



# FINANCIAL AID GUIDE 2022 - 2023



QR CODE: GCSC FINANCIAL AID WEBSITE



# HOW TO APPLY

1

## GATHER DOCUMENTS TO APPLY

The FAFSA will ask for information about you and potentially about your parent(s). Please visit <https://studentaid.ed.gov/sa/fafsa/filling-out/dependency> for information on whether you will need to provide parental information on your FAFSA.

**Depending on your circumstances (for instance, when you filed taxes or what tax form you used), you might need the following information or documents as you fill out the FAFSA:**

- Social Security number(s)
- Your driver's license number, if you have one
- Your Alien Registration number, if you are not a U.S. citizen
- Federal tax information, *including* IRS W-2 information, for you (and your spouse, if you are married) and for your parents if you are a dependent student:
  - 2019 IRS Tax Form 1040 (including schedule 1, 2, & 3), 2019 1099's, and 2019 W2s
  - Foreign tax return and/or
  - Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
- Records of your untaxed income, such as child support received, interest income, and veteran's non-education benefits, for you, and for your parents if you are a dependent student
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are a dependent student

2

## OBTAIN FSA ID

Visit <https://fsaid.ed.gov>

*\* See attached FSAID worksheet at the end of the packet for instructions*

3

## Log in to FAFSA & Apply

Log in to [Fafsa.gov](https://fafsa.gov) to start or renew your Free Application for Federal Student Aid (FAFSA)

- Visit <https://studentaid.ed.gov/sa/fafsa#deadlines> for information on FAFSA deadlines
- Visit <https://studentaid.ed.gov/sa/fafsa/filling-out> for information on filling out your FAFSA

### • Be sure to add GCSC's school code **001490**

- Contact the financial aid office if you have any questions or would like to schedule an appointment to obtain FAFSA assistance
- Be sure to **submit** your FAFSA after e-signing
- Print out the FAFSA confirmation page that appears after submitting your FAFSA and retain for your records

4

## Apply for Admission to Gulf Coast State College (or school of choice)

Apply for admission to Gulf Coast State College by visiting <https://www.gulfcoast.edu/admissions/admissions-application-type.html>

*\*Be sure to select a degree/certificate that is eligible for Federal Student Aid*

# HOW TO APPLY II

5

## For status updates, check your student email & “My Student Dashboard” Portal

### For GSCS students:

Regularly monitor your Gulf Coast State College student email (...@my.gulfcoast.edu) and “My Student Dashboard” account by visiting <https://mygscs.gulfcoast.edu>

- Important updates, notifications, and Financial Aid correspondence will be sent to your official Gulf Coast State College student email address
- Requirements needed to process your Financial Aid are posted on the Financial Aid link via “My Student Dashboard”
- Some students are selected verification and may need to provide more information (see verification section below)

## Re-submit a new FAFSA once every year

When a Student is Attending College	When a Student Can Submit a FAFSA	Which Year's Income/ Tax Information is Required
Fall ‘21, Spring ‘22, or Summer ‘22	October 1, 2020 to June 30, 2022	2019
Fall ‘22, Spring ‘23, or Summer ‘23	October 1, 2021 to June 30, 2023	2020

## \*\*\*FINANCIAL AID VERIFICATION\*\*\*

1. Verification is a process to confirm that the information provided on the FAFSA is accurate. Each year, the federal government randomly selects approximately 30 percent of ALL students submitting the FAFSA for verification. Most applications are selected at random; others because of inconsistent information. Schools reserve the right to select students for verification if discrepant information is received.
2. Verification ensures that the information students and parents report on their FAFSA is accurate. Verification prevents ineligible students from receiving aid by reporting incorrect information and ensures that eligible students receive all of the aid for which they are qualified.
3. If you are selected for verification:
  - Your award is an estimate and may be decreased or cancelled if we must correct your FAFSA as a result of verification.
  - Title IV and other need-based financial aid funds cannot disburse until ALL required documentation has been submitted and your FAFSA has been verified as correct.
  - It is the student’s responsibility to follow-up with the Financial Aid office for status updates regarding his/her account. Make sure to login to the Student Portal and Email accounts for all schools a student has applied for.
  - IMPORTANT: Do not alter your FAFSA after your file has been verified. Doing so may cause loss of funding.

# GENERAL INFORMATION

## WHO IS ELIGIBLE FOR AID?

- Be a U.S. citizen, national or eligible non-citizen as defined by FAFSA.
- Be enrolled at least half-time in a degree program in standard grade mode (not audit mode).
- Be making Satisfactory Academic Progress (SAP) toward a degree
- If male, register with the US Selective Services Administration or show proof of non-requirement.
- Not be in default on a federal loan and/or owe a replay meant of previous financial aid award for a previous semester and/or academic year.

---

## Understanding Your Award

### NEED ANALYSIS

You will be awarded financial aid according to your Expected Family Contribution (EFC) and "Financial Need". The information provided on the FAFSA you submit to the U.S. Department of Education (ED) is used to calculate your EFC. Your EFC number is the amount that ED expects you and your family to be able to provide toward your college costs in a given academic year. If your cost of attendance at GCSC is greater than your EFC then you are considered to have a "financial need" for assistance with paying for your education. Please visit <https://studentaid.ed.gov/sa/fafsa/next-steps/how-calculated> for more information.

### COST OF ATTENDANCE (COA)

**COA** = The estimated cost of attending this institution for one academic year. This amount includes the following:

- Expected charges for one year of tuition and fees
  - Tuition – Charges assessed for classes
  - Fees – Charges assessed for other college services
- Room and board for resident students
- Estimated living expense -- allowance for rent, utilities, and food for off-campus living
- Estimated transportation costs
- Estimated books and supplies
- Miscellaneous costs

## WHO DECIDES HOW MUCH FUNDING A STUDENT WILL RECEIVE?

- The financial aid staff starts by deciding upon your COA
- They then consider your EFC
- The school subtracts the EFC from the COA to determine the amount of your financial need and therefore how much aid you can get
  - $\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Financial Need}$
- You cannot receive more need-based aid than the amount of your financial need.

