

2023-24

Great Basin College

Student Financial Services Office

Handbook



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GBC School Code: 006977

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Letter from the Director of Financial Aid

Dear Student:

“The Guide” is an important tool to help you know and understand the policies and procedures for receiving and maintaining eligibility for financial aid. It also details your rights and responsibilities as a financial aid recipient.

[Academic advisors](#) are available to assist you on a walk-in basis during regular office hours. For in depth financial aid questions or problems, students should work directly with a financial aid advisor to resolve the issue. Students may reach a [financial aid](#) advisor by telephone, e-mail, or in-person.

Students must reapply for financial aid and most scholarships every year. We recommend students reapply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) on-line at www.studentaid.gov starting October 1st of every year.

The GBC scholarship application is available for students on the GBC Financial Aid web site in early December for the following academic year. The deadline for the annual Scholarship Application is early March every year.

The **2023-2024** academic year brings several important reminders for our applicants:

- 1) **The FAFSA will be available October 1 every year for the 2023-24 academic year.**
- 2) **The FAFSA will collect information from an earlier tax year**

• **VERIFICATION:** Each year the federal processor and/or the GBC Student Financial Services Office (SFSO) may select students FAFSA applications for review if information is inaccurate. GBC has the authority to request copies of certain financial documents from you (and your spouse) or parents.

No further processing of the financial aid file occurs until the required documents are submitted. If the required documents are not submitted by the deadline, the need-based aid offered is withdrawn and given to another need-eligible student.

• **Delay-100% Online Classes:** If all your classes are all online and you do not live within the [GBC Service areas](#), you must submit a progress report indicating that you are making Federal Satisfactory Academic Progress (SAP) in all classes, before the GBC SFSO disburses any grants or loans.

• **30-DAY DELAY: First-time, first-year** undergraduate students are subject to a 30-day hold on the disbursement of Federal Direct Student Loans and Parent loan funds. The 30-day waiting period begins on the first day of the semester. This is a federal regulation. Progress reports required.

• **ONE SEMESTER ONLY LOANS:** If you borrow for one semester only, the Federal Direct Student Loan and/or Parent Loan must be disbursed in two equal installments within that semester. One half is disbursed at the beginning of the semester and the second half at the mid-point of the semester. Progress reports required for each disbursement.

FORMS AND PUBLICATIONS: Students may download forms from www.gbcnv.edu/financial under “**Forms Directory**”. We supply paper versions of forms and publications upon request. We accept faxed forms and/or documents, except the Identity/Educational Purpose form and Verification Worksheets 4 and 5.

Thank you for taking the time to read “The Guide”. Please refer to it throughout the academic year. Thank you for choosing Great Basin College.

Sincerely,

Scott Nielsen

Funding Your Education

Federal Student Aid from the U.S. Department of Education is the largest source in America, providing over \$150 billion in grants, loans, work-study, and federal student loans to eligible students by completing the Free Application for Federal Student Aid (FAFSA).

Student Aid Eligibility: Eligibility for most federal student aid is based on financial need and several other factors.

The most basic eligibility requirements to receive federal student aid are that you must:

- Be a U.S. citizen or an eligible noncitizen,
- Have a valid Social Security number
- Must maintain federal satisfactory academic progress in college or career school,
- Show you're qualified to obtain postsecondary education by
 - Having a standard high school diploma or General Education Development (GED) certificate.
(Certificate of Completion/Adjusted Diploma are unacceptable)
- Must not be in default on a federal student loan and do not owe money on a federal student grant.
- Certify that you will use federal student aid for educational purposes.
- Must be enrolled or accepted as a regular student working toward an eligible degree or certificate program.
- Have not earned a bachelor's degree
- Sign the certification statement on the FAFSA stating that you:
 - are not in default Federal student loan and do not owe money on a federal student grant and;
 - you will use federal student aid for educational purposes.

Things You Should Know

- **MyGBC Self-Service Student Center:** We encourage you to check your Student Center account often. Your financial aid notification letter will be available for your review after **May 1, 2023**. You must have access to your Student Self-Service Center to accept, reduce, or decline all aid offered to you. Pell, state, and institutional grants are defaulted to accept.
- **Check your Email Account:** GBC will communicate with you through email. It is highly recommended that you check your email account regularly. GBC SFSO will email correspondence letters to your email address that you provided on your admission application
- **Census Date:** The Student Financial Services Office (SFSO) can only pay for courses enrolled in a week after classes start in **August and January**. If you enroll in classes after that date, SFSO cannot pay for your courses. Call Admissions Office at (775) 327-2059 for census dates.
- **Financial Aid Disbursement Dates:** The anticipated disbursement date on your Student Center is **not** the actual date that you will receive your refund. This is an internal date (10 days before classes start) that SFSO can start disbursing the Pell Grant to pay for students' classes in August and January.
- **Financial aid refunds** are issued the Friday before each semester begins in August and January.
- **Missing Documents** must be turned in before **July 1, 2023** for the **Fall 2023 term** and **December 1, 2023** for the **Spring 2024 term**.
- **Direct Deposit:** Easier and faster way to receive your refund into your personal checking or savings account. You may encounter problems cashing financial aid checks if you don't have a personal bank account. Most banks require a 7- 10 business day hold on new accounts and you will not have access to your funds until the check clears. **Check with the banking institutions of your choice**. GBC is not held responsible if using a bank account not in your name.
- **Federal Student Loan request** for the 2023-24 will be available after **July 1, 2023**, at www.gbcnv.edu/financial website. **Student Loans**- is a separate process. Financial Aid file must be complete before awarding any student loans.
- **Suspension/Maximum Credit Appeal forms** must be turned by **August 1st** for the Fall term and **March 1st** for the Spring term. Summer Appeals due by **July 1st**.
- **Set up a Payment Plan:** **This includes students receiving financial aid.** This ensures that you will not be dis-enrolled from your classes or risk losing your spot in your classes.
- **Degree Objective:** Federal financial aid recipients must take courses that are applicable toward the degree objective declared at GBC's Admission and Records Office. Your financial aid will not pay for those courses that are not applicable toward your degree objective on file at the GBC Admission and Records Office. Students will receive emails from the Financial Aid Office if classes are not applicable. Check with Financial Aid before changing degree objective.
- **Official Academic Transcripts:** Official academic transcripts will be required for GBC's students selected for Unusual Enrollment History either by the Department of Education or by GBC.
- **Progress Reports:** will be required for students that have 100% online classes and do not live within the GBC Service Areas. In some circumstances, students may have to submit progress reports **2 or 3 times** during the spring semester. **Any financial aid student may subject to submitting a Progress report at any time during each semester**. Read the GBC Federal Satisfactory Academic Progress requirements.

What Type of Programs are Available?

By completing the 2023-24 Free Application for Student Aid application (FAFSA), you will be applying for all federal aid in one application.

The FAFSA becomes available in October 1st of each year. Apply Early! There are state grants and federal student aid programs that are on a first-come, first-serve basis.

For more information on the FAFSA go to Department of Education's Federal Student Aid website: www.studentaid.gov

There are four basic types of programs available: federal and state grants, loans, and student employment.

Grants Program – Grants are need-based, “gift aid” that does not need to be repaid.

Pell Grants-Generally awarded to undergraduate students with exceptional financial need who have not earned a bachelor's or graduate degree. It is a federally funded grant program for U.S. citizens and eligible non-citizens. The Expected Family Contribution (EFC) and enrollment/funding status (full time, 3/4 or 1/2 time) determine Pell Grant eligibility and amount. If you are enrolled less than half time (<6 credits) and determined to be Pell Grant eligible, contact your financial aid advisor for further information.

Federal Supplemental Education Opportunity Grant (SEOG) is a federal grant available to undergraduate students with exceptional financial need. Priority is given to Pell Grant eligible students. Need eligibility and enrollment/funding status (full time, 3/4 or 1/2 time) determine eligibility and amount.

Nevada Access Programs are state grants for undergraduate and graduate students. Both residents and non-residents may be considered. Need eligibility and enrollment/funding status (full time, 3/4 or 1/2 time) determine eligibility and amount.

College Work-study -A part-time work program to earn money while you are in school. A student cannot work more than 19 ½ hours a week.

Federal Direct Student Loan programs are long-term, federal loans. The interest rate is adjusted every July 1 –based on the 91-day T-bill but will not exceed 8.25%. The lender may deduct origination fees up to **1.059%** from the amount borrowed to help reduce the cost of processing the loan.

As a result of the Health Care and Education Reconciliation Act beginning July 1, 2011, federal student loans will no longer be made by private lenders under the Federal Family Education Loan (FFEL) Program. Instead, all new federal student loans will come directly from the U.S. Department of Education under the William D. Ford Direct Loan Program. There are two types of loans – subsidized and unsubsidized.

- Repayment begins six months following graduation, withdrawal, or enrollment less than half time.
- If a student is not eligible for a subsidized loan, a student may be offered an unsubsidized loan.
- Must have a Financial Aid Award before awarding student loans

Direct Subsidized Loan is awarded on the basis of financial need.

- Interest rate for **2022-23** is **4.99%** **2023-24: TBA**
- No interest accrues while the student is in-school half time or more, during the grace period, or during authorized deferment periods. The federal government pays the interest on your behalf during these periods.
- Direct subsidized loans as **July 1, 2014**, and before **July 1, 2015**, if you received a subsidized loan during this timeframe, you will be responsible for the interest that it accrues while your loan is in the grace period.

Direct Unsubsidized Loan is not awarded on the basis of financial need. However, federal regulations do require a FAFSA to be completed prior to certifying an unsubsidized Direct Loan.

- Interest rate for **2022-23** is **4.99%**. **2023-24: TBA**
- Interest is charged from the time the loan is disbursed until it is paid-in-full. It is recommended that you pay the interest while in school. If not, the interest accumulates and it is capitalized, and added to the principal amount of the loan. Interest continues to accumulate, and it increases the total repayment amount of the loan.
- You will not receive any billing. Although, you can start paying your interest a FedLoan Servicing at www.myfedLoan.org
 - Create an Account

Direct Parent Loan for Undergraduate Students provides affordable financing to parent(s) ability to repay and credit worthiness to cover educational expenses such as tuition, school supplies, housing, and more. The lender may deduct origination fees up to **4.236%** from the amount borrowed to help reduce the cost of processing the loan.

Interest rate for **2022-23** is **7.54%**. **2023-34 TBA**

- Complete a GBC Parent Loan Request form.
- Complete the [GBC Admission Application online](#) to make the process smoother for the student. Parent social security number and degree objective required on the admission application.

PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS) provides affordable financing to parent(s) ability to repay and credit worthiness to cover educational expenses such as tuition, school supplies, housing, and more.

The interest rate is adjusted every July 1 –based on the 91-day T-bill but will not exceed 8.25%. The Department of Education may deduct origination fees up **4.248%** from the amount borrowed to help reduce the cost of processing the loan. After October 1, 2017, the origination fee changes to **4.236%**

- Federal Direct Parent PLUS Loan for **2022-23 = 7.54%**

To be eligible for a Direct Parent Loan:

- The parent borrower must be the student’s biological or adoptive parent.
- The student and parent must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant.
- The student must be a dependent student who is enrolled at least half-time at a school that participates in the Direct Loan Program. GBC participates in the Direct Loan Program.

- A student is considered dependent if he or she is under the age of 24 years of age, has no dependents, and is not married, a veteran, a graduate or professional degree student, or a ward of the court.
- A parent borrower must not have an adverse credit history (a credit check will be done).
 - If the parent does not pass the credit check, the parent has the option having a co-signor. The co-signor, who agrees to endorse the loan, promises to repay the loan if the parent fails to do so.
 - If a parent does not have a co-signor, the student can be offered up additional \$4000 in an unsubsidized student loan.

Apply for Parent Loan at www.studentloans.gov

Parent must apply for a Federal Student Aid (FSA) ID username and password.

- Requires a parent to have a FSA ID username and password to access the Student Loans.gov website.
- Apply for a FSA ID username and password. If you have child, who is already in college and has applied for aid, you can use that same FSA ID.
- Parent apply for GBC admission online to make a smooth process for their college student. Parent's information is linked to student parent loan records. Parent social security number and degree objective required.
- Complete the GBC Parent Loan Request Form.
- 30-day wait does not apply to Parent Loans for their dependent child.

Any outstanding institutional charges (tuition and housing, etc.) will be deducted out the parent loan and the remaining residual will be given to student or parent in the form of a check or Direct Deposit (EFT) into your personal checking or savings account.

Loan Programs--Loans are borrowed funds and must be repaid.

Apply for Free Federal Student Aid (FAFSA)

Recommended: Quicker and easier than ever online!

You can complete an online Free Application for Federal Student Aid (FAFSA) a www.studentaid.gov

GBC School Code: 006977

When the Free Application for Federal Student Aid (FAFSA) is submitted to the federal processor, the student is automatically considered for all federal, state, and institutional programs if he/she meets the eligibility criteria for that program

Create a FAFSA Username and Password (Student & Parent)

Video on how to Create Username and Password:
<https://www.youtube.com/watch?v=iTb7hMVtzco>

Student/ Parent must [apply for a FSA ID Username and Password](#)

Your FSA ID username and password can be used each year to electronically apply for federal student aid and to access your Federal Student Aid records online. You will also need the FSA ID username and password to access the U.S. Department of Education websites:

- Free Application for Federal Student Aid (FAFSA)
- National Student Loan Database System (NSLDS)
- StudentLoans.gov website. This website is used to apply for a federal student or parent loans, complete the Entrance Counseling, Master Promissory Note, and to view your loan documents.

Six Easy Steps:

- 1) Create an FSA ID.
- 2) Create a username and password and enter your e-mail address.
- 3) Enter your name, date of birth, social security number. (Ensure you input your name and social security number as it appears on social security card), contact information and challenge questions and answers.
- 4) If you have Federal Student Aid PIN, you will be able to enter it and link it to your FSA ID. You can still create an FSA ID if you have forgotten or do not have a PIN.
- 5) Review your information and read and accept the terms and conditions.
- 6) Confirm your e-mail address using the secure code, which will be sent to the email address you entered when you created your FSA ID. Once you verify your e-mail address, you can use it instead of your username to log in to the websites.

Note: If you are parent and already have a child in college, you do not need re-apply for a FSA ID username and password you can use the same FSA ID to sign each child's FAFSA.

Once you receive your FSA ID username and password:

- Do not share or give to anyone, including commercial services that offer to help you complete the FAFSA.
- Be sure to keep your FSA ID username and password in a safe place.

Video of how to complete FAFSA and how to use the IRS Retrieval tool to transfer into FAFSA:

<https://www.youtube.com/watch?v=9apxxQrx-WY>

A dark blue graphic with white text and icons. On the left, it says 'Complete the FAFSA® Form' and 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or graduate school.' In the center, there is an illustration of three people walking. On the right, it asks 'New to the FAFSA® Process?' and 'Returning User?' with corresponding buttons and instructions.

Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or graduate school.

New to the FAFSA® Process?
Completing the FAFSA form is free. Fill it out now.

