Friendly Reminders

- Be social with GSFC
 - Like/Follow us and find tips, resources, event information and much more about planning, preparing and paying for college



- Create a GAfutures account
 - Students can check their HOPE GPA and find out more information on eligibility for the HOPE and Zell Miller Scholarship

GAfutures.org
Explore. Plan. Succeed.

Financial Aid 101:

Federal and State Aid

GSFC Georgia Student Finance Commission

GAfutures.org

Explore. Plan. Succeed.

Cost of Attendance (COA)

- Tuition and fees payable to the institution
- Books and supplies
- Room + board and meal plans
- Personal costs
- Transportation to and from the institution



Types of Financial Aid

Financial Aid Types and Sources

Forms of Financial Aid:

- Scholarships
- Grants
- Loans
- Work-study programs
- Sources of Financial Aid:
 - Federal and state government
 - Colleges and universities
 - Private foundations
 - Professional and service organizations
 - Employers and private companies



Types of Financial Aid

- Merit-based (HOPE Scholarship)
- Need-based (Pell Grant)
- Non-need based (HOPE Grant)
- Student or parent loans
- Employment opportunities (Federal Work Study)
- Military aid and grants (Georgia National Guard Service Cancelable Loan; UNG ROTC Grant)
- Savings plan (Path2College 529; traditional savings)



GAfutures Scholarship Search

Scholarship Search Tips

- Start search early
- Don't stop at one, two, or three
- Be creative
 - Consider family, hobbies, career interests, medical history, or college major
- Look for scholarships even after beginning college
- DO NOT PAY ANYONE TO HELP FIND OR APPLY FOR SCHOLARSHIPS!



Federal Aid Programs

Federal Financial Aid Programs Grants

- Pell Grant
 - Undergraduate student with financial need
 - Maximum amount for 2023-2024 is \$6,895

- Federal Supplemental Educational Opportunity Grant (FSEOG)
 - Undergraduate student with exceptional financial need
 - Pell Grant recipients receive priority
 - Up to \$4,000

Federal Financial Aid Programs Grants

- Federal Work Study Program
 - Full-time or part-time undergraduate or graduate student
 - Earn at least minimum wage
 - On-campus positions
 - Campus tour guide
 - Library
 - Sporting events
 - Office assistant



Federal Financial Aid Programs Federal Direct Loans

Direct Subsidized Loan

Direct Unsubsidized Loan

 Federal PLUS Loan – for parents of dependent undergraduate students

 Grad PLUS Loan – for graduate and professional students

Federal Loan Program Limits

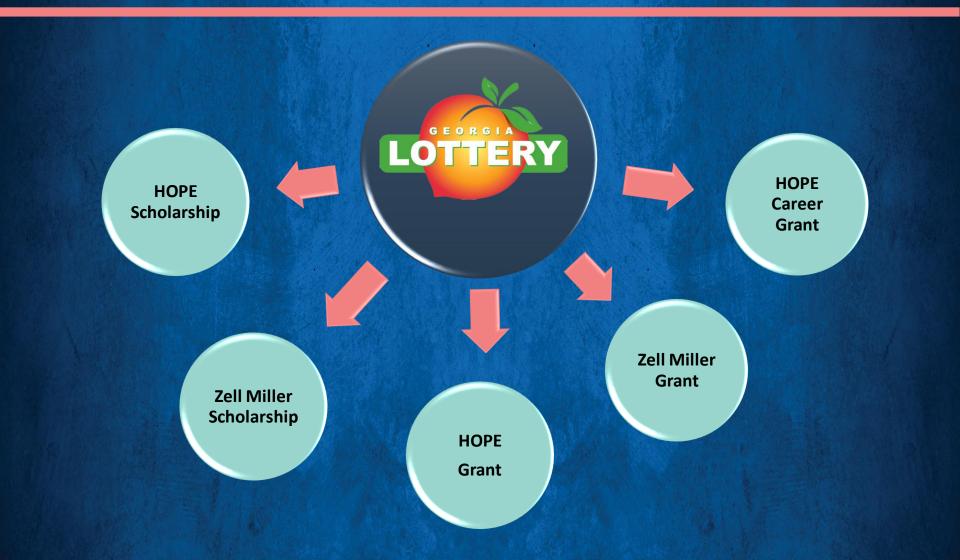
2023-2024 Academic Year

Initial Loan Amount for Dependent Students whose Parents are Eligible for a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior/Senior	\$5,500	\$2,000	\$7,500

Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500

Georgia's Financial Aid Programs

Helping Outstanding Pupils Educationally Program



HOPE Program

- General Eligibility Requirements
 - Be a legal resident of Georgia
 - Be registered with the Selective Service, if required
 - Be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990
 - Meet U.S. citizenship or eligible non-citizen requirements
 - Be in good standing on all student loans and other financial aid programs
 - Attend an eligible postsecondary institution
 - Must be working toward the first undergraduate program

Eligible Institutions

PUBLIC	PRIVATE	TECHNICAL
Abraham Baldwin Agricultural College	Agnes Scott College	Albany Technical College
Albany State University	American InterContinental University	Athens Technical College
Atlanta Metropolitan State College	Andrew College	Atlanta Technical College
Augusta University	Art Institute of Atlanta	Augusta Technical College
Clayton State University	Berry College	Central Georgia Technical College
College of Coastal Georgia	Brenau University	Chattahoochee Technical College
Columbus State University	Brewton-Parker College	Coastal Pines Technical College
Dalton State College	Clark Atlanta University	Columbus Technical College
East Georgia State College	Covenant College	Georgia Northwestern Technical College
Fort Valley State University	DeVry University	Georgia Piedmont Technical College
Georgia College & State University	Embry-Riddle Aeronautical University	Gwinnett Technical College
Georgia College & State Onliversity Georgia Gwinnett College	Emmanuel College	Lanier Technical College
Georgia Highlands College	Emory University	North Georgia Technical College
Georgia Institute of Technology	Georgia Military College	Oconee Fall Line Technical College
Georgia Institute of Technology Georgia Southern University	Herzing University	Ogeechee Technical College
Georgia Southern Onliversity Georgia Southwestern State University	LaGrange College	Savannah Technical College
Georgia State University	Life University	South Georgia Technical College
Gordon State College	Mercer University	Southeastern Technical College
Kennesaw State University	Morehouse College	Southern Crescent Technical College
Middle Georgia State University	Oglethorpe University	Southern Regional Technical College
Savannah State University	Paine College	West Georgia Technical College
South Georgia State College	Piedmont College	Wiregrass Georgia Technical College
University of Georgia	Point University	Wilegrass Georgia Technical College
University of North Georgia	Reinhardt University	
University of West Georgia	Saint Leo University	
Valdosta State University	Savannah College of Art & Design	
valuosta State Offiversity	Shorter University	
	South University	
	Spelman College	
	Thomas University	
	Toccoa Falls College	
	Truett McConnell University	
	Wesleyan College	
	Young Harris College	
		Updated 05/19

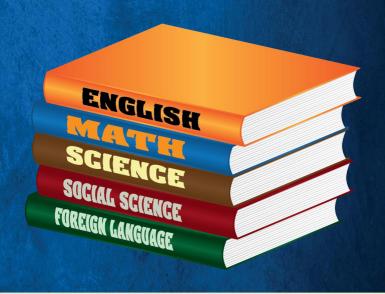
HOPE Scholarship Eligibility Requirements

- Students must pursue an associate or bachelor's degree
- Graduate with a 3.0 high school HOPE GPA
 - After high school graduation, may also be earned in college
- 4 academically rigorous course credits



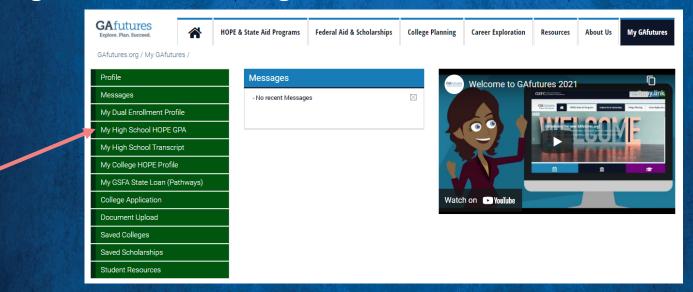
Academically Rigorous Courses

- Courses must be on Academic Rigor Course List. This includes:
 - Advanced Placement (AP)
 - International Baccalaureate (IB)
 - Dual Enrollment in degree level core subjects
 - Advanced math
 - Advanced science
 - Foreign language II or higher



