

# GSFC Program Descriptions

---

## Georgia's Scholarship, Grant and Loan Programs

The mission of the Georgia Student Finance Commission (GSFC) is to promote and increase access to education beyond high school for Georgians. Among the ways that GSFC provides access to postsecondary education are the scholarship, grant and loan programs described below.

**HOPE Scholarship** is a merit-based award available to Georgia residents who have demonstrated academic achievement. A HOPE Scholarship recipient must graduate from high school with a minimum 3.00 grade point average (as calculated by GSFC) and maintain a minimum 3.00 cumulative postsecondary grade point average to remain eligible. The scholarship provides tuition assistance to students pursuing an undergraduate degree at a HOPE Scholarship eligible college or university in Georgia. A seven-year limit exists for students first receiving the HOPE Scholarship during the 2011-2012 academic year (FY12) or later. A student is ineligible to receive HOPE Scholarship funds once the student has reached the 127 semester or 190 quarter hour limit.

**Zell Miller Scholarship** is a merit-based award available to Georgia residents, similar to the HOPE Scholarship, but with more stringent academic requirements. A Zell Miller Scholarship recipient must graduate from high school with a minimum 3.70 grade point average (as calculated by GSFC), combined with a minimum SAT score of 1200 on the math and reading portions or a minimum composite ACT score of 26 in a single national test administration, and maintain a minimum 3.30 cumulative postsecondary grade point average to remain eligible. Eligible students are provided a higher level of tuition assistance while pursuing an undergraduate degree at a Zell Miller Scholarship eligible college or university in Georgia. A seven-year limit exists for students first receiving the Zell Miller Scholarship during the 2011-2012 academic year (FY12) or later. A student is ineligible to receive Zell Miller Scholarship funds once the student has reached the 127 semester or 190 quarter hour limit.

**HOPE Grant** is available to Georgia residents who are pursuing a certificate or diploma. A HOPE Grant recipient must maintain a minimum 2.00 cumulative postsecondary grade point average to remain eligible. The grant provides tuition assistance to students enrolled at a HOPE Grant eligible college or university in Georgia. A student is ineligible to receive HOPE Grant funds once the student has reached the 63 semester or 95 quarter hour limit.

**Zell Miller Grant** is a merit-based program available to Georgia residents pursuing a certificate or diploma. A Zell Miller Grant recipient must maintain a minimum 3.50 cumulative postsecondary grade point average to remain eligible. Eligible students are provided full standard tuition assistance while enrolled at a Zell Miller Grant eligible college or university in Georgia. A student is ineligible to receive Zell Miller Grant funds once the student has reached the 63 semester or 95 quarter hour limit.

# GSFC Program Descriptions

---

**HOPE Career Grant** is available to Georgia residents who are receiving the HOPE Grant or Zell Miller Grant and pursuing an approved certificate or diploma at an eligible college or university in Georgia. The grant provides assistance toward educational costs for students enrolled in career fields that have been identified as strategically important to the state's economic growth.

**HOPE GED Grant** is available to Georgia residents who earn a General Education Development (GED) diploma awarded by the Technical College System of Georgia (TCSG). The Grant provides a one-time \$500 HOPE award that can be used toward tuition, books or other educational costs at an eligible college or university in Georgia. Full-time enrollment is not required. Students must use their HOPE GED Grant award within 24 months of the date of their GED diploma.

**Dual Enrollment** is a dual credit enrollment program for eligible high school and home study students who wish to earn high school and college credit for postsecondary coursework. Dual Enrollment funding is available during the fall, winter, spring and summer terms of the school year. Dual Enrollment funding may cover the cost of standard undergraduate tuition, mandatory fees and a book allowance for a maximum of 15 semester or 12 quarter hours per term.

**Georgia Military College (GMC) State Service Scholarship Loan Program** is a service cancelable loan program created to provide outstanding students with a full two-year scholarship loan. The student must agree to serve in the Georgia National Guard for a period of four years to complete service repayment (two years while attending GMC and two years after graduation).

