

Student Loans

The College strongly urges students to consider loans only as a last resort in financing their education. Student loans **MUST** be repaid and generally cannot be waived even through bankruptcy filings. To learn more about loans, visit HGTC's website at hgtc.edu.

Summer Financial Aid

Students may be able to qualify for financial aid for the summer semester depending upon their eligibility, the availability of funds, and the following criteria:

- You are in an eligible program;
- You meet SAP requirements;
- You complete an application for summer aid.
- You have aid leftover from the fall or spring term; and/or some students may be eligible for Year-Round Pell (YRP). If you attended full time for the fall and spring semesters, you may be awarded up to 150 percent of your scheduled Federal Pell Grant award during a single award year. In order to be considered for YRP, you must be enrolled in at least six credit hours for the summer semester.

Satisfactory Academic Progress (SAP)

When you receive financial aid funding from Federal or State sources, you must meet conditions to maintain eligibility. To remain in compliance with SAP guidelines, you must:

- Complete 67% of the course hours for which you have enrolled;
- Maintain a minimum 2.0 cumulative grade point average; and
- Complete your degree within 150% of the published length of the program.

You must satisfy all three conditions to continue receiving Federal and/or State financial aid. Failure to meet these goals can result in your financial aid being suspended, regardless of your eligibility in prior semesters.

Students will be notified of their financial aid SAP status at the end of each semester via their myHGTC account. It is the student's responsibility to check their financial aid SAP status. If you fail to meet SAP requirements due to extenuating circumstances and your aid was suspended, you have the right to appeal this decision.

Please contact our Financial Aid Office and/or visit our website for details about SAP and the appeals process.

Suspected Misuse of Financial Aid

HGTC's Financial Aid Office will report any potential fraud or falsified information (on the part of the student, the parent, preparer of financial aid applications, or related parties) to the USDOE and all other related agencies for immediate action.

Anyone suspecting fraud or abuse may make a confidential report by contacting the Office of Inspector General at 1-800-MIS-USED (1-800-647-8733).

HGTC Federal School Code: 004925

Contact Information

HGTC Financial Aid Office: 843-349-5251

FAFSA Application: studentaid.ed.gov

STATEMENT OF EQUAL OPPORTUNITY/NON-DISCRIMINATION STATEMENT

Horry-Georgetown Technical College prohibits discrimination on the basis of race, color, national origin, sex, disability, or age in educational programs and/or activities. Please direct discrimination and accessibility issues to the Office of Student Affairs at Melissa.Batten@hgtc.edu or (843) 349-5228.



FINANCIAL AID 101

Financial Aid Made Easy.



There's More.

FAQ's

At Horry-Georgetown Technical College (HGTC), approximately 90% of all students receive some form of financial aid. Aid may come in the form of scholarships, grants, loans, veteran's benefits, and/or work-study (part-time employment on or off campus). This brochure provides essential information to help you understand, apply for, and receive financial aid for which you are eligible.

Familiarizing yourself with this information will greatly simplify the process of receiving financial aid.

All financial aid is awarded without regard to race, color, sex, age, religion, national origin, disability, or other individual distinction.

Should you have questions about financial aid, please call HGTC's Financial Aid Office at 843-349-5251, visit any of our three campuses, or access the College website at hgtc.edu.

The Role of the College

HGTC serves as the coordinator between you, the student, and the US Department of Education (USDOE). To process your application, the College is required to comply with all USDOE, federal, and state laws governing that process.

Who has to apply and when should I apply?

If you want to receive financial aid, you must submit the FAFSA. The College strongly urges all students applying for the fall semester to apply for financial aid as soon as possible in order to receive the maximum amount of aid for which you are eligible. Applying early best ensures your aid will be processed timely.

Federal School Code

When completing the FAFSA, please enter the number "004925" when asked for the school code.

What happens after I apply for financial aid?

Once you have applied and been admitted to HGTC, the College will provide you with a "myHGTC" login ID. This login ID will enable you to sign in from any computer and review your financial aid application status.

After submitting your FAFSA, additional information may be requested and must be received by the College to continue processing your application. It is essential to monitor your myHGTC account at least twice weekly for additional requests for information from the College.

What if I get selected for verification?

Each year, the Department of Education selects approximately 30% of all FAFSA's submitted for "verification" purposes. When a student gets selected for verification, HGTC's Financial Aid Office is required to verify the information submitted on their FAFSA.

If selected, you may be asked to submit one or more of the following documents:

- Parent federal tax information;
- Student federal tax information;
- Various income verification documents; and
- Other personal information.

To continue processing your application, the College must receive all requested information. In some instances, further questions may arise, requiring you to submit additional documentation. If you do not understand the requests being asked, simply contact our Financial Aid Office and one of our counselors will gladly assist you. Only after all documents are received, is the College permitted to continue processing your application.

How long does it take to get financial aid?

It DEPENDS ON YOU, the student. The financial aid process generally takes six weeks, so it is important to APPLY EARLY

and routinely monitor your myHGTC account for updates.

Please note that applying after April 1 or getting selected for verification may delay processing time. Therefore, make every effort to submit your FAFSA before April 1.

If you get selected for verification, the College cannot continue processing your application until all documents are received. Respond to all requests for additional documents as soon as possible to ensure timely processing of your aid.

Veterans' Educational Benefits

If you served on active duty, you might be eligible for education benefits offered by the Department of Veteran's Affairs. For example, the Post-9/11 GI Bill provides financial support for educational and housing expenses to individuals with at least 90 days of aggregate service after September 10, 2001 or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.

If you are currently serving in the military, you may be eligible for funding offered through the Department of Defense Tuition Assistance program. Check your eligibility status and the amount for which you qualify with your service prior to enrolling.

If you are the spouse or child of a service member who is serving on active duty Title 10 orders in the pay grades of E1-E5, O1-O2, or W1-W2, you may be eligible for financial assistance from the Department of Defense for education, training, and/or the occupational license and credentials necessary for a portable career.

If you are the spouse or child of a service member, you may be eligible for transfer of the service member's Post-9/11 GI Bill benefits to you. If you are the spouse or child of a service member who is considered 100% disabled by the VA, you may be eligible for Dependent Educational Assistance.

For more information regarding veteran's educational benefits, please visit our website at hgtc.edu or call our veteran's counselor at 843-349-7549. You can also visit benefits.va.gov as an additional source of information.