

**Georgia Public Service Memorial
Grant Program**

REGULATIONS – 1200.

2026 - 2027 Award Year



Effective Date – July 1, 2026

GSFA | Georgia Student
Finance Authority

**2082 East Exchange Place
Tucker, Georgia 30084**

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1202. Program Overview.

The Georgia Public Service Memorial Grant (PSMG) Program was amended (State Fiscal Year 2026) to change the name from Georgia Public Safety Memorial Grant. The PSMG Program provides financial assistance toward postsecondary educational costs for the Spouses and children of Public Safety Officers and Public School Employees, of the State of Georgia, who were killed or permanently disabled in the line of duty or due to an act of violence while performing employment duties.

Effective FY 2026, Spouses of qualifying Public Safety Officers were added as eligible students. Spouses and children of qualifying Public School Employees who were killed or permanently disabled due to an act of violence while performing his or her employment duties. Recipients may be enrolled full-time or half-time.

An eligible student must attend a unit of the Technical College System of Georgia (TCSG) or a unit of the University System of Georgia (USG) or an eligible private college or university located in Georgia in order to receive payment from the PSMG Program. The maximum award amount is \$18,000 per year with an aggregate maximum of \$72,000. Award amount determination is Cost of Attendance minus other student financial aid at the Eligible Postsecondary Institution the student attends.

The PSMG was created beginning with the 1994-1995 Award Year (State Fiscal Year 1995). State revenues provide funding for this program as authorized each year by the Georgia General Assembly. Additionally, individual donations through driver services and state tax filing provide funds for PSMG. The program is administered by the Georgia Student Finance Authority (GSFA), in accordance with Official Code of Georgia Annotated (O.C.G.A.) §20-3-450, et seq., and these regulations.

1203. Definitions (Electronic Link)

1204. General Eligibility Requirements.

1204.1. Citizenship.

1. A student must be a United States Citizen, born or naturalized, or an Eligible Non-Citizen according to the Federal Title IV Regulations, as of the first day of classes of the school term for which the PSMG is sought.

1204.2. Georgia Residency.

1. A student attending a TCSG institution or USG institution meets the Georgia Residency requirements for purposes of PSMG eligibility, if he or she meets the requirements to be classified as a Georgia Resident according to the TCSG or USG In-State Tuition policy for 12 consecutive months immediately prior to the first day of classes of the school term for which funds are sought.
 - a. If the TCSG or USG institution grants a Military Personnel Out-of-State Tuition Waiver for a Freshman student, and such student graduated from a high school located in Georgia, then the student meets the Georgia Residency requirements of the PSMG Program.
 - b. No other Out-of-State Tuition Waiver granted by TCSG or USG institutions applies to students in the PSMG Program.
2. A student attending a private Eligible Postsecondary Institution meets the Georgia Residency requirements for purposes of PSMG eligibility if he or she meets the requirements to be classified as a Georgia Resident according to the *Georgia Residency Requirements for State Programs at Private Institutions Regulations* for 12 consecutive months immediately prior to the first day of classes of the school term for which funds are sought.
 - a. A Freshman student with a Military Personnel Parent, who is not a resident of Georgia, meets the Georgia Residency requirements if such student graduated from a high school located in Georgia and his or her Military Personnel Parent was stationed in Georgia at the time of the student's high school graduation.
3. A student who was correctly determined to meet the Georgia Residency requirements for purposes of PSMG eligibility and began receiving PSMG payment, will continue to meet the Georgia Residency requirements for purposes of PSMG eligibility, unless he or she has a break in Enrollment of two or more consecutive semesters or quarters and resides outside of Georgia for 12 or more consecutive months.
 - a. If such student later returns to Georgia, he or she must re-establish Georgia Residency for 12 consecutive months before regaining eligibility.

- b. A student who has a break in Enrollment of two or more consecutive semesters or quarters, and who resides outside Georgia for less than 12 consecutive months and returns to Georgia and Enrolls in an Eligible Postsecondary Institution within 12 consecutive months from his or her most recent date of Enrollment in an Eligible Postsecondary Institution, will continue to meet the Georgia Residency requirements for purposes of PSMG eligibility.

