



Academic year 2012-2013 consists of three semesters beginning with Summer and ending with Spring. The term(s) for which you request financial aid-Summer will impact Fall and Spring. A separate application for Summer financial aid is available on ITC website. Disbursements for Summer semester will begin after a student has completed 6 credit hours and continue throughout each session.

A student can only receive \$20,500.00 for an academic year. Please keep in mind the **Award Notification** is an offer of financial aid. Awards may be cancelled upon a student request or fail to respond to the **Award Notification** within two weeks.

Effective July 1, 2012. Graduate students are no longer eligible to receive Federal Direct Subsidized Loans. The annual loan limit for graduate student remains \$20,500.00 this amount will now be limited to **Direct Unsubsidized Loans**.

If you have any questions contact the Financial Aid Office at 404-527-7724 or 404-614-6306

Sincerely,

Tina Garnigan  
Director of Financial Aid

R. Washington  
Financial Aid Advisor