# GENERAL INFORMATION II

## ENROLLMENT STATUS

Enrollment Status can impact a student's award amount. Awards for Federal, State, and Institutional funding may prorate based on a student's enrollment status for a particular semester. Most intuitions will post a student's full-time award on the student portal, keep in mind that this is not a guaranteed amount. If a student is enrolled in less than full-time, the award may be adjusted based on the schedule below:

Academic workload (or course load), as defined by the institution, that a student is carrying for a defined academic period. This normally relates to the number of credit hours or clock hours taken by a student during a given academic period. For most traditional undergraduate term-based schools:

Enrollment Status	Credit Hours	Award Proration
Full-time status	at least 12.0 credit hours	100% of award
Three-quarter time status	9.0 - 11.99 credit hours	75% of award
Half-time status	6.0 - 8.99 credit hours	50% of award
Less-than-half-time	enrollment less than 6.0 credit hours	varies or student may not be eligible

## AWARD NOTIFICATION

You will receive an official award notification via email once you are admitted to your school of choice and your financial aid file is reviewed & complete. Your official award notification, called a [College Financing Plan](#), is a consumer tool that schools use to inform you about your financial aid package.

Your College Financing Plan is a standardized form that is designed to simplify cost and financial aid information so you can easily compare institutions and make informed decisions about where to attend school. Once posted, your College Financing Plan may be typically accessed via your student portal.

Please note that these awards are estimates based upon full-time enrollment for the fall and spring terms only. The posting of awards does not guarantee your eligibility. Your actual enrollment will determine the disbursement amount(s) you receive.

You are responsible for keeping track of your financial aid file, before and after you receive your award notification, so check your student portal account and your student email regularly for the most up to date financial aid information.



# GENERAL INFORMATION III

## SATISFACTORY ACADEMIC PROGRESS (SAP)

The Higher Education Act of 1965 is a federal law that requires an institution to establish standards of academic progress for students to achieve and maintain in order to qualify for federal financial aid. Students enrolled full-time or part-time in undergraduate programs measured in credit hours will therefore have Satisfactory Academic Progress (SAP) calculated at the conclusion of each semester.

### Example of GCSC's Policy:

- **Qualitative Standard**, i.e. Grade Point Average (GPA):
  - Students with 0.0 to 14.9 attempted credit hours must achieve a 1.50 GPA.
  - Students with 15.0 to 29.9 attempted credit hours must achieve a 1.75 GPA.
  - Students with 30.0 or more attempted credit hours must achieve a 2.00 GPA.
- **Quantitative Standard**, i.e. Completion Rate:
  - Students must achieve an unrounded cumulative completion percentage of at least 67%.
- **Maximum Timeframe Standard**, i.e. Overall Credit Hours Attempted:
  - Students become ineligible when they cannot complete their program within 150% of its published length in credit hours.

\*\*\*For more information regarding GCSC's SAP policy, visit <https://www.gulfcoast.edu/tuition-aid/financial-aid/satisfactory-academic-progress.html>

## When I fill out the FAFSA form, am I required to report parent information?

It depends. Students under the age of 24 are considered to be "dependent" and required to report parent information on the FAFSA, unless the student can answer "YES" to any of the questions below. Even if the student "lives on their own" and is self-supporting, answering "NO" to all of the question below will require parent info.

Were you born before Jan. 1, 1998?	Y	N
As of today, are you married? (Also answer "Yes" if you are separated but not divorced.)	Y	N
At the beginning of the 2021–22 school year, will you be working on a master's degree or doctorate degree (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Y	N
Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2021, and June 30, 2022?	Y	N
Do you have dependents—other than your children or spouse—who live with you and who receive more than half of their support from you, now and through June 30, 2022?	Y	N
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Y	N
Are you a veteran of the U.S. armed forces?*	Y	N
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Y	N
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer "Yes" if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer "No" if the court papers say "custody" rather than "guardianship.")	Y	N
At any time on or after July 1, 2020, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?*	Y	N

# TYPES OF FINANCIAL AID

## FEDERAL GRANTS

*Gift aid (not needing to be repaid) awarded to eligible students with unmet financial need by the U.S.*

*Department of Education*

1. **Pell Grant** A grant provided by the federal government to qualified students who demonstrate exceptional financial need and have an Expected Family Contribution (EFC) below a threshold designated annually by the U.S. Department of Education, based on the amount of program funds appropriated by Congress. Apply using the Free Application for Federal Student Aid (FAFSA).
2. **Children of Fall Heroes** Pell-eligible students whose parent or guardian died in the line of duty while performing as a public safety officer are eligible to receive a maximum Pell Grant for the award year for which the determination of eligibility is made. Apply using the FAFSA.
3. **FSEOG** A supplemental grant provided by the federal government to qualified students who demonstrate exceptional financial need. Priority is given to Pell Grant recipients and funds must be awarded in lowest EFC order. Apply using the FAFSA.
4. **Iraq and Afghanistan Service Grant** A grant provided by the federal government to qualified students who have a parent or guardian that died as a result of military service in Iraq or Afghanistan. Apply using the FAFSA.

---

## STATE GRANTS

*Gift aid awarded to eligible students with unmet financial need by the Florida Office of Student Financial Assistance (OSFA).*

1. **First Generation Matching Grant** A state and GCSC funded grant available to "first generation" students who meet eligibility criteria determined by the Florida Department of Education (FLDOE) and who submit a FAFSA by GCSC's priority deadline.
2. **Florida Student Assistance Grant** A state funded grant available to students who submit a FAFSA by GCSC's priority deadline and meet eligibility criteria determined by the Florida Department of Education (FLDOE).
3. **Honorably Discharged Graduate Assistance Program (HDGAP)** provides need-based veteran educational benefits in the form of supplemental living expenses during holiday and semester breaks.

---

## STATE SCHOLARSHIPS

*Gift aid awarded to eligible students, which either may - or may not - be based on financial need or academic merit by the Florida Office of Student Financial Assistance (OSFA).*

1. **Benacquisto Scholarship Program** is a merit-based award for Florida high school graduates who receive recognition as a National Merit® Scholar.
2. **Bright Futures Scholarship** A state scholarship program awarded to high school students who meet certain academic requirements. Students must apply online by submitting a Florida Financial Aid Application (FFAA) prior to graduating high school.
3. **Florida Farmworker Student Scholarship** Program provides 100% of tuition and specified fees at a Florida public postsecondary institution for farmworkers or children of farmworkers.
4. **José Martí Scholarship** need-based merit scholarship that provides financial assistance to eligible students of Hispanic origin who will attend Florida public or eligible private institutions.
5. **Rosewood Family Scholarship** Eligible students must be direct descendants of Rosewood families affected by the historical incidents of January 1923.
6. **Scholarship for Children and Spouses of Deceased or Disabled Veterans (CDDV)** provides funding for tuition and registration fees for dependent children and un-remarried spouses of qualified Florida veterans.

