows:

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TEST	PASSING SCORE
CPT Reading	55
CPT English/Sentence Skills	60
CPT Arithmetic	34

A candidate must meet or exceed the minimum scores on each of the three approved test in a single test administration. Candidates who do not meet or exceed all three passing scores must retake the complete set of three tests and pass all three tests in that administration. Scores from two different administrations cannot be mixed or combined. A student must pass all three test during a single test session.

**Re-Test Policy:** Within any three-month period, ATB candidates may be permitted an initial test and one retest. There must be a two week waiting period between the initial test and the retest.

Candidates who do not pass the retest must wait three months from the date of the initial test. All retesting must be done on the ATB testing site.

\*\*\*Students who do not have a standard high school diploma or GED can contact the Testing Department at 386.754.4333 to schedule an appointment for the Ability To Benefit test.

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Florida Gateway College endeavors to offer distance education courses/programs to prospective students in all states in accordance with regulations established by the United States Department of Education (USDOE). Individuals who reside and plan to continue to reside in certain states are prohibited from enrolling in distance education courses/programs offered by Florida Gateway College. If you have questions, please contact the college at 386-754-4349 for more information.

[Click here for more information on Distance Learning](#)



## Financial Aid Repeated Coursework Policy

The Department of Education has recently published new regulations which impact students who repeat courses. These repeat courses may impact your financial aid eligibility and awards for Federal Title IV financial aid. In order for a repeated course to count toward your financial aid enrollment status for financial aid purposes, you may only repeat a previously passed course once (a total of two attempts). If you enroll in a previously repeated course for a third time, this course will not count towards your enrollment for financial aid purposes. This rule applies whether or not the student received aid for earlier enrollments in the course.

- A student may receive aid when repeating a course for the first time.
- A student may receive aid when repeating a course that was previously failed or withdrawn from regardless of the number of times the course was attempted and failed. ( Satisfactory Academic Progress Policy still applies)
- A student may receive aid to repeat a previously passed course one additional time. If a student fails the second attempt no more financial aid will be given to repeat the course a third time. If the second attempt is a withdrawal then it is allowable for a third attempt.
- One a student has completed any course twice with a grade; he or she is no longer eligible to receive aid for that course. If a student retakes a course that is not aid eligible, the credit hours will be excluded from the financial aid enrollment for that semester.

### Examples:

1. Allowable: Repeated coursework may be included if the student received a failing grade or withdrew from the class. There is no limit on the number of repeats if the student does not pass the class.
2. Allowable: A student takes Biology 110 and receives a grade of W or F. The student repeats the class and receives a D. For financial aid the student is considered to have now passed the class. He or she may repeat the class one more time and receive financial aid. If on the second attempt if the student receives a W then the student can repeat the class again, if a grade is assigned including an F then the student cannot repeat the course again and the class cannot be counted for enrollment purposes for financial aid.
3. Not Allowable: A student takes Biology 110 and receives a D. The student repeats the course and makes a B. The Biology 110 course cannot be considered for financial aid enrollment on the third repeat.
4. Allowable: Courses that are intended to be repeated multiple times such as Independent Studies, Special Topics, Thesis and Dissertation.
5. Not Allowable: A student is enrolled in 12 credit hours, including 3 credit hours that are considered to be a third repeat; therefore only 9 credits will count toward financial aid eligibility.

Now, when counting credits to determine aid eligibility for that semester, repeated classes will be excluded from the financial aid eligible credit count. This may mean less Pell Grant if the eligible credits are less than 12 credit hours. No subsidized or unsubsidized loans can be awarded if the financial aid eligible credits are less than 6 credits for undergraduate students (less than 5 for graduate students).

	1 <sup>st</sup> Attempt	2 <sup>nd</sup> Attempt	3 <sup>rd</sup> Attempt	Is Class FA payable for the Enrolled Semester?
Course 1	F	D	Enrolled	Yes
Course 2	C	Enrolled	--	Yes
Course 3	D	C	Enrolled	No
Course 4	D	F	Enrolled	No
Course 5	W	F	Enrolled	Yes

Explanations of the Above Examples:

Course 1: Yes, these credits are included in the financial aid enrollment because the student is allowed to repeat any failed or withdrawn course until a passing grade is received. Once a passing grade is received, financial aid can pay for the course again. If a grade of A, B, C, D, or F is made on the third attempt; the course will not count again in the calculation for financial aid enrollment.