[Start Here](#)

Returning User?
Correct info | Add a school
View your *Student Aid Report (SAR)*

[Log In](#)

GATHER DOCUMENTS TO APPLY

Student / Parent

- Your W-2 and Federal Income Tax Return for 2021 for student.
- Your (and if married, your spouse's) W-2 and 2021 Federal Income Tax Return.
- Bank Statements
- Verification of Child Support received or paid out for the calendar year of 2021.
 - **Do not estimate.** Make sure it is verifiable. You may be asked to provide documentation to verify amount paid out or received.
- Your current business and investment mortgage information, business and farms records, bond and other investments records.
- Valid Email addresses for student/parent
- Identification documents:
 - Social Security Card
 - Parent and Student
 - Driver's License number (if any)
 - Alien Registration Number or permanent resident Card
- FSA ID Username and Password (Electronic Signature) for yourself and a parent.
- Make sure you input your name as it appears on your social security card.
- Try and utilize the IRS Data Retrieval Tool to transfer your 2021 IRS income tax into your FAFSA. We highly recommend using the IRS Data Retrieval Tool.

PAPER APPLICATION FAFSA

You can download and complete a paper 2022-23 Free Application for Federal Student Aid (FAFSA) at: <https://studentaid.gov/sites/default/files/2022-23-fafsa.pdf>

➤ **2023-24 paper FAFSA**

● **Light Blue is for students**

● **Light Purple is for parent information**

Three ways to submit:

- Bring/Fax/Email your paper FAFSA application to the GBC Student Financial Services Office and we will submit it electronically to the U.S. Department of Education.
 - Generally, it takes about 3 to 5 business days for the SFSO to receive the results which will be a Student Aid Report (SAR).
- Mail your paper FAFSA application to:
 - Federal Student Aid Programs, P.O. Box 7654, London, KY 40742-7654
 - You will receive your SAR by email within 2 weeks, or 3 weeks if you do not provide an email address.
- Request a paper FAFSA application by calling 1-800-433-3243 or 319-337-5665. If you are hearing impaired, please contact the TTYline at 1-800-730-8913
- Need help in filling out the FAFSA, you can call or visit the GBC Student Financial Services Office at (775) 327-2095. Our office hours 8:00 am to 5:00 pm, Monday thru Friday. Elko Campus location: Berg Hall..
 - If you reside in one of GBC Off-campus, you may visit your respective campus and call the Elko office (at no charge) for assistance.
 - You can also visit this web site for assistance: www.studentaid.gov

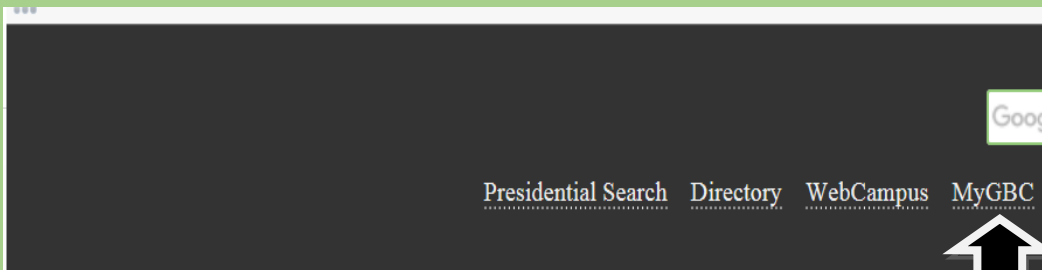
What's Next?

After you submit your FAFSA

The Department of Education (DOE) will send the results to you at the email address you indicated on the FAFSA. DOE will also send the results to all the schools that you listed on the FAFSA.

Generally, it takes about three to five days to receive the result in your valid personal email, which is called a Student Aid Report (SAR). If you mailed your FAFSA Application to the Department of Education, you will receive a Student Aid Report (SAR) within 2 weeks, or 3 weeks if you do not provide an email address.

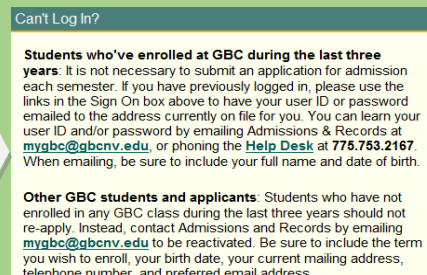
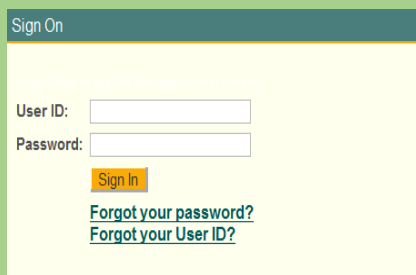
The GBC Student Financial Services will send you an email notifying you that your FAFSA results were received by our office. Another email notifying you of what form(s) that you will need to submit. If you do not receive an email, you can view the same email in your "Communication Center" by logging into you're my **GBC Self-Service Center** at www.gbcnv.edu Follow the "Sign On" instructions by logging in with your 10-digit student ID and password. Can't log in? Call Help Desk (775) 327-2170



Go to www.gbcnv.edu > double click on MYGBC

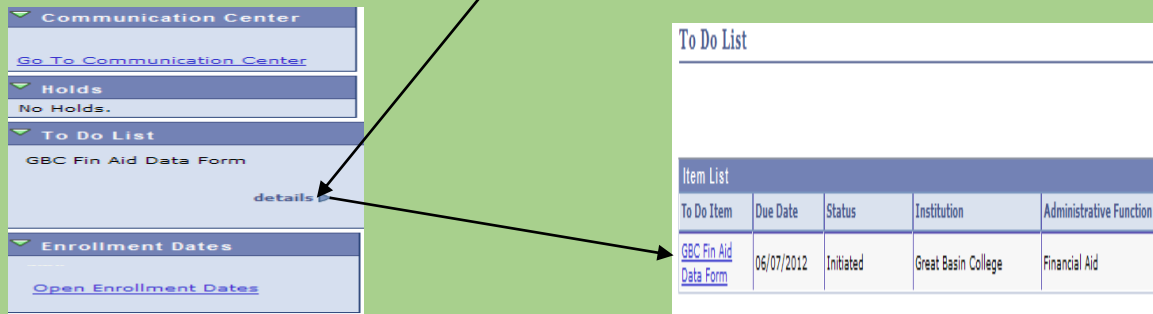


If you have trouble logging in, contact the Help desk or email GBC Admission & Records Office.



The GBC Student Financial Services Office will also send you an email asking you to provide additional documentation to our office to complete your financial aid file. You may be asked to complete several forms which will be outlined at your Student Center “To Do List.”

Log into your Self-Service Center > go to Student Center> Security Warning > click yes > To Do List > click on the “Detail” link (see below)



Click on the GBC Fin Aid Data Form (blue link). Under the “Description” box, the form is available for download at www.gbcnv.edu/financial/forms.html

GBC Fin Aid Data Form

Aid Year: 2018

Contact

Academic Institution: Great Basin College
Administrative Function: Financial Aid
Due Date: 04/07/2017

GBC Fin Aid Data Form

Please complete the Financial Aid Data Form available on our web site. <http://www.gbcnv.edu/financial/forms.html> Submit the completed form to GBC Student Financial Services.

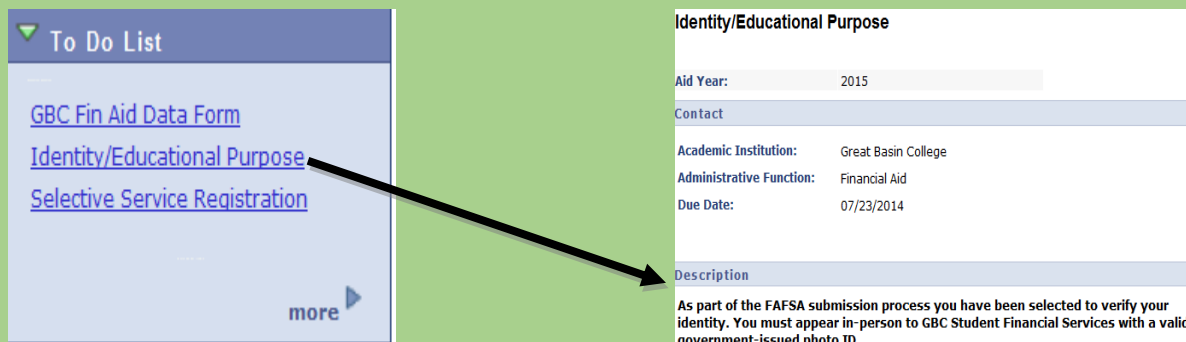
A student may just have one “To Do Item” or several items. It is recommended that you check your “To do Item” periodically to ensure that there are no other documents needed to complete your financial aid file.



GBC Student Financial Services is obligated to ensure processes are in place to protect against financial aid fraud.

You may have an “Identity/Educational Purpose” form on your “To Do List”:

Identity/Educational Purpose Verification



- If you live out-of-state or out of the GBC Service Areas, you will need to complete the 2023-24 paper Identity/Educational Purpose form. This form must be notarized to be valid. **Mail original**

form directly to GBC Student Financial Services Office along with your valid government issued photo identification.

Faxed or emailed Identity/Educational Purpose form will not be accepted.

- If you live in Elko, Carlin, Spring Creek, Owyhee, Wells, Jackpot, Crescent Valley, or Wendover, you must appear in-person at the Elko GBC Student Financial Services Office. Bring a valid government issued photo identification with you. **Expired government-issued photo identification is unacceptable.**
- If you live within the GBC Service Area Centers such as Battle Mountain, Ely, Winnemucca, or Pahrump, you may walk-in into those Centers to verify your identity. Bring your valid government issued photo identification with you. **Expired government-issued photo identification is unacceptable.**

FRAUD WARNING:

If you purposely give false or misleading information to establish eligibility for Federal Financial Aid, you may be subject to \$10,000 fine, prison sentence, or both.

Individuals who willfully submit fraudulent information and/or documentation to obtain federal funds will be investigated to the fullest extent possible. Cases of fraud will be reported to the Office of the Inspector General in Washington D.C.

These are some forms of financial aid fraud include, but are not limited to, the following:

- Forged signatures on an application, verification documentation or master promissory notes.
- Falsified documents- including reporting members that are not part of your household
- False statements of income
- False statements of citizenship
- Use of fictitious names, addresses, Social Security Numbers
- False claims of independent status
- Falsified high school completion and/or GED Completion

Submit Missing Documents on or before the deadlines below to ensure that you have a Financial Aid Award Package and/or funds before each semester begins. Otherwise, be prepared to purchase your books out of your own pocket. **Do not procrastinate!**

Read and follow all directions on any communications from GBC or from the U.S. Department of Education and respond by deadlines. If you don't respond, you might not receive federal student aid, or it could delay your federal aid.

There is one supplemental form all students must complete, which is the Data Form. The Data Form has a **Certification** by which you must initial that you fully understand the terms and conditions of receiving federal financial aid.

Certification

Students will be held accountable for the terms and conditions as a federal financial aid recipient.

1. I authorize GBC to apply my 2023-24 awarded Title IV federal funds to any outstanding current and/or minor(less than \$25) year institutional charges incurred by myself.

2. I must take classes that are applicable to my degree objective on file with Admissions & Records. **Federal Financial Aid will only pay for classes that are applicable toward your degree.**
3. Financial Aid will not pay for remedial courses (i.e., courses below 095)
4. Financial Aid will not cover Continuing Education courses or Excess Credit fees, Late fees, New Student Application Fee, and Housing fees (deposit/application fee).
5. Repeated Class: I understand that financial aid will pay for a repeated class one additional time.
6. If I don't reside in the GBC service area, and I am enrolled in **100% ONLINE** courses. I must submit **Progress Reports** indicating substantial academic progress in class before any funds will be released. **(This applies only to the first semester of enrollment and will cause a delay in disbursement.)**
7. I cannot receive federal aid at two (2) institutions during the same academic semester.
8. My Financial aid will be adjusted during the 100% refund period date. After the 100% refund period date, it will not be adjusted even if I enroll in a late starting class.
9. I have read and fully understand the Financial Aid Handbook and the Federal Satisfactory Academic Progress (S.A.P.) requirements. It is my responsibility to know if I am maintaining the S.A.P. requirements.
10. I must complete all courses I am funded for each semester. Failure to do could result in suspension and/or owing money back to the Department of Education or Great Basin College. (Refer to S.A.P)
11. I will contact the Financial Aid Office before I drop/add any of my classes before the 100% refund period date. Any changes made after said date, will affect my financial aid and I may owe back funds to GBC or Department of Education
12. If my financial aid has been delayed for any reason, I am responsible to purchase my books, maintain reliable internet access, and set up a payment plan until my financial aid is complete.
13. I understand that I must have a standard high school diploma/GED, **not an adjusted diploma or a certificate of attendance.**

You certify that the information provided is true, correct, and complete to the best of your knowledge. You agree that, if requested, to provide any additional documentation to verify this information.

If you purposely give false or misleading information to establish eligibility for Federal Financial Aid, you may be subject to \$10,000 fine, prison sentence, or both.

Depending on the time of year, such as our peak times (August and January), it could take up to **four to six weeks** to review the missing documentation turned in after July 1st.

MISSING DOCUMENT DEADLINES

Deadlines for submitting your **"Missing Documents"** to ensure that you have an Award Letter and/or funds before each semester begins.

Deadline for Fall Semester: July 1, 2023

Deadline for Spring Semester: December 1, 2023

However, you can still turn in your **Missing Documents** after the deadlines, but this does not guarantee that you will have an Award Letter and/or funds before each semester begins.

Be prepared to purchase your books out-of-pocket!

It's also recommended that you set up a Payment Plan and make your first payment to avoid late fees at: <http://www.gbcnv.edu/admissions/payment.html> (Even if you are receiving financial

aid and scholarships.)

Be prepared to make your first payment and if you are 30-day wait, (first-time loan borrower) you will need to make two payments on your tuition. Purchase your books out-of-pocket.

If you don't set up a payment plan, late charges will be assessed, and you risk being dis-enrolled from classes while waiting for your financial aid. Make sure you understand the terms and conditions of the payment plan. Any questions, contact the Controller's Office at (775) 327-2090.

If you sign up for classes and apply for financial aid late, you take full responsibility of your financial obligations to GBC until you receive any financial aid whether it is a grant or a loan.

Every effort will be made to expedite the financial aid process for you, but those applicants that had their paperwork submitted by the deadlines will be take precedents.

Do Not Procrastinate!

Family Education Rights and Privacy Act (FERPA)

GBC complies with the Family Educational Rights and Privacy Act (FERPA) which is a Federal Law that protects the privacy of student educational records of both current and former students. These rights transfer solely to the student when he or she reaches the age of 18 or attends beyond high school level.

Education records or financial aid information will not be released to anyone without a written permission or authorization from the student allowing the GBC Financial Aid Office to release information.

An Authorization to Release Information form for the GBC Financial Aid Office is available for download at www.gbcnv.edu/financial/forms.html More information regarding FERPA Law is available in the GBC Admissions Information Privacy. <http://www.gbcnv.edu/admissions/privacy.html>

Student Aid Report (SAR)

The Student Aid Report (SAR) summarizes all the information that you provided on the FAFSA. It must be correct before you can receive federal aid. Make sure you review the SAR for accuracy.

An accurate SAR will contain your Estimated Family Contribution (EFC), the index number used to determine your federal eligibility.

