

2023 Financial Aid Guide: SOAR FAQs

As we welcome students for the upcoming year, it is important to recognize the many moving pieces that fall into place to make your journey to Berry successful. We expect questions, and assume you are ready to ask. Therefore, we thought it would be helpful to document some FAQs as you join the Berry family.

Continue reading for pro tips and helpful hints!

STATE AID

1. How do I know if I am eligible for state aid?

If you live in Georgia, you may qualify for state-funded aid programs. The Georgia Student Finance Commission (GSFC) provides a helpful resource for students to track their state aid eligibility through their GAfutures account at My High School HOPE GPA. Also, make sure that your high school submits your final transcript to GSFC to determine final HOPE or Zell Miller scholarship eligibility.

Home schooled students may find about their specific application and qualification process for state aid here: Completer of an accredited home study program or Completer of an unaccredited home study program. Please note that any HOPE or Zell Miller scholarship offered in your financial aid offer is tentative and contingent upon completion of the application and qualification process with GAfutures.

In order to offer any state aid, GSFC will need to have some type of application in file. We recommend filing the 2023–2024 Free Application for Federal Student Aid (FAFSA) at **studentaid.gov**. Alternately, you can complete the **Georgia Student Finance Application (GSFAPP)** at **gafutures.org**

Your HOPE or Zell Miller Scholarship (depending on your qualifications and other eligibility requirements) will be updated in your Berry financial aid offer after GSFC confirms your final eligibility (upon graduation from high school) and as soon as the Office of Financial Aid reviews this information.

You may find more information about state aid by visiting **gafutures.org**

COMPLETING THE FINANCIAL AID PROCESS

2. Where do I find my financial aid offer information to-date?

Your to-date financial aid offer is available in the Berry financial aid portal at **financialaid.berry.edu**.

After logging into the financial aid portal, go to the "Menu" tab in the top left corner and select "Financial Aid Offer" to view your offer to-date.

3. How do I know if anything is missing in my file and preventing the offered aid from being confirmed or disbursed?

Follow the steps in FAQ 2; however, this time you do not have to access the "Menu" tab. You can simply view the missing items from the "Your Documents" section of the main page. Questions about these documents? Select the hyperlink for each item and a detailed description of the item will be provided.

If your FAFSA was selected for Verification, you will find a detail of documents needed by the Office of Financial Aid to complete this process. Your financial aid offer will remain tentative until your Verification review completes. Your financial aid offer may be modified by the outcome of the Verification process and each time that you submit new information as part of the FAFSA.

4. How do I submit/upload documents to the office of financial aid?

Great question! If you have made it this far, and are viewing any documents you may be missing on the home page of **financialaid.berry.edu**, you will notice a hyperlink that says "Incoming Students – Financial Aid Document Upload Portal." This link will take you to the Upload Portal where you should see the items missing that you need to upload.

Please Note: If "Your Documents" include a *Verification Worksheet – V4* or a *Verification Worksheet – V5*, in addition to the submission of any other required items, you and your parent listed in the FAFSA must visit the Office of Financial Aid in person with an original government-issued ID. We look forward to helping you complete this step during your SOAR time on campus. Please visit us in Herman Hall, 105. The office is open from 8 a.m. to 5 p.m.

Once you have your documents ready to upload, select "Upload Link" next to the missing item, then select the file that you have saved to your computer. You can then submit the document securely and our office will process the item.



Need help? Check out our instructional video for more information.

5. How do I accept or decline loans?

A very important step! If you submitted a FAFSA, it is likely that you will be offered Federal Direct Loans. It's important for us to note that you do not have to take out these loans and they are not automatically accepted for you! If you do choose to take them, you'll need to formally accept the loan through your financial aid page. If you choose not to take them, you'll need to formally decline them.

To accept or decline your loan offer, log into **financialaid.berry.edu** (this place should feel like home by now!). If you look at the "Menu" tab in the top left corner, you can see the option to "Accept/Decline Loans."