1204.3. Enrollment Status.

1. A student must be Enrolled at an Eligible Postsecondary Institution in a Matriculated status.
 - a. A student enrolled at an Eligible Postsecondary Institution who has been approved for PSMG is eligible regardless of the number of credit hours for which he or she is enrolled during a school term.

1204.4. Satisfactory Academic Progress.

1. A student must maintain Satisfactory Academic Progress (SAP), as certified by his or her Eligible Postsecondary Institution.
 - a. For state aid programs, Eligible Postsecondary Institutions may establish an appeal process for students with dual-enrollment credit hours that fail to meet the quantitative standard (pace) for degree completion, generally identified as 150 percent of the published length of the program.
 - b. The appeal should consider attempted hours toward the program in which the student is enrolled, satisfactory qualitative (grade-based) standards, and the student's satisfactory pace in pursuit of completing the program with and without the dual enrollment credits. Eligible Postsecondary Institutions have sole discretion and responsibility for evaluation and approval of any such appeals.

1204.5. Selective Service Registration.

1. A student must be in compliance with Georgia state law requirements of having registered with the United States Selective Service System requirements, in accordance with O.C.G.A. § 20-3-519.1(b).
2. Selective Service registration, by required males, should be completed prior to the program application deadline in order to be eligible for payment for such school term.
 - a. A late disbursement is permitted if the student meets Selective Service requirements any time during the fiscal year.

3. GSFC will maintain Selective Service registration or exemption status information for state aid program applicants/recipients. The registration status will be available to the postsecondary institution in which the student is enrolled in order for the institution to determine program eligibility.
 - a. The Institution may collect documentation supporting a student's registration status and submit to GSFA for consideration.
4. Male applicants required to register with the Selective Service System must have a registered or exemption status on file with GSFA to be eligible for state aid programs and for a disbursement invoice to be paid.

1204.6. Defaulted Loan or Refund Due.

1. A student must not be in default on a Federal Title IV or State of Georgia educational loan or owe a refund due to an over-award on a Federal Title IV or State of Georgia student financial aid program, or in any other way be in violation of Federal Title IV Programs Regulations or State of Georgia student financial aid program regulations.

A student must meet the requirements of this section at the time funds are disbursed by GSFA on behalf of the student.

2. A student's federal default status can be resolved in one of five ways:
 - a. Completing an acceptable rehabilitation plan;
 - b. Having the loan repurchased by the original lender and the default status reversed;
 - c. Consolidating the loan out of a default status;
 - d. Receiving an approved Title IV debt settlement, to include a compromised settlement; or
 - e. Making monthly payments over a specified period agreed-upon with the lender of the student's federal loan; each payment must be on time and voluntary to be in a satisfactory repayment plan.
3. A student's State of Georgia refund due status can be resolved by:
 - a. Paying the refund due to the Eligible Postsecondary Institution at which the over-award occurred. The Eligible Postsecondary Institution will then forward the payment to GSFA.
4. A student's default status on a State of Georgia loan can be resolved in one of two ways:

- a. Paying off the defaulted loan in full; or
 - b. Complete an acceptable rehabilitation plan by making voluntary on time payments over a specified period agreed upon with GSFA.
5. If such student has repaid the defaulted loan or refund due in full, or resolved the default status, then he or she may be eligible to receive state scholarship, grant or loan funds beginning with the school term in which repayment was made in full but not retroactively for previous school terms.

1204.7. Georgia Drug-Free Act.

1. A student convicted of committing certain felony offenses involving marijuana, controlled substances, or dangerous drugs, may be ineligible for PSM Grant payment from the date of conviction to the completion of the following school term, in accordance with the Georgia Drug-Free Postsecondary Education Act of 1990, O.C.G.A. §20-1-20, et seq.

1204.8. Incarceration.

1. A student is ineligible to receive PSMG funding while incarcerated.

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1205. Program Specific Eligibility Requirements.