What is Estimated Family Contribution (EFC)?

The estimated family contribution is the amount you and/or parents are expected to contribute toward the cost your higher education. The EFC is a Federal Methodology used by the federal government. The EFC is calculated by your family's financial strength—that is, your family's income and assets. Other factors that are considered include the number of total immediate family members and how many of them are in college.

Cost of Attendance (COA) – Expected Family Contribution (EFC) = Need

Unusual Enrollment

What is Unusual Enrollment History (UEH)?

Your Student Aid Report (SAR) may contain UEH flag codes N, 2, and 3, that indicate Unusual Enrollment History with regard to receiving Federal Pell Grant at multiple institutions in the last three award years which must be resolved before any Federal financial aid can be disbursed.

Effective for the 2013-14 academic year, the U.S. Department of Education has established new regulations to prevent fraud and abuse in the Federal Pell Program by identifying student who have unusual enrollment histories.

Students who have attended three or more institutions during the past four award years long enough to receive Federal Pell Grant credit balance refund without completing the enrollment period. Students who continuously have patterns for remaining enrolled long enough to receiving cash refunds without having earned any academic credits.

For 2023-24 FAFSA processing UEH Flag evaluation includes: 2018-2019, 2019-20, 2020-21, 2022-23, award years.

- Complete the Unusual Enrollment Review Form.
- Log into www.nslsds.ed.gov to review your enrollment history
 - Must have a FSA ID Username and Password
 - Up-to-date grant and loan information each school you have attended along with the school contact information (i.e. address & phone numbers).

For students that have the Unusual Enrollment histories will be subject to providing **official academic transcripts** from each previous attended institution whether academic credits were earned or unearned.

You will be asked to provide a personal statement explaining the reason behind your unusual enrollment history and why you failed to earn any academic credit. If your reasons were due to illness or family emergency, or military obligations etc., valid documentation from third parties will be required for each incidence that supports your claim.

There is no guarantee of approval. If denied, you will be responsible for payments for tuition, housing, or any institutional charges at GBC.

Criminal penalties may be imposed for fraud committed in relation to obtaining Federal Financial Aid if documentation is altered.

Verification

What is verification?

You will know if you have been selected for verification when you receive your Student Aid Report. Look for the “EFC” in the right-hand corner of the page. If there is ***asterisk** next to it, you have been chosen for verification.

The school is required by federal regulations to verify the information you entered on your FAFSA application is the same as what is on your federal tax return form. Verification is a very easy process. If you don't complete the process, then you will not receive federal aid.

Effective **2023-24**, all applicants, who do not utilize the IRS Data Retrieval Tool (DRT) when completing the FAFSA application, will have an increased possibility of being selected for verification by the Department of Education.

Under certain conditions, some applicants may not use the IRS Data Retrieval Tool such as:

- Married couples who filed a separate tax return;
- Married and filed a Head of Household;
- Applicants whose marital status has changed since January 1 of the processing year;
- Parents with all zeroes for Social Security Number
- Tax filers who amended the federal tax return.
- Owe money to the IRS.

For **2023-24**, verification tracking flags will place the student in one of the three verification tracking groups by the Department of Education, which are:

- **Standard Verification Group (Tracking Flag V1)** Students in this group must verify:
 - adjusted gross income
 - U.S. income tax paid
 - untaxed portions of IRA distributions
 - untaxed portions of pensions
 - IRA deductions and payments
 - tax exempt interest income,
 - education credits
 - household size
 - number in college,
 - child support paid out for 2021

Note: **Standard Verification Group Non-tax Filer (Tracking Flag V1 and V5)** must complete a [4506-T](#). Request a verification letter from the Internal Revenue Service that you and your parent did not file a 2021 Federal Tax Return.

- **4506-T Form:**
 - Put a check mark in Line 7 for "Verification of Non-filing".
 - Year or period requested should be "12/31/2021".
 - Submit the verification letter from the IRS to GBC Financial Aid Office.
- **Custom Verification Group (Tracking Flag V4)**- Students must verify the following:
 - High school completion status
 - Identity and a statement of educational purpose
 - SNAP benefits
 - Child support paid out for 2021 for all child(ren).
Proof of child support paid in 2021 can be copies of checks or money orders, quarterly statements, last paycheck stub for 2021, and child support enforcement office print outs for each child.
- **Aggregate Verification Group (Tracking Flag V5)** Students in this group must verify adjusted gross income, U.S. income tax paid, untaxed portions of IRA distributions, untaxed portions of pensions, IRA deductions and payments, tax exempt interest income, education credits, household size, number in college, Supplemental Nutrition Assistance Program (SNAP) benefits, and child support paid out for 2021.

- Student must verify high school completion status, their identity, and statement of educational purpose in addition to the items in the Standard Verification Group (V1).
- [4506-T Form](#) for Non-filers- see Note on V1
 - Put a check mark in Line 7 for “Verification of Non-filing”.
 - Year or period requested should be “12/31/2021”.
 - Submit the verification letter from the IRS to GBC Financial Aid Office.
- Original versions of verification worksheets tracking flag 4 and 5 must be submitted in person or mailed along with a copy of a valid government issued photo identification card to the GBC Student Financial Services Office. **Expired government-issued photo identification is unacceptable.**

Students, who do not reside within the GBC Elko area, must submit the original verification worksheets V4 or V5 by mail along with a copy of a valid government issued photo identification card to the GBC Student Financial Services Office. These forms must be notarized to be valid.

Faxed or emailed V4 and V5 worksheets will not be accepted.

Great Basin College reserves the right to select a student for verification if:

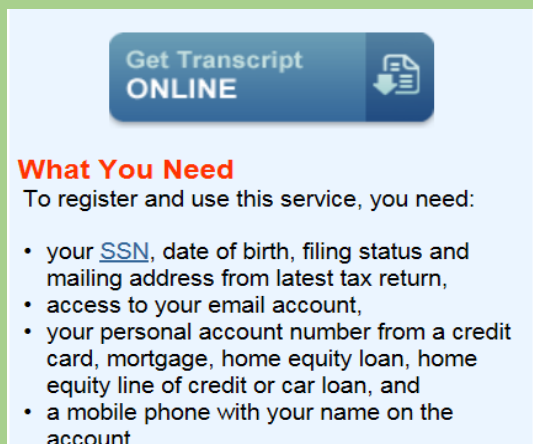
- The FAFSA application has estimated information, or you indicated **“I will file”** but have not **“Completed my return”**.
- The FAFSA application has incomplete data.
- Conflicting information resulting from the use of income and tax information for both the 2022-23 and 2023-24 FAFSAs.
- Applicants did not utilize the IRS Data Retrieval Tool (DRT)
- Student/parent making too many corrections to the FAFSA information.

Here is how to ensure the verification process goes smoothly:

Request your **2021** IRS Tax Return Transcript for FAFSA Verification at

www.irs.gov

Get Tax Transcript Online



**Get Transcript
ONLINE**

What You Need
To register and use this service, you need:

- your [SSN](#), date of birth, filing status and mailing address from latest tax return,
- access to your email account,
- your personal account number from a credit card, mortgage, home equity loan, home equity line of credit or car loan, and
- a mobile phone with your name on the account.

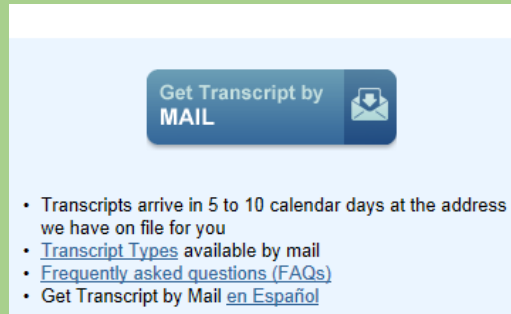
If unsuccessful, order by Mail.

IRS Request Paper Tax Transcript

THESE STANDARDS MAY BE SUBJECT TO MODIFICATION BASED UPON CHANGES IN FEDERAL, STATE, OR INSTITUTIONAL POLICY.

New

- **Order Online: www.irs.gov**
- **Get Transcripts by Mail:** Under Tools > Get at Tax Transcript by Mail> Follow instructions. Transcripts will be mailed to your home address. Walk-in, fax, or email to the GBC Student Financial Service Office



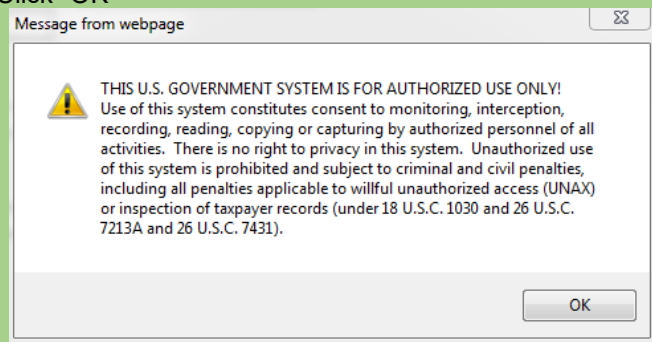
Get Transcript by MAIL

- Transcripts arrive in 5 to 10 calendar days at the address we have on file for you
- [Transcript Types](#) available by mail
- [Frequently asked questions \(FAQs\)](#)
- Get Transcript by Mail [en Español](#)


Note: Have a your 2021 Federal Tax Return handy.

Photocopies of the federal income tax return are no longer acceptable at the GBC Financial Aid Office. This is a Federal regulation requirement.

- A message pops-up Message from Webpage. This U.S government systems is for authorized use only. Read message. Click “OK”

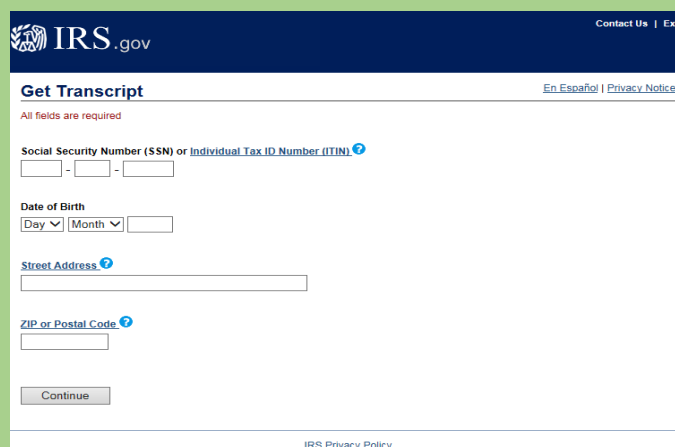


Message from webpage

 THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY!
Use of this system constitutes consent to monitoring, interception, recording, reading, copying or capturing by authorized personnel of all activities. There is no right to privacy in this system. Unauthorized use of this system is prohibited and subject to criminal and civil penalties, including all penalties applicable to willful unauthorized access (UNAX) or inspection of taxpayer records (under 18 U.S.C.1030 and 26 U.S.C. 7213A and 26 U.S.C. 7431).

OK

- Get Transcript




IRS.gov

Contact Us | Exit


Get Transcript


[En Español](#) | [Privacy Notice](#)

All fields are required

Social Security Number (SSN) or Individual Tax ID Number (ITIN) 

Day | Month

Street Address 

ZIP or Postal Code 

Continue

[IRS Privacy Policy](#)

- Make sure request **Return Transcript** for 2021.

- **Not an Account transcript** unless you filed and amended a federal tax return for 2018. You will need submit to the financial aid office a federal tax return transcript and account transcript.
- **Paper Transcript Request.** If you have problems in ordering transcripts by mail, complete this [Form 4506](#) and mail to IRS's designated address on page 2 of the Form 4506.
- **Via Telephone:**

Request your **2021 tax transcript(s)** along with your 2021 | W-2's from the Internal Revenue Service (IRS) by calling 1-800-829-1040

Photocopies of the federal income tax return are no longer acceptable at the GBC Financial Aid Office. This is a federal regulation requirement.

NOTE: If you or your parents amended the 2021 tax return, you will need to request the federal tax return and tax account transcript.

- If you are dependent student, we will need a copy of your parent's 2021 federal tax transcript along with their W-2's.
 - Verification of child support received or paid out for the calendar year of 2021.
 - Verification of food stamps and any other untaxed income on the verification worksheet.
 - Complete the verification flag worksheet that is designated in your "To Do List" by downloading the form at www.gbcnv.edu/financial under "Forms Directory".
- Check to make sure all required signatures are on the worksheet.
- Bring / Fax / Mail to the GBC Student Financial Aid Office. **Do not mail to the Department of Education or IRS.**

Review your Student Aid Report to see if you have been selected for verification. You will also receive an email from GBC Student Financial Services Office outlining what documents must be submitted. Forms are available at www.gbcnv.edu/financial/forms.html

After the verification process is complete and if there is difference between the data you reported on your FAFSA versus the verification worksheet is inaccurate, then a correction will need to be submitted to the Department of Education. A new Student Aid Report will be generated within three business days.

After the verification process is completed and the data is accurate that you reported on your FAFSA, then your eligibility for need-based financial aid will be determined. You will receive an email of your Financial Aid Award Letter. The Award Letter outlines the type of aid and the amount that you are eligible to receive for the academic year based on full-time enrollment.

Award Letter

The "Award Letter" is a listing of the type and amount of financial aid offered to the student. It will contain your cost of attendance, how your need was calculated, and instructions for what to do next.

The GBC Student Financial Services will send you an email notification of your Award/Offer Letter.

Where to find my Award/Offer Letter?

Your Financial Aid Award Notice is available for preview at www.gbcnv.edu at MyGBC Self-Service Center.

Follow the “Sign On” instructions.



Finances

My Account
[Account Inquiry](#)
[Enroll In Direct Deposit](#)
[Class Refund Dates](#)

Financial Aid
[View Financial Aid](#)

i You have no outstanding charges at this time.

- Click on the blue link “View Financial Aid”
- Click on the blue link “Aid Year” “2023”.

Financial Aid

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
2018	Great Basin College	Financial Aid Year 2017 - 2018

You will see your Award Description for the Fall 2023 and Spring 2024. **Reminder-** the award is based on full-time enrollment. Otherwise, grants are pro-rated and paid according to your level of enrollment status.

Where can I print Award Letter Notification?

Click on Student Center > Go to Communication Center (right side) and double click on the blue link. You should have a page that reads “Communication Center” under Completed Communications you should see **“Financial Aid Award Notice”**. Double click the [blue link](#) “View/Download”.

Communication Center

Pending Messages Find | View All |

You have no pending messages...

Completed Messages Find | View All |

[FAFSA Application Received](#) Accepted

Completed Communications Find | View All |

GBC Missing Information Letter	View/Download
Loan Processing Status	View/Download
GBC Loan Acceptance Letter	View/Download
Financial Aid Award Notice	View/Download
GBC Missing Information Letter	View/Download
GBC Missing Information Letter	View/Download

If you don't see a Financial Aid Award Notice and there are no documents in your "To Do List" needed, then call the GBC Student Financial Services Office at (775) 327-2095.

When the Free Application for Federal Student Aid (FAFSA) is submitted to the federal processor, the student is automatically considered for all federal, state, and institutional programs if he/she meets the eligibility criteria for that program.