# TYPES OF FINANCIAL AID

## LOANS

*Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Direct Subsidized Loans, Direct Unsubsidized Loans, and Parent PLUS Loans.*

1. **Federal Direct Loans** funds that students or parents can borrow to pay for educational expenses. Federal Direct Loans have to be repaid with interest and require a [FAFSA](#) be submitted for the current academic year.
  - a. **Direct Subsidized Loan:** Loans that The U.S. Department of Education pays the interest on while you're in school at least half-time, for the first six months after you leave school (referred to as a grace period\*), and during a period of deferment (a postponement of loan payments).
  - b. **Direct Unsubsidized Loan:** Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).
2. **Parent Plus Loan** available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.
3. **Private/Alternative Loans** are not funded or subsidized by the federal government; instead, they are funded by banks, credit unions, or other types of lenders. The bank or lender – not the federal government – sets interest rates, loan limits, terms, and conditions of private / alternative student loans.

\*\*\*For more information regarding loans, visit <https://www.gulfcoast.edu/tuition-aid/financial-aid/loans/index.html>

## FEDERAL WORK-STUDY PROGRAM

*Federal Work Study is a need based, federally funded employment program that allows students to earn money through on-campus or off-campus employment to help with educational expenses. Students are required to fill out the FAFSA to determine eligibility. For more information visit <https://studentaid.ed.gov/sa/types/work-study>*

## FOUNDATION SCHOLARSHIPS

*Gift aid awarded to eligible students, which either may - or may not - be based on financial need, by the College/University's Foundation.*

## INSUTITIONAL GRANTS

*Gift aid awarded to eligible students with unmet financial need by a College/University.*

## INSTUTIONAL SCHOLARSHIPS

*Gift aid awarded to eligible students, which either may - or may not - be based on financial need or academic merit by the College/University*

## PRIVATE SCHOLARSHIPS

*Gift aid awarded to eligible students, which either may - or may not - be based on financial need, by private companies and organizations.*



# GLOSSARY OF FINANCIAL AID TERMS

**Academic Year:** A time-frame component used to determine a student's eligibility for Title IV (federal) financial aid. GCSC defines:

- Scheduled Academic Years (SAY) consisting of 30.0 credit hours & 30 weeks of instructional time for Title IV eligible programs measured in credit hours (*Please note that summer semesters are treated as "trailers" to each SAY at GCSC*)
- Borrower-Based Academic Years (BBAY) consisting of 900 clock hours & 30 weeks of instructional time for Title IV eligible programs measured in clock hours

**Direct Costs:** Expenses the student/family pays to the college.

**Educational Loan:** A form of financial aid that must be repaid with interest. Educational loans have varying interest rates and repayment terms. Students and/or parents are required to sign a promissory note when accepting an educational loan.

- Student Loan - Funds awarded to the student that must eventually be paid back to the lender by the student.
- Federal Direct Student Loan - Loan funds provided to the student by the U.S. Department of Education, through the school. Repayment of principal begins six months after the borrower ceases to be a student on at least a half-time basis. The Free Application for Federal Student Aid (FAFSA) is the annual application. There are two types of Federal Direct Student Loans: subsidized and unsubsidized. Students with financial need can qualify for a subsidized loan, and the government pays the interest on the loan while the student remains enrolled at least half time. Students who don't demonstrate financial need qualify for an unsubsidized loan and interest accrues while the student is in school.
- Federal Perkins Loan - A low interest loan for educational expenses provided by the federal government for qualified individuals with exceptional financial need as defined by the institution. The Federal Perkins Loan needs to be repaid with interest once the student is no longer enrolled at least half-time.
- Private (Alternative) Loan - A loan from a commercial, state-affiliated or institutional lender used to pay for up to the annual cost of education, less any financial aid received. Private loans usually require the applicant to be creditworthy or have a co-signer and have varying interest rates, fees and repayment options. Repayment of interest (and often principal) generally begins immediately, with some lenders offering deferment options for in-school periods.
- Federal Parent Loan (PLUS) - A federal loan program that allows parents who have no adverse credit history to apply for up to the Cost of Attendance each year, less any financial aid. PLUS loans must be repaid with interest.

**Enrollment Level:** Level of the degree-granting program in which a student is enrolled. Basic levels of enrollment include undergraduate (students seeking an associate's degree, a certificate, or a baccalaureate degree) and post-baccalaureate (i.e. teacher certification); . The amounts and types of financial aid a student is eligible for is determined, in part, by their enrollment level.

**Expected Family Contribution (EFC):** A measure of how much the student and his or her family can be expected to contribute to the cost of the student's education for the year. The EFC is calculated according to a formula specified in the law and is based upon the information provided by the student and his or her family during the FAFSA filing process.

**Family Financial Responsibility:** Many schools award institutional scholarships and grants based upon a more comprehensive calculation of family financial circumstances using information provided on the CSS PROFILE or the College's own financial aid form. This can result in a higher (or lower) financial responsibility for the student (and his/her family) than the FAFSA might indicate with its Expected Family Contribution (EFC) estimate.

**Federal Pell Grant:** A grant provided by the federal government to qualified undergraduate students who demonstrate exceptional financial need and have an Expected Family Contribution below a threshold designated annually by the U.S. Department of Education, based on the amount of program funds appropriated by Congress.

**Federal Supplemental Educational Opportunity Grant (FSEOG):** A grant provided by the federal government to qualified undergraduate students who demonstrate exceptional financial need. Priority is given to Pell Grant recipients and funds must be awarded by the school in lowest EFC order.

**Federal Work-Study (FWS):** A program that provides part-time employment to students attending institutions of higher education who need the earnings to help meet their costs of postsecondary education and encourages students receiving FWS assistance to participate in community service activities.

**Gift Aid:** Funds awarded to the student that do not have to be repaid, unless the student fails to meet certain terms, such as a service requirement, specified as a condition of the grant. Gift aid includes awards with titles such as grants, scholarships, remissions, waivers, etc. Gift aid can be awarded based upon many factors, including (but not limited to) financial need, academic excellence, athletic, musical, and theatrical talent, affiliation with various groups, or career aspirations.