1205.1. Public Safety Officer and Student Requirements.

1. The qualifying Public Safety Officer who is deceased or Permanently Disabled must have been an employee, either full or part-time, or an officer or official, whether elected or appointed, of a Public Employer on the date of the accident or event from which death or Permanent Disability resulted.
 - a. Public Safety Officer is an individual employed, elected or appointed as a Peace Officer, Firefighter, Emergency Medical Technician, Paramedic, Highway Emergency Response Operator (HERO) of the Department of Transportation, or Prison Guard by a Public Employer in the state of Georgia.
2. A student can be the Spouse of a qualifying Public Safety Officer who was killed or Permanently Disabled in the line of duty while performing the duties to which he or she was assigned in the normal course of employment.
 - a. The Spouse must have been married to the Public Safety Officer at the time of the qualifying event.
3. A student can be the child, natural or adopted, of a qualifying Public Safety Officer who is killed or Permanently Disabled in the line of duty while performing the duties to which he or she was assigned in the normal course of employment
 - a. Final orders of adoption must have been issued prior to the date of the qualifying event.

1205.2. Public School Employee and Student Requirements.

1. The qualifying Public School Employee who is deceased or permanently disabled must have been an employee at a public school in the state of Georgia. The Public School Employee must have been killed or permanently disabled due to a willful act of violence while performing his or her employment duties.
 - a. For the purposes of PSMG, permanently disabled for a Public School Employee means the following:
 - i. Loss of both eyes or blindness in both eyes; or
 - ii. Loss of or loss of use in both hands; or
 - iii. Loss of or loss of use in both legs; or
 - iv. Loss of lower extremity resulting in confinement to a wheelchair; or
 - v. Organic brain injury affecting mental capacity that precludes the ability to function productively in any employment.
2. A student can be the Spouse of a qualifying Public School Employee who was killed or permanently disabled due to a willful act of violence while performing his or her employment duties.

- a. The Spouse must have been married to the Public School Employee at the time of the qualifying event.
- 3. A student can be the child, natural or adopted, of a qualifying Public School Employee who was killed or permanently disabled due to a willful act of violence while performing his or her employment duties.
 - a. Final orders of adoption must have been issued prior to the date of the qualifying event.

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1206. Eligible and Ineligible Coursework.

1206.1. Undergraduate and Graduate Coursework.

1. A student in a Matriculated status, who meets all other requirements, is eligible for PSMG payment for Undergraduate and/or Graduate coursework.

1206.2. Learning Support Coursework.

1. A student who is required by his or her Eligible Postsecondary Institution to participate in Learning Support (remedial) coursework is eligible for PSMG payment for such coursework, if he or she meets all other eligibility requirements.

1206.3. Coursework Exemptions.

1. A student is ineligible to receive PSMG payment for coursework that was exempted or given credit by examination, testing, training, or experience.

1206.4. Distance Learning Coursework.

1. A student participating in Distance Learning coursework is eligible to receive PSMG payment if all other eligibility requirements are met.

1206.5. Transient Coursework.

1. A Transient student is eligible to receive PSMG payment if all other eligibility requirements are met. Both the Home Institution and the Host Institution must be Eligible Postsecondary Institutions.
2. The Host Institution awards PSMG funds to the Transient student based on certification of eligibility from the Home Institution.
 - a. The Home Institution is responsible for verifying the eligibility of their Transient students.
 - i. Upon the student's return to the Home Institution, the Host Institution must provide information necessary for the Home Institution to determine continued PSMG eligibility.

1206.6. Study Away Coursework.

1. A student Enrolled in a Matriculated status at an Eligible Postsecondary Institution may qualify for PSMG payment while participating in a Study Away program.

2. The Home Institution must have a written agreement with the institution (foreign or non-Eligible Postsecondary Institution) or a single written arrangement with a study-abroad organization to represent an agreement between the Home Institution and the institution at which a student is participating in a Study Away program.
3. The student's Home Institution must be an Eligible Postsecondary Institution and must approve the Study Away program for credit toward the student's Degree program prior to the student's departure.
4. The Home Institution must maintain documentation of the student's actual tuition charges for the Study Away program at the Host Institution.
5. At the time of disbursement, a current enrollment verification for the student from the Host Institution indicating the courses and number of hours must be on file with the Home Institution.
6. The PSMG payment must take place through the Home Institution.
7. The Eligible Postsecondary Institution must have on file the student's written or electronic permission to have any specific fees withheld from the PSMG disbursement.
8. If the student is participating in a Study Away program via another Eligible Postsecondary Institution, the Transient procedure is required (refer to *Section 1206.5*).