Most financial aid is need-based and funds in some programs, like grants and Work-Study, are limited. Students who file early and demonstrate the greatest amount of need receive priority.

Award Letters are conditional. You must meet Federal Satisfactory Academic Progress (SAP) requirements after each semester and requires a certain amount of course load. Make sure you read and understand the SAP requirements. You must be taking courses that are applicable to your selected degree objective.

Furthermore, any students whose financial aid application is not complete prior to mid-term of any semester during the academic year will be required to submit a Progress Report with evidence of satisfactory performance prior to disbursement of **any** funding.

Summer classes will be paid 3 days before the class(es) begins. Be prepared to purchase your books out-of-pocket. **Expect delay** in receiving federal aid. If all classes are 100% online, this is your first term of enrollment at GBC, and do not reside in the GBC Service Areas. (Progress reports may be required)

If any Summer classes were paid by financial aid, and the class(es) cancel the day of starting or in the 100% refund period. It will be your responsibility to repay the Pell funds back to the GBC Financial Aid Office immediately. If you don't repay, you will jeopardize your federal financial aid for the next term of enrollment.

Summer Federal Aid contact the GBC SFS Office before registering for classes to determine if you have funds to help assist with Summer courses.

Progress reports will need to be submitted showing evidence of substantial academic progress in your classes. Check with financial aid if you need a progress report. A checklist item on your "To Do List" for "Progress Report" will signify that you need to submit progress reports.

Department Education Policy:

"Modify your disbursement rules for student participating exclusively in distance learning programs. Delay disbursement of Title IV funds, until the student has participated in the distance education programs for a longer and more substantiated period of time (e.g., until an exam has been given, completed, and graded or paper has been submitted)"

Any student may be subject to submitting a Progress Report, if the GBC Student Financial Services Office, has reason to believe that a student has not been attending or participating in classes or participating in their online classes at any time during each semester.

How to request progress reports?

Every instructor will give each student a syllabus at the beginning of the semester. The syllabus contains the instructor's contact information, which includes his/her email address. Simply email a request to each instructor for progress reports through WebCampus Online Portal.

Have your instructor's email progress reports to the financial aid office at: financial-aid@gbcnv.edu

Financial Aid Award Letter

Your Award Letter may be revised at any time based on changes to residency, enrollment, divorced or separated parents, additional resources (i.e. third-party sponsors) verification, or cost of attendance.

ESTIMATED COSTED OF ATTENDANCE (COA): For the nine (9) months that you will be in college. These are the standard allowances for all students:

- Tuition & Fees
- Transportation Allowance
- Housing and Food Allowance
- Personal Expenses
- Books and Supplies

What Is A Student Budget?

Each student is assigned one of three student budgets (cost of attendance) based on living arrangements the student reported on the FAFSA: 1) With Parent, 2) On-Campus or 3) Off-Campus. Each student budget has allowances for room, board, books, transportation and miscellaneous personal expenses for two semesters, based on average expenses reported by our students. Mandatory costs are fees and tuition.

Other expenses are discretionary, dependent on individual lifestyle and spending patterns. These "allowable educational costs" are used to calculate the amount of aid you are eligible to receive. The total amount of your financial aid and scholarships cannot exceed the student budget. If you have additional costs such as expenses related to a physical disability, childcare, computer purchase, or unusual high medical expenses paid during 2021 that are not covered by insurance contact the office to request a "Budget Increase".

Proof of payment (receipts) will be required before the GBC Student Financial Service will increase your budget. The date of purchases or expenses must be within the academic year timeframe and must have your name as the buyer, who purchased the item or incurred the expense.

Beware—car payments are not allowable educational expenses!

FINANCIAL AID OFFER:

You may see the following Award (Message Code) on your Award Letter. Award Offers vary for each student.

Grants Program – Grants are need-based, "gift aid" that does not need to be repaid. You must maintain the Satisfactory Academic Progress (SAP).

PELL GRANT (PELL) (need-based)

Generally awarded to undergraduate students with exceptional financial need who have not earned a bachelor's or graduate degree. It is a federally funded grant program for U.S. citizens and eligible non-citizens. The Expected Family Contribution (EFC) and enrollment/funding status (full time, 3/4 or 1/2 time) determine Pell Grant eligibility and amount. If you are enrolled less than half time (<6 credits) and determined to be Pell Grant eligible, contact your financial aid advisor for further information.



New
Change

****Note: Pell Grant Duration of Eligibility (Limitation)**

- Twelve (12) semesters or the equivalent of 600%. If

THESE STANDARDS MAY BE SUBJECT TO MODIFICATION BASED UPON CHANGES IN FEDERAL, STATE, OR INSTITUTIONAL POLICY.

you have exceeded the 12-semester maximum you lose eligibility for Pell Grants.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) is a federal grant available to undergraduate students with exceptional financial need. Priority is given to Pell Grant eligible students. Need eligibility and enrollment/funding status (full time, 3/4 or 1/2 time) determine eligibility and amount. **Limited amount of funding.** This grant is awarded to students, who have turned in the FAFSA, on before the GBC priority deadline for submitting the FAFSA.

NEVADA STUDENT ACCESS PROGRAMS (GBCG) are state grants for undergraduate and graduate students. Both residents and non-residents may be considered. Need eligibility and enrollment/funding status (full time, 3/4 or 1/2 time) determine eligibility and amount.

Limited amount of funding. This grant is awarded to students, who have turned in the FAFSA, on before the GBC priority deadline for submitting the FAFSA.

COLLEGE WORK-STUDY (CWS)- need based (FAFSA required to determine eligibility) is a federally funded, need-based financial aid program that provides part-time on- or off-campus employment opportunities for students. Students receive an allocation of funds for the semester and are paid every two weeks for the hours worked. **Limited amount of funding**

The GBC Student Employment Specialist determines the hourly wage in conjunction with the employer. It offers an opportunity to work in an area related to the academic major, career goal, or service-learning. For a list of job announcement and student employment application, visit the GBC Advising and Career website: <http://www.qbcnv.edu/career/employment.html>

Since it is a popular program, funds are allocated to early FAFSA filers.

This is a part-time work program to earn money while you are in school, and a student cannot work more than 19 ½ hours a week.

FEDERAL DIRECT STUDENT LOANS- Requires a separate process. See Below.

Fall/Spring Loans: Student beginning the student loan process in the fall term will receive two disbursements equally divided between fall and spring. **Progress Reports may be required.

Spring Term Loans Only: Students beginning the loan process in the spring will receive two equal disbursements 30 days apart. Progress Reports may be required for the 1st disbursement. Progress reports are mandatory for 2nd disbursement of student loans.

• **30-DAY DELAY: This is a federal regulation.**

Note: The 30 day delay is one-time waiting period. If you return in the spring, then you don't have to wait 30 days.

No exceptions! Be prepared to purchase your books out-of-pocket if the only monies that you will be receiving are loans. It's also recommended that you set up a Payment Plan to avoid late fees and make your first payment at: <http://www.qbcnv.edu/admissions/payment.html>

Any outstanding institutional charges (tuition and housing, etc.) will be deducted out the student loan and the remaining residual will be given to you in the form of a check or Direct Deposit (EFT) into your personal checking or savings account.

Fall Term Student Loan Disbursement: First-time students and/or first-time borrowers are subject to a 30-day hold on the first disbursement of a Federal Direct Student Loan. The 30-day waiting period begins on the first day

of the semester, which is August TBA, 2023. Career Technical Education (CTE) disbursement dates will vary for these group of students.

For example, you can anticipate the first disbursement on **September 29** for the Fall 2022 semester. Progress Reports will be required before disbursing on September 29th.

- A Satisfactory Academic Progress Report will be required before receiving the disbursement of the federal student loan(s).

Progress Reports must be turned in for the:

- **Fall/Spring/Summer Semesters-until an exam has been given, completed, and graded or paper has been submitted.**
- **How to request progress reports?**

Every instructor will give each student a syllabus at the beginning of the semester. The syllabus contains the instructor's contact information, which includes his/her email address. Simply email a request to each instructor for progress reports.

Have your instructor's email progress reports to the financial aid office at: financial-aid@gbcnv.edu

One-Semester Only Student Loans

Spring Term Only: If you borrow for one semester only, the Direct Loan and/or PLUS Loan must be disbursed in two equal installments 30 days apart.

If you are a first-time student and/or first-time borrower, the 30-day waiting period applies to one semester student loan, too.

No exceptions! Be prepared to purchase your books out-of-pocket if the only monies that you will be receiving are loans. It's also recommended that you set up a Payment Plan to avoid late fees and make your first payment at: <http://www.gbcnv.edu/admissions/payment.html>

Any outstanding institutional charges (tuition and housing, etc.) will be deducted out the student loan and the remaining residual will be given to you in the form of a check or Direct Deposit (EFT) into your personal checking or savings account.

Spring Term Student Loan Disbursements: For example, say you are eligible for the \$1750 in a subsidized loan and a first-time borrower, the first day of instructions begins **January 23, 2023**. If you can anticipate \$875 on or around **February 23rd** (if all paperwork is completed), and 30 days later you will receive \$875 on or around **March 23rd** providing that you are meeting SAP requirements. **Progress Reports will be required for both disbursements.**

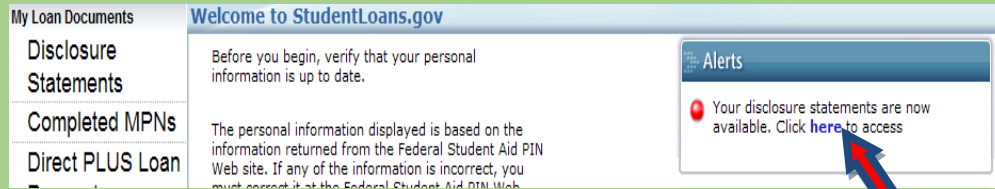
A **Satisfactory Academic Progress Reports** will be required before receiving both disbursements of the federal student loan(s).

Read the Satisfactory Academic Progress Requirements- Federal regulations require the GBC Student Financial Services Office to monitor and ensure that students are successfully progressing academically through their program of study. Satisfactory Academic Progress SAP includes the following evaluation areas: successfully completing 67% course completion percentage and maintaining 2.0 term and cumulative grade point average (gpa) while receiving federal financial aid. *This policy applies to all students who receive federal Pell and state financial aid which includes federal student loan.*

Cancellation of Student Loans

You may cancel all or reduce a portion of your loan. If you wish to cancel or reduce your student loan offer, download the Loan Cancellation Request Form at www.gbcnv.edu/financial Under "Forms Directory. You must submit the form to the Elko GBC Student Financial Services Office (SFSO) within 14 days before the date that the SFSO plans on crediting your student account or by the first day of the payment period, whichever comes first.

Read your loan disclosure statements for accuracy at www.studentloans.gov



Under "Alerts" click blue "Here"

The loan disclosure statement will indicate the amounts that you borrowed, loan fee amount deducted, and the net loan amount that GBC plans on disbursing to you. Review for accuracy and for the terms and conditions.

The actual disbursement date is not when you will receive the loan monies. This date is ten days in advance when the GBC SFSO request the student loan funds to be here to disburse to you.

Any outstanding institutional charges (tuition and housing, etc.) will be deducted out the student loan and the remaining residual will be given to you in the form of a check or Direct Deposit (EFT) into your personal checking or savings account.

If you decide that you want to cancel and the student loan funds was intended to pay for your current GBC charges, you must make payment arrangements with the GBC Controller's Office at (775) 327--2090.

After you received the refund and decided you don't want the loan, then the GBC SFSO may not honor your request. You may repay at www.myfedloan.org

FSA Ombudsman

The Federal Student Aid Ombudsman was created by Department of Education to help resolve disputes or solve other problems with federal student loan.

The Ombudsman's Service Line is: 1-877-557-2575 or Fax #: 1-202-275-0549

You may also write to:

U.S. Department of Education
FSA Ombudsman
830 First Street, NE Fourth Floor
Washington, DC 20202-5144

Satisfactory Academic Progress Requirements

(SAP)

'Satisfactory Academic Progress' is the term used to signify a student's successful completion of coursework toward a degree or certificate program. To be eligible for financial aid, you must meet (SAP) standards. **These academic standards apply for all periods of enrollment at GBC, regardless of whether or not aid was received.**

The Financial Aid Office has established guidelines (based on federal regulations) for evaluating your progress. Things taken into consideration are: maintaining a 2.0 cumulative and term GPA, 67% course term credit completion percentage, and the cumulative number of credits attempted and completed at the GBC (this includes credits that have successfully transferred from any other post-secondary institution.) SAP is applied to all grants, loans, and scholarships.

Some scholarships may have additional SAP requirements, so please contact our office if you have questions on the requirements of a particular scholarship. SAP is reviewed at the end of each academic term (fall, spring and summer semesters). Students who fall behind in their coursework, or do not achieve minimum standards for grade point average and completed credits, may lose their eligibility for all types of federal, state and institutional aid administered by our office. *(Please be aware of the refund deadline period for each semester, as all classes registered after the refund deadline period will be calculated into the below requirements)*

(SAP) Requirements- There are two components to the SAP standards - quantitative and qualitative. We have to measure the quantity (number of credits and time frame taken) and quality (grades) of your progress towards your degree.

Quantitative:

Completion Ratio (measured in two parts)

- **Overall completion** is based on all college credits earned from this and all other post-secondary institutions, regardless of whether or not aid was received. A student must earn (complete with a passing grade) 67% of all attempted (enrolled) credits in order to meet the completion requirement. Completion is calculated as: $(\text{number of credits earned} \div \text{number of credits attempted}) \times 100$.
- **Term completion** is calculated the same as overall completion, except that the calculation is based on each semester, rather than all semesters combined. A student must earn (complete with a passing grade) 100% of all attempted (enrolled) credits in order to meet the term completion requirement.

Courses that are assigned a letter grade of "A" through "D", "P" and "S" are included as both credits earned and credits attempted. Course assigned grades of "I"(incomplete), "W"(withdrawal), "F", "AD"(audit), "NR"(not recorded), and "U" (unsatisfactory) are not included as credits earned, but are included as credits attempted.

Maximum Time frame

A student must complete their degree within a reasonable time frame. Federal regulations limit funding to no more than 150% of the average length of the program. All attempted (total enrolled) and transfer credits are considered regardless of whether or not aid was received. The credit limit includes dual majors, changes in majors and second degrees.

Eligibility for financial aid terminates at the end of the semester in which the credit limit is reached. Time frames can vary among degrees, so the 150% time frame will be calculate on the students declared degree. The general guideline is as follows:

- Maximum time frame for a Certificate Program= 56 credits
- Maximum time frame for an Associate Degree= 90 credits
- Maximum time frame for a Bachelor Degree= 180 credits

Qualitative:

Minimum Grade Point Average (GPA)

The GPA is a cumulative measurement of all credits attempted.

- **Students are required to maintain a cumulative G.P.A. of 2.0**

- Students who have attempted less than 30 credit hours will have 2 semesters to achieve the 2.0 G.P.A. requirements. Be aware that a grade of "I", "AD", "W", and "U" will have no effect on GPA, but will affect the Quantitative aspect of SAP.