My High School HOPE GPA

- ONLY calculated by GSFC
- Only core courses from 9th through 12th grade
- Transcripts are uploaded by the high school
- 4 academically rigorous course credits
- Log into GAfutures.org account to access HOPE GPA



Maintaining the HOPE Scholarship

- Students must maintain 3.0 college HOPE GPA at all checkpoints including:
 - End of every Spring semester/quarter
 - 30/45 attempted semester/quarter hours
 - 60/90 attempted semester/quarter hours
 - 90/135 attempted semester/quarter hours
 - Three-Term Checkpoint, if enrolled less than full-time for first three semesters/quarters



College HOPE GPA

- ONLY calculated by GSFC
- Calculated every semester/quarter
- STEM courses are weighted .5 for all grades except an A and F
- High school Dual Enrollment courses are not included



Eligibility Requirements

Rigor Requirements and one of the following:

Designated valedictorian or salutatorian

AND

Meet minimum HOPE eligibility requirements



 Minimum 3.7 high school HOPE GPA, as calculated by GSFC, in core curriculum courses

AND

1200 SAT total test score

OR

26 ACT composite score

Maintaining the Zell Miller Scholarship

- Students must maintain 3.3 college HOPE GPA at following checkpoints:
 - End of every Spring semester/quarter
 - 30/45 attempted semester/quarter hours
 - 60/90 attempted semester/quarter hours
 - 90/135 attempted semester/quarter hours
 - Three-Term Checkpoint, if enrolled less than full-time for first three semesters/quarters



HOPE & Zell Miller Scholarships

- Students lose eligibility due to one of the following:
 - GPA requirement not met (3.0 for HOPE; 3.3 for Zell Miller)
 - Reaching maximum attempted hours
 - 127 semester
 - 190 quarter
 - Failing to use funds within ten years of high school graduation or equivalent
 - Exception for active duty military service in United States Armed Forces
 - Received bachelor's or first professional degree









Grants

HOPE Program

HOPE Scholarship Zell Miller Scholarship

HOPE Grant

Zell Miller Grant

HOPE Career Grant

HOPE Grant

- Eligibility Requirements:
 - Enrolled in certificate or diploma program
 - High school diploma/GED not required
 - High school GPA and/or test scores not considered



Maintaining the HOPE Grant

- Students must maintain a 2.0 college cumulative GPA at the following checkpoints:
 - 30 HOPE Grant paid semester hours
 - 60 HOPE Grant paid semester credit hours
- Maximum 63 paid semester hours









Zell Miller Grant

- Eligibility Requirements:
 - Minimum 3.5 college cumulative GPA
 - Checkpoints occur at the end of every term of enrollment
 - Must be a HOPE Grant recipient initially
 - May be paid retroactively for first term
 - Maximum 63 combined paid hours Zell Miller and HOPE Grants



Award Amounts

	HOPE Scholarship	Zell Miller Scholarship
Public Institutions	portion of tuition	full standard tuition
Private Institutions Full-time	\$2,282 per semester (fall, spring, summer)	\$2,977 per semester (fall, spring, summer)
	\$1,436 per quarter (fall, winter, spring, summer)	\$1,914 per quarter (fall, winter, spring, summer)

	HOPE Grant	Zell Miller Grant
Public Institutions	portion of tuition	full standard tuition

HOPE Career Grant

 HOPE Grant and Zell Miller Grant recipients eligible for HOPE Career Grant

- Movie Production and Set Design
- Computer Programming
- Computer Technology
- Practical Nursing
- Early Childhood Care and Education
- Welding and Joining Technology
- Precision Manufacturing
- Certified Engineer Technician
- Commercial Truck Driving
- Health Sciences

- Diesel Equipment Technology
- Industrial Maintenance Technology
- Automotive
- Aviation
- Construction
- Electrical Line Worker
- Logistics
- Law Enforcement