1206.7. Continuing Education and Audit Coursework.

1. A student is ineligible to receive PSMG payment for coursework classified by his or her Eligible Postsecondary Institution as Continuing Education or Audit coursework.

1206.8. Total Withdrawal from Coursework.

1. A student is ineligible for PSMG payment for coursework from which he or she totally withdrew if, as a result, such coursework does not appear on the student's academic transcript as a "W" or any other code or identification for such a withdrawal (refer to *Section 1210.1*).

1207. Student Application Requirements.

1207.1. Program Application.

1. A student must apply for PSMG by completing the Georgia Public Service Memorial Grant Application, available on GAfutures.
2. The completed application and supporting documentation must be submitted to GSFA. The completed application and supporting documentation will be reviewed to determine the student's eligibility and award. GSFA will notify the student and the Eligible Postsecondary Institution of the determination.
 - a. GSFA may request additional documentation to verify the circumstances surrounding the claim of permanent disability or death of the Public Safety Officer or Public School Employee.
3. The Eligible Postsecondary Institution must complete the Enrollment Certification confirming the student's enrollment, Cost of Attendance, other aid amount, and PSMG award amount for each academic term of enrollment.

1207.2. Application Deadline Date.

1. A student must file the application with the Eligible Postsecondary Institution's financial aid office on or before the last day of the school term (semester or quarter) or the student's Withdrawal Date, whichever occurs first, in order to be paid for that school term.
 - a. The last day of the school term is the last day of classes or exams for the Eligible Postsecondary Institution, whichever occurs later. Supplemental documentation required by the Eligible Postsecondary Institution or GSFA to support or verify a student's application information may be submitted after the Application Deadline Date without jeopardizing the student's eligibility.

1207.3. Application Renewal.

1. A student must submit an annual application each Award Year.
 - a. Supporting documentation is not required to be submitted when applying for subsequent award years.

1208. Award Requirements.

1208.1. Award Amount.

1. The PSMG annual award amount limit is \$18,000 not to exceed the Eligible Postsecondary Institution's Cost of Attendance after all other scholarships and grants are applied.

1208.2. Awards Per School Term.

1. The PSMG award is available to students for the standard school terms of Summer, Fall, and Spring semesters or Summer, Fall, Winter, and Spring quarters.
 - a. An Eligible Postsecondary Institution may combine mini-terms or modules to form the equivalent of a standard semester or quarter.
 - b. An Eligible Postsecondary Institution may offer Non-Standard Terms or Non-Terms, in which courses or modules are taken consecutively to form the equivalent of a standard semester or quarter. Regardless of the structure of an Eligible Postsecondary Institution's school terms, a student must not receive payment for more than three semesters or four quarters per Award Year.
2. A student may receive payment for three semesters or four quarters for the Award Year.
3. The PSMG award amounts per semester or quarter are subject to change during the Award Year.

1208.3. Expiration and Lifetime Award Limits.

1. The aggregate lifetime maximum PSMG award is \$72,000 for all recipients.
2. The Eligible Spouse may receive PSMG until June 30 of the tenth full year after the qualifying event or reach the aggregate lifetime maximum award, whichever occurs first.
3. The Eligible child may receive PSMG until June 30 of the tenth full year after high school graduation, completion of a Home Study Program, or the High School Equivalency diploma date, or reach the aggregate lifetime maximum award, whichever occurs first.

1208.4. Student Notification of Award.

1. Eligible Postsecondary Institutions should notify each recipient of the amount of PSMG funds he or she is awarded for the Award Year and identify such funds as a Public Service Memorial Grant.

1209. Disbursement of Funds.

1209.1. Methods of Disbursement.

1. PSMG funds are paid to Eligible Postsecondary Institutions by electronic transfer of funds on behalf of eligible students each school term based on the enrollment certification information submitted to GSFA.

1209.2. Crediting of Student Accounts.

1. Upon receipt of a PSMG payment from GSFA, the Eligible Postsecondary Institution shall deliver the funds to the eligible student or credit the student's account toward the COA.

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1210. Return of Funds Requirements.