Enrollment Information:

In addition to the above requirements, should you reduce your course load prior to the refund deadline period you may be required to pay back any unearned funds. Should you reduce your course-load after the refund deadline period, you may affect your financial aid eligibility. After the refund deadline period, should you increase the number of credits on your already funded course load, you will be responsible to pay for the added credits. Even though financial aid will not cover the added credits, those credits will still be considered credits attempted and will be calculated into SAP.

Repeated Coursework

You may receive financial aid once for a repeated course that you have previously passed but wish to receive a better grade for. Repeated courses are included in the total credits completed. You are cautioned that any repeated course is also counted in the maximum number of credits attempted to complete a degree.

Dual Enrollment

You may only receive financial aid from one institution at a time, even if you are concurrently enrolled at more than one. You are required to receive your aid at your 'Parent Institution' (The school that will issue your degree).

Your enrollment status at GBC only includes coursework that is listed in our semester class schedule. Exceptions may be approved in advance for students whose program requires courses that are never offered at GBC or are offered on a limited basis. If approved for dual enrollment, coursework taken at another institution will be calculated into your SAP.

100% Withdrawal from GBC or Zero Credits Earned

If you completely withdraw or earn zero credits during a semester, you will be subject to the Return of Title IV aid calculation and may be required to repay funds to GBC or the Department of Education. The calculation is determined by the last date of academic participation and/or withdrawal date.

Two distinct consequences happen –

- 1) you may be required to pay back all or part of the financial aid disbursed and
- 2) you will be ineligible to receive aid for the next semester in which you enroll. If you are subject to Return to Title IV, you will have 45 calendar days from the time you receive notification to pay back the funds.

Do I Get a Warning?

If you fail to complete the SAP requirements, you will be placed on a 'Warning', 'Suspension', or 'Probation'. At the end of each semester, you will receive an email notification as to the current standing of your SAP. If you do not receive the email notification, it is your responsibility to contact our office for your current standing.

- **Warning-** During a warning semester, a student will still receive financial aid. They will have that semester only to remedy the SAP requirements. The following will result in a warning:

- * Term completion of 50-99%
- * Approaching the Maximum Time Frame allowance
- * Approaching the 67% completion ratio
- * Cumulative G.P.A. below 2.0 (for student with fewer than 30 credit hours only)

If a student meets all SAP requirements at the end of the 'warning semester', the student will be placed back in good standing.

- **Suspension:** During a semester on Suspension, a student will not receive financial aid funding. The following will result in suspension:

- * Term completion of less than 50%
- * Maximum Time Frame allowance has been met
- * Completion ratio of less than 67%
- * G.P.A. below 2.0 (students who have more than 30 credits)
- * Two consecutive warning semesters

Students will remain on suspension until they have an approved appeal (see below) or are meeting all SAP requirements.

●**Probation:** A student who has an approved appeal will be placed on probation. During the semester of probation the student must meet all SAP requirements, or they will be placed back on suspension.

Are There Any Second Chances?

If you are placed on suspension, either immediately, or after two consecutive 'warning terms', you have two options. You may 1) continue attending without the benefit of financial aid until such time as the SAP requirements are met or 2) submit either a Satisfactory Academic Progress Appeal or a Maximum Credit Appeal (only use if suspension was due to maximum time frame being reached.)

Appeals will be considered for:

- Death or serious illness of an immediate family member. Supporting documentation must include the medical documentation, death certificate, obituary, and/or memorial notification.
- Prolonged hospitalization or confinement at home for reasons that resulted in required extended absences from classes. Supporting documentation must include medical documentation, legible doctor's note, court documents, and/or other relevant material. *Corresponding dates and documentation* must be within the timeframe of medical reason.
- A one-time emergency situation that impacted your ability to continue your education or affected your academic success for a short, specified period. Supporting documentation must include relevant material that specifies the date(s) and/or duration of the occurrence.
- Situations for which you had no valid choice other than to interrupt your education. Supporting documentation must include relevant material that specifies the date(s) and/or duration of the occurrence.

Appeals will not be considered for:

- Lack of knowledge or understanding of the Satisfactory Academic Progress standards
- Medical appeals based on long-term or chronic conditions that were known and existed before financial aid was accepted and received.
- Medical appeals for illness or hospitalization for dates that do not correspond to the semester(s) of sub-standard progress.

Any reason for which you have previously filed an appeal. Discretionary decision to withdraw from the GBC.

Financial Aid Appeal Process

Submission of the appeal form does not guarantee approval.

- You may download the GBC Financial Aid Appeal form by navigating to <http://www.gbcnv.edu/financial/forms.html> and bring the appeal form along with supporting documentation to the GBC Financial Aid Office by the deadlines below. You may fax or mail the appeal form to the GBC Financial Aid Office.
- All students **must meet with academic advisors** before turning the appeal form.

Deadline: Appeals must be turned in by Oct 1st for Fall Semester and by March 1st of the Spring Semesters. July 1st for Summer. **Incomplete appeal will not be reviewed.**

If your appeal is approved, you will be placed on "Probation" and must meet all requirements of SAP and any other requirements placed on your particular appeal. Failure to meet any of the evaluations areas while on "Probation" will result in automatic suspension. A Plan of Action may be required for students placed on probation.

Filing an appeal will create a delay in processing your financial aid. Therefore, you will be required to set up and make payments towards a payment plan. You will also need to purchase your books for out-of-pocket, so you don't get behind in your studies. If your appeal is denied, you will be responsible to make the remaining payments.

The GBC Financial Aid Appeals Committees' decisions are final and are not subject to further review.

THESE STANDARDS MAY BE SUBJECT TO MODIFICATION BASED UPON CHANGES IN FEDERAL, STATE, OR INSTITUTIONAL POLICY.

Accepting your Student Loan Award

ACCEPTING PELL or STATE GRANTS

If you are offered a Pell or any other state grants, **it is accepted for you automatically**. You may be offered a loan instead of or in addition to a grant. If do not wish to incur a loan, your financial aid process is complete.

- **Enroll in a minimum of six (6) eligible credits**

Ineligible classes are remedial classes that fall below the 095 level, CDL, Driver's Education, Continuing Education, are not eligible.

- **Including short-term and late starting classes.** *(Dynamic dated classes)*
- **Census Date** *The GBC Student Financial Services Office (SFSO) can only pay for courses enrolled in by the **CENSUS** dates of:*
 - **Fall Term-** *a week after classes start**
 - **Spring Term-** *a week after classes start*****Call GBC Admissions for dates at (775) 327-2059**

If you enroll in classes after these Census dates, SFSO cannot pay for your courses.

- **Online classes-** If all your classes are 100% online, expect delays in receiving federal financial aid funds.
 - Progress Reports will be required if you live out-of-state or out of the GBC service areas, and/or have never taken classes at GBC.
- **Read the GBC Satisfactory Academic Progress Requirements.**

Please call our office at (775) 327-2095 if have any questions. Or if, you don't receive an email with Financial Aid Award Notification.

Accepting Student Loans

**** 2022-23 Federal Direct Student Loan**

You must decide whether or not to incur a loan, if you do decide to borrow the whole amount offered or a lesser amount you will need to accept the loan, by logging into your MyGBC Self-Service Center at www.qbncv.edu (Step 7)

There are 4 mandatory requirements required before receiving a student loan. Go www.qbncv.edu/financial > Click on: Apply for Student Loans

Must have received an email of your Award Letter and/or No Grant Eligibility notification.

- 1) Complete the Entrance Counseling. By completing the Entrance Counseling, it does not obligate you to the loan; it is when you actually "Accept" the loan that you take full responsibility as student loan borrower.
- 2) Complete the Master Promissory Note. This is a legal and binding document that you promise to repay the student loans plus interest that accrues.
- 3) Complete the Annual Student Loan Acknowledgment. This shows your student loan indebtedness
- 4) Submit the student loan request form.

Thereafter, the electronic loan request will be sent to the financial aid office for processing. Please allow 3 to 5 business days for processing. During the peak season, the loan processing may take 5 to 7 business days.

Enroll in a minimum of (six) eligible credits at <http://www.gbcnv.edu/mygbc.html>

***Note :** Ineligible classes are remedial classes that fall below the 095 level, CDL, Driver's Education, and Continuing Education are not eligible.*

***For example,** if you are enrolled in a Math 091 (3 credits and below 095 level) and Economics 101 (3 credits), you cannot use the Math 091 as part of the 6 credits. You will be considered only 3 credits for a federal student loan. You will need to determine if you should add/drop a class. Make sure you contact the GBC Financial Aid Office before making a decision by calling (775) 753-2399. Any adjustments made, will affect your financial aid.*

- **Current class schedule:** <http://www.gbcnv.edu/cgi-bin/schedule/index.cgi>
- **Enroll in short-term and late starting classes. (Dynamic dated classes)**
- **Census Date** The GBC Student Financial Services Office (SFSO) can only pay for courses enrolled in by the **CENSUS** dates of:
 - **Fall term – a week after classes start**
 - **Spring term -a week after classes start**

If you enroll in classes after the Census dates, SFSO cannot pay for your courses. Contact GBC Admissions Office at (775) 327-2059 for census dates.

- **Online classes**- If all your classes are 100% online, expect delays in receiving federal financial aid fund.
- **Progress Reports** will be required if you live out-of-state, or out of the GBC service areas, and/or have never taken classes at GBC.

Office Hours: 8:00 am to 5:00 pm
Monday thru Friday

Walk-in (Main Campus): Berg Hall, Elko

Office Campus Center: Walk-in & Fax Documents at no charge

Fax #: (775) 327-5105

Mail: 1500 College Parkway Elko, NV 89801

Any questions, please call (775) 327-2095
Email: financial-aid@gbcnv.edu

Incomplete application or information will not be processed. This will delay the processing of your Request for a Federal Student Loan.

**Deadline to request a student for the 2022-23 academic year is: May 1, 2023.
No exceptions!**



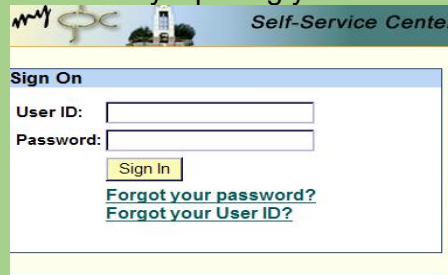
How will I know I have been awarded a student loan?

An email will be generated by the Student Financial Aid Office notifying that you student loan award and amounts are available.

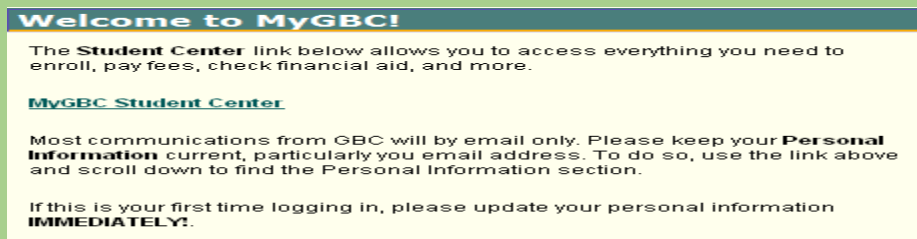
View and Accept your GBC Financial Aid Award Letter for your Federal Student Loan amount(s) at: <http://www.gbcnv.edu/mygbc.html>

Wait 3-5 business days

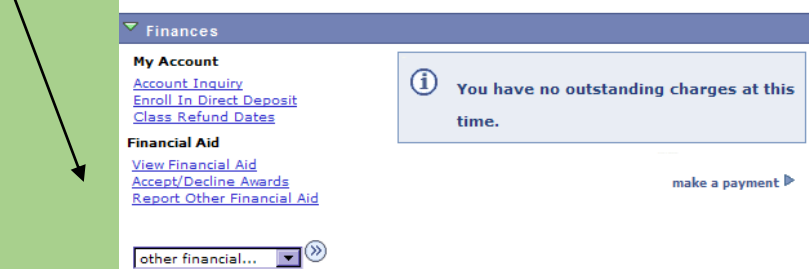
- Follow the “Sign On” instructions by inputting your User ID and Password.



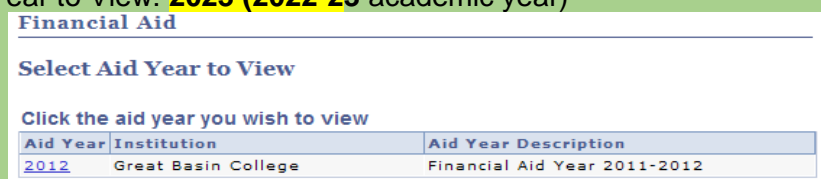
- Click on MyGBC Student Center



- Click “Yes” to Security Warning
- Your Student Center
- Under Finances> click Accept/Decline Awards> Security Warning > Click yes >



- Select Aid Year to View: **2023** (2022-23 academic year)



Aid Year	Institution	Aid Year Description
2012	Great Basin College	Financial Aid Year 2011-2012

(This is just an example, but you should see the Aid Year: **2023**)

- The amount “Offered” is for the academic year. This is just an example (below) of the Financial Aid Award Package screen. Your awards may differ.
 - Click inside the “Accept” box and a check mark will appear and input the full dollar amount if that is what you want to borrow. If you want to borrow a lesser amount, input the amount you wish to borrow.

(Keep in mind- if you only want \$2000. You will receive \$1000 for the fall and \$1000 for the spring semester.)

- You don't have to accept both loans. Make sure fully understand the difference between the federal subsidized and unsubsidized student loans.

Before you click the “**Submit.**” **Borrow Responsibly.** Know what you owe by logging onto www.nslsds.ed.gov Follow the log in instructions.

- Check your total indebtedness before accepting your loans if you are previous borrower!

Financial Aid

Award Package

Financial Aid Year 2011-2012

Your financial aid package has been revised based on updated information. Please review each award and corresponding message. You may Accept and/or Decline any or all of the awards that are currently available. Remember to 'Submit' your changes.

Last Updated: 04/26/2012 11:09:26AM Status: Revised Package

Award	Category	Career	Offered	Accepted	Accept	Decline
Direct Unsub. Loan	Loan	Undergraduate	5,000.00	5,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Direct Subsidized Loan	Loan	Undergraduate	5,500.00	5,500.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Total			13,010.00	13,010.00		

Currency used is US Dollar.

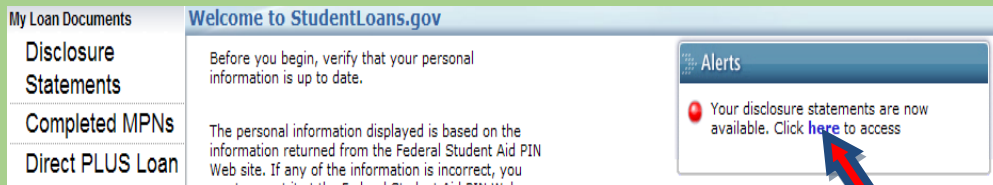
(This is just an example of an Award Package.)

If you decided not to borrow, you can decline your student loan. You loans will not be activated until you “**Accept**”. If you declined, then you decided at a later time you need the student loan. Please call (775) 327-2095 to have the loan offered amount put back on your Financial Aid Award Package.

You may cancel all or reduce a portion of your loan. You must notify the GBC SFSO within 14 days before the date that the SFSO plans on crediting your student account or by the first day of the payment period, whichever comes first.