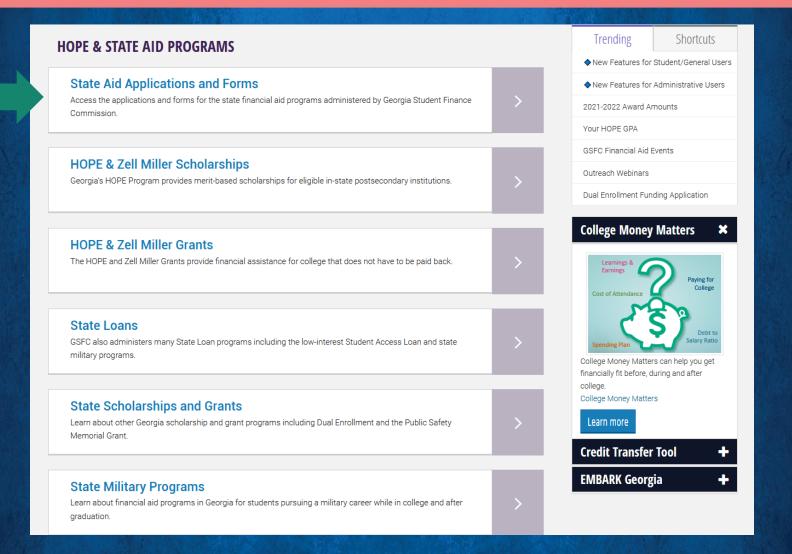
Other State Programs

- Georgia National Guard Service Cancelable Loan
 - Provides tuition assistance to eligible members of the Georgia National Guard for undergraduate and graduate programs; member agrees to service repayment
- Public Safety Memorial Grant
 - Provides assistance to the dependent children of Georgia public safety officers who were permanently disabled or killed in the line of duty
- Tuition Equalization Grant (TEG)
 - Provides grant assistance toward educational costs to Georgia residents enrolled full-time at an eligible private college or university

Other State Programs

- Georgia Military College State Service Scholarship
- HERO Scholarship
- REACH Scholarship (scholars selected during middle school)
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

Apply For State Programs



Completing the FAFSA

Completing the FAFSA (Free Application for Federal Student Aid)

- First step in financial aid search
- Application is free
- FAFSA for upcoming aid year opens October 1
- Begin by creating FSA ID
 - Use to sign your FAFSA
 - If dependent student, parent will also need an FSA ID
- Find a FAFSA Completion event for help
 - Check with school counselor for financial aid nights or FAFSA workshops
 - Visit Gafutures.org for events nearby
- Do not pay anyone to complete FAFSA



When to Submit the FAFSA

FAFSA 2022-2023

If attending:

Fall 2022

Spring 2023

Summer 2023

Use 2020 tax returns

Available October 1, 2021 FAFSA 2023 - 2024

If attending:

Fall 2023

Spring 2024

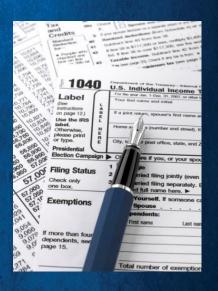
Summer 2024

Use 2021 tax returns

Available October 1, 2022

What Is Needed to Complete the FAFSA

- Social Security number (Alien Registration Number, if not a U.S. citizen)
- Federal income tax returns, W-2s and other records of money earned
- Bank statements and investment records (if applicable)
- Records of untaxed income (if applicable)
- An FSA ID to sign electronically



