

Financial Aid

Grays Harbor College offers many forms of assistance designed to help students with college costs. These forms of assistance range from Federal Title IV aid programs to scholarships. Financial aid is intended only to support students in attaining their education. The major responsibility for financing the student's education is with the student and, where applicable, his or her parents. The Financial Aid Office at Grays Harbor College is ready to assist with all the application materials.

Available types of aid include:

Federal Pell Grants: Pell Grants are available to students attending Grays Harbor College. To apply for this grant, the student must complete the Free Application for Federal Student Aid (FAFSA). Students also need to meet other qualifications such as satisfactory academic progress.

Federal Supplemental Educational Opportunity Grants (FSEOG): FSEOG may be awarded to the most needy students who are receiving Pell Grants. Students apply using the FAFSA form mentioned above. It is important to apply for aid by the May 1 deadline in order to be considered for this funding source.

Academic Competitiveness Grants (ACG): These grants are awarded to recent high school graduates who have completed a rigorous course of study in high school and are working on a two-year degree program at Grays Harbor College. Application and eligibility requirements are the same as those for the Pell Grant program.

Federal College Work-Study Program: This program provides jobs to assist students with their education. Recipients work either on-campus or off-campus and receive a paycheck. The jobs cannot exceed 19 hours per week while school is in session. Students are allowed to work up to 40 hours per week while college is not in session. Work-study awards will vary depending on the nature of the job and the student's financial need. The Financial Aid Office works with the Job Placement Center on-campus to place recipients in positions. The May 1 deadline will be used to determine eligibility.

Washington State Work-Study: This program is intended for on-campus and off-campus employment. Recipients must be residents of the state of Washington with financial need and have indicated a desire for work. The purpose of the program is to assist students by stimulating and promoting their employment and to provide students, whenever possible, with employment related to their academic pursuit. Applicants would be considered for either State Work-Study or Federal Work-Study but not both. The May 1 deadline will be used to determine eligibility.

Washington State Need Grant (SNG): Washington residents with financial need will be considered for the SNG. Students need to apply with the FAFSA form early in the award year in order to qualify for this source of funding.

Tuition Waivers: Tuition waivers are awarded only to students who are residents of the state of Washington as determined by WAC 200-18. The amount of the waiver varies up to the actual cost of the incurred tuition. A limited number of waivers are available and are given on an individual case-by-case basis.

Federal Family Education Loan Program (FFELP): This program encompasses the Stafford Loan (Subsidized and Unsubsidized) and the Parent Loan for Undergraduate Students (PLUS). These are long-term loans available through banks, credit unions, savings and loan associations, or other participating lenders. Students can apply by completing a loan application, promissory note and the FAFSA form. There are many provisions and conditions for these loans, and applicants should read the loan packet carefully.

Veterans Benefits

Veterans, eligible members of the selected reserves and dependents of deceased or 100% disabled veterans interested in attending the college must contact the Veterans Office in the Hillier Union Building (HUB), where they may apply for benefits. The office is located within the Financial Aid Office in Room 120. Applicants may contact the Veterans Office at (360) 538-4084 or 1-800-562-4830, extension 4084 (calls from within Washington State) or TDD/TTY (360) 538-4223. Information is also available on the Grays Harbor College Financial Aid website: <http://ghc.ctc.edu/finaid/veter.htm>.

Financial Aid

Grants

Work-study

Waivers

Loans

Veterans Benefits

*Veterans Benefits**How to Apply for Financial Aid**Student Financial Aid Application Instructions***Veterans Benefits (continued)**

While the Muskogee, Oklahoma, Regional Processing Office is processing an application for educational benefits, the student should be prepared to meet the costs of tuition, fees, books and supplies and living expenses.

Students are reminded to familiarize themselves with the scholastic standards and the academic regulations stated in this catalog. Failure to maintain standard satisfactory progress could result in the reduction or cancellation of education benefits.