Course 2: Yes, these credits may be counted, even though it was previously passed, because it is the first time the class is being repeated.

Course 3: No, this course was previously passed and this is the third attempt. Two attempts are the maximum attempts these credits can count toward financial aid enrollment, because the course has been previously passed.

Course 4: No, the class credits are no longer considered for financial aid eligibility because it has been previously passed, and this is the second time it is being repeated.

Course 5: Yes, because this course has never been passed so it may still be counted toward financial aid enrollment.



[Home](#) » [Types of Aid](#) » [Grants and Scholarships](#) » [Federal Pell Grants](#) » Calculating Pell Grant Lifetime Eligibility Used



Did you know there's a maximum amount of **Federal Pell Grant** funds you can receive over your lifetime?

*Learn what the Federal Pell Grant limits are and how your remaining eligibility is calculated.*

The amount of **Federal Pell Grant** funds you may receive over your lifetime is limited by federal law to be the equivalent of six years of Pell Grant funding. Since the maximum amount of Pell Grant funding you can receive each year is equal to 100%, the six-year equivalent is 600%.

- ▼ How is my Federal Pell Grant Lifetime Eligibility Used (LEU) calculated?
- ▼ How can I see my LEU percentage?
- ▼ How can I learn more about Federal Pell Grants?

## How is my Federal Pell Grant Lifetime Eligibility Used calculated?

**Scheduled award:** The maximum amount of Federal Pell Grant funding you can receive is calculated for an **award year**. An award year is a period from July 1 of one calendar year to June 30 of the next calendar year.

Your scheduled award

- is partially determined by using your **Expected Family Contribution (EFC)** that is calculated from the information you (and your family)

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## Glossary

### Federal Pell Grant

A federal grant for undergraduate students with financial need.

### Grant

Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

provided when you filed your *Free Application for Federal Student Aid (FAFSA®)*;

- is the maximum amount you would be able to receive for the award year if you were enrolled full-time for the full school year; and
- represents 100% of your Pell Grant eligibility for that award year.

Percent used: To determine how much of the maximum six years (600%) of Pell Grant you have used each year, the U.S. Department of Education (ED) compares the actual amount you received for the award year with your scheduled **award amount** for that award year. Of course, if you receive the full amount of your scheduled award, you will have used 100%. It's possible that you might not receive your entire scheduled award for an award year. There are a number of reasons for this, the most common of which are that you are not enrolled for the full year or that you are not enrolled full-time, or both.

If you did not receive the full amount of your scheduled award, we calculate the percentage of the scheduled award that you did receive. For example, if your scheduled award for an award year is \$5,000, but because you were enrolled for only one semester you received only \$2,500, you would have received 50% of the scheduled award for that award year. Or if you received only \$3,750 for the award year because you were enrolled three-quarter-time and not full-time, you would have received 75% for that year.

Lifetime Eligibility Used (LEU): ED keeps track of your LEU by adding together the percentages of your Pell Grant scheduled awards that you received for each award year. The table below shows examples of the LEUs of three students who received differing amounts of their scheduled awards over a four-year period.

Examples of Pell Grant Lifetime Eligibility Used		Student A	Student B	Student C
Award Year 1	Pell Grant Scheduled Award	\$5,550	\$5,000	\$4,000
	Pell Grant Amount Received	\$2,775	\$3,750	\$4,000
	Percent Used	50%	75%	100%

### Scheduled Award

The maximum grant amount you are eligible to receive for the award year if you are enrolled full-time for the full school year. This amount is calculated from the information you (and your fa...

### Award Year

School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

### Expected Family Contribution (EFC)

This is the number that's used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA®, the appl...

### FAFSA

*Free Application for Federal Student Aid*

### Award Amount

Amount of aid a school expects to pay a student based on the student's current grant and loan eligibility, enrollment, Expected Family Contribution (EFC), and the school's cost of attendance.&nbs...

