GTCC
GREENSBORO | HIGH POINT | JAMESTOWN
Guilford Technical Community College
Where Futures Are Created!

GTCC FINANCIAL AID OFFICE
Financial Aid Offer Supplement
2026-2027

How Your Financial Aid Amounts Were Determined

General Eligibility Requirements

In some instances, financial aid award amounts are estimated and are subject to change based on available funding and/or regulatory changes.

If you provide false or incomplete information on your FAFSA, or if you make changes to your FAFSA after you have been awarded, you may be required to repay part or all of the funds disbursed to you. Your aid may even be canceled as a result.

Students must apply for admission to the College before any action can be taken on their application for financial aid. A student must meet the following eligibility requirements to receive federal and state aid:

- demonstrate financial need (except for certain loan programs),
- be a U.S. citizen or eligible non-citizen,
- not be a member of a religious community that directs the program of study or provides maintenance (except for unsubsidized Stafford loans),
- not be in default on a Title IV student loan borrowed for attendance at any institution,
- not have borrowed in excess of Title IV loan limits,
- not owe a repayment on a Title IV grant or scholarship received for attendance at any institution,
- maintain Satisfactory Academic Progress,
- enroll in an approved, eligible program of study (must be at least 16 credit hours in length),
- have earned a high school diploma or GED,
- not enrolled concurrently in an elementary or secondary school, and
- provide a valid social security number.

Federal Pell Grant

The Pell Grant is awarded to undergraduate students based on the results from your Free Application for Federal Student Aid (FAFSA). This information is used to determine your Student Aid Index (SAI), which is calculated by a formula established by law. The SAI is not the amount of money that your family must provide. Rather, you should think of the SAI as an index that we use to determine how much financial aid you would receive if you were to attend GTCC. If your SAI is below a certain number, you'll be eligible for a Federal Pell Grant assuming you meet all other eligibility requirements. The amount of your Pell Grant depends on your SAI and your enrollment status. Eligible students are allowed to receive Pell for 12 full-time equivalent semesters.

Next NC Scholarship (NCNBG)

The North Carolina Scholarship is awarded to eligible undergraduate, North Carolina residents. Students enrolling at a North Carolina Community College with an Adjusted Gross Income (AGI) of $80,000 or less and a Student Aid Index (SAI) of 7,500 or less, as reported on the FAFSA, are guaranteed at least $3000 from combined federal and state aid based on full-time enrollment. State grants are not available for less-than-half-time enrollment.

Federal Supplemental Educational Opportunity Grant (FSEOG)

FSEOG is awarded to undergraduate students who are Pell Grant eligible and who show exceptional financial need. Because FSEOG funds are limited, they are awarded to students who apply and complete their financial aid files early. FSEOG funds are not subject to proration.

Federal Work-Study (FWS)

Federal Work-Study is a federally funded program that provides part-time employment to students with financial need. If you have been awarded Federal Work-Study, the amount listed in your award letter is the allotment of money that you may earn during the academic year. You will be paid an hourly wage and will receive a monthly paycheck for any hours you work in a work-study position. To apply, review the available positions at https://www.tinyurl.com/FWSGTCC and apply online by clicking on "Log In/Create Account".

William D. Ford Federal Direct Loan Program

The Federal Subsidized Stafford Loan, Federal Unsubsidized Stafford Loan, and PLUS Loan programs fall under the Federal Direct Loan Programs. If you have been awarded a loan, you **must attend at least 6 (six) credit hours per term and maintain at half-time enrollment throughout the term to remain eligible for subsequent disbursements.** You must officially accept your loan awards to receive them by clicking on the link to "Review and accept your Award Package" at https://selfservice.gtcc.edu .
For more information about federal loans visit https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized .

Scholarships and Other Outside Aid

Scholarships are provided through the GTCC Foundation and the generosity of industries, businesses, professional organizations, civic clubs, and individuals. For more information on our scholarship programs, please go to our website at https://www.gtcc.edu/community-engagement/giving-to-gtcc/scholarships.php To apply for a scholarship go to https://gtcc.awardspring.com .

