Realizing Educational Achievement Can Happen
Scholarship Program

REGULATIONS – 5200.

2018 - 2019 Award Year

Effective Date – July 1, 2018
Updated November 2, 2018

GSFA | Georgia Student Finance Authority

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5202. Program Overview.

Realizing Educational Achievement Can Happen (REACH) Program, launched as a pilot program during the 2011-2012 Academic Year, is a need-based youth development and scholarship program with specific financial, academic, and behavior eligibility requirements. The purpose of the REACH Program is to increase academic persistence and achievement of Georgia’s middle and high school students and to increase college access and success for Georgia’s low-income and underserved populations. Private and public donations fund the scholarships.

Participating School Systems nominate and select 7th grade students to participate in the program beginning in 8th grade. The program encourages increased parental involvement and offers students the academic and social support of an Academic Coach and mentor. Upon graduation from high school, an eligible student attending an Eligible Postsecondary Institution may receive REACH scholarship funds to use toward any component of the Cost of Attendance.

Effective with the 2016-2017 Academic Year, GSFA began extending the benefits of the REACH program to REACH Connections Scholars, reaching students in the Georgia Foster Care system. Students will be selected in conjunction with the Georgia Division of Family and Children Services.

These programs are administered by the Georgia Student Finance Authority (GSFA), in accordance with these regulations.

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5203. Definitions. (Electronic Link)

5204. School System Requirements.

5204.1. Application Procedures.

1. GSFA releases an annual application for school system selection.

2. School systems may apply to participate in REACH in one or more of the following categories:
   a. A school system with five or more high schools;
   b. A school system with fewer than five high schools;
   c. A school system with a Coordinating Partner.

3. GSFA will select school systems to participate in REACH based on the quality of the application submitted and GSFA’s ability to fund the first year of REACH scholarships for the school systems applying to participate.

5204.2. Number of REACH Scholars for Each Participating School System.

1. School Systems selected to participate in the REACH Program are designated a number of REACH Scholars for the first year of participation as follows:
   a. Up to eight REACH Scholars for a Participating School System with five or more high schools; and
   b. Up to five REACH Scholars for a Participating School System with fewer than five high schools.

2. The Georgia Department of Human Services will designate REACH Connection Scholars.

3. The number of selected REACH Connections Scholars has no impact on the total number of REACH Scholars selected by the participating School System.

5204.3. REACH Commitment and Scholar Selections.

1. School systems selected to participate in the REACH Program must agree to:
   a. Establish a nomination and application process to identify and select REACH Scholars. Participating School Systems will give preference during the selection to:
i. Students who have the potential to succeed at the postsecondary level;

ii. Students who have less than a 3.0 cumulative GPA but have the potential to make A and B grades;

iii. Students who are Future First-Generation College Students;

iv. Students who have no disciplinary infractions during the two semesters or four quarters immediately preceding the final semester of the student’s 7th grade year.

b. In the case of an 8th, 9th, 10th, or 11th grader entering the program, pursuant to Section 5204.4, the student shall have no disciplinary infractions during the school year before such student will first become a REACH Scholar.

c. Comply with REACH/GSFA’s stated mentoring standards as set forth in the REACH Program Participation Agreement, regulations, and other communications from GSFA.

d. Identify one or more Academic Coaches who will monitor REACH Scholars’ academic performance, behavior, and attendance on a weekly basis and meet with each REACH Scholar a minimum of one time per month to develop and discuss education and career plans;

e. Plan and hold one signing ceremony in the Fall for selected REACH Scholars per school year and a minimum of two activity nights per Academic Year for REACH Scholars and their Parents.

f. Involve REACH Scholars in extracurricular school events, as appropriate (e.g., college campus tours, graduation ceremonies, future signing ceremonies, college and career planning events, etc.);

j. Comply with REACH and GSFA Branding Guidelines as established by GSFA;

k. Annually execute a REACH Term Agreement agreeing to abide by REACH financial and program requirements and submit to the REACH Term Agreement to GSFA or its designee by August 15;

l. Send to GSFA, or its designee, the executed student applications no later than September 1, and the executed REACH Georgia Scholar Commitment no later than October 30, of the Academic Year of the REACH Scholar’s signing ceremony.
5204.4. Affiliate Program School System.

