

# FEDERAL STUDENT LOAN INFORMATION

## Am I eligible to receive Federal Student Loans?

In order to receive Federal Student Loans, you must:

- Be a U.S. citizen *or* eligible non-citizen (such as a Permanent Resident)
- Must have a Bachelor's degree or have completed, at minimum, the equivalent of 3 prior years of full-time academic study at the undergraduate and/or graduate level.
- Be in an eligible degree-seeking program (M.A., M.Div., and Th.M. only)
- Be registered at least half-time (4 credits per fall, spring, or summer term)
- Maintain Satisfactory Academic Progress, which includes meeting the minimum GPA requirements set by GCTS for your degree program
- *Not* be in default on any previous federal loans or have a hold on your GCTS account
- *Not* be a visiting student *or* in a diploma, certificate, or D.Min. program

*Note – If your total educational debt exceeds \$40,000, you must submit an Indebtedness Letter to the GCTS Debt Committee detailing your anticipated future debt and plans for repayment. If an Indebtedness Letter is required, you will be notified by The Financial Aid Office.*

## How do I apply for Federal Student Loans?

In order to apply for Federal Student Loans, you must:

1. Complete the **free** FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (school code: **E00722**)
  - For Fall 2015, Spring 2016, and Summer 2016, complete the 2015-2016 FAFSA
2. Complete the GCTS Financial Aid Application available online
  - <http://www.gordonconwell.edu/financial-aid/Charlotte-Apply-for-Financial-Aid.cfm>
  - Mail, fax, or email it to The Financial Aid Office (contact information is on the form)
3. The Financial Aid Office will **email** an Award Letter (*so please check your email!*)
  - Included will be an Award Acceptance Statement which you must complete and mail, fax, or email back to the Financial Aid Office (contact information is on the form)
  - First-time borrowers at GCTS must complete Entrance Counseling and sign a Master Promissory Note online at [www.studentloans.gov](http://www.studentloans.gov) (instructions are in the Award Letter)

*Note – Applications for the following academic year are due May 1<sup>st</sup> and award Letters will be sent beginning May 15<sup>th</sup>. Late applications will be processed on a rolling basis. No loans may be processed for a given term after it has ended.*

## What scholarships are available?

- A list of available scholarships along with application forms and deadlines may be found here: <http://www.gordonconwell.edu/financial-aid/Charlotte-Scholarships-and-Grants.cfm>
- Scholarships are not awarded by The Financial Aid Office, questions regarding a scholarship should be directed to the GCTS office listed as administering the program

## Whom do I contact if I have questions about financial aid?

- First, please consult our webpage and FAQ section for additional information: <http://www.gordonconwell.edu/financial-aid/Charlotte.cfm>
- For questions concerning the FAFSA or help completing the FAFSA, please call the Federal Student Aid helpline at 1-800-4FED-AID (1-800-433-3243)
- For all other questions, contact The Financial Aid Office at 978-646-4018 or [finaidinfo@gcts.edu](mailto:finaidinfo@gcts.edu)

# STUDENT ACCOUNTS & BILLING INFORMATION

## What are the tuition and fee rates for 2015-2016?

### Regular Tuition Rates:

Unit	Tuition	Potential Scholarship	Cost
Per Credit Hour	\$625	\$175	\$450
Per Course (3 Credit Hours)	\$1,875	\$525	\$1,350

### Example Regular Tuition Statement for One Course:

Charlotte Regular Tuition	\$1,875.00	\$0.00
Charlotte General Scholarship	\$0.00	\$525.00
Stu Services Fee - Char	\$150.00	\$0.00

### Full Partnership Program Tuition Rates:

*Charges billed in Fall & Spring Semester. A \$500 Partnership Fee, not covered by scholarship, will be assessed in Fall & Spring. Summer courses subject to Student Services Fees only.*

Unit	Tuition	Potential Scholarship	Partnership Scholarship	Cost
Per Credit Hour	\$625	\$175	\$450	\$0
Per Course (3 Credit Hours)	\$1,875	\$525	\$1350	\$0

### Partial Partnership Program Tuition Rates:

Unit	Tuition	Potential Scholarship	Partnership Scholarship	Cost
Per Credit Hour	\$625	\$175	\$230	\$220
Per Course (3 Credit Hours)	\$1,875	\$525	\$690	\$660

### Service Fees:

Fall Term	\$150/term
Spring Term	\$150/term
Summer Term	\$150/term
Audit Fee	\$150/course
Semlink+	\$155/course

### Special Fees:

Full Partnership	\$500
MACC Administrative Fee	\$50
MAR Hybrid Tech Fee	\$150/course (in lieu of Semlink+)

# STUDENT ACCOUNTS & BILLING INFORMATION

## When will my bill be due?

	FALL TERM	SPRING TERM	SUMMER TERM
<b>1st Deadline</b>	October 23, 2015	February 26, 2016	August 12, 2016 <i>*tentative</i>
<b>2nd Deadline</b>	December 11, 2015	April 22, 2016	n/a

- **1<sup>st</sup> Deadline:** Your bill is **DUE**. If you have not paid in full by this date, you will be charged a \$25 late fee and your account will be placed on hold, preventing registration.
- **2<sup>nd</sup> Deadline:** If you have not paid in full by this date, you will be charged a \$50 additional late fee and you will be in danger of being reported to a **collections agency**.

## Whom do I contact if I have questions about my bill?

- For billing questions, contact Student Accounts at 978-646-4049 or [FinServ@gcts.edu](mailto:FinServ@gcts.edu)
- To make a payment via phone, call the Cashier's Office at 978-646-4046

## How do I view my Student Account and pay my bill?

- Log onto the CAMS portal at [cams-web.gordonconwell.edu](http://cams-web.gordonconwell.edu) and select "My Ledger"
- Payments may be made online, by mail, or by calling the Cashier's Office at 978-646-4046
- Donors should mail checks to The Student Accounts Office with your name and ID number

*Note – You must notify The Student Accounts Office of changes in your address by updating your contact information in CAMS or submitting a Change of Address Form (available online).*

## How do I withdraw excess funds from my account?

- If you have a credit on your account *after your bill is paid*, then you may withdraw the excess funds by submitting a Withdraw Excess Funds form to the Student Accounts Office
- You may access and print the Withdraw Excess Funds form by visiting:  
<http://www.gordonconwell.edu/financial-aid/documents/2WithdrawExcessFundsForm.pdf>
- Express written permission from donors must be given to withdraw excess donated funds
- Please allow 7-10 business days for checks or EFT withdrawals to be processed

*Note – You must complete an Account Access Form (available online) before anyone other than yourself may be given your account information, including spouses, parents, and donors.*