This is why it is so important to read your loan disclosure statements at www.studentloans.gov

After you accepted your loans and it has been processed make sure you review disclosure statements at www.studentloans.gov



Under Alerts click blue “Here”

The loan disclosure statement will indicate the amounts that you borrowed, loan fee amount deducted, and the net loan that GBC plans on disbursing to you. Make sure that you review for accuracy and for the terms and conditions.

The actual disbursement date is not when you will receive the loan monies. This date is ten days in advance when the GBC SFSO request the monies to be here to disburse to you the Friday, right before the semester begins, in the fall and spring semesters.

Students that are a 30-day wait; the dates will be different.

Any outstanding institutional charges (tuition and housing, etc.) will be deducted out the student loan and the remaining residual will be given to you in the form of a check or Direct Deposit into your personal checking or savings account.

You must notify the GBC Student Financial Services Office before you receive the loan disbursement at (775) 327-2095. You will be asked to complete a [Direct Loan Cancellation Request form](#).

If you decide that you want to cancel and the student loan funds was intended to pay for your current GBC charges, you must make payment arrangements with the GBC Controller’s Office at (775) 327-2090.

You can also make [adjustment to your federal student loan](#) amounts within 14 days of scheduled disbursement.

After you receive the refund and decide you don’t want the loan, then we may not honor your request. You may repay at www.myfedloan.org

Satisfactory Academic Progress Reports

The Great Basin College Student Financial Services Office is mandated by federal law to have an academic Satisfactory Academic Progress (SAP) policy. This SAP policy applies to all students receiving federal Pell or state financial aid, which includes federal student loans.

Federal regulations require the GBC Student Financial Services Office to monitor and ensure that students are successfully progressing academically through their program of study. Satisfactory Academic Progress (SAP) includes the following evaluation areas: successfully completing 67% course completion percentage and maintaining 2.0 term and cumulative grade point average (gpa) while receiving federal financial

All federal student aid recipients must meet all the evaluations during and after each term plus meet the minimum completion requirements below.

Evaluation Areas after each term	Minimum/Maximum Completion
Maximum Attempted Credits	56 credits for a Certificate 90 credits for an associate degree 180 credits for a bachelor degree
Cumulative GPA	2.0 or above
Cumulative Earned Credits Percent	Above a 67%
Term GPA	Above a 2.0 gpa
Termed Earned Credits Percent	100% completion all classes that he/she was funded for the term.

Progress reports will need to be submitted for the following reasons:

Fall/Spring Loans: Student beginning the student loan process in the fall term will receive two disbursements equally divided between fall and spring. **See below if you will be required to submit progress reports.

Spring Term Loans Only: Students beginning the loan process in the spring will receive two equal disbursements 30 days apart. Progress Reports may apply for the 1st disbursements (see below). Progress reports are required for 2nd disbursement of student loans.

GBC Service Areas: <http://www.gbcnv.edu/campus/>

GBC Service Area Map: http://www.gbcnv.edu/campus/images/gbc_service_area_map_large.jpg

How to request a Satisfactory Academic Progress (SAP) report from instructors?

Every instructor provides a syllabus at the beginning of each semester to each student. The syllabus has the contact information that includes the instructor's email address.

- 1) A student will compose an e-mail to all of his/her instructors through WebCampus (Online Portal).
- 2) Please advise all of your instructors that the progress reports must be directly emailed to the GBC Financial Aid Office.

GBC email address is: financial-aid@gbcnv.edu

How will I know if I have to turn in a Progress Report?

The GBC Student Financial Services Office (SFSO) will add to your Checklist (Missing Document) under the "To Do List" in your Student Center and the SFSO will send an email to you.

Student Loan Final Checklist:

Have you completed the following?

- Entrance Counseling
- Master Promissory Note
- Completed the Annual Student Loan Acknowledgement
- Enrolled in six (6) eligible credits.
- Submit Progress Reports (if applicable)

The Entrance Counseling and Master Promissory Note will be sent to the GBC Financial Aid Office within 72 hours.

If you answered "Yes" to all of the above, then you have completed the Federal Student Loan Requirements.

Unless, you are requesting student loans after October 1st/Fall term or March 1st/Spring Term.

Progress Reports will need to be submitted before processing your student loan request.

The last day to request a loan for the 2022-2023 academic year is: **May 1, 2023.**
No exceptions!

These are required before any student loans can be processed. Students must also monitor their borrowing history via the National Student Loan Database System at www.nslds.ed.gov.

Student Loan debt never goes away unless you repay!

Some of the **CONSEQUENCES** of not repaying your student loan:

- Your loans may be turned over to a collection agency. You will be liable for cost associated with collecting your loans, including court costs and attorney fees. And, you can be sued for the entire amount of your loan.
- Your wages may be garnished. (**Federal laws limit the amount that may be garnished of 15%**)
- Your federal and state income tax refunds may be intercepted.
- The federal government may withhold part of your Social Security benefit payments.
- Your defaulted loan will appear on your credit history for up to 7 years after the default is paid, making it difficult for you to obtain an auto loan, mortgage, or even credit cards. A bad credit record can also harm your ability to find a job. The US Department of Education reports defaulted to loans to TransUnion, Equifax and Experian.
- You will not receive any federal financial until you repay the loan in full or make arrangements to repay what you already owe and make a least six consecutive, on-time, monthly payments.

Exit Counseling and Repayment of Student

Complete Exit Counseling at : www.studentloans.gov

What is Exit Counseling?

All students who receive Federal Direct Student Loans are required to complete Exit Counseling regarding the options available for repayment, deferment, cancellation of the loans and debt management.

Exit Counseling is required prior to graduation, total withdrawal from classes, transferring to another school, or dropping below half-time enrollment. The session provides information about rights and responsibilities regarding loan repayment.

It is to your advantage to learn about managing your [repayment obligations](#) and options before repayment begins.

New

PAY AS YOU EARN REPAYMENT- is a repayment plan for eligible Direct Loans that is designed to limit your required month payment to an amount that is affordable based on your income and family size.

Financial hardship can happen to anyone. Job loss, medical problems or unexpected bills can make it difficult to repay your student loans. If you are hit with financial hardship, the first step is to call your servicer. In addition to certain borrower benefits to which you may be entitled, you may be eligible for *deferment*, *forbearance*, or *consolidation*.

If you have lost track of your student loan documents, here is the web site to find your loan servicer's name and contact information.

National Student Loan Data System Student Access: www.nslds.ed.gov

Remember, regardless of your situation, you have the responsibility to contact your servicer and inform them of any changes such as your address or income. Your servicer will work with you to help find ways to avoid DEFAULTING on your federal student loan(s).

Student Loan debt never goes away unless you repay!

Federal Direct Student Loan Limit Chart

2022-2023

INTEREST RATES for Sub/Unsub is: **4.99%**

Federal Parent Loan: **7.54%**

Are you dependent or independent based on the 2022-23 FAFSA?
The government determines whether you are dependent or independent

Academic Grade Level/Loan	Maximum Loan Amount	
	Dependent Student	Independent Student or Dependent Student Whose Parent is ineligible for PLUS
First-Year Undergraduates (1-29 credits)		
Base Direct Loan eligibility (subsidized and unsubsidized)	\$3500	\$3500
Additional unsubsidized Direct Loan eligibility	\$2000	\$6000
Maximum First-Year Total	\$5,500	\$9,500
Second-Year Undergraduates (30 – 59 credits)		
Base Direct Loan eligibility (subsidized and unsubsidized)	\$4500	\$4500
Additional unsubsidized Direct loan eligibility	\$2000	\$6000
Maximum Second-Year Total	\$6,500	\$10,500
Third-and Subsequent Years Undergraduates (60+ credits)		
Base Direct Loan eligibility (subsidized and unsubsidized)	\$5500	\$5500
Additional unsubsidized Direct Loan eligibility	\$2000	\$7000
Maximum Third-and Subsequent- Years Total	\$7,500	\$12,500
Graduate and Professional Students		
Base Direct Loan eligibility (subsidized and unsubsidized)	n/a	\$8500
Additional unsubsidized Direct loan eligibility	n/a	\$12,000
Maximum Graduate Professional Total	n/a at GBC	\$20,500

Students cannot exceed lifetime borrowing limits. Generally, your outstanding principle balance cannot exceed:

- \$31,000 as a dependent undergraduate student (only \$23,000
- \$57,500 as an independent undergraduate student (only \$23,000 of this amount may be in subsidized loans)

Financial Aid Disbursement

As a recipient of federal financial aid while attending GBC, you have received notification of your Award Letter at your GBC Self-Service Center. The offer Award Letter outlines the amounts you can expect to receive from each identified award fund.

How will your funds be disbursed to you? This disbursement procedure is an effort to answer your questions. Should it not, please feel free to contact our office for further clarification? You may see “**Anticipated Aid**” date which is defaulted to the beginning of the terms for fall and spring. The amount of aid and date varies with each student.

Make sure you read the GBC’s Satisfactory Academic Progress (SAP) Requirements.

Your Award Letter reflect the financial aid monies you can expect to receive for the 2022-2023 academic year. This begins with the fall, 2022 semester and ends with summer session in 2023.

Federal Regulations state that funds must be divided in two parts to provide funding for fall and spring semesters. You will receive the total amounts reflected in your Award Letter if you enroll in full-time, 12 or more eligible credits, each semester. Should you enroll for less or ineligible credits your award will be pro-rated or adjusted down accordingly with the possibility of remaining fund for summer 2023.

Note:** Summer Pell for 2021 is contingent upon your EFC and your level of enrollment. If your EFC is 3401 or higher and your only taking 3 credits (< than ½ time), you will not be eligible for the remaining Pell. **Check with the GBC Financial Aid Office before registering.

For example, let’s say your Pell Grant is \$6895 for the academic year. That amount is divided in two parts for the fall and spring semesters, which equals to \$3447 per semester. If you are enrolled in **12 eligible** credits or more, you can anticipate receiving the amount of \$3447.

However, if you are enrolled in three-quarter (75%) or half-time (50%) your award will be adjusted as follows:

➤ ¾ time	(9 – 11 credits)	= \$2585.00
➤ ½ time	(6 – 8 credits)	= \$1724.00
➤ < ½ time	(5 or less credits)	= \$862.00

The amount you receive will be determined by your level of enrollment for each semester. It’s perfectly acceptable to be full-time one semester and ½ time another or ¾ time one semester and ½ time another, etc. You determine your level of enrollment.

This example given above for the Pell Grant also applies to the Supplemental Educational Opportunity Grant (SEOG), and GBC Need Grant (NEED).

The Parent Loan (PLUS), Subsidized (SUB) and Unsubsidized (UNS) federal loan programs you must be enrolled in six (6) eligible credits to receive. These loan programs are not pro-rated.

Remedial courses below 095, Continuing Education, CDL, and Driver’s Education cannot be paid by the Pell Grant. In addition, continuing education and remedial courses need to be paid before federal aid is disbursed.

Also, GBC Scholarships and any other outside scholarship are generally disbursed in two installments.

College Work-study is money that is earned. A check for earned wages is disbursed bi-weekly on the 10th and 25th of each month.

GBC Student Financial Services utilizes an automated computer program to authorize and disburse financial aid money into student's account. (MyGBC Student Self-Service Center).

It is recommended that all students set up a Payment Plan even if you are receiving federal financial aid!

Loan Disbursements

You will receive an email notification indicating the date and amount of the disbursement, the right to cancel all or part of the loan or disbursement, and the procedures and the time by which you must notify GBC that you wish to cancel the student loan or disbursement.

Fall/Spring/Summer Disbursements

Federal regulations state that GBC Student Financial Services cannot release federal funds until the Friday before the official GBC instructions begin each semester in August, January, and June. **NO EXCEPTIONS!**

- 1) In order to receive any monies, you must be enrolled in eligible credits that lead to a certificate, associates, or bachelor's degree. Once enrolled, depending on your award amounts, tuition and fees, housing or other institutional charges will be deducted from your award.

Housing and tuition charges are combined and billed together, so it's all deducted from your financial aid award. **No exceptions.**

If you should have any funds remaining after all expenses have been paid to GBC, you can expect to receive a refund. The refund is to assist you with purchasing your books and supplies, and the remaining can be used for living expenses.

- 2) Refunds are issued by Direct Deposit to student personal bank account or by paper check.
- 3) If you wish to have the refund to be Direct Deposit (EFT) into your personal checking or saving bank account, set it up at the GBC Self-Service Center. Any problems or questions, please call the GBC Controller's Office at (775) 327-2090.
 - The GBC Student Financial Services cannot assist you with setting up Direct Deposit.
 - **By accepting the Direct Deposit, you also understand what is required of you to maintain Federal Satisfactory Academic Progress (SAP) as a financial aid recipient.**
- 4) Every effort will be made to get your financial aid refund monies to you as soon as possible, but remember:
 - a. Each time you add or drop course it delays our ability to calculate your refund and corresponding check amount. We recommend that be enrolled in all of your classes ten (10) days before instructions begin to ensure that you have a refund, the Friday before the semester starts. **No exceptions.**

It takes a minimum of three (3) business days, from the date of your initial enrollment or add/drop of a course, to generate a paper check or electronic fund transfer (EFT) into your personal checking or saving bank account.

- b. Make sure that you have the correct address on your MYGBC Student Self-Service Center.
- c. If you are awarded monies for more than one type of award, typically the refund you will receive includes all of the funds, except College Work-study, for the semester.

If you have not completed the financial aid application process to receive federal financial aid prior to the beginning of the semester you will be attending, every effort will be made to expedite the process for you. However,

- If you have applied for federal financial aid in August, you can anticipate 4 to 6 weeks for your financial aid file to be reviewed. This doesn't mean you will have an award.
- If you have applied for federal financial aid in January, you can anticipate 4 to 6 weeks for your financial aid file to be reviewed. This doesn't mean you will have an award.
- **Be prepared to buy your books out of pocket**, so you don't get behind in your assignments.
- First-time student and/or First-time student loan borrower 30-day wait is mandatory, per federal regulations.

It is recommended that you set up a Payment plan at your Self-Service Center to avoid late fees at: <http://www.gbcnv.edu/admissions/payment.html> Make the first scheduled payment.

Spring Transfer Students

All spring only students must be monitored by the National Student Loan Database System (NSLDS). During the 7-day hold period, financial aid cannot be disbursed. If we are alerted that the student still has financial aid pending at another institution, the student must cancel their financial aid with that institution. You may not receive Pell or Student Loan monies from more than one school in the same semester.

- **Official Academic Transcripts:** Official academic transcripts may be required at for students selected for Unusual Enrollment History either by the Department of Education or by GBC.

A confirmation of the cancellation is required before aid can be disbursed for the spring semester and that includes student loans.

GBC Scholarship Disbursements

The GBC scholarships are academic year scholarships which are disbursed in two equal disbursements. You will receive one-half for the fall semester. and must maintain the criteria to receive the spring semester disbursement. The criterion is outlined in your scholarship letter.

Maintenance Training Cooperative (MTC) Scholarships Disbursement

The GBC Career and Technical Education (CTE) Department in conjunction with the local mines and businesses select the recipients. The awarded MTC recipient's names are forwarded to the GBC Student Financial Services Office (SFSO) by the CTE Department. Invoices are sent from the GBC Financial Aid Office and/or GBC Foundation to the respective mining companies for payment. The payment dates vary from the mines and businesses; it could take as long as a month to a couple of weeks after instructions begin to receive the monies.