You will be able to review all of your grants, scholarships, and loans here. However, to specifically accept/decline your Federal Direct Loans, you will notice a small gray scroll bar underneath all awards. Move this scroll bar to the right, and you should see where a drop-down appears on the rows with the loans. Change the status as you wish, then select "Submit."

The fixed interest rate for Federal Direct Subsidized and Unsubsidized Loans was 4.99% during the 2022–23 academic year. For Federal Direct Subsidized loans, the interest does not accrue while you are enrolled at least part-time in college, as the interest is federally subsidized.



Need help? Check out our instructional video for more information.

Pro tip: If you are accepting your loans, there are still two items you need to complete! Continue reading for more information!

6. How do I complete the counseling and required documents corresponding to the accepted loans?

Berry will need two items in order to disburse the Federal Direct Loans to your student account. The two items needed are: Federal Direct Loan Entrance Counseling and Federal Direct Loan Master Promissory Note (MPN). Both items can be completed by logging in with your FSA ID at **studentaid.gov**. Hover over "Loans and Grants" at the top, select and complete the Master Promissory Note (MPN) and the Loan Entrance Counseling, both listed in a column to your left. Make sure Berry College is added to receive the results!

PAYING YOUR BALANCE

7. How do I see my balance for the fall?

Once all of your financial aid has been disbursed to your student account as anticipated, you can view an accurate balance through the Student Account Center. To do so, log in to the VikingWeb student portal at **vikingweb.berry.edu.** Select the "Finances" tab at the top, then select the hyperlinked "Student Account Center."

Select "Go" under the student option on the far right, and you can view your current balance on the far left in a gray chart.

8. How do I submit payment?

To submit a payment, visit mycollegepaymentplan.com/berry. When setting up a payment plan, there is a \$55 fee applied each semester that a payment plan is used. For more information, please plan to attend the "Paying for Berry" breakout session hosted by Student Financial Services during SOAR.

Pro tip: if you are setting up a payment plan, this must be in place before **July 6** in order to meet the July 10th payment deadline.

9. My parents would like to utilize a loan. How do they apply for the Parent Plus Loan?

Your parent can also utilize a loan from the Department of Education. They will need a Federal Student Aid ID to do so and can create one in this process. They can log in to **studentaid.gov** and select "PLUS Loans: Grad PLUS and

Parent PLUS" by hovering over the "Loans and Grants" tab.

As in the case of the student opting for Federal Direct Loans, the parent will also need to complete a Master Promissory Note. It can be found also at studentaid.gov by hovering over "Loans and Grants" and selecting "Master Promissory Note (MPN)" and "I'm a Parent of an Undergraduate Student."

The fixed interest rate for Federal Direct PLUS loans during academic year 2022–2023 was 7.54%.

10. Do I qualify for a Student Access Loan (SAL)?

The SAL is a need-based loan available for selected Georgia resident students who, having exhausted all aid (including Federal Direct Student Loans) and subtracted their Expected Family Contribution (EFC), still have a gap to meet their annual educational cost (cost of attendance).

The SAL is a 1% fixed rate loan available for up to \$8,000 per academic year based on eligibility and available funds. The SAL selection is on a first-come, first-served basis. The SAL application (available on June 15, 2023) and more information is available at **gafutures.org**.

11. Why are my loans not showing on my account?

Please refer to FAQ #5 and #6. It is possible you have not completed the Master Promissory Note or Entrance Counseling, or you may not have accepted your loans in VikingWeb! All three steps are needed before the loans will subtract from your balance. Need assistance? Please call our office at 706.236.1714.

12. Are there any other borrowing options for students and parents?

For an overview of available educational loans, including loans from private lenders, please visit our **Educational Loans** site.

13. I have been awarded an outside scholarship for my educational expenses at Berry College. Where should I address the payment or check?

Berry College P.O. BOX 490129 Mount Berry, Georgia 30149-0129

Please include the student name and Berry student ID # so that we can make sure it is added to the correct account.