**Grant:** Gift aid awarded to the student that does not need to be repaid. Grants are typically based on financial need.

**Indirect Costs:** Expenses incurred as a result of attendance that the student/family may pay to a third party (merchant, landlord, etc.) other than the college.

**Out-of-pocket Cost:** Difference between the cost of attendance and all gift aid. Out-of-pocket cost can be covered through a variety of sources, including: savings, income and educational loans.

**Remedial Coursework:** Coursework that prepares a student for study at the postsecondary level. A student enrolled solely in remedial coursework is not eligible for Title IV aid, however, if a student is enrolled in an eligible program which contains some remedial coursework, he/she can be considered a regular student and potentially eligible for Title IV aid for up to 30 credit hours, even if he is taking all remedial courses before taking any regular courses.

**Scholarship:** Gift aid awarded to the student that does not need to be repaid. Scholarship awards are typically based on merit or a combination of merit and need, such as academic excellence, talent, affiliation with various groups, or career aspirations.

**Self-help:** Financial aid in the form of loans or student employment. Loans are used to help pay the remaining net costs after gift aid is deducted. Student employment earnings (including Work-Study awards) are generally not deducted from billed costs but can be used to help cover indirect costs and are paid in the form of wages to the student.


**Verification:** Process to confirm the accuracy of data provided by the applicant on the FAFSA. In order to complete the verification process, students are required to provide certain documents to the school for review.

# GCSC STUDENT PORTAL

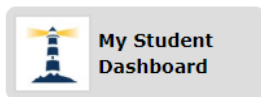
## VIEWING FINANCIAL AID “STUDENT REQUIREMENTS” (MY STUDENT DASHBOARD)

Once you submit your FAFSA, allow 3-5 business days for the Department of Education to process the application and then check your GCSC **My Student Dashboard** for further instructions. Below is a guide to help you get started!

1. Visit <http://www.gulfcoast.edu/>
2. At the very top of the homepage, click the **myGCSC** icon (<https://mygcsc.gulfcoast.edu/SSO>)
3. Login using your user ID (student A#) and password:

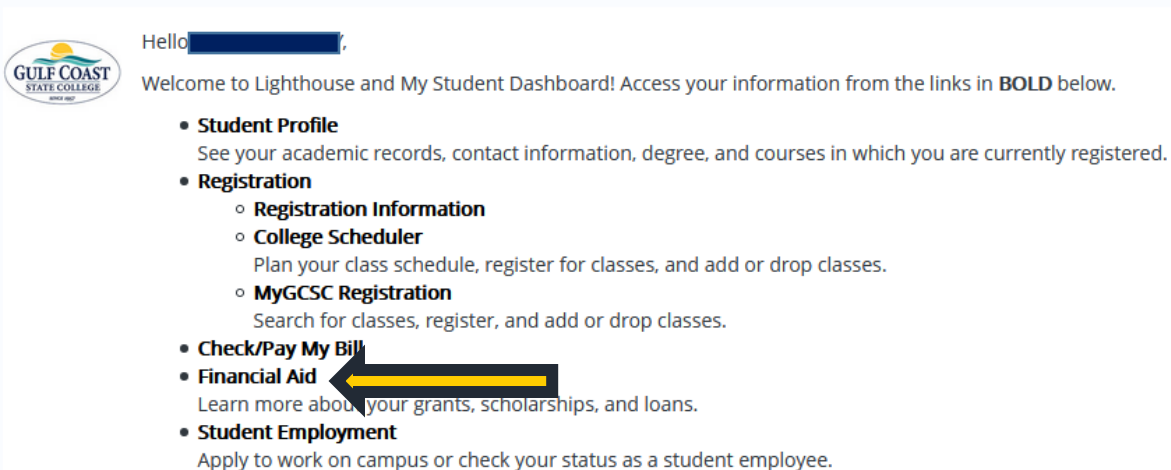


4. Click the Lighthouse Icon/My Student Dashboard application:



5. Click on the “Financial Aid” option:

## My Student Dashboard

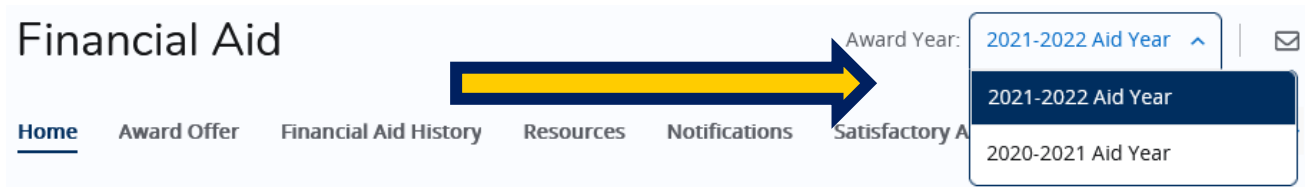


Hello [redacted]

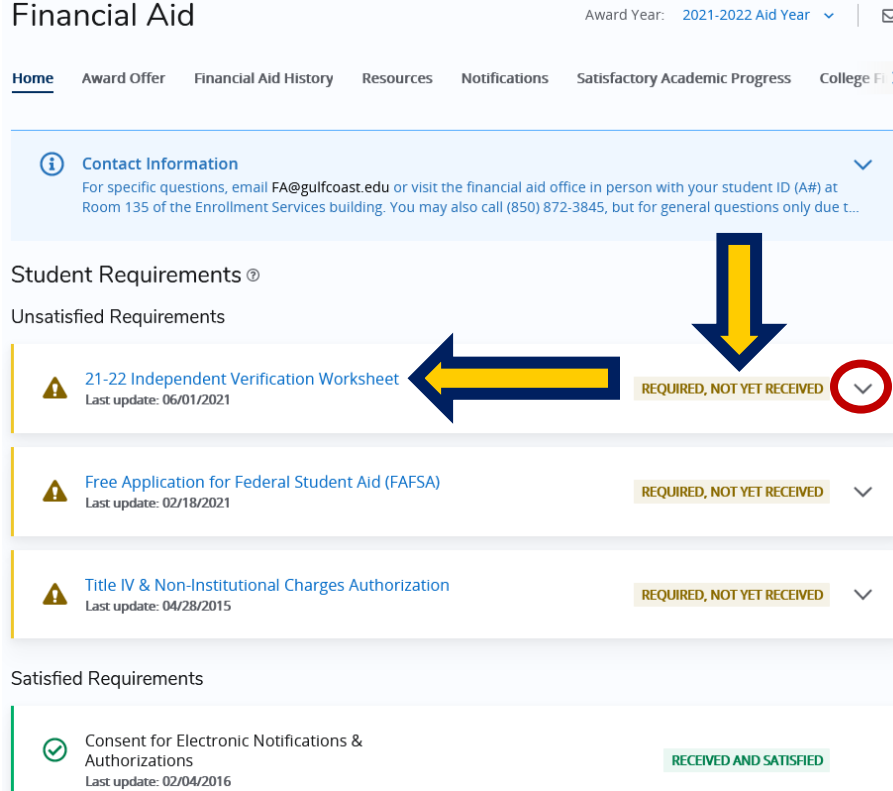
Welcome to Lighthouse and My Student Dashboard! Access your information from the links in **BOLD** below.

