



## Student Financial Aid - General FAQ's

### **I don't think I'll qualify for aid. Should I still apply?**

Yes. The federal government has a formula that considers a number of factors including income, assets, number in household and number in college to determine your expected family contribution (EFC). This figure assists us in determining your eligibility for grants and loans. Without the completion of the FAFSA we cannot fully determine your eligibility.

### **My parents are divorced. How should I complete the parent section of the FAFSA?**

In the case of divorce or separation, you are instructed to answer in terms of the parent who provided the most financial support during the last 12 months. Additionally, if the parent you counted above is married or remarried as of the date they completed the form, you must include the financial information of the stepparent (even if they were not married in the previous calendar year).

### **Neither of my parents claims me as a dependent on their taxes. Can I be considered an independent student?**

The Federal Government determines the dependency status of the student according to the questions answered on the FAFSA. Filing your own taxes, separate from your parents, does not make you independent for federal financial aid purposes. The criteria for meeting independent status can be found [here](#). If you do not meet any of these criteria, and you can document special circumstances about independence, you should contact the Athens State Financial Aid Office.

### **I received a notice that my SAR was rejected. What do I need to do?**

The notice that you received guides you with information as to why your SAR was rejected, and what you must do now to correct it.

### **My parents have had a significant change to their income since filing the FAFSA. Is it possible for Athens State to take this into consideration when determining my financial aid for the upcoming year?**

Yes, the Financial Aid Office may be able to consider these changes when reviewing the student's financial aid. Students must complete the [Special Circumstances Form](#) in full and submit it to our office along with any supporting documentation.

### **How will an outside scholarship affect my financial aid package?**

Financial assistance received from other sources must be reported to the Financial Aid Office. Assistance from outside sources typically does not impact the financial aid award unless it exceeds the cost of attendance. The money from these type of awards needs to be posted to the student's account to be counted towards the bill.



### **I declined my loan(s) and now I realize I need it/them. Can I get them re-offered?**

Yes. Please email the financial aid office at [finaid@athens.edu](mailto:finaid@athens.edu) from your official Athens State email and request that they be re-offered.

### **What happens with my financial aid if I completely withdraw for the semester?**

If you are receiving federal financial aid and withdraw or take a leave of absence from the college, any federal or state aid you are receiving is subject to recalculation to determine how much aid can be applied to your incurred charges and how much aid needs to be returned to the applicable Federal and State agencies. These calculations occur under the Federal Return of Title IV Aid, State, financial aid and college policies. For a more detailed explanation view [Impact of Withdrawal on Financial Aid](#).

#### Return of Title IV Funds (Federal and some state financial aid)

Title IV fund rules assume that a student earns his or her aid based on the period of time he or she remained enrolled for the term. Unearned aid, other than work-study, must be returned to the U.S. Department of Education up until the 60% point in the term. At the 60% point in the term, the student is considered to have earned all of his or her aid.

### **What is Satisfactory Academic Progress?**

All undergraduate and graduate students must comply with the Federal Requirements for Satisfactory Academic Progress as outlined below:

1. You must maintain a cumulative 2.00 GPA.
2. You must successfully complete 67% of all coursework attempted. All W's, I's, F's, repeated coursework and audited coursework count as unsuccessful completions. See the [Impact of Withdrawal on Financial Aid](#) page for additional details.
3. You must complete your first bachelor's degree requirements within 150% of the usual time frame for degree completion. Athens State University generally requires 124 semester hours to earn a first undergraduate degree. For a more detailed explanation view Satisfactory Academic Progress using this link: <https://www.athens.edu/financial-aid/regulations/>

### **How can I check to see how close I am to my Pell Grant LEU or Loan limits?**

You can view your Pell and loan usage by login in at the following website using your FSA ID: [Studentaid.gov](https://studentaid.gov).