You are required to notify the Financial Aid office if you receive any other scholarships, loans, employer reimbursement or other assistance from sources outside the College prior to acceptance of outside aid. To notify us, go to the "Report/View Outside Award" page under the Financial Aid Self Service site at http://selfservice.gtcc.edu .

Summer Awards

If you attend school year-round and are eligible to receive a Pell Grant or state grant, you may be able to receive them for all

terms in the academic year including summer if otherwise eligible.

Loans: if you did not borrow the full amount of your annual loan limits, you may qualify for summer loans. If you wish to borrow these additional loan funds, you will need to submit a *Federal Stafford Loan Request – Summer Only* form, available on the GTCC Financial Aid Forms page.

Special Circumstances

If you or your family has experienced a change in circumstances that might affect your financial situation (such as loss of employment, divorce, separation, or death of a parent or spouse), you can complete the *"2026/27 Request for Consideration of Special Circumstances"* form available on our website at https://www.gtcc.edu/admissions-and-aid/how-to-pay-for-college/financial-aid/financial-aid-forms.php

How your Financial Need is Determined

Financial aid programs are based on the principle that students (and their parent or spouse, if applicable) are the primary source of financial support for postsecondary education. **Financial aid is intended to supplement, not replace, family resources.**

The formula for determining financial need is:

Cost of Attendance (COA)
- Student Aid Index (SAI)
= Financial Need

COA: Every college must estimate the educational expenses a student will incur during an academic year. These expenses include direct costs (tuition and fees) and related educational expenses (living, transportation, allowances for books, and other miscellaneous expenses). For Less-Than-Half-Time enrollment, these expenses are limited to tuition, books, and transportation.

SAI: Derived from the information you listed on the FAFSA, it measures your family's financial strength to determine your eligibility for federal student aid.

Financial need: This is the difference between the institution's COA and your SAI. If there is a remaining figure, you are considered to have financial need.

Award Proration

Your award letter lists your *estimated* financial aid amounts. Your *actual* aid amount will be based on your enrollment status at the end of the general 10% point of each term. Classes added after this date for mini-mesters will NOT increase the enrollment status after that initial registration. The calculation of total credit hours does not include audited courses, classes you do not attend, credit hours earned by proficiency test, Continuing Education classes, repeated coursework attempted for the third time after receiving a passing grade, courses outside your program, or any Developmental classes once you have attempted more than 30 credit hours in Developmental Education. If you are registered for fewer than 12 credit hours per term, your Pell/NCNBG *are subject to proration*. Proration is defined as a reduction in the amount of your grant awards in accordance with a reduced number of credit hours.

For federal student aid purposes, full-time enrollment for programs offered over the course of a standard semester is 12 credit hours. Below is a chart of enrollment intensity relative to full-time. Note that enrollment intensity cannot exceed 100% for purposes of Pell Grant and state grants proration.

Credit Hours	Enrollment Category (Old)	Enrollment Intensity (New)
12 (or more)	Full-Time	100%
11	Three-Quarter Time	92%
10		83%
9		75%
8	Half-Time	67%
7		58%
6		50%
5	Less-than-Half-Time	42%
4		33%
3		25%
2		17%
1		8%

Beginning in the 2026/2027 award year the William D. Ford Federal Direct Loan Program borrowers are subject to loan proration. Borrowers enrolled less than full-time (12 hours) will have loans prorated based on their enrolled hours. **Students enrolled for less than 6 credit hours ARE NOT eligible for the Direct Loan Programs.** More information will be forth coming.

Charging Tuition, Fees, Books, and Supplies

GTCC allows students *who meet all deadlines and are awarded Pell, FSEOG, NCNBG, or Loans* to charge tuition and fees as well as books and supplies to their aid. Be prepared to pay any costs not covered by financial aid or any prior balances you may owe to the college; otherwise, your grades will be withheld, and you may still owe tuition for those classes.

You must officially withdraw from classes prior to the beginning of the term if you do not plan to attend. Failure to do so will cause financial aid to be revoked and you will be responsible for all charges incurred according to the GTCC refund policy (see GTCC Catalog for more information).