1. Subject to the approval of GSFA and as set forth in the applicable Program Participation Agreement, Affiliate Program School Systems may be permitted to allow students to enter the program as 8th, 9th, 10th or 11th graders.

5204.5. Participating School System Financial Commitment.

1. GSFA will provide $10,000 for each REACH Scholar for the first year of the Participating School System’s participation in REACH.

2. Each year thereafter, the Participating School System will be responsible to provide a proportionate share of the scholarship. The Participating School System’s proportionate share is based on the School System’s Tier in the Georgia Department of Community Affairs (DCA) Job Tax Credit designation. Through Fiscal Year 2021, the 2016 DCA designation will be used to define the proportionate share. GSFA will fund the remainder of the scholarship, subject to available funds.

3. The Participating School Systems’ proportionate shares are as follows:
   a. Tier 1 Participating School Systems must provide funds totaling $1,500 per REACH Scholar;
   b. Tier 2 Participating School Systems must provide funds totaling $2,500 per REACH Scholar;
   c. Tier 3 Participating School Systems must provide funds totaling $3,500 per REACH Scholar;
   d. Tier 4 Participating School Systems must provide funds totaling $5,000 per REACH Scholar;
   e. The Participating School System must raise private funds for the proportionate shares. Funds cannot be obtained from any federal, state, or local government resource.
   f. The Participating School System of a REACH Connection Scholar is not required to provide proportionate share funds for REACH Connection students.

4. Except where a Participating School System’s foundation is receiving funds for the proportionate share of the REACH Scholarships, transfer to GSFA or its designee all funds for scholarships which are received by the Participating School System within ten days of receipt of such funds for its proportionate share and made payable to GSFA’s designated qualified 501(c)(3). Where the participating School System’s foundation is receiving funds for the proportionate share of the REACH scholarships, the foundation shall transfer to GSFA or its designee funds made payable to the
GSFA’s designated qualified 501(c)(3) by August 15. Said funds will be credited to the remitting Participating School System’s proportionate share account.

a. The total amount of a Participating School System’s proportionate share shall be remitted to GSFA or its designee no later than August 15 prior to the Fall signing ceremony for a new cohort of 8th grade REACH Scholars.

5. If a REACH Scholar transfers to another Participating School System, all scholarship funds set aside for the Scholar will transfer with the Scholar to the new Participating School System.

   a. If a REACH Scholar transfers to a non-participating school system or a nonpublic Eligible High School located within the state of Georgia, all scholarship funds set aside for the Scholar will be retained in the Participating School System’s account to be used for the next Academic Year’s cohort selection. GSFA will fully fund the REACH Scholarship for the transferring Scholar, provided all eligibility requirements are met.

   b. If a REACH Scholar transfers to an ineligible high school or program or if a student currently participating in the REACH program is deemed ineligible to participate as a REACH Scholar for reasons related to academic, attendance and behavioral requirements, all scholarship funds set aside for the Scholar will be retained in the Participating School System’s account to be used for the next Academic Year’s cohort selection.


1. Submit mid-year checkpoint, no later than February 15 and end of year checkpoint, no later than June 30 reports to GSFA providing academic, attendance and behavioral data about each REACH Scholar and all mentoring and academic coaching activities through GSFA’s online system, Scholar Tracking and Reporting System (STARS).

   a. School systems must submit, through STARS, the following, as it pertains to each REACH Scholar:

      i. Eighth grade, academic, attendance and behavioral data;
      ii. Ninth through 12th grade, progress, preliminary and final HOPE GPA records, attendance and behavioral data;
      iii. Year-end verification status.

   b. Immediately notify REACH staff when any event occurs which might deem the Scholar ineligible to continue as a REACH Scholar.