### Financial Aid Office

The office at a college or career school

that is responsible for preparing and communicating information on financial aid. This office helps students apply for and receive student loans, gran...

Award Year 2	Pell Grant Scheduled Award	\$5,200	\$5,000	\$5,550
	Pell Grant Amount Received	\$5,200	\$5,000	\$5,550
	Percent Used	100%	100%	100%
Award Year 3	Pell Grant Scheduled Award	\$4,700	\$5,000	\$5,550
	Pell Grant Amount Received	\$4,700	\$1,250	\$5,550
	Percent Used	100%	25%	100%
Award Year 4	Pell Grant Scheduled Award	\$4,700	\$5,000	\$5,550
	Pell Grant Amount Received	\$4,700	\$5,000	\$5,550
	Percent Used	100%	100%	100%
Total Lifetime Eligibility Used — LEU		350%	300%	400%
<p><i>Note:</i> From 2009–10 through 2010–11, it was possible for a student to receive up to two scheduled awards in a year. So some students will have a “percent used” of up to 200% for one or more of those years.</p>				

If your LEU equals or exceeds 600%, you may no longer receive Pell Grant funding. Similarly, if your LEU is greater than 500% but less than 600%,

while you will be eligible for a Pell Grant for the next award year, you will not be able to receive a full scheduled award.

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## How can I see my Lifetime Eligibility Used (LEU) percentage?

You can log on to [National Student Loan Data System \(NSLDS®\)](#) using your [Federal Student Aid PIN](#) and view your LEU. The LEU will be found on the Financial Aid Review page.

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## How can I learn more about Federal Pell Grants?

[Learn more about Federal Pell Grants](#) and how much you might receive in a year. If you have questions regarding your Pell Grant or the LEU, you can also contact your college's or career school's **financial aid office**.

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## Email Account Instructions



[Home](#) > [Current Students](#) > Email Account Instructions

### Student e-mail accounts are created once you are admitted to the college.

- Click on MyFGC from the College's homepage.
- Click on Enter Secure Area
- Log in using Student ID and PIN
- Click on Personal Information
- Click on View E-mail Addresses
- Copy email address containing @wolves.fgc.edu
- Sign out of MyFGC
- Go to <https://www.outlook.com/fgc.edu>.
- Enter entire email address copied from MyFGC. example:john.doe@wolves.fgc.edu
- Enter PIN (same PIN as above)

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## Financial Aid Forms

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## Financial Aid Forms

Please be sure to complete your **FAFSA**, before downloading the appropriate form.

- [Financial Aid Authorization Form](#)
- [Identity and Statement of Educational Purpose](#)
- [Low Income Verification Worksheet](#)
- [Divorce/Separation Verification](#)
- [Parent Loan Information Sheet](#) for PLUS Loan
- [In-School Deferment Request](#)
- [Satisfactory Academic Progress Appeal Form and Instruction Sheet](#) ( for students on financial aid suspension)
- [Satisfactory Academic Progress Degree Audit Appeal](#) (for students who have met their Maximum Timeframe)
- [Tax Transcripts](#) - Click the Tax Transcript link to be directed to the IRS website. You can download and print your transcript or verification of non-filing letter immediately, or request them to be mailed to your address on record.

### 2014-2015 Aid Year (August 2014 – July 2015)

- [2014-2015 Independent Verification Worksheet](#)
- [2014-2015 Dependent Verification Worksheet](#)
- [2014-2015 Child Support Paid Verification Form](#)
- [2014-2015 SNAP Verification Form](#)
- [2014-2015 Untaxed Income Worksheet](#)
- [2014-2015 Unusual Enrollment History Form](#)
- [2014-2015 Direct Loan Request Form](#)

### 2015-2016 Aid Year (August 2015 – July 2016)

- [1516 Independent Verification Worksheet](#)
- [1516 Dependent Verification Worksheet](#)
- [1516 Child Support Paid Verification Form](#)
- [1516 SNAP Verification Form](#)
- [1516 Untaxed Income Worksheet](#)
- [1516 Unusual Enrollment History Form](#)
- [1516 Direct Loan Request Form](#)