Steps to Creating an FSA ID

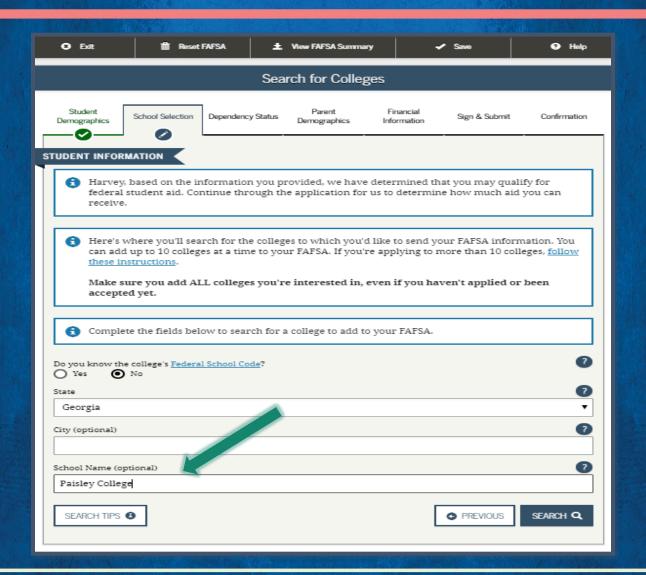
- Go to studentaid.gov and click the link to create an FSA ID
- Create a username and password, and enter email
- Enter demographic information and select challenge questions and answers
- Review information and read and accept the terms and conditions
- Confirm cell number and email address by using the secure code
- For additional help, visit StudentAid.gov/fsaid

FSA ID Tips

- Create your own FSA ID
- Never share FSA ID
- Keep and remember FSA ID
- Use FSA ID each year to fill out FAFSA and for lifetime of any loans
- Parents may need to create FSA ID as well
- Email address can be associated with only one FSA ID



School Selection

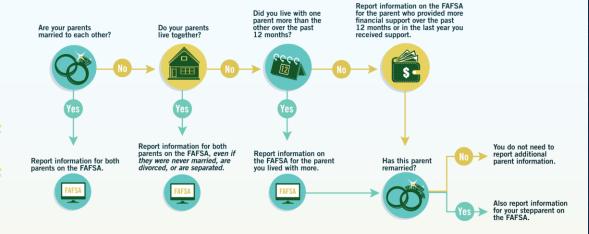


Who's My Parent?



Dependent students are required to report parent information on the Free Application for Federal Student Aid (FAFSA). For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:





23



Older Brothers



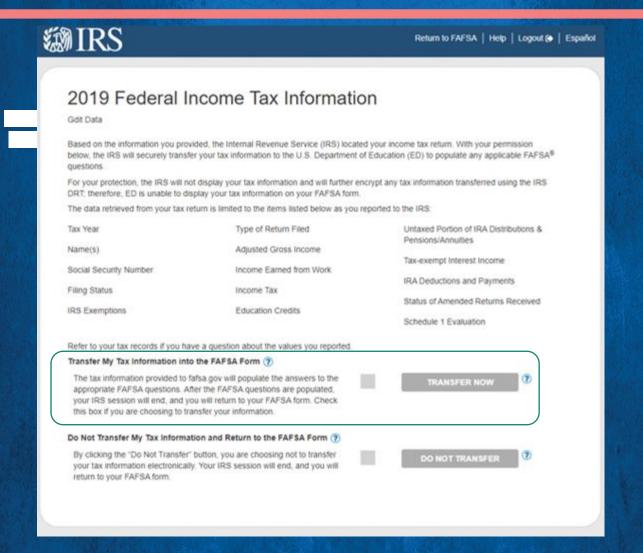
If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