Charging Tuition, Fees, Books, and Supplies

You may charge books and supplies at the GTCC Bookstore during these dates:

Fall 2026 Online: **8/3/26 – 8/27/26**
Fall 2026 In-Store: **8/6/26 – 8/27/26**
Fall 2nd session Online: **10/9/26 – 10/28/26**
Fall 2026 2nd session: **10/9/26 – 10/28/26**
Spring 2027 Online: **12/15/26 -1/22/27**
Spring 2027 In-Store: **1/4/27 – 1/22/27**
Spring 2027 2nd session: **3/10/27 – 3/24/27**
Summer 2027 Online: **5/10/27 – 6/7/27**
Summer 2027 In-Store: **5/10/27 – 6/7/27**

After the ending date, you must make other arrangements to pay for your books and supplies. **No exceptions to this schedule will be made.**

You are not required to purchase books and supplies in the GTCC Bookstore. This service is provided by the College as a convenience. Books and supplies may be purchased at off-campus locations with aid funds under the following conditions:

- You must notify the Financial Aid office in writing if you wish to use your financial assistance at an off-campus location.
- You must provide the Financial Aid office with a written statement (on letterhead) from the off-campus vendor that indicates that the vendor will (a) allow you to make a charge against your account, and (b) bill the College within the seven-day period after the first day of the semester.

If you wish to opt-out of the process to purchases books and supplies offered by GTCC, please submit your request in writing to the GTCC Financial Aid office, PO Box 309, Jamestown, NC 27282.

How GTCC Disburses Funds

If there are any funds left after your charges have been deducted, or if your award is made after classes begin, your funds will be deposited in your designated bank account via direct deposit or a check will be mailed to you according to a set schedule, barring any unforeseen circumstances. We encourage students to use direct deposit for any financial aid disbursements or other refunds. It is faster and safer than mailing you a check.

Please log into your Self-Service account and select the link "Banking Information." You will need to have your bank account number and routing number available to complete the form.

These are the 1st disbursement dates each semester for most students:

Fall	Spring	Summer
September 16	February 12	June 23

Students who are awarded after the 1st disbursement will be paid on a rolling basis.

You CANNOT receive financial aid at two or more schools for the same period. Failure to heed this information may cause you to have to repay large sums of aid and to lose your eligibility for future financial aid.

You must repay any funds disbursed to you in error, or for any period you were not eligible or enrolled.

How GTCC Disburses Pell and Loan Funds

As part of our ongoing effort to assist you with budgeting for your educational costs, **we will disburse Pell grants and loans in two payments each semester.** We have set the following refund schedule for the 2026-27 academic year, so please plan accordingly.

	Fall	Spring	Summer
1st disbursement	September 16	February 12	June 23
1st disbursement for First-time borrowers	September 24	February 22	July 21
2nd disbursement	November 17	April 15	July 22

All other aid (state grants, scholarships) will be disbursed once per semester in the first disbursement.

It is important to understand that tuition, fees, and bookstore charges will be deducted from your financial aid, including your loans, before you begin to receive loan refunds. At the time we disburse funds, you must be enrolled at least half-time, or 6 credit hours, including summer. All first-time, first-year borrowers are required to have a 30-day delay on their loans, which begins the first day of classes.

Remedial/Developmental Coursework

Federal regulations allow that only the first thirty (30) hours of attempted remedial/developmental coursework is used to determine your eligibility for financial aid. Once you have attempted thirty (30) remedial hours, only non-remedial college credit courses can be used to determine your eligibility for aid.

Repeated Coursework

You may count towards your enrollment status a course that you are repeating for the first time after earning a passing grade. After that, repeated courses cannot be counted towards enrollment status.

Keep Copies of Everything!

It is important to keep copies of all financial aid award letters, registration, and bookstore receipts. All or part of your award may be considered taxable income. It is your responsibility to report this information to the Internal Revenue Service (IRS) if necessary. The Financial Aid Office is not responsible for determining the taxability of aid. Please consult with the IRS or with a tax consultant.

Communication

We will correspond with you primarily through your Titan email account. Get in the habit of checking this email account frequently or forward it to another email account that you use on a regular basis.