**Helping Educate Reservists and their Offspring (HERO) Scholarship** provides financial aid assistance to qualifying Georgia National Guard or United States Military Reservists, their spouses, and dependent children who seek a postsecondary education. Eligible applicants were deployed overseas on active duty service, on or after February 1, 2003, to a location designated as a combat zone.

**Public Safety Memorial Grant** provides assistance to the dependent children of Georgia public safety officers (law enforcement officers, firefighters, emergency medical technicians, paramedics, highway emergency response operators (HERO) and prison guards) who were permanently disabled or killed in the line of duty. Funds may be used toward the cost of attendance at eligible colleges or universities in Georgia.

**Realizing Educational Achievement Can Happen (REACH) Scholarship Program** is a needs-based mentoring and scholarship program designed to ensure that Georgia's academically promising students have the academic, social, and financial support needed to graduate from high school, attend college, and achieve postsecondary success. Private and public donations fund the scholarships.

# GSFC Program Descriptions

---

**Student Access Loan (SAL) Program** is a one percent (1%) interest loan program designed to assist undergraduate students enrolled at an eligible public, private or technical college or university who have a gap in meeting their educational costs. Students who attend an eligible USG or private postsecondary institution have a maximum annual limit of \$8,000 and have service cancellation options available to those who work in select public service sectors or STEM fields. Students who attend an eligible TCSG postsecondary institution have a maximum annual limit of \$3,000 and have a loan discharge option available to those who graduate from their program of study, for which the loan was received, with a minimum 3.50 cumulative postsecondary grade point average.

**Scholarship for Engineering Education (SEE) Program** provides financial assistance to Georgia residents attending an eligible private postsecondary institution (Mercer University) and enrolled in an engineering program of study approved by the Engineering Accreditation Commission of the Accrediting Board of Engineering and Technology (ABET). The purpose of the program is to attract and increase the number of qualified engineers in Georgia. In return, students agree to work for a period of time after graduation in an engineering-related field in Georgia.

**Georgia National Guard (GNG) Service Cancelable Loan Program** provides financial assistance to eligible members of the Georgia National Guard to be used towards the cost of tuition for undergraduate and graduate programs at an eligible postsecondary institution. The student must agree to serve in the Georgia National Guard for a period of two years to complete service repayment. The purpose of the program is to encourage qualified individuals to join the GNG and retain skilled citizens within the state.

**Tuition Equalization Grant (TEG)** provides grant assistance toward educational costs to Georgia residents enrolled at an eligible private college or university. Students must be enrolled full-time in an undergraduate program of study leading to an undergraduate degree.

**University of North Georgia (UNG) Military Scholarship Loan Program** is a service cancelable loan program that provides full scholarships to enable outstanding Georgia students, interested in pursuing a military career, to attend the University of North Georgia. Loan recipients agree to serve in the Army National Guard for eight years (four while enrolled at UNG and four after graduation).

**University of North Georgia ROTC Grant and ROTC Grant for Future Officers** provides grant assistance toward the cost of education by encouraging Georgia residents to attend the University of North Georgia and participate in the Reserve Officers Training Corps (ROTC) program and promotes students to military leadership positions upon graduation.

**Georgia Veterinary Education Loan Repayment (GVELR) Program** provides financial assistance in the form of student loan repayments for Georgia food animal veterinarians practicing in an approved critical need county with populations of 35,000 or less. This program is administered by the State Veterinary Education Board with assistance from the Georgia Student Finance Authority (GSFA).

# GSFC Program Descriptions

---

**John R. Justice (JRJ) Loan Repayment** Program provides federally funded loan repayment assistance for state, local and federal public defenders and prosecutors who agree to remain employed as public defenders and prosecutors for at least three years. Funds are allocated annually from the Bureau of Justice Assistance and administered by GSFA. Applicants apply to GSFA based on the programmatic criteria set forth by the United States Department of Justice.