1 If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency

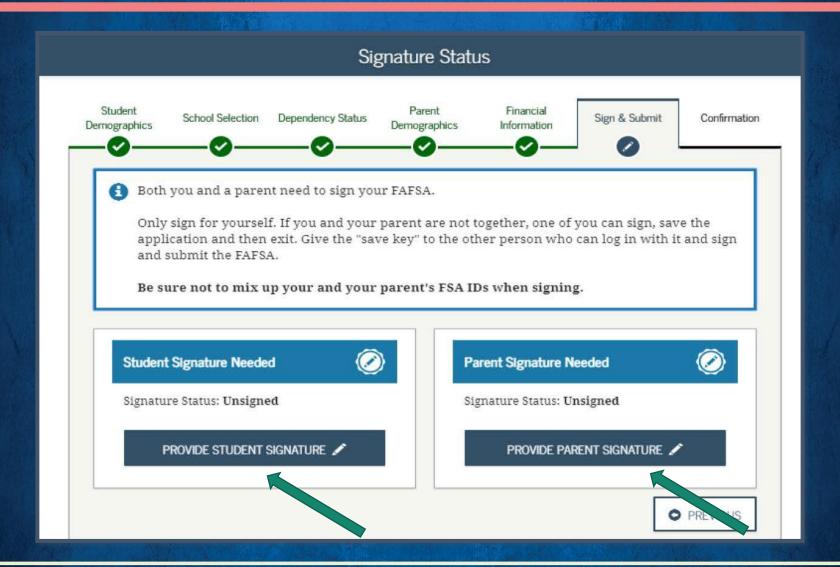
Federal **Student Aid**

PROUD SPONSOR of

IRS Data Retrieval Tool

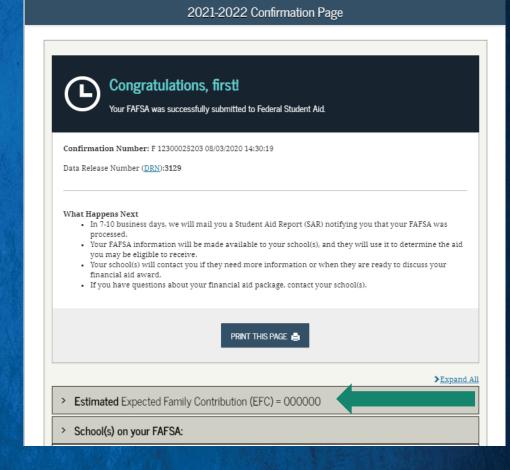


Sign & Submit

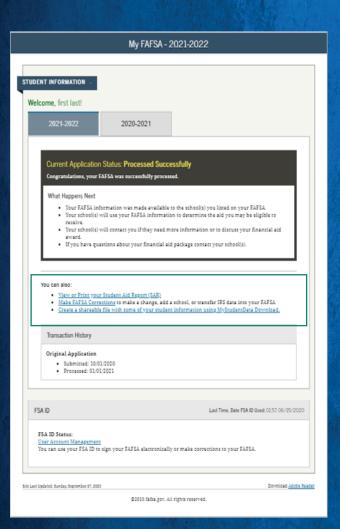


Confirmation Page

- Student Aid Index (SAI)
 - Based on financial information and other information provided in the FAFSA
 - Determines how much financial aid for which a student may qualify



My FAFSA View



You can also:

- · View or Print your Student Aid Report (SAR)
- . Make FAFSA Corrections to make a change, add a school, or transfer IRS data into your FAFSA
- · Create a shareable file with some of your student information using MyStudentData Download.

Special Circumstances

Examples of Special Circumstances:

- Change in employment status
- Medical expenses not covered by insurance
- Change in parent marital status
- Unusual dependent care expenses
- Student cannot obtain parent information

Compare Award Offers





Gotham University										
Housing: On Campus Residency: In-State	Estimat Expecte Establis	-	\$28,086 1000 \$27,086							
Type of Aid	Fall	Spring	Summer	Total	Accept?					
Pell Grant	\$3,247	\$3,248	\$0	\$5,395	Yes or No					
HOPE Scholarship	\$3,840	\$3,840	\$0	\$7,680	Yes or No					
Band Scholarship	\$1,000	\$1,000	\$0	\$2,000	Yes or No					
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No					
Something Church	\$200	\$200	\$0	\$400	Yes or No					
Subsidized Loan	\$1,750	\$1,750		\$3,500						
Unsubsidized Loan	\$1,000	\$1,000		\$2,000						
Total for Academic Year	\$22,975									

Paisley College								
Housing: On Campus Residency: In-State	Estimated Cost of Attendance (CoA) 2 Semesters \$19,035 Expected Family Contribution (EFC) - 1000							
	Establis	\$18,035						
Type of Aid	Fall	Spring	Summer	Total	Accept?			
Pell Grant	\$3,247	\$3,248	\$0	\$5,395	Yes or No			
Federal Supplemental Education Opportunity Grant (FSEOG)	\$2,000	\$2,000	\$0	\$4,000	Yes or No			
Federal Work Study	\$790	\$790	\$0	\$1,580	Yes or No			
HOPE Scholarship	\$1,335	\$1,335	\$0	\$2,670	Yes or No			
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No			
Something Church	\$200	\$200	\$0	\$400	Yes or No			
Subsidized Loan	\$1,070	\$1,070	\$0	\$2,140				
Unsubsidized Loan	\$500	\$500	\$0	\$1,000				
Total for Academic Year	\$19,185							

