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 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 (6 credits per fall, spring, or summer semester)
- 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 a student’s total educational debt exceeds $40,000, the student must submit a letter to the GCTS Debt Committee detailing his/her 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
   - For Fall 2015, Spring 2016, and Summer 2016, complete the 2015-2016 FAFSA
   - When prompted, enter the Gordon-Conwell school code: E00722
2. Complete the GCTS Financial Aid Application available online
   - 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 GCTS 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)
   - Students accepting loans with GCTS for the first time must complete Entrance Counseling and sign a Master Promissory Note online at www.studentloans.gov (instructions are included in the emailed Award Letter)

Note – No loans may be processed for a given term after the term has ended. It is recommended students complete the above application process at minimum prior to the beginning of the term in which they would like to receive federal student loans.

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/Jacksonville-Frequently- Asked-Questions.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, please call or email the Financial Aid Office at 978-646-4018 or FinAidInfo@gcts.edu
What are the tuition and fee rates for 2015-2016?

**Regular Tuition Rates:**

<table>
<thead>
<tr>
<th>Unit</th>
<th>Tuition</th>
<th>Potential Scholarship*</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Credit Hour</td>
<td>$625</td>
<td>$135</td>
<td>$490</td>
</tr>
<tr>
<td>Per Course (3 Credit Hours)</td>
<td>$1,875</td>
<td>$405</td>
<td>$1,470</td>
</tr>
</tbody>
</table>

Example Regular Tuition Statement for One Course:

| Jacksonville Regular Tuition | $1,875.00 | $0.00 |
| Jacksonville General Scholarship | $0.00 | $405.00 |
| Student Services Fee - Jax   | $100.00   | $0.00 |

**Cohort Program Tuition Rates:**

*Charges billed in Fall & Spring Semester. Tuition based on 5 courses per academic year.*

<table>
<thead>
<tr>
<th>Unit</th>
<th>Tuition</th>
<th>Potential Scholarship</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>FA15 &amp; SP16 Cohorts</td>
<td>$4,688</td>
<td>$1,013</td>
<td>$3,675</td>
</tr>
<tr>
<td>FA14 &amp; SP15 Cohorts</td>
<td>$4,688</td>
<td>$1,189</td>
<td>$3,499</td>
</tr>
<tr>
<td>SP14 Cohort (rate expires after FA15)</td>
<td>$4,688</td>
<td>$1,433</td>
<td>$3,255</td>
</tr>
</tbody>
</table>

Example Cohort Statement:

| Jacksonville - SP15 Cohort Tuition | $4,688.00 | $0.00 |
| Student Services Fee - Jax         | $100.00   | $0.00 |
| Jacksonville Cohort Scholarship     | $0.00     | $1,189.00 |

**Service Fees:**

- Fall Term: $100
- Spring Term: $100
- Summer Term: $100
- Semlink+: $155 per course
STUDENT ACCOUNTS & BILLING INFORMATION

When will my bill be due?

<table>
<thead>
<tr>
<th></th>
<th>FALL TERM</th>
<th>SPRING TERM</th>
<th>SUMMER TERM</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Deadline</td>
<td>October 23, 2015</td>
<td>February 26, 2016</td>
<td>August 12, 2016 *tentative</td>
</tr>
<tr>
<td>2nd Deadline</td>
<td>December 11, 2015</td>
<td>April 22, 2016</td>
<td>n/a</td>
</tr>
</tbody>
</table>

- **1st Deadline**: Your bill is **DUE**. If you have not paid in full by this date, you will be charged a $10 late fee and your account will be placed on hold, preventing registration.
- **2nd Deadline**: If you have not paid in full by this date, you will be charged a $20 additional late fee and you will be in danger of being reported to a **collections agency**.

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).

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 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](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