Financial Aid Recipients

Are you expecting a financial aid excess refund check for the spring 2022 semester?

Please be advised, due to continued COVID19 restrictions, all excess financial aid checks will be mailed and you will not be permitted to pick up your check. **No exceptions.** We apologize for the inconvenience.

**Important reminders about your financial aid refund obligations:**

**Your aid may be adjusted and you may need to repay some or all of your refund:**

If you have a financial aid excess refund because your financial aid exceeds your total charges, please be aware that if you officially withdrew, stopped attending, or reduced the amount of credits you are taking, your financial aid may be reduced and you may be required to repay all or a portion of your excess financial aid refund. We urge you to check with the Financial Aid Office to learn how your aid will be affected. Be sure to read the [Federal Financial Aid Refund Policy](#).

**You may still owe a balance on your account for Health Insurance, parking tickets, exam fees, or other:**

Even though you may have a financial aid excess refund, it is possible for you to still have a balance on your account for the spring 2022 semester or even a prior term. Such charges may include parking tickets, proficiency or language exam fees, student health insurance (if you have not waived or paid your insurance charge), or prior semester charges. If so, an obligation hold will be placed on your account until you resolve the balance issue.

**Health Insurance:**

If you are charged $2,401 for [Student Health Insurance](#), you must either waive, if eligible, or pay this charge. You will continue to be billed for Health Insurance until you pay it, waive it, or sign an [authorization](#) for financial aid to pay it. Instructions on how to access information about this charge was included with all bills sent to you. Check your student email account or visit our web page at [www.gcc.mass.edu/billing](http://www.gcc.mass.edu/billing) for additional information on purchasing the student health insurance or to determine if you are eligible to complete the [online waiver](#) in order to have this charge removed from your bill.

**Paying for Health Insurance with Financial Aid funds:**

If you need to purchase the health insurance and you are expecting your financial aid to pay the charge, per federal regulations, you must authorize it in writing. **NOTE: If you haven’t completed the authorization prior to receiving your excess financial aid grants/loans refund check, you are responsible for paying the charge out of pocket.**

To complete the authorization form, do the following:

1) Print the “**Acknowledgment and Certifications**” form (also available on your MyGCC account).
2) Locate the section of the form that says: Use of Excess Financial Aid Funds to be Applied Toward Non-Institutional Costs Incurred (Health Insurance) *(optional)*
3) Sign and date that section.
4) The signed form can be emailed, mailed, or hand-delivered to the Student Financial Services Office. If this form is completed on your MyGCC account, no further action is required.

If you’ve already completed the “Acknowledgments and Certifications” form, check with the Student Financial Services Office to verify that you have signed this section. If you need assistance completing the insurance authorization section, contact the Student Financial Services Office at: (413) 775-1109 or sfs@gcc.mass.edu.

Waiving Your Health Insurance Charge:

NOTE: If you are already covered under a health insurance plan that is comparable to the student insurance plan, you may be eligible to waive this charge. Your alternate coverage must have been effective by at least January 1, 2022. The final deadline to waive your health insurance charge is April 15, 2022. You will not be able to waive after that date. If you do not waive this charge, you will be responsible for paying it. The waiver form, policy brochure, eligibility requirements, coverage period, and supplemental information can be found on our website at: www.gcc.mass.edu/billing. Choose your option under the “Health insurance” menu.

If you need assistance completing the insurance waiver, contact the Student Financial Services Office at: (413) 775-1301 or sfs@gcc.mass.edu.

Other charges that cannot be paid with financial aid funds:

Federal regulations prohibit financial aid funds to be used to pay certain charges such as parking fines, proficiency exam, or foreign language exam fees. Therefore, you must pay these types of charges out of pocket.

Excess Financial Aid Check Distribution Date:

Refund checks will be mailed out to students by noon on Friday, March 18th. Please login to your MyGCC account to be sure your address is up-to-date. De-activate any addresses that are no longer valid.

Due to COVID19 concerns students are not permitted to enter pick up their checks in person.

If you are expecting a check and you do not receive it within two weeks from this date, you must check with the Student Financial Services Office to verify:

➢ The address where the check was sent

➢ That you do not have any outstanding financial obligations

➢ That you have met all financial aid requirements.