- **Student Profile**  
See your academic records, contact information, degree, and courses in which you are currently registered.
- **Registration**
  - **Registration Information**
  - **College Scheduler**  
Plan your class schedule, register for classes, and add or drop classes.
  - **MyGCSC Registration**  
Search for classes, register, and add or drop classes.
- **Check/Pay My Bill**
- **Financial Aid**  
Learn more about your grants, scholarships, and loans.
- **Student Employment**  
Apply to work on campus or check your status as a student employee.

6. At the top of the page, pick the appropriate award year from the 'Select Aid Year' drop-down menu:



7. Click the 'Home' menu, under "Student Requirements", review the "Unsatisfied Requirements" section:



**Once a FAFSA has been submitted and sent to GCSC, further documents may be required to complete the FAFSA:**

1. The "Eligibility Requirements" screen provides details of any further action required by you/parent and any additional documents requested for verification of your FAFSA data
2. Unsatisfied Requirements
  - a. Click on the blue hyperlink to open the electronic form to submit it online
  - b. Click on the down arrow to view instructions for each unsatisfied requirement
  - c. You can also view the "Status" of each requirement
    - i. **Required:** document not received or further action has not been taken
    - ii. **Received not yet reviewed:** document has been received by Financial Aid but not reviewed by a Financial Aid associate.
    - iii. **Received, incomplete:** document has been received, was reviewed by a Financial Aid associate, and is missing information.
    - iv. **Pending:** student's documents have been reviewed and corrections to the FAFSA are pending
3. Satisfied Requirements
  - a. These are requirements that have been satisfied and require no further action.

# MEET THE GCSC FINANCIAL AID TEAM

Patricia Velez Matos

Front Desk Advisor and Verification Specialist

Front Desk Line: 850-872-3845

Direct Line: 850-872-3863

General Fa Email Account: Fa@Gulfcoast.Edu

Direct Email Address: Pvelezmat@Gulfcoast.Edu

TO REQUEST A VIRTUAL MEETING,  
YOU CAN USE QR CODE:



Sabine Bennett

Financial Aid Advisor & Verification Specialist  
of Last Names: A – M

(850) 913-3286

Sbennett5@Gulfcoast.Edu

Lisa Fritch

Financial Aid Advisor & Verification Specialist  
of Last Names N – Z

Panama City Campus (Monday Through  
Thursday) = (850) 747-3240

Gulf/Franklin Campus (Friday) = (850) 227-  
9670 Ext. 5519

Afritch@Gulfcoast.Edu

Rowena Gammons

State Aid, Transient Aid, Student Employment,  
FSEOG, & Financial Aid Specialist

(850) 872-3844

Rgammons@Gulfcoast.Edu

Rebecca Ramsey

Pell Grant, Federal & Private Loans Financial  
Aid Specialist

(850) 873-3517

Ramsey@Gulfcoast.Edu

Kris Hatcher

*Administration of Federal, State, &  
Institutional Aid*

(850) 873-3543

Khatcher1@Gulfcoast.Edu

Ursula Backus

*Customer Service, Verification Team Leader, &  
Satisfactory Academic Progress (Sap)*

(850) 913-3313

Ubackus@Gulfcoast.Edu



# GCSC FA'S RECOMMENDED WEBSITES

## FEDERAL FINANCIAL AID WEBSITES

<https://studentaid.ed.gov/sa/>

<https://studentaid.ed.gov/sa/fafsa>

<https://fsaid.ed.gov>

[www.studentloans.gov](http://www.studentloans.gov)

## FL STATE FINANCIAL AID WEBSITES

<http://www.floridastudentfinancialaid.org/>

<http://fldoe.org/>

[https://www.floridacollegesystem.com/students/financial\\_aid.aspx](https://www.floridacollegesystem.com/students/financial_aid.aspx)