Withdrawal from GTCC

Students are encouraged to meet with a Financial Aid Advisor before withdrawing from GTCC. This is important because your withdrawal may affect your eligibility for financial aid and could result in you having to **repay** all or a portion of your financial aid award back to GTCC and/or the Department of Education.

Excessive withdrawals may adversely affect your satisfactory academic progress in accordance with GTCC's Financial Aid Satisfactory Academic Progress Policy (see below or view on our website).

Return to Title IV Funds

Federal regulations require recalculation of federal financial aid eligibility for students who withdraw, drop out, or are expelled prior to completing sixty percent of a semester/term. If a

calculation results in an overpayment, you may owe a debt to the College **AND** to the US Department of Education. In an event an overpayment occurs, please contact the Cashier's Office to make payment arrangements. Federal eligibility is lost until the debt is paid or satisfactory arrangements are made with the US Department of Education.

To **avoid** owing funds back to the College and to the US Department of Education, check with a Financial Aid Advisor before withdrawing from any course(s).

If you withdraw from regular 16-week courses (8 to 10-week classes in summer) before the dates listed below (60% point) and **officially** withdraw from the College, you may owe the College and the US Department of Education:

Fall 2026	Spring 2027	Summer 2027
October 19	March 19	July 1 & 8

Please check with the Financial Aid office for dates of other mini-mester classes.

If you **unofficially** withdraw from the College during the semester (stop attending classes, receiving a grade of F), Federal regulations require that we calculate a return of funds to the Department of Education using the 50 percent point of the semester.

Return of State Grant Funds

Students who receive state grant funds are also subject to a return of funds policy like the federal policy described above. The main difference, however, is that student will owe a refund for withdrawing from all classes on or before the 35% point of the semester (or mini-mester) versus the 60% point used for federal funds.

Satisfactory Academic Progress Policy

Purpose

Federal and state regulations require that students receiving financial aid maintain Satisfactory Academic Progress (SAP). GTCC applies these standards to all federal and state financial aid funds to maintain a consistent procedure for all students.

Procedure Statement

To be eligible for financial aid, you must meet the following minimum guidelines:

1. **Qualitative Standard** - Must not be suspended according to the College's academic suspension procedure. In addition, a student must maintain a cumulative Grade Point Average (GPA) of 2.0.

2. **Quantitative Standard** - Must earn 67% of the total cumulative credit hours attempted (e.g., if the student has attempted 50 credit hours, the student must have earned credit for at least 34 hours). The number of hours attempted is defined as the total cumulative number of credit hours for which you were enrolled at the generic 10% point of each term. The total number of hours earned is defined as the total cumulative number of credit hours for which the student received a passing grade as noted on the student's academic transcript.

3. **Maximum Time Frame -** Must complete program of study in a time frame not to exceed 150 percent of the published length of the program, excluding the first 30 attempted credit hours of developmental education. This will be measured in credit hours (e.g., if the academic program length requires 60 credit hours, maximum time frame cannot exceed 90 credit hours **attempted**.) Once students have earned an associate degree from GTCC, they may not be eligible for additional financial aid.

Special Notes

1. **Withdrawal –** An excessive number of withdrawals (either official or unofficial) will affect your ability to meet the quantitative standard as described above. We encourage you to discuss any plans to withdraw from one or more courses with a Financial Aid Advisor before you do so to see how this will affect your future financial aid eligibility.

2**. Grades of Incomplete** - Students will not be affected by incomplete grades (I or X) at the time of review, except in the cases of approved appeals. Should the grade become final before the review, the actual grade, credits attempted, and credits earned will be used to determine if the student is making SAP.

3. Repeated **Courses** - In accordance with GTCC procedure, a student is permitted to retake courses. If you have already earned a passing grade ("D" or better) for the course, you may only repeat the course once for financial aid purposes. The new grade earned from a repeated course will be used to determine eligibility in accordance with this procedure. For GPA calculation, previous grades are zeroed out in accordance with the procedure for repeating a course. **However**, the previous hours attempted and earned will continue to be counted in the total hours attempted and earned.

