

1. What assistance is available to the Class of 2020 graduates that attend an eligible postsecondary institution Fall term 2020 and were unable to take the SAT or ACT (due to COVID-19) to qualify for Zell Miller Scholarship?

- A. The state of Georgia implemented a set of emergency regulations which allows for an extended deadline for SAT and ACT testing for seniors that graduated on or after March 14, 2020 with a 3.7 or higher final HOPE GPA and met the academic rigor requirement.

These students are eligible to take the SAT and ACT until December 30, 2020. They may be awarded the HOPE Scholarship for Fall term 2020. Upon achieving a qualifying SAT/ACT score by the deadline, the student's Fall term 2020 award will be changed to the Zell Miller Scholarship. (The student must submit the test score record to GSFC; see below for details.)

Students affected by testing site closures are eligible to apply for a one-time low interest Micro-Student Access Loan (Micro-SAL) for Fall term 2020 only. The Micro-SAL amount will equal the difference in the student's HOPE Scholarship award and the Zell Miller Scholarship award amount at their institution based on the student's number of enrolled hours.

2. What if the student does not earn the required Zell Miller Scholarship test score by December 30, 2020?

- A. The student's Micro-SAL will remain in place and the student will be responsible for repaying the loan according to the SAL Promissory Note signed.

3. Who can apply for a Micro-SAL?

- A. Students are eligible to apply for the Micro-SAL if they graduated from an eligible in-state high school or accredited Home Study on or after March 14, 2020 and earned a 3.7 final verified HOPE GPA or higher, and do not have the requisite SAT/ACT score.

4. How does a student apply for the Micro-SAL?

- A. First, students must complete a GSFAPPS or a 2020-2021 FAFSA to be selected; either is sufficient for the Micro-SAL.

A link to the SAL application is on GAfutures. Once students begin the application process, they choose the SAL or the Micro-SAL. Note: A complete FAFSA with verification (if required) is needed for the standard SAL.

5. When will the SAL and Micro-SAL application be available?

- A. The SAL and Micro-SAL application is scheduled to open on July 15, 2020. This date is subject to change. Please check the GAfutures SAL application page for the opening.

6. Can a student submit a Micro-SAL application and a standard SAL application?

- A. No, students may only apply for one SAL award each year. The eligible 2020 high school graduates can decide to apply for the Micro-SAL or the SAL. Students should seriously consider what their financial need is for their education costs and how much they want to borrow. SAL information is available in GAfutures.

7. How is the Micro-SAL award rate determined?

- A. The Micro-SAL award rate is calculated by subtracting the HOPE Scholarship award from the Zell Miller Scholarship award rate at the institution and per the student's current number of enrolled credit hours. This award amount is specified during the certification process completed by the postsecondary institution. The minimum award amount is \$300. Note: Award amounts are different depending upon the institution. Based on the difference in a HOPE Scholarship award amount and the Zell Miller Scholarship award amount being less than \$300, some situations will not qualify for the loan.

8. When is Micro-SAL awarded to the student?

- A. The Micro-SAL disbursement date is set by the postsecondary institution during the loan certification process.

9. Do the Micro-SAL repayment terms differ from the standard SAL repayment terms with respect to USG/private institutions or TCSG?

- A. The Micro-SAL loan is identical to the standard SAL. Students who do not meet Zell Miller Scholarship eligibility by December 30, 2020 will be required to begin making KIT payments and receive billing statements. According to the Promissory Note, the loan will have repayment, discharge and servicing options corresponding to their institution's type (USG/private institutions or TCSG).

Note: The SAL application process provides more information about the loan program.

If you are seeking the Zell Miller Scholarship and need to submit your SAT or ACT scores, here's how to submit your score report to the Georgia Student Finance Commission (GSFC) for your GAfutures account and eligibility:

- 1. Obtain your test score report and write the following in an empty area on the sheet:**
 - Your signature
 - The date
 - The following statement: "This is a true and exact copy of the original score report."
- 2. Scan or take a picture of the score report, then email it to GSFC at gandsdocs@gsfc.org.** Be sure to include the following in the body of the email:
 - Your full name
 - High school of attendance
 - Date of birth (DOB)
 - Last four digits of your social security number (SSN)