



Glen Oaks Community College  
Financial Aid Office  
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# Financial Aid Newsletter

2011-2012: Issue 2

## Important Dates to Remember!

- Dec. 16th—Fall Classes End
- **Jan. 1st—Begin Applying for 2012-2013 FAFSA**
- Jan. 9th—Winter 2012 Classes Begin
- **Feb. 17th—1st Winter 2012 Refund Payment Issued**
- **March 30th—2nd Winter 2012 Refund Payment Issued**
- May 4th—Winter 2012 Classes End
- May 14th—Spring/Summer Classes Begin
- Aug. 2nd—Spring/Summer 2012 Classes End
- Aug. 27th—Fall 2012 Classes begin

## Web Sites to Know!

FAFSA—[www.fafsa.gov](http://www.fafsa.gov)

Federal PIN—[www.pin.ed.gov](http://www.pin.ed.gov)

Entrance Counseling and Master Promissory Note—[www.studentloans.gov](http://www.studentloans.gov)

Scholarship Search—[www.fastweb.com](http://www.fastweb.com)

[www.collegeboard.com](http://www.collegeboard.com)

[www.finaid.org/scholarships](http://www.finaid.org/scholarships)

[www.collegeanswer.com](http://www.collegeanswer.com)

State of Michigan—[www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid)

## GOCC Foundation Scholarship Applications

Glen Oaks Community College Foundation Scholarship applications for the 2012-2013 academic year will be available beginning January 18, 2012. Applications will be available at the GOCC Foundation booth at the Explore the Oaks event on the Concourse or in the Financial Aid Office.

Glen Oaks Foundation Nursing Scholarship Applications will be available at a later date.

### Repeating a Course

A new Federal Regulation: A student may only repeat a previously passed course once and receive financial aid. Student may repeat a failed course until it is passed. Repeated credits count as attempted and toward maximum time frame.

### Ability to Benefit

Students who do not have a high school diploma or GED can still qualify for financial aid by passing a U.S. Department of Education approved test based on their ability to benefit. For Glen Oaks Community College students this is the Accuplacer test, including sentence skills. Contact the Financial Aid Office for more information.

## Satisfactory Academic Progress Changes

Federal regulations require institutions to monitor the academic progress of financial aid recipients. Satisfactory Academic Progress is monitored to provide financial aid to students capable of remaining in good academic standing and who make adequate progress toward a degree. This regulation is separate and distinct from the College's Academic Probation and Suspension Policy, and applies to all students receiving assistance from any aid program administered by the GOCC Financial Aid Office.

Students must meet three criteria to maintain satisfactory academic progress. These criteria are monitored each semester after grades have been posted:

- Minimum 2.0 cumulative GPA (grade point average)
- Completion of 67% of ATTEMPTED cumulative coursework
- Total ATTEMPTED credits must not exceed 150% of required credits for your declared degree/certificate

### Warning Status

Students who fail to meet the SAP requirements will be placed on SAP financial aid warning for **one semester**. Students are only given a warning status after having been in a SAP eligible status.

When on warning, students may be eligible for grants, scholarships, and loan funds. After the warning semester, the student's progress is again measured. If the student meets cumulative minimum SAP requirements after the warning semester they will be in SAP satisfactory status.

### Denial Status

Students who fail to meet the minimum SAP requirements while on SAP warning or SAP Probation are placed on denial status and are ineligible to receive any financial aid funds. Students may continue attendance at Glen Oaks Community College, provided they pay for all charges with a payment method other than financial aid.

## FERPA

The Family Education Rights and Privacy Act (FERPA) of 1974 protects the privacy of educational records. In accordance with FERPA, the Financial Aid Office *may not discuss* your academic and/or financial information over the phone or with your parents, spouse or guardian.

### Accessing Student Records Online

**This is some important information you can access on Web Advisor:**

- Verify receipt of FAFSA to Glen Oaks from the Department of Education
- Check on additional documentation needed by the Financial Aid Office, such as Financial Aid Application Form, verification forms, student and/or parent tax copies
- View award letter which notifies student of financial aid awarded each semester. This is subject to change based on enrollment status.
- View dates that documentation has been sent/received.

### STEPS TO LOG IN

**STEP 1:** Go to [www.glenoaks.edu](http://www.glenoaks.edu), and click on WEB ADVISOR/OAK TRAILS.

**STEP 2:** Click on LOG IN

**STEP 3:** Enter your user ID which is your 1st initial, middle initial, and last name (Example: Jane Susan Doe = jsdoe).

**STEP 4:** Enter your password. If this is your first time logging in, your initial password will be the last four digits of your Social Security Number. Click on SUBMIT. You will be asked to enter your user ID again and to set up a new password of 6-9 characters using both letters and numbers.

**STEP 5:** Click on STUDENTS to access the student menu.

**STEP 6:** Select the information you want to view from the menu bar (see below).

**STEP 7:** When finished, click on LOG OUT to exit WEB ADVISOR.

#### CURRENT STUDENTS - WEBADVISOR FOR STUDENTS MENU

##### Communication

[My Documents](#)

##### Financial Aid

[Financial aid status by year](#)

[Financial aid status by term](#)

[Financial aid award letter](#)

This link will show you financial aid information sent, received and still needed.

These links will show you financial aid awarded.

## Accessing Student Email Accounts

All admitted students will have a Glen Oaks email account. Access your account by visiting <http://mail.viking.glenoaks.edu> or by clicking on the link at [www.glenoaks.edu](http://www.glenoaks.edu). Enter your login and password as indicated below.

**Username:** First initial, last name and last three numbers of your student ID. "Your student ID number can be found on your schedule/invoice.