## PRIVATE SCHOLARSHIP WEBSITES

<https://gcscfoundation.org/>

<https://www.fastweb.com/>

<https://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams>

## GSCS IMPORTANT LINKS

<https://www.gulfcoast.edu/tuition-aid/financial-aid/index.html>

<https://www.gulfcoast.edu/tuition-aid/>

<https://www.gulfcoast.edu/admissions/admissions-steps.html>

# Filling out the 2022–23 FAFSA® form but your financial situation has changed since 2020?

Federal  
Student  
Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

## ► HERE'S WHAT YOU CAN DO:

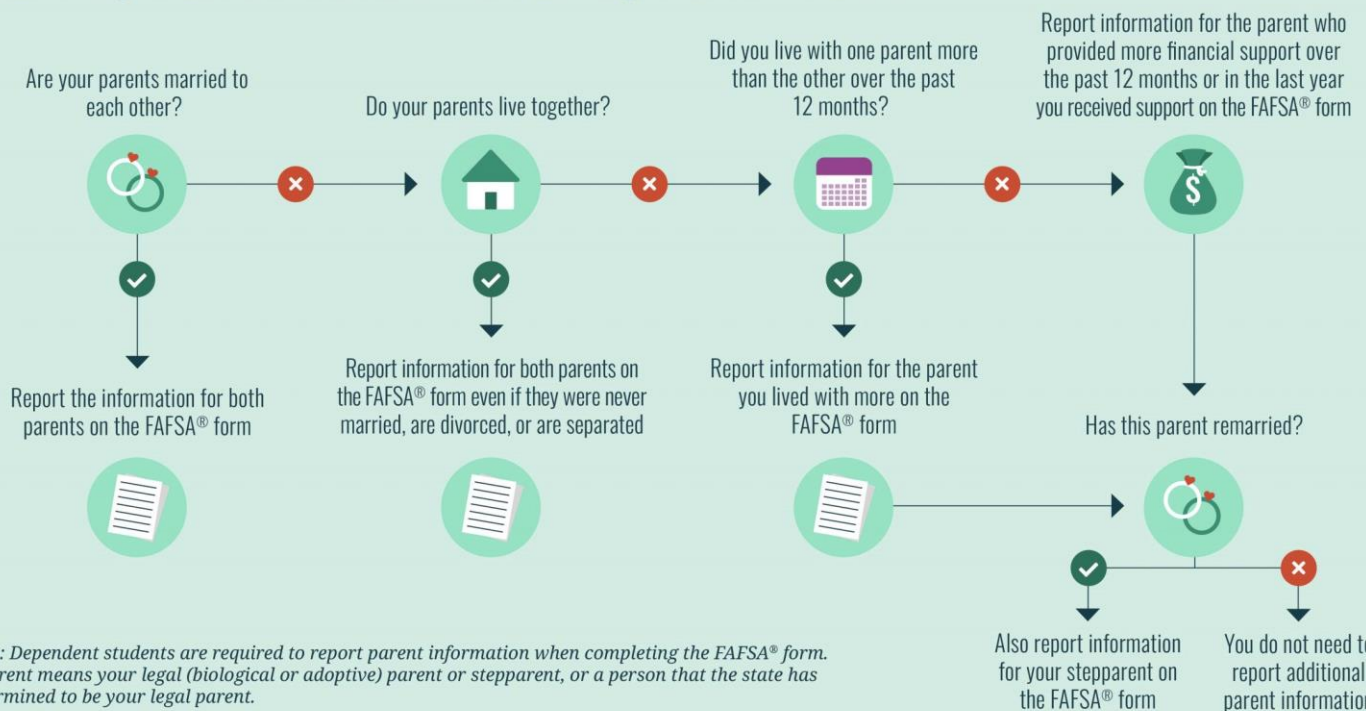
1. Complete the 2022–23 FAFSA® form as instructed on the application (including tax return and income information) and submit your FAFSA® form.
2. Contact your school's financial aid office ASAP to request an aid appeal.
3. Provide documentation to your school to support the circumstances leading to an involuntary loss of income, such as a layoff, reduction in hours worked, increased medical expenses, etc.

*Note: Adjustments are not required, but many schools are willing to consider special circumstances. Your school's decision on your aid adjustment is final and cannot be appealed to the U.S. Department of Education.*