The Best Order to Accept Aid

1. Scholarships and Grants

- Understand all the conditions
- Make sure it is truly free

2. Work Study

- Doesn't have to be paid back
- Money is paid through a paycheck based on hours worked
- Consider class schedule and study time

3. Federal Student Loans

- Must be paid back with interest
- Consider a subsidized loan first interest doesn't accrue until repayment

4. State Government or College Loans

- Must be paid back with interest
- Understand all the conditions

5. Private Loans

- Must be paid back with interest
- Usually higher interest and less favorable terms
- Understand all the conditions



Additional Resources

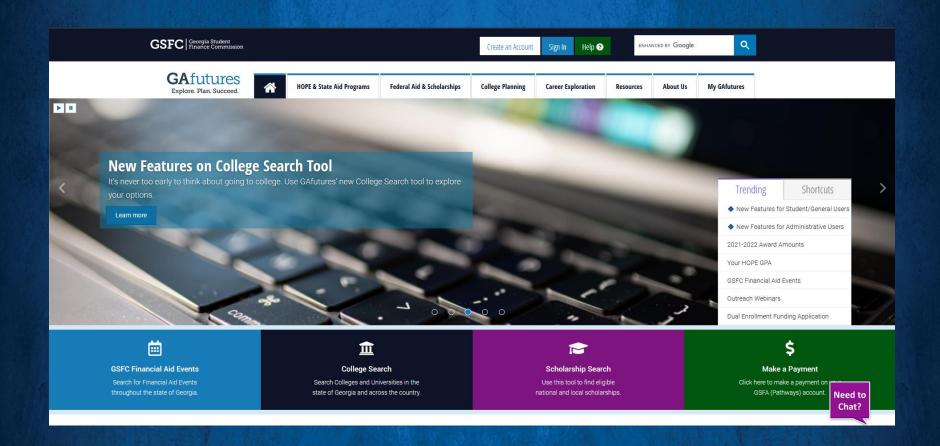


Additional Resources

- GAfutures.org
- GSFC.org
- StudentAid.gov
 - Prepare for College
 - Complete FAFSA
 - Types of Aid
 - Who Gets Aid
 - Apply for Aid
 - Repay Your Loans



GAfutures.org



Your Next Steps

- Create account at GAfutures.org
- Check your HOPE GPA to see if you are on track to be eligible for the HOPE or Zell Miller Scholarship
- Seniors: Complete the FAFSA beginning October 1



Upcoming Webinars

Visit GAfutures.org



GSFC Representative Map



Contact your GSFC Representative









Angie Wilson angiew@gsfc.org 678.495.8101



katiem@gsfc.org 404.556.0545



Ben Meadows benm@gsfc.org 678.495.8103







brendav@gsfc.org







Adrienne Langford alangford@gsfc.org 678.218.7770





770.570.2204





Lakissa Jackson ljackson@gsfc.org 404-360-2838

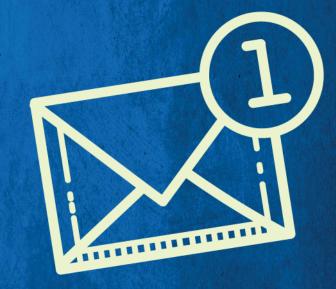


Hal Wilkinson halw@gsfc.org 678.495.8965

Contact Us



800.505.4732



outreach@gsfc.org

Be Social

Our Mission

OUR MISSION

To promote and increase access to education beyond high school for Georgians.

OUR VISION

To be the premier provider of student financial aid and educational services for Georgians.

Friendly Reminders

- Be social with GSFC
 - Like/Follow us and find tips, resources, event information and much more about planning, preparing and paying for college



- Create a GAfutures account
 - Students can check their HOPE GPA and find out more information on eligibility for the HOPE and Zell Miller Scholarship

GAfutures.org
Explore. Plan. Succeed.