Georgia Peace Officers
Loan Repayment Program

REGULATIONS - 3900

2026 - 2027 Award Year

Effective Date – July 1, 2026

GSFA | Georgia Student Finance Authority

2082 East Exchange Place
Tucker, Georgia 30084

3901. Table of Contents

3901. Table of Contents 2

3902. Program Overview. 3

3903. Definitions. (Electronic Link) 4

3904. General Eligibility Requirements. 4

3904.1. Citizenship. 4

3904.2. Georgia Residency. 4

3904.3. Defaulted Loan. 4

3905. Program Specific Eligibility Requirements. 5

3905.1. Qualifying Peace Officer Employment. 5

3905.2. Qualifying Peace Officers Newly Employed in Georgia. 5

3905.3. Peace Officers Pursuing a Bachelor's Degree in Criminal Justice. 6

3905.4. Eligible Outstanding Student Loan Requirements. 6

3906. Application Requirements 7

3907. Loan Repayment. 8

3908. Records Retention Requirements. 9

3908.1. Length of Retention. 9

3908.2. Documentation. 9

3909. Administrative Reviews and Exceptions. 10

3909.1. Administrative Reviews. 10

3909.2. Exceptions. 10

3902. Program Overview.

The Georgia Peace Officers Loan Repayment (GPOLRP) Program began State Fiscal Year 2025. The purpose of the program is to attract Peace Officers in the state of Georgia who have completed a bachelor's degree and those who are currently enrolled in a bachelor's degree in a Criminal Justice field.

In return, recipients agree to continue to work full time as a Peace Officers in the state of Georgia for an opportunity to have a portion of their student loan debt paid on their behalf.

State revenues provide the funding for this program, as authorized each year by the state of Georgia's Annual Operating Budget. The program is administered by the Georgia Student Finance Authority (GSFA), in accordance with Official Code of Georgia Annotated (O.C.G.A.) §20-3-465, et seq., and these regulations.

3903. Definitions. (Electronic Link)

3904. General Eligibility Requirements.

3904.1. Citizenship.

1. An applicant must be a United States Citizen, born or naturalized, or an Eligible Non-Citizen according to the Federal Title IV Regulations, at the time the qualifying employment service time began for which this loan repayment program is sought.

3904.2. Georgia Residency.

1. An applicant must have established and maintained Domicile in the state of Georgia at the time the qualifying employment service time began for which this loan repayment program is sought.

3904.3. Defaulted Loan.

1. An applicant must not be in default on a Federal Title IV, or an educational loan issued by GSFA.

2. An applicant must meet the requirements of this section at the time funds are disbursed by GSFA on behalf of the applicant.

3905. Program Specific Eligibility Requirements.

3905.1. Qualifying Peace Officer Employment.

1. The eligible applicant must be employed as a Peace Officer in the state of Georgia whose service is to enforce traffic or criminal laws through the power of arrest, including the preservation of public order, the protection of life and property, and the prevention, or investigation of crime. Peace Officers must be employed by a law enforcement office or agency of the state of Georgia or a law enforcement office or department within a city, county, or railroad in the state of Georgia.

2. The eligible applicant must maintain Peace Officers Standard of Training (POST) certification, including the power to arrest, permit to carry a firearm, the protection of life and property and the prevention or investigation of crime.

3. The eligible applicant must be employed full time for twelve consecutive months as a Peace Officer in the state of Georgia.

    a. Part time qualifying Peace Officer employment with two or more departments equaling the equivalent of full time (40 hours per week) for twelve consecutive months employment may qualify for the GPOLRP.

    b. Qualifying employment of twelve consecutive months consists of a minimum of 275 days as a Peace Officer.

    c. A Peace Officer that changed employment from one qualifying department to another may qualify provided that the transition between qualifying employment positions does not exceed 30 days and 275 days of employment is documented.

4. A Peace Officer must maintain their power to arrest during the 12 consecutive months of qualifying employment.

    a. Should a Peace Officer lose and then subsequently regain their power to arrest, the 12 consecutive months of qualifying employment will start when the power to arrest is reinstated.

3905.2. Qualifying Peace Officers Newly Employed in Georgia.

1. Newly hired Peace Officers in the state of Georgia may qualify for a loan payment to their qualifying student loan(s) if they have earned a bachelor's degree. To be considered for Peace Officers Loan Repayment Program as a newly employed Peace Officer an eligible applicant must:

    a. Be employed as a Peace Officer in the state of Georgia for the first time on or after January 1, 2024, in a qualifying department (refer to *Section 3905.1*).

    b. Earned a bachelor's degree before being hired as a Peace Officer in the state of Georgia.

    c. Have qualifying outstanding student loan(s) (refer to *Section 3905.4*).

3905.3. Peace Officers Pursuing a Bachelor's Degree in Criminal Justice.

1. Peace Officers in the state of Georgia who are currently enrolled in a bachelor's degree in a Criminal Justice field may qualify for a loan payment applied to their qualifying student loan(s). To be considered for the Peace Officers Loan Repayment Program while pursuing a bachelor's degree, an eligible applicant must:

    a. Be employed in the state of Georgia as a Peace Officer in a qualifying department (refer to *Section 3905.1*).

    b. Currently be enrolled at an Eligible Postsecondary Institution in an undergraduate bachelor's degree program in the field of criminal justice.

    c. Be enrolled at least half time, 6 or more hours, at the end of the Eligible Postsecondary Institution's drop/add period for each term of enrollment.

    d. Maintain Satisfactory Academic Progress (SAP), as defined and certified by their Eligible Postsecondary Institution.

    e. Have a qualifying outstanding student loan(s) (refer to *Section 3905.4*).