Outside Scholarships Disbursements

Typically, are disbursed in two equal disbursements, unless the donor indicates otherwise. These scholarships are not awarded by Great Basin College.

Summer Pell Disbursements

Pell grants will be paid from any remaining Pell eligibility you may have left over from the current academic year. The amount of your summer Pell grant will be calculated based on your summer enrollment, cost of attendance, and remaining Pell eligibility. Be prepared to buy your books.

Note:** Summer Pell for 2023 is contingent upon your EFC and your level of enrollment. If your EFC is 4200 or higher and your only taking 3 credits (< than ½ time), you will not be eligible for the remaining Pell. **Check with the GBC Financial Aid Office before registering.

If you withdrawal or the class cancels after receiving payment, you must repay any award amount in which you were not entitled to as determined. You must remain enrolled through the summer semester to avoid repaying some or all of the funds. If you fail to repay any award amount to which you were not entitled, you risk losing eligibility for future federal aid.

Return to Title IV calculations will apply to determine the amount of aid earned by the student when a student does not attend or withdraws. You may owe funds back to Great Basin College and the Department of Education.

Millennium Disbursements

Disbursement will be posted to your account a week before the semester begins in the fall and spring terms. Student must acknowledge the award through the Nevada State Treasurer and declared a degree objective at GBC.

Millennium Scholars will receive Acknowledgment of Award from the State of Nevada Treasurer's Office in July. If you are eligible for the scholarship, to receive benefits you must meet the scholarships enrollment requirements at Nevada System of Higher Education (NSHE) or other eligible institutions. For more information, call Toll Free at (888) 477-2667 or visit web site at <https://nevadatreasurer.gov/millenniumscholarship.htm>

Your eligibility is determined by your school district and your name is submitted to the State Treasurer's office if you are an eligible Millennium Scholar.

- 1) You must accept "Acknowledgement of Award" online at the State Treasurer's website before any funds can be disbursed. Instructions will be in your award packet.
- 2) Enroll in a program study leading to recognized associate degree or baccalaureate. **Declare a degree objective** by completing the GBC Admission application online at www.gbcnv.edu Self-Service Center. Millennium will not pay if you do not have a degree objective.
- 3) Enroll in a minimum of nine (9) eligible credits each semester up to 15 credits. No remedial courses. Nevada System Higher Education (NSHE) defines this is any math or English course with a course number less than 100.
- 4) GPA is calculated on a "per term" rather than a cumulative basis. See Millennium Fact Sheet for GPA requirements.
- 5) Familiarize yourself with the **Millennium Fact Sheet** and requirements at <https://nevadatreasurer.gov/documents/millennium/Doc-FactSheet.pdf>



New
Change

Millennium funding is limited to a maximum of 15 credits per semester, counting all coursework at all institutions. Millennium Scholars at a NSHE community college will receive \$40 per enrolled lower division credit hour and \$60 per enrolled upper division credit hour. Read Millennium Fact Sheet for attending a university.

For example, a student attending community college who is enroll for 9 semester credit hours would be eligible to receive \$360 (\$40 x 9), up to a total of 15 credits per term maximum.

Millennium Summer Classes

Students must pre-pay summer courses and are reimbursed the same per-credit amount (up to 15 credits) in early October. ***Students may be funded for .5 up 15 credits for summer enrollment only.***

For example, a student who is enrolled in 3 semester credit hour would be eligible to receive \$120 (\$40 x 3) or enrolled in 1 credit hour would be eligible to receive \$40 (\$40 x 1), up to 15 credits per term maximum. The minimum of nine (9) eligible credits enrollment does not apply in the summer.

Your active participation in the financial aid process is a necessity. **Please stay involved!**

If you have any questions regarding the disbursement of funds, please feel free to contact our office at (775) 327-2095.

We are happy you have chosen Great Basin College as your institution for the pursuit of your post-secondary goals. We look forward to assisting you in achieving academic success!

Proper use of Federal Financial Aid Funds

Financial aid funds are to be used for education related expenses only, which include both direct and indirect costs. Direct costs include tuition, fees, books, and supplies. Indirect costs include expenses for room and board, transportation, childcare expenses, purchase of a computer that students incur while attending GBC.

Withdrawals/Dropping Courses

Should you feel compelled to withdraw from your classes after you received funds, please call or visit the GBC Student Financial Services Office to find out the consequences of withdrawing from your courses. See the Federal Satisfactory Academic Progress (SAP) requirements.

Federal Policy requires GBC to calculate a Return to Title IV Funds.

You may have to repay GBC the money that is required to return to the Department of Education for the unearned institutional charges, or you may owe GBC and the Department of Education.

Federal Policy for Return of Title IV Funds

In addition to Federal Satisfactory Academic Progress (SAP), if you withdraw from classes, you may have to repay some of the financial aid that was disbursed to you under the assumption you would complete the semester.

If you complete at least 60% of the semester, you will have earned 100% of your aid. If you withdraw before this, the GBC Financial Aid Office, will determine what percentage of aid you earned. Federal regulations require that your aid eligibility be recalculated if you withdrawal or received all "Fs" as grades, prior to completing 60% of the semester.

Recalculations is based on the percentage earned aid using the following formula:

$$\frac{\text{Completed Days}}{\text{Total Days}} \times \text{Aid that Disbursed or could have disbursed} = \text{Earned Aid}$$

The recalculation is based on the equation:

$$\text{Aid that disbursed or could have disbursed} - \text{Earned Aid} = \text{Unearned Aid}$$

If the student fails all of their classes in a semester and the documented attendance date is prior to the 60% point of the semester, the student's aid eligibility is also recalculated.

Unearned aid returned to the funding source. When earned aid for institutional costs is returned to the funding source, you may incur a tuition or housing balance with GBC.

GBC must return aid to the funding source based on the percentage of unearned aid. All money returned to the funding source will be returned in the following order:

1. Federal Direct Unsubsidized Loan
2. Federal Direct Subsidized Loan
3. Federal Pell Grant
4. Federal Supplemental Educational Opportunity Grant

Any amounts attributed to your loans will be repaid in accordance with the terms of your promissory note.

If you need to repay money the GBC SFSO or the Department of Education, our office will send you a letter to you. A billing statement via email will be sent from the GBC Controller's Office.

If we don't hear from you within 45 days, we are obligated to send your outstanding balance to the federal government for collection. This will prevent you from obtaining federal aid nationwide if not paid. You will be placed on automatic suspension for federal aid at GBC.

You may not appeal a Return to Title IV calculation.

In addition, a hold will be placed on your student account until the repayment is paid in full. This hold will prevent you from obtaining an academic transcript. You will not be allowed to register for classes.

The Federal Return to Title IV Funds calculation is rather complex. If you need to withdraw from all of your classes, contact to the GBC SFSO before doing so to determine how it may affect your financial aid and your academic progress.

Satisfactory Academic Appeal Process

(Submitting an appeal does not guarantee that your request will

Students will be notified individually via e-mail and through the GBC Student Center after each term: fall, spring, and summer terms after grades are posted of whether their meeting or not meeting Satisfactory Academic Progress (SAP) requirements. Students who fail to meet the academic requirements are no longer eligible for federal and state financial aid which includes student loans.

Students will be notified individually of the appeal process when they are notified of their SAP denial status via e-mail. There are two reasons why a student will need to appeal:

- Did not meet Satisfactory Academic requirements or;
- Has reached the Maximum Credits allowance allowed for his/her degree program.

Appeal Process


A student must submit an appeal by the deadline dates below in order to be reinstated for aid during these time frames for fall and spring terms.

Fall Semester	Spring Semester
October 1st	March 1st

Summer 2023: by July 1st

In rare cases, an appeal may be reviewed after the deadline.

- 1) Download the GBC Financial Appeal Form at: <http://www.gbcnv.edu/financial/forms.html>
- 2) Check the box that you are seeking an appeal for: **Satisfactory Academic Progress (SAP)** or **Maximum Credit**. In some cases, you may have to appeal for both.
- 3) Submit the following documentation with your SAP and Maximum Credit Form:
 - a. **Appeal Form** must be signed off by advisor.
 - b. **Detailed Personal Statement** that must include the reason(s) you failed to meet SAP requirements **AND** what has changed that will allow you meet the SAP requirements by the end of the semester.
 - c. **Documentation:** Third party documentation such as hospitalization for illness or injury (medical record or bill), death of a family member (obituary or death certificate), or any other documentation to support your extenuating/unusual circumstances.
 - d. **Transcript:** An unofficial GBC academic transcript is acceptable. You may print one from your Student Center at MyGBC Self-Service Center.

How to obtain: Sign In > MyGBC Student Center > Security Warning, click: Yes > Click the drop down box, right hand side of "other academic" > Click, Go (blue button) > Go to Report Type, click on the drop box, select unofficial transcript > view report > print a copy.
 - e. **Print a What-IF report** (formerly Degree Audit Report) to attach with appeal form.
How to obtain: Sign In > MyGBC Student Center > Under Academics> Select: Other Academic > Academic Requirements > click  > My Academic Requirements > Click on view as pdf > Print out. Attach to appeal form.
- 4) **Maximum Credit Appeal:** If you fail to submit any documents (as stated above) or you don't have an advisor signature will constitute in an incomplete appeal. Your appeal will not be reviewed by the GBC Appeals Committee
- 5) If you are placed on suspension after a Return to Title IV has been completed and want to submit an appeal. **You must pay the balance owed in full before your appeal will be reviewed.**

If a student is appealing for the first time, the student may be placed on Financial Aid Probation status. Each appeal will be evaluated based on its own merit or circumstances by the GBC Financial Aid Appeals Committee. **Probationary Status** (warning) means that a student is still eligible for federal aid. This may exclude scholarships that may have different gpa requirements.

A notification letter will be mailed to the student indicating whether they were approved with certain conditions or denied.

After the semester has concluded and grades have been posted, Probationary students must meet and satisfy all the SAP policy requirements and the conditions of the Plan of Action.

Evaluation Areas after each term	Minimum/Maximum Completion
Maximum Attempted Credits	56 credits for a Certificate 90 credits for an associate degree 180 credits for a bachelor degree
Cumulative GPA	2.0 or above
Cumulative Earned Credits Percent	Above a 67%
Term GPA	Above a 2.0 gpa
Termed Earned Credits Percent	100% completion all classes that he/she was funded for the term.

Failure to meet any one of the evaluation areas minimum completion will result in automatic suspension.

Note: A student may only appeal their financial aid status 3 times during their period of enrollment status at Great Basin College.

Second and Third appeals will be held to a higher and more rigorous standard conditions.

Do you need help?

Financial Aid

A GBC Student Financial Services Specialist from the Elko Campus will be available by appointment at the beginning of each semester (fall/spring) at the Pahrump, Winnemucca, Ely, and Battle Mountain Centers.

Spring 2024 term

Pahrump Center: TBA 9:00 am to 5pm.
Winnemucca Center: TBA 9:00 am to 5pm
Ely Center: TBA 9:00 am to 5 pm
Battle Mtn. Center: TBA 9:00 am to 5pm

- Do you need help in completing the FAFSA?
- Do you need help in completing the paperwork to complete your financial aid file?
- Do you have questions about your Award Letter?

THESE STANDARDS MAY BE SUBJECT TO MODIFICATION BASED UPON CHANGES IN FEDERAL, STATE, OR INSTITUTIONAL POLICY.

- Do you have questions of how financial aid is disbursed?

FINANCIAL AID QUESTIONS?

(FAQ)

Q. Why do I have to provide Parent's information?

A. There are dependency questions on the FAFSA. A student is considered dependent and parent data on the FAFSA is required for students who cannot answer "yes" to at least one of the dependency questions. The Expected Family Contribution for a dependent student measures a student and parents' ability to pay for college. It does not measure the family's willingness to pay.

Federal regulations consider the student and family primarily responsible for paying for college and prohibits our office from taking the parents refusal:

- to contribute to his/her student's education;
- unwillingness to provide information on the FAFSA or for verification purpose;
- parents do not claim student as a dependent for income tax purposes, or if;
- student demonstrates total self-sufficiency into consideration when awarding financial aid.

The following situations (but not limited to) may constitute a circumstance that can be considered for dependency override:

- Abusive family environment
- Abandonment by parent(s)

Contact your financial aid advisor if you have "unusual circumstances" that you feel warrant a review of your dependency status. Dependency overrides are on a case-by-case basis. You may be asked to submit the "Appeal for Independent Status" form and required documentation must accompany the form to request a review of your dependency status.

If approved, the approval is *only* valid for the academic year.

Whether or not your parents claim you as an exemption on their federal income tax return has no bearing on your dependency status for financial aid.

Q. What is the IRS Retrieval Tool option when submitting the FAFSA?

A. The retrieval tool allows FAFSA applicants and parents with ability to transfer their income information. The benefit of using the tool is applicant can complete the FAFSA more easily and accurately. The tool will increase the accuracy in the awarding for student financial funds and reduce the chances of being selected as a verification.

Q. Why do I have to submit a federal tax return transcript?

A. Your FAFSA application has been selected for a process called verification by the Department of Education. You and your parents were eligible to file a federal tax return, but for some reason did not utilize the IRS Retrieval to transfer your federal tax information into the FAFSA.

The following represents who cannot use the IRS Retrieval Tool: parents may have all zeroes for social security number, any student or parent with marital status change, a married independent applicant and spouse who filed separate tax returns, parents of a dependent student who filed separate tax returns. The applicant, parent, or spouses, as applicable, who have filed an amended tax return.

Q. Why do I have to submit W-2(s)?

A. A part of the verification process includes verifying tax deferred pensions on the W-2 (**Box 12a – 12d and Codes D, E, F, G, H, & S**).

Q. Where do I request a federal tax transcript and W-2's?

A. There are two ways to request a federal tax transcript by calling 1-800-908-1040 or go to www.irs.gov and order a tax transcript. Do not order an Account Transcript unless you completed an Amended Tax Return.

Q. What do I do if my “To Do List” indicates Loan Limit Reached?

A. Every academic year, you were awarded yearly amounts for both subsidized and unsubsidized federal student loans. Aggregate loan limit is \$57,500 for an undergraduate student. This is the maximum you can take out in federal student loans. No more than \$23,000 of that amount can be subsidized.

More than likely, you have reached the \$23,000 in a subsidized loan; you will only be eligible for an unsubsidized loan.

In some cases, you may have reached the total aggregate loan limit of \$57,500 which means you are ineligible for federal student loans and Pell grant. You can also check National Student Loan Database Systems (NSLDS) for your total loans.

Q. Can I get Pell for repeating a course?

A. Yes, if you are eligible for Pell and you failed a course, or you are repeating a course that you previously passed. Pell can pay one more time. Remember that repeating a course credit will count toward your maximum credit limit and credits attempted.

Q. Can I get Pell for remedial courses?

A. Yes, if the remedial course is above 095. Nevada System of Higher Education (NSHE) defines as any courses number less than 100 and cannot be paid. For example, if you are in 12 credits and one of the classes is a 091, you are considered a full-time student, but Pell will be paid at ¾ time status.