Example John Doe 001234 = jdoe234

**Initial Password:** Same as your login (Example: jdoe234). The system will prompt you to change your password the first time you access your account.

**It is the student's responsibility to check his/her Glen Oaks email account. Students will receive information from the college via this email account.**

## Thinking of Dropping?

When and how many classes you drop will affect your financial aid.

Changes in the number of credit hours on your schedule can affect your financial aid award. Talk it over with the Financial Aid Office first to find out how your award might be affected. If you withdraw, you may be put on Financial Aid Warning, be terminated from Financial Aid, and/or have to repay some or all of your financial aid.

**COMPLETE WITHDRAWAL:** The federal government mandates that if you withdraw, officially or unofficially, from all of your classes you may only keep the financial aid you have "earned" up to the time of withdrawal. Students who received Title IV Federal financial aid and do not complete or attend class for at least 60 percent of the semester will be required to return a prorated portion of their aid to the Federal government based on the last date of any academically-related activity. When you withdraw from all of your classes, GOCC must determine the actual amount of federal aid that you earned while you attended your classes. If you need to repay any financial aid funds that you received, but did not earn, you will receive a bill from the Glen Oaks Business Office.

If you have any scholarships that require full-time enrollment, you should check with the scholarship provider to determine how dropping under full-time will affect your scholarship.

You must be enrolled and attending 6 credit hours to be eligible for a direct student loan.

**NOTE: Not attending class is not withdrawing. Please complete the necessary forms in the Registration Office.**

## Enrollment Reminder

Please remember that enrolling in courses is not enough to secure your financial aid. **You must also attend the courses in which you enroll.**

Instructors provide the Financial Aid Office with the names of students who do not attend class. If an instructor indicates you have not attended, the Financial Aid Office will reduce your financial aid and mail you a Proof of Attendance form. This form must be completed and returned to the Financial Aid Office before your aid will be adjusted.

**Failure to attend can be expensive:** your aid could be reduced retroactively and you could be required to repay aid you have received. If you have any questions about your enrollment and eligibility for financial aid, please contact the Financial Aid Office for assistance.

## How Do Wait Listed Classes Affect Your Financial Aid?

When you register for classes, remember that credit hours for wait listed courses are not included in your credit hour total until you are actually admitted to the class. So while you may intend to enroll full-time, your course load may be considered part-time while you wait to be admitted to the class.

Your financial aid award is based on full-time enrollment (12 credit hours or more). If you are enrolled less than full-time, your financial aid will be prorated (reduced) to reflect the number of credit hours you are taking (9-11 credits = 3/4 time, 6-8 credits = 1/2 time, 1-5 credits = less than 1/2 time).

# How to Apply for Financial Aid

- Submit a Glen Oaks Application for Admission. The GOCC school code is 002263. [www.glenoaks.edu/financialaid](http://www.glenoaks.edu/financialaid). Loan Request Forms are available July 1, 2011.
- Apply for a PIN. The PIN allows you to sign your FAFSA electronically. Apply for your PIN at [www.pin.ed.gov](http://www.pin.ed.gov). If you are providing parent information on the FAFSA, one of your parents must also sign your FAFSA. To sign electronically, your parent should apply for his or her own PIN.
- Complete the Free Application for Federal Student Aid (FAFSA) at [www.fafsa.gov](http://www.fafsa.gov). Fill out the 2011-2012 FAFSA using your 2010 tax information for the current school year. If you will be attending Glen Oaks Fall 2012, complete the 2012-13 FAFSA using your 2011 taxes.
- Dependent students must provide their parents' income information. Failing to provide information or signatures will result in a rejected FAFSA and cause a delay in your awarding.
- The Financial Aid Office will send you documentation to complete your file. Please return in a timely manner.
- After receiving **all** required documentation, an award letter will be mailed to you from the Financial Aid Office.
- To apply for a student loan, you must complete the Loan Request Form available in the Financial Aid Office or on-line at [www.glenoaks.edu/financialaid](http://www.glenoaks.edu/financialaid).
- First time direct loan borrowers will need to complete Entrance Counseling and a Master Promissory Note before loan funds can be released.
- To qualify for a student loan, you must be enrolled in at least 6 credit hours.

**PLEASE NOTE:**  
Your award letter shows the Financial Aid in your GOCC student account based on full-time enrollment. **Allow a minimum of 3 weeks from FAFSA completion date to receive your award letter.**

## Annual Loan Limits

	Subsidized Base Loan Amount	Additional Unsubsidized Loan Amount (as of July 1, 2008)	
	For All Undergraduates	For Dependent Undergraduates	For Independent Undergraduates
First Year (0-29 credits)	\$3,500	\$2,000 (\$5,500 total)	\$6,000 (\$9,500 total)
Second Year (29 + credits)	\$4,500	\$2,000 (\$6,500 total)	\$6,000 (\$10,500 total)
Maximum Lifetime Loan Limit	\$23,000	\$8,000 (\$31,000 total)	\$34,500 (\$57,500 total)

### Photo ID Now Required

**Effective immediately!**

For your protection, you will need to provide a photo ID in order for us to share information regarding your Financial Aid.

### Loan Disbursements

**Please Note:** If your loan covers one academic semester, the first disbursement will arrive no earlier than six weeks after the start of the semester and the second disbursement will be at the midpoint of the semester.

### Financial Aid Office Hours

#### OFFICE HOURS

Monday	8:15 am—4:00 pm
Tuesday & Wednesday	8:15 am—6:30 pm
Thursday & Friday	8:15 am—4:00 pm

### Refund Reminder

Please remember that all financial aid refund checks will be mailed without exceptions. It is very important to keep your current address updated with the Glen Oaks Registration Office so you receive information sent to you.