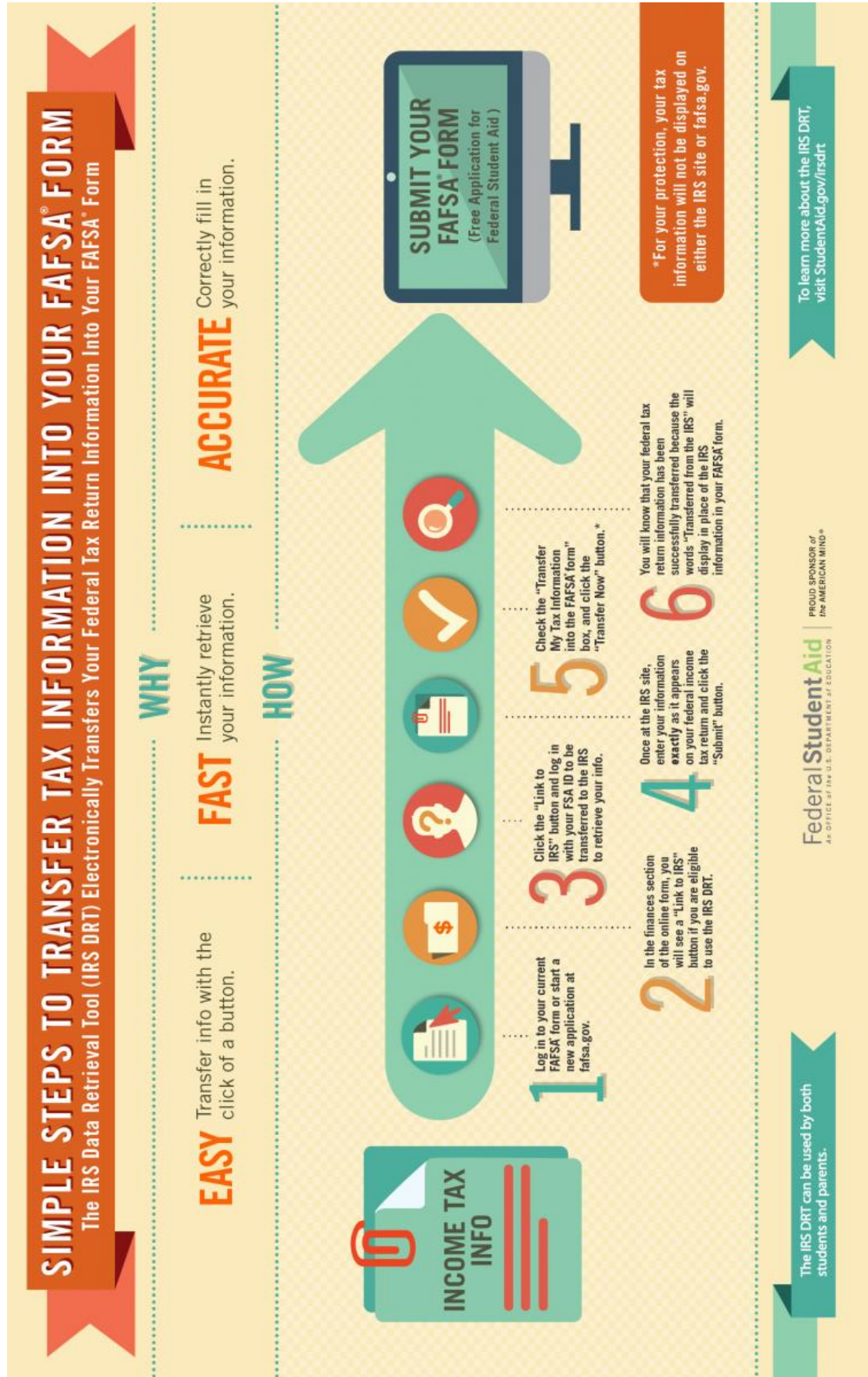


## Who's My Parent When I Fill Out My FAFSA® Form?

Federal Student Aid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

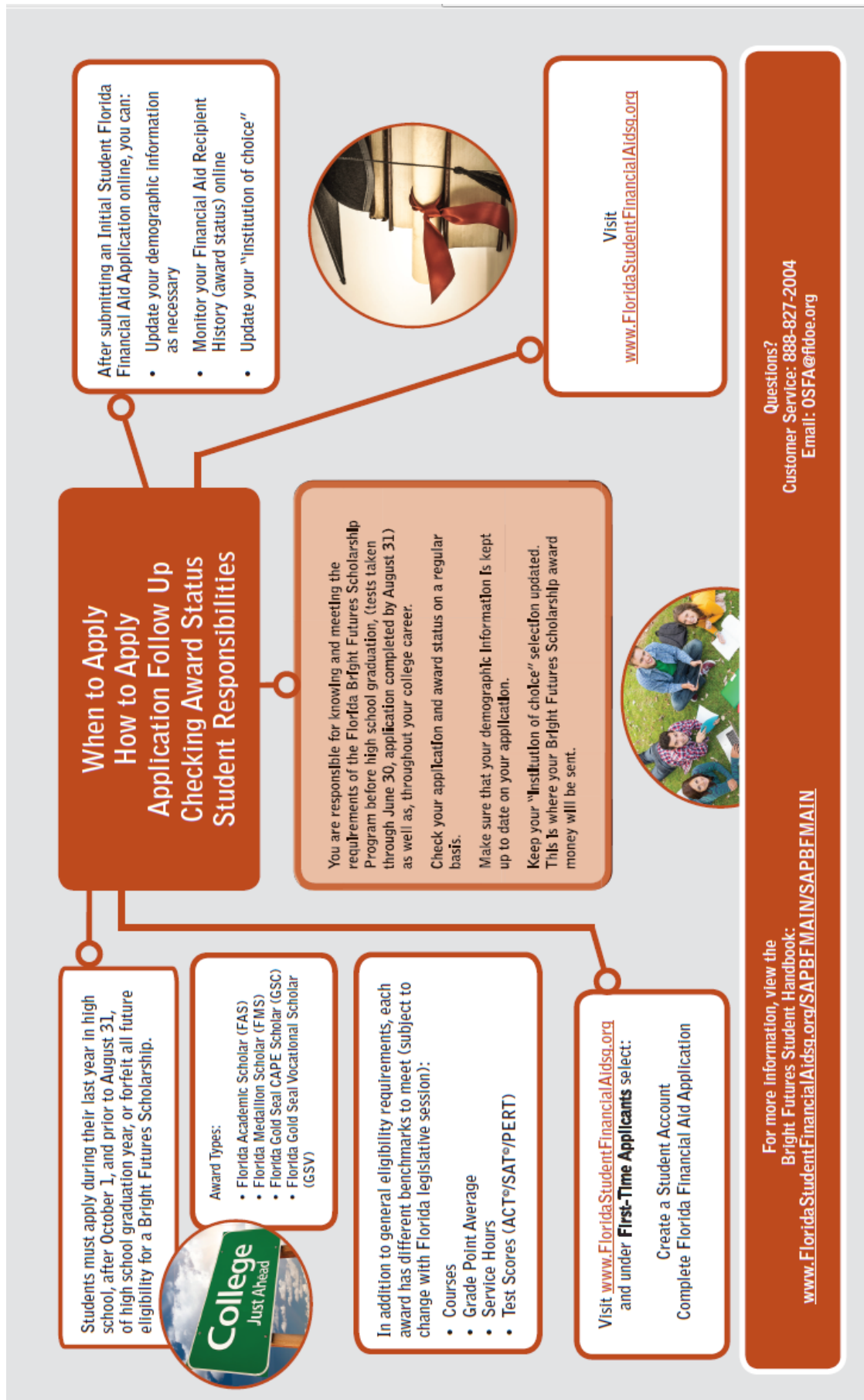


# INSTRUCTIONS FOR UTILIZING FAFSA'S IRS DATA RETREIVAL TOOL





# Florida Bright Futures Scholarship Program (How to Apply)



# GCSC MAP: FINANCIAL AID OFFICE





2021 - 2022 College Calendar																Fall 2021 (202108)				Spring 2022 (202201)				Summer 2022 (202205)			
																Session A 8/23 - 12/17	Session B 8/23 - 10/15	Session C 10/18 - 12/17	Session A 1/5 - 5/6	Session B 1/5 - 3/1	Session C 3/2 - 5/6	Session A 5/11 - 8/5	Session B 5/11 - 6/22	Session C 6/23 - 8/5			
Early Registration for Students Receiving Veteran Benefits from GCSC																May 14	May 14	May 14	November 5	November 5	November 5	April 8	April 8	April 8			
Open Registration for all campuses (Excludes Sat., Sun., & holidays) See In - service Day below. *																May 17	May 17	May 17	November 8	November 8	November 8	April 11	April 11	April 11			
First time in college students must attend an orientation session to be eligible for registration.																											
Web registration will be available when college is closed except for scheduled maintenance windows.																											
Registration Fees Due																August 13	August 13	(After August 13, fees due at point of registration)	January 4	January 4	(After January 4, fees due at point of registration)	May 10	May 10	(After May 10, fees due at point of registration)			
Classes Begin																August 23	August 23	October 18	January 5	January 5	March 2	May 11	May 11	June 23			
State Employee Fee Waiver Registration																August 23 - 27	August 23 - 27	October 18 - 19	January 5 - 11	January 5 - 11	March 2 - 3	May 11 - 12	May 11 - 12	June 23 - 27			
Drop/Add																August 23 - 27	August 23 - 27	October 18 - 19	January 5 - 11	January 5 - 11	March 2 - 3	May 11 - 12	May 11 - 12	June 23 - 27			
Last day to submit residency fee waiver documentation (by 4:00 p.m.)																August 27	August 27	October 19	January 11	January 11	March 3	May 12	May 12	June 27			
Last day to cancel registration/drop courses and receive a refund (by 11:59 p.m.)																August 27	August 27	October 19	January 11	January 11	March 3	May 12	May 12	June 27			
Last day to change major and credit to audit																August 27	August 27	October 19	January 11	January 11	March 3	May 12	May 12	June 27			
Midterm																October 15	September 20	November 15	March 1	February 2	April 6	June 22	June 1	July 14			
Student Initiated Withdrawal deadline																October 22	September 27	November 22	March 8	February 9	April 13	June 29	June 8	July 21			
Final Examinations																December 10 - 16	October 13 - 15	December 13 - 16	April 29 - May 5	February 28 - March 1	May 2 - 5	August 3 - 4	June 21 - 22	August 3 - 4			
Term Ends																December 17	October 15	December 17	May 6	March 1	May 6	August 5	June 22	August 5			
Grades available via Lighthouse																December 18	October 19	December 18	May 9	March 4	May 9	August 9	June 24	August 9			
Graduation Application deadline																October 4	October 4	October 4	February 14	February 14	February 14	June 6	June 6	June 6			
In order for summer graduates to participate in the spring ceremony, they must submit their summer graduation application prior to the spring application deadline. No exceptions.																											
Honors Convocation																- -	- -	- -	April 29	- -	- -	- -	- -	- -			
Commencement																- -	- -	- -	May 6	- -	- -	- -	- -	- -			
College Closed for all students																											
*In-Service Day																August 18			January 18								
Student Holidays - Classes will not be held on these days																September 4 - 6			January 3 - 4			May 28 - 30					
																November 11			January 15 - 18			July 2 - 4					
																November 24 - 28			March 12 - 18								
																December 17 - January 2											
Faculty - Christmas Break / New Year																December 20 - January 2											
College closed for all students and employees																											
Memorial Day																						May 28 - 30					
Independence Day																						July 2 - 4					
Labor Day																September 4 - 6											
Veteran's Day																November 11											
Thanksgiving Holidays																November 25 - 28											