1210.1. Calculation of Return of Funds.

1. A student is ineligible for Public Service Memorial Grant for coursework from which he or she totally withdrew if, as a result, such coursework does not appear on the student's academic transcript as a "W" or any other code or identification for such a withdrawal.
 - a. If the Eligible Postsecondary Institution received the disbursement prior to a student's total withdrawal, in which the coursework does not appear on the student's academic transcript, then the Institution must cancel or return the award.
2. If a student officially withdraws, drops out, drops hours, is expelled, or otherwise fails to complete a period of Enrollment and the coursework is included on the student's academic transcript, the Institution must determine if a return of funds is necessary based on the Institution's refund policy. The award or a portion of the award may need to be returned to GSFA.
 - a. The Eligible Postsecondary Institution must determine if the award or portion of the award exceeds the adjusted Cost of Attendance after their refund policy is applied. The award or portion of the award that exceeds the adjusted Cost of Attendance must be returned to GSFA within forty-five (45) calendar days of the determination.
 - b. The remainder of the award amount is retained by the Eligible Postsecondary Institution to cover any Cost of Attendance at the Eligible Postsecondary Institution.

1210.2. Emergency Military Duty.

1. A student who is a member of the United States Armed Forces, National Guard, or Armed Forces Reserve receiving funds from the PSMG Program who is called to emergency military duty during a school term that is already in progress should not have their eligibility negatively impacted.
2. If the Eligible Postsecondary Institution the student attends allows the student to totally withdraw and receive a grade such as "WM" for military withdrawal or the Eligible Postsecondary Institution totally removes all grades for that term and corresponding credit hours from the student's records, the Eligible Postsecondary Institution should return the full amount of the award to the PSMG Program.
3. This regulation may also be applied to students who are not members of the military but are otherwise unusually and detrimentally affected by the emergency activation of members of the United States Armed Services, as determined by the president of the Eligible Postsecondary Institution that such student is attending.

1211. Reconciliation Requirements.

1211.1. Term Reconciliation.

1. Eligible Postsecondary Institutions must conduct a Term Reconciliation by the end of each term. A Term Reconciliation consists of an official acknowledgement by an authorized school official, through Postsecondary Functions that the number of students submitted for payment, total invoiced, the number of invoices paid and total disbursed by GSFA to the Eligible Postsecondary Institution, according to Postsecondary Functions, is accurate on that date.
 - a. GSFA will not issue any state grant funds for the following term until the Term Reconciliation is complete.
 - b. Funds are not returned to GSFA as part of the Term Reconciliation process.

1211.2. Fiscal Year End Reconciliation.

1. Eligible Postsecondary Institutions must conduct the Fiscal Year End Reconciliation consisting of an official acknowledgement by an authorized school official, through Postsecondary Functions verifying, student by student, the accuracy of each invoice submitted by the Eligible Postsecondary Institution with respect to the student's Enrolled-Hours, Paid-Hours, Learning Support, and program of study information, when applicable to the program.
 - a. Reconciliation certification forms must be completed and submitted electronically, through Postsecondary Functions by July 15, immediately following the completion of the Fiscal Year for each State Program.
 - b. Return to GSFA any funds not utilized according to the Fiscal Year End Reconciliation by August 15 after the beginning of the new Fiscal Year.
 - c. GSFA will not issue any state scholarship or grant funds for the Fall term until the previous Fiscal Year End Reconciliation process is complete.
 - d. The Eligible Postsecondary Institution must have a procedure in place to ensure that the state scholarship and grant funds do not go to an unintended third party (i.e., state, postsecondary institution.)

1212. Records Retention Requirements.

1212.1. Length of Retention.

1. An Eligible Postsecondary Institution shall maintain accurate records, books, documents and other evidence concerning the PSMG Program, including, but not limited to, individual student files for whichever is longer:
 - a. Three years after the Award Year in which the aid 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.

1212.2. Documentation.

1. Documentation contained within an individual student's file or record, which supports the original determination of a student's eligibility, must be retained by the Eligible Postsecondary Institution and available for review by GSFA on the Eligible Postsecondary Institution's campus, located within the State of Georgia, for at least three years after the most recent Award Year for which the student received PSMG funds (refer to *Section 1214*.)
2. Eligible Postsecondary Institutions are 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 permanent resident alien cards, Georgia state income tax returns, student financial aid applications, or academic transcripts from previous institutions.
 - i. Documentation regarding a student's eligibility is not limited to files, records, and other information received and maintained by the Eligible Postsecondary Institution.
 - ii. Documentation supporting a student's eligibility that is received and maintained by the Eligible Postsecondary Institution's admissions office, registrar's office, business office, or other administrative operations of the institution, must be available to GSFA for the purpose of Compliance Reviews.
3. It is the Eligible Postsecondary Institution's responsibility to resolve any inconsistencies or conflicting information within a student's records, prior to awarding or disbursing PSMG funds to the student.

