

Piedmont College

Frequently Asked Questions (F.A.Q's)

1. What are my options for paying my tuition?

- You can pay Piedmont directly in monthly installments or all at once before the beginning of the semester.
- You can pay part or all of your tuition using financial aid.
- All payment arrangements and/or financial aid must be finalized approximately 3 weeks prior to beginning class each semester.

2. When do I need to apply for student loans?

- To avoid making a payment to the business office, apply for financial aid **at least eight weeks** prior to the start of term.

3. How do I apply for student loans?

Please see the attached document "How to Obtain Financial Aid".

4. How will I know if I am approved for loans?

- When the awarding process is complete, a notification will be sent to you via e-mail or postal service of your loan amount and loan type(s).
- The following circumstances could make a student **ineligible** for loans: he or she is a non-eligible non-citizen, is in default on a previous student loan, in active bankruptcy, or has certain drug convictions. This is not a complete list, but rather the most common circumstances that effect eligibility. Please visit www.fafsa.ed.gov or contact the Financial Aid office if you have questions regarding your eligibility.

5. How can I get a book voucher or extra loan funds for living expenses?

- A space is provided on the award letter where you can request additional loan funds for a book voucher and/or living expenses. Please note: Borrowing extra funds does increase your debt level.
- If you have already submitted your award letter, you can download a [loan adjustment request](#) form from our website (www.piedmont.edu/financial_aid) and submit it to our office.
- After your request is processed, we will notify you of the increased loan amount(s) and type(s).
- If you are requesting a book voucher, please contact the Business Office at (706) 776-0101 after receiving notification from the Financial Aid Office

6. Do my student loan funds come to me or to the school?

- Loan funds are sent directly to the school (typically eight weeks after the term begins) and you will receive notification from the College when loan funds are applied to your account.

7. If I requested extra funds, when will I receive my refund check?

- Piedmont typically receives loan funds from the U.S. Department of Education about the eighth week of the semester and refund checks are mailed out 14 days from the receipt of the loan funds.
- A financial aid file that is incomplete or finished late will delay an expected refund.

8. What's the difference between subsidized and unsubsidized loans?

- A subsidized loan is a loan in which the accruing interest is paid for by the government when a borrower is in school, grace, or authorized periods of deferment. The eligibility requirements for receiving this type of loan are based on need.
- An unsubsidized loan is a loan in which the borrower is responsible for paying the interest that accrues, starting from date of disbursement and continuing until the loan is paid off.

9. When am I required to start repaying student loans?

Student loan payments are deferred while a student is enrolled in college at least half-time or a minimum of six semester hours. When a student is no longer enrolled six hours or graduates, payments begin six months later. For more information, visit www.dl.ed.gov.

How do I sign up for the payment plan option? Once you register for classes an invoice will be mailed to you with information about the Piedmont Payment Plan. For fall and spring semesters, charges are divided into 5 monthly payments (starting July 15-Nov. 15th for fall and Dec. 15th-April 15th for spring). During summer semester the PPP has only two payments (May 15- June 15th). You will need to complete the first coupon and mail it with your payment. Each payment is due on the 15th of each month.

Is there a fee for choosing the payment plan? YES. A non-refundable charge of \$40.00/semester is added to the first payment for fall and spring semesters. Summer semester the fee is waived.

If I choose the payment plan option will I receive a monthly reminder? No. The coupons are your reminder of when the next payment is due. However, Piedmont now offers you the option of having your monthly payments automatically withdrawn from your debit or credit card. Information will be included with your invoice. You must complete the form and mail it back to the business office to set-up this option.

How can I pay for my classes? You can pay with a debit or credit card online at www.piedmont.edu and click on "Payments/Giving" and follow the easy directions to make your payment. You can also mail a check/money order to: Piedmont College, Attn: Business Office, P.O. Box 10, Demorest, Georgia 30535. Or bring your payment to the Business Office.

Is it too late to apply for financial aid if I have not done that yet? No, it is not too late. However, you will need to make monthly payments until your financial aid is approved.

How do I get approval from the business office to attend classes? You must have enough financial aid approved to cover the entire tuition charges for that semester. If you are not receiving financial aid, your payment must be received in our office by the due date on your invoice. We will notify your professor if you are not cleared to attend his or her class.

What type of aid am I eligible to receive? Please contact Financial Aid to see what funds are available for you. **You must stay enrolled in at least 6 credit hours to be eligible to receive aid!** A full-time **undergraduate student** is considered someone who is taking at least **12 credit hours per semester**.

What are your office hours? Monday - Thursday 8 a.m. – 6 p.m.; Friday 8 a.m. – 5 p.m. Please note: these hours only apply when classes are in session.

Who should I contact if I have a question? Please call us at (706) 776-0101 for any questions or concerns.