Christmas Break / New Year's Holiday																December 23 - January 2											
Martin Luther King, Jr. Day																			January 15 - 17								
Spring Break																			March 12 - 18								
Gulf Coast State College reserves the right to change the college calendar, or to make other changes deemed necessary, giving advance notice of change when possible.																											

# FSA ID WORKSHEET



<https://fsaid.ed.gov>

Federal Student Aid IDs are required for students and parents to “electronically” sign the FAFSA. Unless a FAFSA is signed, it will not be processed for award eligibility.

**\*\*\*DEPENDENT STUDENTS: One parent will need to create an FSAID in order to sign their portion of the FAFSA\*\*\***

## 1 ENTER AN EMAIL ADDRESS \_\_\_\_\_

*The email address must be unique to the individual. You will not be able to use the same email address for student and parent. Please do not use school or work email accounts, use a personal email account (Gmail, yahoo, etc.).*

## 2 CREATE A USERNAME \_\_\_\_\_

*Must be 6-30 characters. Avoid using personal identifiers like your name or birthdate*

## 3 CREATE A PASSWORD \_\_\_\_\_

*Must be 8-30 characters long. Must include three of the following: uppercase letters, lowercase letters, numbers, or special characters.*

## 4 COMPLETE YOUR PROFILE

1. *Enter your social security number (double check and make sure it is correct!)*
2. *Enter your birthdate*
3. *Enter your name exactly as it appears on your social security card*

***\*Social Security matches are typically confirmed within 1-3 days. Errors can cause delays.***

## 5 CHALLENGE QUESTIONS & ANSWERS

*There are four challenge questions and answers. These questions are utilized to recover your account if the username or password is forgotten. Write the answers below.*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

***\*\*\*Make sure to stay away from questions related to favorite food, color, etc., as these answers may change in the future\*\*\****

## 6 VERIFY YOUR EMAIL ADDRESS & MOBILE PHONE NUMBER

*FSA will send an email with a code that must be entered to verify your email address. FSA will send a text message with a code used to verify your mobile phone number. Your FSA ID is ready to use!*

*\*Parents without a social security number cannot create an FSA ID; they will need to sign the FAFSA by mailing a signature page to the Federal Student Aid Program.*

**KEEP THIS DOCUMENT IN A SAFE AND SECURE PLACE!**

# FSA ID WORKSHEET



<https://fsaid.ed.gov>

Federal Student Aid IDs are required for students and parents to “electronically” sign the FAFSA. Unless a FAFSA is signed, it will not be processed for award eligibility.

**\*\*\*DEPENDENT STUDENTS: One parent will need to create an FSAID in order to sign their portion of the FAFSA\*\*\***

## 1 ENTER AN EMAIL ADDRESS \_\_\_\_\_

*The email address must be unique to the individual. You will not be able to use the same email address for student and parent. Please do not use school or work email accounts, use a personal email account (Gmail, yahoo, etc.).*

## 2 CREATE A USERNAME \_\_\_\_\_

*Must be 6-30 characters. Avoid using personal identifiers like your name or birthdate*

## 3 CREATE A PASSWORD \_\_\_\_\_

*Must be 8-30 characters long. Must include three of the following: uppercase letters, lowercase letters, numbers, or special characters.*

## 4 COMPLETE YOUR PROFILE

1. *Enter your social security number (double check and make sure it is correct!)*
2. *Enter your birthdate*
3. *Enter your name exactly as it appears on your social security card*

***\*Social Security matches are typically confirmed within 1-3 days. Errors can cause delays.***

## 5 CHALLENGE QUESTIONS & ANSWERS

*There are four challenge questions and answers. These questions are utilized to recover your account if the username or password is forgotten. Write the answers below.*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

***\*\*\*Make sure to stay away from questions related to favorite food, color, etc., as these answers may change in the future\*\*\****

## 6 VERIFY YOUR EMAIL ADDRESS & MOBILE PHONE NUMBER

*FSA will send an email with a code that must be entered to verify your email address. FSA will send a text message with a code used to verify your mobile phone number. Your FSA ID is ready to use!*

*\*Parents without a social security number cannot create an FSA ID; they will need to sign the FAFSA by mailing a signature page to the Federal Student Aid Program.*

**KEEP THIS DOCUMENT IN A SAFE AND SECURE PLACE!**