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**NOTIFICATION OF SOCIAL SECURITY NUMBER COLLECTION AND USE:** In compliance with Florida Statute 119.071(5), Florida Gateway College issues this notification regarding the purpose of the collection and use of your Social Security number. FGC collects your Social Security number for use in performance of the college's duties and responsibilities. To protect your identity, FGC will secure your Social Security number from unauthorized access. FGC will never release your Social Security number to unauthorized parties, and each student at FGC will be issued a unique student identification number. Your unique student identification number is used for all educational purposes at Florida Gateway College including registration, access of your online record, etc. Federal legislation relating to the Hope Tax Credit requires that all postsecondary institutions report the Social Security number of all post-secondary students to the Internal Revenue Service (IRS). This IRS requirement makes it necessary for colleges to collect the Social Security number of every student. A student may refuse to disclose his/her Social Security number to the college, but refusing to comply with the federal requirement may result in fines established by the IRS. In addition to the federal reporting requirements, the public school system in Florida uses the Social Security number as a student identifier. This use is authorized in Florida Statute 229.559 and in School Code Section 1008.386. In a seamless K-20 educational system, it is beneficial for postsecondary institutions to have access to the same information for purposes of tracking and assisting students in the transition from one educational level to the

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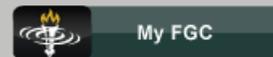
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## Frequently asked Q & A's



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### Frequently asked Q & A's

#### How do I apply for Financial Aid?



Complete the FREE Application for Federal Student Aid (FAFSA) – the online version (FAFSA on the Web) at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or the paper FAFSA form. Using FAFSA on the web is faster, and if you list our school code (001501) we will receive you information from the processor within 3 weeks from the date you file online.

#### What is a PIN and what is it used for?

It's an electronic access code number that serves as your identifier and signature. Go to [www.pin.ed.gov](http://www.pin.ed.gov) at any time to request your PIN.



Your PIN helps you to:

- Apply on line for federal student aid using FAFSA on the web
- "Sign" your application electronically and complete the student aid process totally online-no paper is involved. If you're a dependent student and your parents have a PIN, they can sign the application electronically, as well. Signing the application at the time you apply means you'll get your results faster.
- Make corrections to your FAFSA.
- Access your Student Aid Report and make corrections to it.
- Access all your federal student aid records online, including any federal student loan information

#### What is the Florida Gateway College federal school code?

The Federal School code for Florida Gateway College (Lake City Community College) is 001501. Please complete the

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application and submit it as soon as possible.

### What is Federal student aid?

It's financial help if you're enrolled in an eligible program as a regular student at a school participating in our federal student aid programs. (By "school", we mean a four-year or two-year public or private college, university, career school or trade school.)

Federal aid can cover school expenses, including tuition and fees, room and board, books and supplies, and transportation.

There are three categories of federal student aid: grants, work-study, and loans.

### Why do I need to list my parents or my spouse on my FAFSA application?

Your *dependency status* determines whose information you must report on the *Free Application for Federal Student Aid (FAFSA<sup>SM</sup>)*.

- If you're a *dependent student*, you will report your and your parents' information.

The following people are **not** your parents unless they have legally adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.

- If you're an *independent student*, you will report your own information (and, if you're married, your spouse's).

The *federal student aid programs* are based on the concept that it is primarily your and your family's responsibility to pay for your education. And because a dependent student is assumed to have the support of parents, the parents' information has to be assessed along with the student's, in order to get a full picture of the family's financial strength. If you're a dependent student, it doesn't mean your parents are required to pay anything toward your education; this is just a way of looking at everyone in a consistent manner.

## Which parent's information should I report on the FAFSA<sup>SM</sup>?

If you need to report parent information, here are some guidelines to help you:

- If your parents are living and married to each other, answer the questions about both of them.
- If your parents are living together and are not married but meet the criteria in your state for a *common-law marriage*, answer the questions about both of them. If your state does not consider them to be married, fill out the parent information as if they are divorced. (See below.)
- If your parent is widowed or single, answer the questions about that parent. If your widowed parent is remarried as of the day you sign the FAFSA, answer the questions about that parent and the person whom your parent married (your stepparent).
- If your parents are divorced or separated, answer the questions about the parent with whom you lived more during the past 12 months. If this parent is remarried as of today, answer the questions on the FAFSA about that parent and the person whom your parent married (your stepparent).
  - If you lived the same amount of time with each divorced parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent 12 months that you actually received support from a parent.
- The following people are not your parents unless they have adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.
- If you were adopted, follow the instructions above for parents, based on your adoptive parents' current marital status.