Students who receive education benefits must meet three minimum standard requirements in addition to those required by the college:

1. Veterans, reservists and dependents using benefits must declare a program of study or degree and will be paid only for those classes that apply toward graduation from the declared program of study. No benefits will be paid for repeated courses or programs previously completed.
2. Complete all coursework paid for. Grades of "I," "N," "V," or "W" will result in an overpayment; this means you will have to repay some or all of the benefits you received.
3. Veterans, reservists and dependents must notify the Veterans Office when changing classes, changing program of study, withdrawing from classes or when deciding to stop attending school.

All benefit payments are made directly to the student. It is the student's responsibility to complete applications, pay tuition and fees and maintain contact with the Veterans Administration and the college.

How to Apply for Financial Aid

The Free Application for Federal Student Aid (FAFSA) is the aid application form used by Grays Harbor College. Students may pick up one of these forms at most high schools, other colleges, Grays Harbor College, or access the web-based application from the Grays Harbor College Financial Aid website <http://ghc.ctc.edu/finaid/forms.htm>. The forms are generally available in January of every year for the following academic year. Students should apply for federal aid at Grays Harbor College by May 1 of every year. Applications received after May 1 will be accepted but may result in delays in aid awards and smaller award packages due to shortages of funds.

How to Apply for Financial Aid (continued)

Questions concerning financial aid should be referred to the Financial Aid Office at Grays Harbor College.

Student Financial Aid Application Instructions

The filing of the Free Application for Federal Student Aid (FAFSA) is only the first step to the financial aid process. The Financial Aid Office will determine the student's eligibility for all aid programs based on the information from the FAFSA. In addition, students will need other documents to complete their files. In order to be considered complete, the file must contain the following documents:

1. **Institutional Student Information Record.** This is a summary of the information you provided on the Free Application for Federal Student Aid (FAFSA). If Grays Harbor College was listed on the FAFSA, the information will be sent directly to the college. This information will be used to determine eligibility for federal aid. If you did not list Grays Harbor College on the FAFSA, you should call or come in to the Financial Aid Office. (The Federal school code for Grays Harbor College is 003779.)
2. **Grays Harbor College Financial Aid Data Sheet.** This form is sent or given to students from the Financial Aid Office. The information requested on this form is instrumental in helping formulate a financial aid package custom designed for students' individual needs. It also contains important messages that the applicant will be required to affirm before financial aid can be awarded. Incomplete or unsigned applications will be returned, causing a delay in processing.
3. **Verification Documents.** Applicants may be requested to verify the information contained on the Student Aid Report. To comply, you will need to submit copies of tax returns and other documents as required. In addition, a verification worksheet will be given to the applicant for completion. It is important to answer all questions and to sign the document and return it to the Financial Aid Office.
4. **Other Forms as Required.** There may be other forms required for information or for documentation. The Financial Aid Office will notify applicants or provide the forms as necessary.

Satisfactory Financial Aid Academic Progress

Federal and state financial aid regulations require recipients to demonstrate they are making reasonable progress towards their degree or other educational credential. A copy of the Grays Harbor College Satisfactory Academic Progress Standards is provided annually to each student with his or her financial aid award letter. Students with questions, or who want to request a copy of this information, should contact the Financial Aid Office.

Tuition Refunds and Financial Aid

Any student who withdraws from a quarter after receiving federal or state financial aid will have a refund calculated according to federal regulations governing the return of these funds. The Financial Aid Office will determine the amount of the refund and to which program it will be returned and will notify the Business Office. **Students who withdraw may have to repay a portion of the funds they received.** The Financial Aid Office will determine the amount and type of repayment and will notify the student if a repayment must be made. It is essential that students who will no longer be attending classes officially withdraw.

Tuition Refunds and Financial Aid (continued)

Students receiving federal or state financial aid who withdraw and receive a refund and/or owe a repayment will have these funds allocated to the appropriate financial aid program in the following order:

- Unsubsidized Federal Stafford loans
- Subsidized Federal Stafford loans
- Federal PLUS loans received on behalf of the student
- Federal Pell Grants
- Academic Competitiveness Grant
- Federal Supplemental Educational Opportunity Grant (SEOG)
- Other Title IV programs (except workstudy)
- State programs
- The student

The refund and/or repayment is allocated up to the full amount the student received from a particular program.

Satisfactory Progress

Tuition Refunds and Financial Aid

