



## 2025 Financial Aid Guide and SOAR FAQs

As you prepare to join the Berry community, you may have questions about completing certain details. We've created this handy guide and FAQs to ensure a smooth transition to campus.

If you're a new entering student, make sure you complete these essential steps (which are covered in detail in this document):

- If you're a Georgia resident, apply for state aid.
- Ensure documents are not missing in your file.
- If you filed the FAFSA, accept or decline loans and complete loan counseling.
- Pay tuition or set up a payment plan by **July 7**.

### STATE AID

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

If you live in Georgia, you may qualify for state-funded aid programs. The Georgia Student Finance Commission (GSFC) helps students track their state aid eligibility through their GAfutures account at [My High School Hope GPA](#). Ensure that your high school submits your final transcript to GSFC to determine final HOPE or Zell Miller scholarship eligibility.

**Home-schooled students** (from an accredited or unaccredited home study program) can find their specific [application and qualification process](#) for state aid on GAfutures. Please note that any HOPE or Zell Miller scholarship included in your financial aid offer is tentative and contingent upon completion of the application and qualification process with GAfutures.

For state aid, GSFC requires an application. We recommend filing the FAFSA each enrollment year at [studentaid.gov](#). Alternatively, complete the [Georgia Student Finance Application \(GSFAPP\)](#) at [gafutures.org](#).

The award amount for the HOPE and Zell Miller scholarships during **academic year 2025–26 is \$5,970 (\$2,985 per semester)**. Students may qualify for HOPE or Zell Miller, not both. You may find more information about state aid by visiting [gafutures.org](#).

### COMPLETING THE FINANCIAL AID PROCESS

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

It's available in the Berry financial aid portal at [financialaid.berry.edu](#). After

logging in to the financial aid portal, go to the “Menu” tab in the top left corner and select “Financial Aid Offer” to view your offer.

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

Follow the steps in FAQ 2; however, this time, there’s no need to access the “Menu” tab. You can simply view the missing items from the “Your Documents” section of the main page. Questions about these documents? Select the hyperlink for each item, and a detailed description will be provided.

If your FAFSA was selected for Verification, you’ll find details on documents needed by the Office of Financial Aid to complete this process. Your financial aid offer will remain tentative until your Verification review completes. Your financial aid offer may be modified by the outcome of the Verification process and whenever you submit new information as part of the FAFSA. We encourage you to complete the Verification review with the office no later than your SOAR date.

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

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

**Note:** If “Your Documents” include a **Verification – V4** requirement — in addition to the submission of any other required items — you and your parent listed in the FAFSA must visit the Office of Financial Aid in person with an original government-issued ID. We look forward to helping you complete this step during your SOAR time on campus. Visit us in 105 Hermann Hall (8 a.m.–5 p.m.).

Once your documents are ready, select “Upload Link” next to the missing item, select the file that you have saved to your computer, then submit the document for secure processing.

**Need help?** Check out our [instructional video](#) for more information.

### **5. How do I accept or decline loans?**

A very important step! If you submitted a FAFSA, it’s likely you’ll be offered Federal Direct Loans. **Note:** you do not have to take out these loans, and they

are not automatically accepted for you. If you choose to take them, you'll need to formally accept the loan through your financial aid page. If you choose not to take them, you'll need to formally decline them.

To accept or decline your loan offer, log in to [financialaid.berry.edu](https://financialaid.berry.edu) (this place should feel like home by now!) Go to the "Menu" tab in the top left corner, and you'll see the option to "Accept/Decline Loans." You can review all of your grants, scholarships and loans here.

To accept/decline your Federal Direct Loans, you'll notice a small gray scroll bar underneath all awards. Move this scroll bar to the right, and a drop-down will appear on the rows with the loans. Change the status as you wish, then select "Submit."

The fixed interest rate for Federal Direct Subsidized and Unsubsidized Loans was 6.53% during the 2024–25 academic year. For Federal Direct Subsidized loans, the interest does not accrue while you are enrolled at least part-time in college, as the interest is federally subsidized.