4. **Developmental (Non-Credit) Coursework** –
Developmental Education courses (designated by course numbers below 100, ex., ENG-002) **are included** in the calculation of satisfactory academic progress. However, there is a limit on the amount of non-credit remedial coursework that can be included in your enrollment status or cost of attendance. Developmental credit hours attempted in excess of 30 total semester credit hours cannot be counted towards enrollment status.

5**. Summer Session** - Credit hours attempted and earned during a summer session will be included in the calculation of Satisfactory Academic Progress, just as for any other term of study.

6. **Transfer Credit** – Transfer credit hours and grades accepted from other institutions are included in the calculation of SAP. Credits taken at other institutions under a consortium agreement will be considered as transfer credits.

7. **Test-Based Credit** – The grades for these credits count in the student's GPA.

8. **Forgiveness of Grades** – There is no provision in the federal regulations for the concept of forgiveness of grades. Therefore,

GTCC must always include all courses when evaluating satisfactory academic progress.

Warning Status and Unsatisfactory Academic Progress
It is your responsibility to be aware of your Satisfactory Academic Progress status for financial aid eligibility. To determine your academic progress status and eligibility for financial aid, your academic record will be evaluated at the end of each term.
Following the first term of failure to maintain **cumulative** satisfactory academic progress, you will be granted ***one term*** to regain satisfactory academic progress. This term is known as your "Warning" term. During your Warning term, you may continue to receive financial aid provided you are otherwise eligible.

If you can regain satisfactory academic progress with the courses completed successfully during your Warning term, the Warning status is lifted. If you have not regained satisfactory academic progress, you are placed in "unsatisfactory academic status" (USAP) and you are no longer eligible for financial aid at GTCC until your cumulative progress is again satisfactory. You can only regain satisfactory academic progress by earning or transferring in enough credit hours and grades to bring up your cumulative average. *Paying for a semester or sitting out a semester does NOT permit you to regain satisfactory academic progress.*

Appeal Process
If you become ineligible for financial aid due to a failure to meet the minimum guidelines for satisfactory academic progress or because you have reached your maximum time frame to earn a degree, you may appeal your status to the Financial Aid Office. Appeals will be considered for various circumstances.

Examples of circumstances that were outside of your control:
1. Extended student/family illness or injury
2. Death of a relative

Examples of circumstances that were under your control:
1. Return to school after an extended leave
2. Change of degree program

All appeals must be made in writing to document the extenuating circumstance AND to explain and document that these situations are resolved. In the case of circumstances that were under your control, you must document what has changed in your situation that will now enable you to meet SAP requirements. You may obtain information regarding the appeal by contacting the Financial Aid office. Submit the appeal and non-returnable documentation to a financial aid advisor in the Financial Aid office by the end of the add/drop period of the semester for which you are trying to establish eligibility. Student appealing after this time frame should be prepared to pay for the semester expenses. Your appeal will be reviewed by the SAP Appeals committee and your approval or denial notice will be sent to your GTCC Titan email account.

Approved Appeals
If your appeal is approved, you will be placed on "Probation" and notified how many credit hours you need to complete in order to regain satisfactory academic progress or graduate in the case of a maximum timeframe appeal. To successfully complete these credit hours, you must earn a 2.0 GPA each term and earn passing credits in 75% of your attempted classes each term until you regain satisfactory academic progress or graduate, whichever comes first. If you fail to meet these requirements, your aid will be terminated.

A second appeal may be considered but you will not be allowed to submit it for the same issue that led to the first appeal, such as the same medical condition. A student must have very unusual circumstances to warrant a second appeal. As a result, very few second appeals are approved.

Denied Appeals
If your appeal is denied or if you do not meet the conditions of an approved appeal, you will be asked to attend at your own expense and earn the deficiency either in the hours, GPA, or both (you cannot make up a deficiency if your appeal was due to exceeding the maximum timeframe to earn a degree). If you did not maintain SAP due to a deficiency in credit hours, you may take the credit hours at another institution as long as GTCC accepts the transfer hours. After you complete this semester (or semesters), you must submit an appeal form to the Financial Aid Office so your progress can be reevaluated.