### What if I don't live with my parents?

You still must answer the questions about your parents if you're considered a dependent student.

### What if my parents aren't going to help me pay for college and refuse to provide information for my FAFSA<sup>SM</sup>?

You can't be considered independent of your parents just because they refuse to help you with this process. If you do not provide their information on the FAFSA, the application will be considered "rejected," and you might not be able to receive any federal student aid. The most you would be able to get (depending on what the financial aid office at your college decides) would be a loan called an unsubsidized loan.

## What if I have no contact with my parents?

If you have no contact with your parents and don't know where they live, or you've left home due to an abusive situation, fill

out the FAFSA and then immediately get in touch with the financial aid office at the college or career school you plan to attend. The financial aid staff will tell you what to do next.

### How is my eligibility determined?

Aid from most of the federal programs are awarded based on financial need (except for unsubsidized Stafford Loans and PLUS loans).

We use an Expected Family Contribution (EFC) number when we determine your need. The EFC is a measure of your family's financial strength and is calculated by the federal processor from the information you reported on the FREE Application for Federal Student aid (FAFSA).

The EFC on your Student Aid Report (SAR) is calculated according to a formula established by law. Your family's income (taxable and untaxed), assets, and benefits (for example: unemployment or Social Security) are all considered in determining your EFC. Also considered are your family size and the number of family members who will attend a college or career school.

To be eligible for a Federal Pell Grant, your EFC must be below a certain number, which can vary from year to year. For the 2013-2014 award year; eligibility for a Pell Grant required an EFC under 5081.

### Why do I have to provide documentation to the school?

All student financial aid files require the Florida Gateway College Financial Aid Authorization Form.

If the student is selected for VERIFICATION: more documentation is required to verify what was reported to the federal processor on the FAFSA application. If there are any errors, the school can make the corrections for the student. The federal processor selects 1/3 of all FAFSA applicants at random for verification every year.

### How do I get a federal student loan?

To apply for a federal student loan, you must complete and submit a [Free Application for Federal Student Aid \(FAFSA<sup>SM</sup>\)](#). Based on the results of your FAFSA, your college or career school will award you financial aid, which may include federal student loans. If the Office of Financial Aid did not meet your needs with federal grant aid or scholarships and you would like to be considered for William D. Ford Federal Direct student loan. Please submit the [2014-2015 Loan Request Form](#) to our office and allow 10-15 business days for processing. If you submit the [2015-2016 Direct Loan Request Form](#), we will begin processing them after July 1, 2015.

#### **Loan Periods Deadline to Apply for 2014-2015**

Fall/Spring/Summer	(Aug 2014 – Aug 2015)	October 17, 2014
Fall/Spring	(Aug 2014 – May 2015)	October 17, 2014
Spring/Summer	(Jan 2015 – Aug 2015)	March 2, 2015
Summer Only	(May 2015 – Aug 2015)	June 11, 2015

#### **Loan Periods Deadline to Apply for 2015-2016**

Fall/Spring/Summer	(Aug 2015 – Aug 2016)	October 16, 2015
Fall/Spring	(Aug 2015 – May 2016)	October 16, 2015
Spring/Summer	(Jan 2016 – Aug 2016)	March 7, 2016
Summer Only	(May 2016 – Aug 2016)	June 10, 2016

Before you receive your loan funds, you will be required to

- Complete the required loan request form.
- complete [entrance counseling](#), a tool to ensure you understand your obligation to repay the loan; (Print and attach confirmation of this to the loan request form).
- complete [financial awareness counseling](#), a tool to ensure you understand budgeting and your obligation to repay the loan; (Print and attach confirmation of this to the loan request form).
- Print your [My Financial Aid History](#) summary page and attach to loan request form. This is a tool for reviewing your enrollment, servicers and [LEU](#).
- 'Accept' or 'Decline' your award by logging in to your MyFGC account and click on the Accept Award Offer tab. This will allow you to accept or decline individual awards .
- sign a [Master Promissory Note \(MPN\)](#), agreeing to the terms of the loan. Allow 5-7 days to complete Master Promissory Note (MPN) after accepting loan offer at [www.fgc.edu](http://www.fgc.edu) and completing entrance and financial awareness counseling.