**Need help?** Check out our [instructional video](#) for more information.

*Note: if you are accepting your loans, there are still two items to complete. Keep reading for more information.*

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

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

**Need help?** Check out our [instructional video](#) for more information.

## **PAYING YOUR BALANCE**

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

Once all of your financial aid has been disbursed to your student account, you can view an accurate balance through the Student Account Center. Log in to the VikingWeb student portal at [vikingweb.berry.edu](https://vikingweb.berry.edu). Select the "Finances" tab at the top, then select the hyperlinked "Student Account Center."

## **8. How do I submit a payment?**

Visit [mycollegepaymentplan.com/berry/](https://mycollegepaymentplan.com/berry/). When setting up a payment plan, there is a \$55 fee applied each semester a payment plan is used. For more information, please plan to attend the “Student Financial Services and Financial Aid” breakout session available during SOAR.

***Note:** if you are setting up a payment plan, it must be in place before **July 7 to meet the July 10 payment deadline.***

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

Your parent can utilize a loan from the Department of Education. They will need a Federal Student Aid ID. (They can create one during this process.) They can log in to [studentaid.gov](https://studentaid.gov) and select “PLUS Loans: Grad PLUS and Parent PLUS” by hovering over the “Grants and Loans” tab.

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

The fixed interest rate for Federal Direct PLUS loans during academic year 2024–2025 was 9.08%.

## **10. Why are my loans not showing on my account?**

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

## **11. Are there any other borrowing options for students and parents?**

For an overview of available educational loans, including loans from private lenders, please visit our [educational loans](#) site.

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

Berry College  
P.O. Box 490129  
Mount Berry, GA 30149-0129

### **13. Where can I find outside scholarship opportunities?**

Here are two examples of resources where you can search for outside scholarships:

- <https://www.gafutures.org/scholarship-search>
- <https://bigfuture.collegeboard.org/scholarship-search>

### **14. Who can assist me with questions about Veterans Affairs Educational Benefits?**

For Certification questions, contact Alice Shiflett, VA Certifying Official in the Office of the Registrar: 706.236.2190 or [ashiflett@berry.edu](mailto:ashiflett@berry.edu).

For financial aid and VA benefits questions, contact the Office of Financial Aid: 706.236.1714 or [financialaid@berry.edu](mailto:financialaid@berry.edu).

## **WHAT TO EXPECT AFTER REGISTRATION AND ENROLLMENT**

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

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

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

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

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

Berry scholarships and grants are renewed if you maintain a Berry cumulative grade point average of 2.0 or higher. Additionally, to continue qualification for the Berry College Grant from Alumni & Friends and for Federal Grants and Loans, you must submit a FAFSA each year.

HOPE and Zell Miller Scholarship recipients must maintain a GAfutures-calculated GPA of 3.0 and 3.3 respectively (this GPA is available at GAfutures.org). HOPE and

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

### **18. What is Satisfactory Academic Progress?**

In addition to achieving academic progress (Berry cumulative grade point average of 2.0 or higher), students must meet [Financial Aid SAP](#) each semester. The three components of this policy are:

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

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

### **19. Do I need a FAFSA each year?**

We encourage the renewal of your FAFSA for the following academic year of enrollment no later than February 15. The FAFSA may qualify you for need-based aid as well as federal student and parent loans. Visit [studentaid.gov](http://studentaid.gov) for more information about filing the 2026–27 FAFSA as early as October 1.

### **20. How do I access additional Berry scholarship opportunities?**

It's important that you keep filing the FAFSA each year by **February 15**. This way, the Office of Financial Aid will have the necessary information to keep you informed of additional aid opportunities. You may qualify for endowed scholarships based on financial need and/or your talents and academic qualifications. We encourage you to engage with our office, your academic advisor, LifeWorks supervisor, mentors and faculty in your department.

### **21. Can I speak with a financial aid counselor?**

Absolutely! The Office of Financial Aid is open Monday–Friday (8 a.m.–5 p.m.). Call 706.236.1714 or email [financialaid@berry.edu](mailto:financialaid@berry.edu) to schedule an appointment with a financial aid counselor.