14. Who can assist me with Veteran Affairs Educational Benefits questions?

For Certification questions: Alice Shiflett, VA Certifying Official, Office of the Registrar, Phone: 706.236.2190, Email: ashiflett@berry.edu

For financial aid and VA benefits questions, please contact the Office of Financial Aid at 706.236.1714. Email: financialaid@berry.edu

WHAT TO EXPECT AFTER REGISTRATION AND ENROLLMENT

15. Why is FERPA important for the communication of financial aid related matters?

When you reach the age of 18 or enroll in college, your FERPA rights transfer from parent(s) to you, meaning that Berry offices can communicate only with you unless you tell us otherwise. In order for the Office of Financial Aid to communicate with relatives or family members on your behalf, you will need to grant FERPA permissions in compliance with the Family Educational Rights and Privacy Act of 1974. You may grant or update FERPA permissions by completing the Release of Information Form available in the Student tab of VikingWeb, under the "Security" section.

16. I need verification of my enrollment at Berry College. When will my enrollment verification be available?

Your enrollment verification becomes available the first week of each semester. You may request your verification of enrollment in VikingWeb.

17. How do I renew my financial aid one year to the next?

Berry scholarships and grants are renewed if you maintain a Berry cumulative grade point average of 2.0 or greater. Additionally, in order to continue qualification for the Berry College Grant from Alumni & Friends and for

Federal Grants and Loans, you must submit a FAFSA each year.

HOPE and Zell Miller Scholarship recipients must maintain a GAfutures-calculated GPA of 3.0 and 3.3 respectively (this GPA is available at GAfutures.org). HOPE and Zell Miller funds are available until the student has attempted 127 credit hours.

Berry College scholarships and grants are limited to 8 semesters.

18. What is Satisfactory Academic Progress?

In addition to achieving academic progress (Berry cumulative grade point average of 2.0 or greater) students must meet **Financial Aid SAP** each semester.

The three components of this policy are:

- a. Student must earn 67% of all career attempted credit hours
- b. Student must maintain an SAP cumulative grade point average of 2.0 or greater and
- c. Student is eligible for federal aid for no more than 150% of the credit hours required to earn their degree.

State scholarships are available until the student has attempted 127 credit hours. Berry College scholarships and grants are limited to 8 semesters.

19. Do I need a FAFSA each year?

We do encourage the renewal of your FAFSA for the following academic year of enrollment no later than February 15. The FAFSA may qualify you for needbased aid as well as federal student and parent loans. Please visit studentaid.gov for more information about filing the 2024–25 FAFSA.

20. How do I access additional Berry scholarship opportunities?

You may learn about additional aid opportunities by meeting with a financial aid counselor on campus. Your financial aid counselor will help you explore additional resources and opportunities that may assist affording your Berry journey. You may also learn about additional scholarships by attending the Financial Aid Opportunities sessions hosted by the Office of Financial Aid early each spring semester. Finally, as you make progress in your major and

engage in student life activities, you may qualify for endowed scholarships based on financial need and/or your talents and academic qualifications. We encourage you to stay engaged with our office, your academic advisor, LifeWorks supervisor, mentors and faculty in your department.

21. Where can I find information about external financial resources for next and future years at Berry?

Right in your Berry financial aid portal! The Office of Financial Aid is pleased to facilitate ScholarshipUniverse, a personalized portal that makes it easy to apply for external scholarships. ScholarshipUniverse provides you with a one-stop shop that will match you to best-fit opportunities. Simply log into financialaid.berry.edu and from the menu, select "External Scholarships" and then select "ScholarshipUniverse."

22. Can I speak with a financial aid counselor?

Absolutely! The Office of Financial Aid is open from 8 a.m. to 5 p.m., Monday through Friday. Please call 706.236.1714 or email us at **financialaid@berry.edu** to schedule an appointment with a financial aid counselor.