### When do I get my refund check?

Distribution of any excess financial aid funds and/or scholarships (after tuition and books have been deducted) will be disbursed approximately 30-45 business days after the first day of class. After initial distribution, all checks will be issued as they become available from the FGC's Business Office.

### Can I pick up my refund Check?

No. All checks are mailed to the student's permanent address on file in the Registrar's office.

### Can I receive Federal Student Aid at more than one school during the year for the same semester?

No. If you are enrolled at more than one school in the same semester, you can only receive federal aid at the school you are degree seeking.

However, you can receive federal student aid at one school one semester and at another school the next semester as long as it is within the same academic year contingent upon your being degree seeking.

### What happens if I withdraw from, receive all F's, or I's (incomplete) in all my classes?

Four things:

- Your eligibility for further aid may be canceled;
- You may have to repay aid you received for the semester, depending on when you withdraw (see below);
- Your tuition payment may be forfeited, depending on when you withdraw (see below);
- You begin your grace period and/or repayment, if you've borrowed any student loans (contact your lenders for more information).

### What is Pell Grant Lifetime Eligibility Used?

Federal Pell Grant Program—Duration of Eligibility (Lifetime Eligibility Used)

You are eligible to receive a Pell Grant for up to 12 semesters or the equivalent. If you have exceeded the 12-semester maximum, you lose eligibility for additional Pell Grants beginning in the 2012–2013 school year. Equivalency is calculated by adding together the percentage of your Pell eligibility that you received each year to determine whether the total amount exceeds 600%.

Once you have received a Pell Grant for 12 semesters, or the equivalent, you are no longer eligible for additional Pell Grants.

For example, if your maximum Pell Grant award amount for the 2010–11 school year was \$5,550, but you receive only \$2,775 because you were enrolled for only one semester, you would have used 50% of your maximum award for that year. If in the following school year, you were enrolled only three-quarter time, you would have used 75% of your maximum award for that year. Together, you would have received 125% out of the total 600% lifetime limit.

For more information on Pell Grant Lifetime Eligibility Used, please visit review the Federal Student Aid website at

<http://studentaid.ed.gov/types/grants-scholarships/pell/calculate-eligibility>.

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The mission of Florida Gateway College is to provide superior instruction, nurture individual development, and enrich the community through quality higher education programs and lifelong learning opportunities.

Florida Gateway College is accredited by the Southern Association of Colleges and Schools Commission on Colleges to award the baccalaureate and associate degree. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097, or call (404) 679-4500 for questions about the accreditation of Florida Gateway College. The Commission is to be contacted only if there is evidence that appears to support an institution's significant non-compliance with a requirement or standard.

Florida Gateway College endeavors to offer distance education courses/programs to prospective students in all states in accordance with regulations established by the United States Department of Education (USDOE). Individuals who reside and plan to continue to reside in certain states are prohibited from enrolling in distance education courses/programs offered by Florida Gateway College. If you have questions, please contact the college at 386-754-4349 for more information.

[Click here for more information on Distance Learning](#)





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## Office hours

### Office of Financial Aid

Monday through Friday 8:00 a.m. till 4:30 p.m.

**\*\*Wednesday extended hours till 6:30 p.m. Year round\*\***

For general information please call our automated information line at 386.754.4296 or Email us at [Financial\\_aid@fgc.edu](mailto:Financial_aid@fgc.edu)

**Becky Westberry**      Fax: 386.754.4895      [Becky.westberry@fgc.edu](mailto:Becky.westberry@fgc.edu)  
*Financial Aid Director*

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**Melinda Green**      Fax: 386.754.4744      [Melinda.green@fgc.edu](mailto:Melinda.green@fgc.edu)  
*Senior Office Assistant*

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### Events Calendar

« APR 2015 »						
MON	TUE	WED	THU	FRI	SAT	SUN
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			



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