1212.3. Extended Retention.

1. An Eligible Postsecondary Institution may be required to retain student records involved in a program review, audit, or investigation for more than the three- year retention period set forth in *Section 1212.1*. If the three-year retention period expires before the issue in question is resolved, the Eligible Postsecondary Institution must continue to retain all associated records until resolution is reached.

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1213. Administrative Reviews and Exceptions.

1213.1. Administrative Reviews.

1. The PSMG Program Regulations are applied to each student considered for PSMG funds by appropriate officials of Eligible Postsecondary Institutions and by the administrative staff of GSFA.
2. If a student believes a PSMG Program rule or regulation was incorrectly applied in his or her case, the student has the right to file a request for an Administrative Review with GSFA.
3. In order for an Administrative Review to be considered, the student must submit a written request for an Administrative Review to GSFA's office within 45 calendar days of receiving notice of denial. If additional information is requested from the student, it must be provided within the time frame specified by GSFA.
 - a. GSFA will review the case and determine whether the rule or regulation was applied correctly and notify the student and Eligible Postsecondary Institution of the determination.
 - b. GSFA decides a case based only on documentation provided by the student, rather than a personal presentation.

1213.2. Exceptions.

1. Requests for Exceptions to the PSMG Program Regulations will not be considered, reviewed, or granted under any circumstances.

1214. Compliance Reviews.

1214.1. Compliance Review Policy.

1. GSFA may conduct Compliance Reviews of Eligible Postsecondary Institutions participating in the PSMG Program in order to assess institutional administration of the program and compliance with the program's regulations. Compliance Reviews are conducted in accordance with GSFA's *Program Review Process and Procedures* document, which is available at gsfc.georgia.gov, under *Information for School Compliance*.

1214.2. Compliance Review Process.

1. GSFA selects a sampling of the Eligible Postsecondary Institution's recipients, for the Award Year under review, and the Eligible Postsecondary Institution's files and records for the sample are examined to assure compliance. Records which document and support a student's eligibility must be available for review at the Georgia campus of the Eligible Postsecondary Institution (refer to *Section 1212*).
 - a. GSFA will exclude Residency determinations as they relate to *Section 1204.2*, and SAP determinations for PSMG recipients, in the selected sample of any USG or TCSG institution that has submitted a signed certification to GSFC's Compliance Department by the President of the Eligible Postsecondary Institution that:
 - i. The Eligible Postsecondary Institution is in compliance with its policies and procedures in the determination and the administration of the financial aid award process relative to Residency requirements and SAP; and
 - ii. The Residency and SAP determinations have been fairly and consistently applied with respect to all students receiving the PSMG award.
 - b. Such certification must be submitted annually to the Compliance Department of GSFA.
 - i. Failure to provide such certification will result in a review of Residency determinations and SAP determinations made for PSMG recipients in the selected sample.

1214.3. Institutional Repayment.

1. If a recipient is determined to be ineligible for payment, the Eligible Postsecondary Institution may be required to repay to GSFA the funds awarded to the recipient.
2. If evidence not available at the time of awarding indicates that a student should not have received PSMG funds, then all future PSMG awards for that student must be canceled.

- a. The Eligible Postsecondary Institution is held harmless by GSFA, if the student's file is appropriately documented with available evidence and it is determined by GSFA that the Eligible Postsecondary Institution was not at fault.
 - b. Evidence is considered unavailable at the time of awarding if it is not available in the student's institutional files (i.e., financial aid, admissions, registrar, etc.).
3. The Eligible Postsecondary Institution must notify the student and GSFA of a refund due to GSFA.
4. The student will be ineligible to receive additional state aid from GSFA until the refund is paid in full.
5. If GSFA determines the student's file is not adequately documented, the Eligible Postsecondary Institution may be solely responsible for the repayment.