3905.4. Eligible Outstanding Student Loan Requirements.

1. The eligible applicant must have an outstanding balance on one or more eligible student loans.

2. The student loan(s) must be in the name of the eligible applicant.

3. The student loan(s) must be in good standing, cannot be in default.

4. The eligible applicant must continue to make their loan payments as directed by the lender agreement(s) or promissory note(s).

5. Eligible student loans include:

    a. Federal Direct or Stafford Loans;
    b. Federal Consolidation Loans;
    c. Federal Perkins Loans;
    d. GSFA issued student loans.

6. Ineligible student loans for the Georgia Peace Officers Loan Repayment Program include:

    a. Federal Parent PLUS Loans;
    b. Federal Consolidation Loans used to repay Federal Parent PLUS Loans;
    c. Any portion of Federal Consolidation Loans used to repay a spouse's loans;
    d. Private loans;
    e. Federal student loans or GSFA issued student loans which the borrower is meeting the repayment obligation through service.

3906. Application Requirements.

1. To be considered for the Georgia Peace Officers Loan Repayment Program, a Peace Officer must electronically submit the Application Agreement through GAfutures.org.

    a. The applicant must create an account on GSFA's secure website GAfutures.org before completing the electronic application agreement.

    b. The Georgia Peace Officer Loan Repayment Application Agreement is valid for five (5) years.

2. The applicant must annually submit the Employment Verification form to GSFA that has been certified by an authorized official.

3. The applicant must annually submit the Lender Verification form to GSFA.

    a. The Lender(s) is required to provide the applicant's loan information, including but not limited to account number, loan balance, and loan status.

4. The applicant qualifying as newly employed in the state of Georgia, must submit an official college transcript indicating the attainment of a bachelor's degree or a copy of their bachelor's degree.

5. The Eligible Postsecondary Institution where the applicant is currently pursuing a bachelor's degree in the field of criminal justice, must annually complete the Enrollment Certification Form through GAfutures Postsecondary Functions.

3907. Loan Repayment.

1. The annual maximum loan payment amount for a recipient is $4,000.

2. The annual payment amount cannot exceed $4,000 or the recipient's eligible outstanding balance of student loan debt verified by the lender, whichever is less.

3. The aggregate lifetime maximum total is $20,000 or five years of loan payments, whichever occurs first.

4. The applicant must meet the qualifying employment, loan, and enrollment requirements each year.

5. The applicant's loan payment is remitted directly to the lender indicated on the submitted Lender Verification form for an eligible Federal Student Loan or a GSFA Student Loan, as funds are available.

    a. Applicants that are currently enrolled at a postsecondary institution will have their loan payment remitted directly to the lender after the loan period and the after the Lender Verification Form is submitted to verify the full loan amount.

6. Recipients cannot be issued a refund from the lender based on loan payments made from the program.

7. Applicants must continue to make their regular student loan payments as directed by their lender agreement.

8. The total number of loan payments made is contingent upon available funding. Applicants are approved based on eligibility and a first come first serve basis as funds are available. Prior Year recipients who have submitted all required documentation are given priority based on a deadline as determined by GSFA.

3908. Records Retention Requirements.

3908.1. Length of Retention.

1. GSFA shall maintain accurate records, documents, and other evidence concerning the Georgia Peace Officers Loan Repayment Program including, but not limited to, individual recipient files for whichever is longer:

    a. Three years after the Award Year in which the loan payment was awarded; or
    b. For such other period as required by an applicable statute, rule, or regulation; or
    c. Such other time as requested in writing by GSFA.

3908.2. Documentation.

1. Documentation contained within an individual applicant's file or record, which supports the original determination of an applicant's eligibility, must be retained by GSFA's office in the state of Georgia and be available for review by an applicant's eligible employer.

2. GSFA is permitted to maintain these documents in an imaged media format. The imaged media format must be capable of reproducing an accurate, legible, and complete copy of the original document.

    a. Such documentation may include, but is not limited to, copies of Applications, tax documentation, Service Agreements, Employment Verification, and Loan Verification.

3909. Administrative Reviews and Exceptions.

3909.1. Administrative Reviews.

1. The Georgia Peace Officers Loan Repayment Program regulations apply to each applicant considered for Georgia Peace Officers Loan Repayment funds by the administrative staff of GSFA.

2. If the applicant believes a Georgia Peace Officers Loan Repayment Program rule or regulation was incorrectly applied in his or her case, the applicant has the right to file a written request for an Administrative Review with GSFA Program Administration Division.

   a. GSFA will review the case and notify the applicant of the determination.

3909.2. Exceptions.

1. Requests for Exceptions to the Georgia Peace Officers Loan Repayment Program regulations cannot be considered, reviewed, or granted under any circumstances.

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