Q. How long can I receive a Pell grant?

A. You may receive Pell for up to the equivalent of 12 full-time semesters or 600%.

Q. What is a 1098-T form?

A. The Tax Relief Act of 1997 provided for the new Federal tax credits for educational costs. The 1098-T provides students with information regarding their tuition, fees and financial aid that would be needed to determine eligibility for those tax credits. You can print a copy for yourself, your parents, and your tax advisor at your GBC Self-Center. In the GBC Self-Center > Student Center >

Q. What is the Census Date?

A. Every fall and spring semester, students must register for all classes including classes that start late in both semesters. The Census Date is usually the day of the 100% refund period in the fall and spring terms. This is the day to add/drop classes without any notation on your transcript. (i.e. “W” withdrawal). Call the GBC Admission Office for census dates at (775) 327-2059

If you register for late starting classes, after 100% refund period then you will be responsible for payment on those classes.

Q. I have been out of college for a number of semesters or years, how can I be on suspension?

As of July 1, 2012, your academic history at GBC is evaluated with new Federal Satisfactory Academic Progress requirements. Even though, you may have not received federal financial aid, when you last attended at GBC. Federal regulations require GBC to review your academic history at GBC when applying for financial assistance to determine your eligibility for federal aid.

Top 10 Reasons Why your Financial Aid has not paid Tuition and Fees?

1. You submitted your FAFSA too late in the year to have funds ready in time to pay fees.
2. Your financial aid eligibility was terminated because you did not meet the standards for Federal Satisfactory Academic Progress (SAP) requirements.
3. You did not declare a degree objective on your GBC Admission application. Or, you enrolled in a non-degree seeking program (i.e., **EMT, CDL, Driver's Education, Community Service classes**) that are not approved to be funded by the Department of Education. In some cases, the Certified Nursing Assistance (CNA) cannot be funded by Title IV and funds cannot pay for these programs.
4. You didn't respond or meet the deadline for turning in the Missing Documents in your "To Do List" at your GBC Self- Service Center. You haven't checked your personal email. Make sure you keep your email address up to date at your Self-Service Center.
5. You did not register in the appropriate number of credits to match your enrollment/funding status. You are constantly adding/dropping classes during the 100% refund period.
6. You live out-of-state and/or out the GBC service areas and haven't turned in a progress reports. Or, you have turned in progress reports and your instructors indicate that you are not making substantial academic progress satisfactory in your current classes.
7. We have received notification from the Department of Education that you are in "**Overpayment**" or in "**Default**" at another institution.
8. Your lifetime Pell Grant eligibility limitation for receiving federal aid is at 600% which equals out to 12 full-time semesters. You are no longer eligible for a Pell Grant even if you qualified.
9. Your residency status has changed to "**out-of-state**", your entire Pell grant has been applied to your student account, and there is no refund. If you have questions about your residency status, contact the GBC Admission and Records Office at (775) 327-2059.
10. You haven't checked your Communication Center on My GBC Self-Center to see if anything has changed on your "**To do List**". You may need to submit more forms. Changes to your academic progress may have changed and you may have to submit an appeal for not making satisfactory academic progress or you are at your maximum credit limit for your declared degree objective

Familiarize yourself with your GBC Self-Center because this where the Student Financial Services Office will send communications to you.

Communication emails will be sent to your valid mail address you designated in your GBC Self-Service Center.

*****Read the GBC Federal Satisfactory Academic Progress requirements (SAP) for students receiving federal financial aid.**

Other Resources

PART-TIME EMPLOYMENT-not based on financial need: positions on-campus are available for interested students who maintain a minimum half-time enrollment each semester and a minimum 2.0 GPA.

Off-campus positions in licensed private, public, and nonprofit businesses are also posted for students to consider.

Go to www.gbcnv.edu/financial and click on **jobs currently open for GBC Students** to search the “Job Board” for part-time employment opportunities. Contact the Advising Center for more information at (775) 327-2068

REGENTS SERVICE PROGRAM is a state-funded, part-time employment/internship program provided by a non-profit organization or agency that supports literacy programs or provides a service to the community. On-campus departments who collaborate with an off-campus organization for outreach, literacy, or service learning may have approved positions. Contact the Advising Center for more information at (775) 327-2068.

GBC SCHOLARSHIPS are typically one-year awards. Students must reapply each year by completing the on-line Scholarship Application available in the early December for the next academic year. Scholarships are based on academic merit and in some cases financial need.

VETERAN BENEFITS

The Veterans Administration administers program for Veterans seeking assistance for education and training. If you are a veteran or dependent of a veteran, contact the GBC Veterans Resource Office for more information regarding utilizing your educational benefits. Please call the Certifying Officer at (775) 327-2131. How to start the process for [Veteran Educational Benefits](#).

MILLENNIUM SCHOLARSHIP is a program of the Office of the Nevada State Treasurer. The Millennium Scholarship Office notifies incoming freshmen regarding eligibility in late July. You will then receive an award packet from the State Treasurer’s office identifying you as a Millennium Scholar. You must enter your “Acknowledgement of Award” information online before any funds can disburse. Our office then compares our admitted students with that list and corresponds with specific information for GBC regarding disbursement of the funds. The Millennium Scholarship is not listed on the financial aid Offer Letter received prior to August. More information is available at <http://NevadaTreasurer.gov>.

TRIBAL SCHOLARSHIPS

Tribal Scholarships are available to Native American students, who are members of a Federally Recognized Tribe, the amount is determined by each individual tribal scholarship office. Students must complete the Free Application for Federal Student Aid (FAFSA) to determine need. Submit the Financial Need Analysis Form to the GBC Student Financial Office for completion, which is included in each tribal scholarship application packet. Contact your Tribal Higher Education Offices for more information.

NEVADA SYSTEM OF HIGHER EDUCATION (NSHE) NATIVE AMERICAN FEE WAIVER

The Nevada Board of Regents provides a waiver of certain fees related to registration to a Native American student who is a member of a federally recognized Indian tribe or nation, all or part of which

is located with the boundaries of Nevada, or who is certified by the enrollment department of such tribe or nation or by the Bureau of Indian Affairs as being a descendant of an enrolled member of such tribe or nation, all or part of which is located with the boundaries of Nevada, regardless of member status. See application for eligibility requirements and 20 Nevada tribes approved.

Download an [application](#).

MINING TRAINING COOPERATIVE (MTC) SCHOLARSHIPS

Student can receive \$5000 toward and AAS degree or Certificate of Achievement in the following programs: Diesel, Electrical Systems, Industrial Millwright, Instrumentation, and Welding. GBC Career and Technical Education degree programs run from August through May each academic year. [How to apply](#).

Payment Plan: The Controller's Office offers a payment plan to students registered for six or more credits. It requires 25% (1/4) of the outstanding charges to be paid prior to the date late fees will be assessed. Three more installments of 25% (1/4) each are required during the semester in accordance with the dates in the class schedule. [Set up a payment plan](#).

ADMISSION ADVISING & CAREER CENTER (GBC-BERG HALL)

Call (775) 327-2068 for more information

- [Career and Academic Advising](#)- Counseling, ongoing assistance in planning academic programs and exploration of career options.
- [Student Employment](#)- Offers employment referrals and job searching training for Great Basin College students. Assistance with resumes, cover letters, and faxes.

ACADEMIC SUCCESS CENTER AND TESTING CENTER

GBC's Academic Success Center on the Elko campus and at GBC's rural centers offer the following services to GBC students, all at no cost.

- Live Tutoring—free to all GBC students
- Free placement testing
- Proctored testing
- Open computer labs

Visit website at: <http://www.gbcnv.edu/asc/>

ACCESSIBILITY SERVICES FOR STUDENT ASSISTANCE

Provide [assistance for the disabled student](#) and special accommodations for classes. Contact Arysta Sweat (775) 327-2336.

JOIN OPPORTUNITIES IN NEVADA (JOIN)

JOIN may be able to assist with tuition and educational costs for student. JOIN is located at 618 Idaho St in Elko, NV. Contact number: (775) 753-1700.

BUREAU OF VOCATIONAL REHABILITATION

Provide training skills for suitable employment for the disabled, single parents, and displaced homemakers. Located at 172 Sixth Street Elko, NV 89801 Contact: (775) 753-1931

ADULT BASIC EDUCATION (ABE) and English as Second Language (ESL)

Provides individualized and small group tutoring for students 17 or older who need basic reading, mathematics and English as a Second Language instructions. Classes are free and run on the semester schedule. Contact: (775) 327-2222

ADULT HIGH SCHOOL DIPLOMA

Offer Nevada residents 17 and older courses leading to an Adult High School Diploma and preparation for the GED. Contact: (775) 327-2224

3 + 1 DUAL ENROLLMENT

Students pursuing degrees which are not available through GBC, including bachelor's degrees such as the 3 + 1 program, must apply for their financial aid through the "parent" institution ("parent" meaning the institution which offers the more advanced degree).

Students must apply for official admission to those parent institutions in order to receive financial aid. Eligibility to receive financial aid of different types depends upon the student's level of enrollment, i.e. less than half-time, half-time or greater.

PELL GRANT Students may receive payment from this fund by attending both colleges with a combination of level of enrollment. For instance, a student may be enrolled for 3 credits at UNR and 9 credits at GBC but all courses must be applicable to the degree objective. Students must complete a **Consortium Agreement**. This form is available at the GBC Student Financial Services Office

Important Dates and Deadlines

10/1/2023	Begin submitting the 2023 -24 FAFSA Base year tax returns: 2021
3/15/2022	Priority deadline for submitting the FAFSA for 2023-24
1/21/2023	Release disbursements to students for Pell, student loans, and scholarships.
1/23/2023	Instruction Begins for January 2023
	Last day to add classes for the Spring semester for Pell to pay.
TBA	GBC Spring 2024 Re-award Scholarship application deadline
03/01/2023	Promise Deadline to submit the FAFSA and WebCampus Online Training
03/15/2023	GBC Annual GBC Scholarship
12/1/2022	Deadline for submitting Missing Documents for the spring 2023 semester.
06/01/2023	Promise Deadline to submit 8 hours community service, missing documents for FAFSA application, and meet with assigned Promise Mentor

Academic Calendar – Fall 2022 & Spring 2023

2022–2023 INSTITUTIONAL CALENDAR

Fall 2022

August 15 CTE Faculty Return
 August 18 Faculty Return
 August 22 CTE Instruction Begins
 August 22 ABE/ESL Instruction Begin
 August 22-26 Faculty In-Service
 August 22-30 CTE Housing Check-in
 August 29 Regular Instruction Begins
 August 29-October 22 Fall Mini-Session #1
 September 5 Labor Day
 October 15 Fall Graduation Application Deadline
 October 24-December 17 Fall Mini-Session #2
 October 28 Nevada Day
 November 3 Official Course Drop Deadline
 November 3 Audit/Credit Change Deadline
 November 11 Veterans Day
 November 23 CTE Instruction Ends
 November 24-25 Thanksgiving Recess
 December 9 Regular Instruction Ends
 December 12-16 Final Exam Week
 December 16 ABE/ESL Instruction Ends
 December 16 Fall Graduation
 December 20 Grades Due

*This is the designated date at the time of publication of this catalog, but it is subject to change per Nevada System of Higher Education Board of Regents policy. Please see the most current dates at gbcnv.edu/calendar.

Spring 2023

January 2 New Year Holiday
 January 3 CTE Faculty Return
 January 3 CTE Instruction Begins
 January 16–24 CTE Housing Check-In
 January 11 Faculty Return
 January 16 Martin Luther King Day
 January 17-20 Faculty In-Service
 January 23 Regular Instruction Begins
 January 23 ABE/ESL Instruction Begins
 January 23-March 18 Spring Mini Session #1
 February 20 Presidents Day
 April 6 Disclosure of Student Record Opt out deadline
 March 15 Graduation Application Deadline
 March 20-24 Spring Break
 March 27–May 20 Spring Mini Session #2
 April 6 Official Course Drop Deadline
 April 6 Audit/Credit Change Deadline
 May 12 Instruction Ends
 May 15-19 Final Exam Week
 May 19 ABE/ESL Instruction Ends
 May 20 Graduation
 May 23 Grades Due
 May 26 CTE Instruction Ends
 May 29 Memorial Day

Summer Term 2023

June 12–August 4 Summer Instruction
 July 4 Independence Day

WELCOME

Helpful Websites

www.fafsa.ed.gov	Apply for federal student aid every year.
www.fsaid.ed.gov	Apply for student/parent electronic signature for the FAFSA application and to access the student records.
www.studentloans.gov	Complete the Entrance Counseling and Master Promissory Note (MPN)
www.nsls.ed.gov	Up-to-date student loan information
www.irs.gov	Request federal tax transcripts Request W-2 (if applicable)
http://www.sss.gov/default.htm	Register with the Selective Service-Required to receive federal aid.
https://nevadatreasurer.gov/	Information about the Millennium Scholarship Fact Sheet
www.ssa.gov	Social Security Administration
https://studentaid.ed.gov/About/announcements/interest-rate	Student/Parent Interest Rates for Direct Loans
www.myfedloan.org	Pay interest on unsubsidized loan or make payments voluntarily.

Contact the GBC Financial Aid Office:

Mailing Address: Great Basin College
Student Financial Services Office
1500 College Parkway
Elko, NV 89801

Email Address: financial-aid@gbcnv.edu

Office Location: Elko Main Campus - Berg Hall (Walk-in)
Processes all financial aid for all of the GBC Off-Campus Centers.

Office Hours: Monday through Friday, 8:00 a.m. to 5:00 p.m. (No appointment necessary)
Open during the lunch hour (12:00 p.m. to 1:00 p.m.)

Phone: Elko Main Line: (775) 327-2095
Scholarships (775) 327-2095

During our peak seasons August and January, there is a high-volume number of calls, please be patient with us. If you wish to leave a message, we will return calls within 72 hours.

Off-Campus Centers: Pahrump Center, Battle Mountain Center, Ely Center, and Winnemucca Center.

They are available for assistance or if you need additional help, you may call from any of the respective campus centers to the GBC Elko SFSO. No charge.

Phone Off-Campus Centers: Pahrump Campus: (775) 327-5210
Battle Mountain Campus; (775) 327-5873
Ely Center: (775) 327-5304
Winnemucca (775) 327-8200

FAX: (775) 327-5105 (Elko)
You may utilize the fax machine at any of the GBC respective Campus Centers. No charge

Website: www.gbcnv.edu/financial
We encourage you to visit our web site for important announcements.

Forms Directory: <http://www.gbcnv.edu/financial/forms.html>

You may see two years of forms, please make sure you download the correct forms:

- Forms for 2022-23 are required for Fall 2022, Spring and Summer of 2023.
- Forms for 2023-24 are required for Fall 2023, Spring and Summer of 2024.

GBC staff directory is available at www.gbcnv.edu

My GBC Self-Service Center. <http://www.gbcnv.edu>

Please do not hesitate to call or stop by the GBC Student Financial Services Office if you have questions or need assistance. We are here to help you!

Thank you for choosing Great Basin College!

**Great Basin College
enriches
people's lives
by providing
student-centered
post-secondary
education to
rural
Nevada.**