2. Failure to submit timely reports will prohibit the selection of future REACH Scholars; as well as, the distribution of scholarship funds to postsecondary institutions for
existing scholars.

5204.7. School Systems Records Retention Requirements.

1. Documentation contained within an individual student file or record which supports the original determination of a student’s eligibility must be retained by the Participating School System and available for review by GSFA on the School System’s campus or district office.

   a. School Systems 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.

   b. Such documentation may include, but is not limited to, REACH applications, attendance and behavioral records, academic transcripts, proof of Free and Reduced Price School Meals eligibility and copies of permanent resident alien cards.

   c. Documentation regarding a student’s eligibility is not limited to files, records, and other information received and maintained by the School System’s district office.

   d. Documentation supporting a student’s eligibility that is received and maintained by the School System’s district or central office, or other administrative operations must be available to GSFA for the purpose of Compliance Reviews.

5204.8. Length of Retention.

1. A Participating School System shall maintain accurate records, documents and other evidence concerning REACH Scholars, including, but not limited to, individual student files for whichever is longer:

   a. Three years after the REACH Scholar exits the participating school system or graduates high school; 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.

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5205. Student Eligibility Requirements.

5205.1. General Requirements.

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 Spring semester which precedes the academic year during which such student will first become a REACH Scholar.

2. A student must be enrolled at an Eligible Middle School or an Eligible High School.

3. A student must qualify for the Free or Reduced Lunch Program by completing the Application for Free and Reduced Price School Meals form, from the Georgia Department of Education (GaDOE), or through Direct Certification.
   a. Students deemed eligible through Direct Certification must meet one of the following criteria:
      i. Live in a family unit receiving SNAP (Food Stamp) benefits;
      ii. Live in a family unit receiving TANF benefits;
      iii. Identified as homeless;
      iv. Identified as foster; or
      v. Identified as migrant.
   b. All REACH Participating School Systems that are designated under Community Eligibility Provision (CEP) status must require students to complete the Application for Free and Reduced Price School Meals form as part of the REACH Scholarship application process to ensure that the neediest of candidates are considered.

5205.2. Attendance.

1. A student’s attendance record must demonstrate the student’s adherence to the established policies and procedures of the local board of education and adherence to mandatory state school attendance policies over the previous school year.

2. Any student deemed Truant is ineligible for the REACH Program.

3. Participating School Systems may establish and require REACH Scholars to adhere to more rigorous attendance requirements for the purpose of REACH Program eligibility.

5205.3. Discipline and Behavior Requirements.

1. A student must not have more than two total combined Level I and/or Level II disciplinary infractions or one Level III disciplinary infraction and no out-of-school suspensions, as defined by Georgia’s Progressive Discipline Model.
(O.C.G.A. § 20-2-735, et seq.), during the school year immediately preceding the final semester of the student’s 7th grade year.

2. In the case of an 8th, 9th, 10th, or 11th grader entering the program pursuant to Section 5204.4, the student must not have more than two total combined Level I and/or Level II disciplinary infractions or one Level III disciplinary infraction and no out-of-school suspensions, as defined by Georgia’s Progressive Discipline Model (O.C.G.A. §20-2-735, et seq.), during the school year immediately preceding the first day of classes of the Spring semester which precedes the academic year during which the student will first become a REACH Scholar.

3. Participating School Systems may establish and require REACH Scholars to adhere to more rigorous discipline eligibility requirements for the purpose of REACH Program eligibility.


1. A student’s Parent must complete and submit a release of information form, as part of the application process, authorizing the school to provide the REACH Program information related to the student’s educational records, participation in the program, and use of the REACH Scholar’s immediate family’s likeness for non-profit purposes.

5205.5. REACH Scholar Transfers.

1. The Participating School System must notify GSFA of a REACH Scholar’s enrollment or transfers outside of the Participating School System.

2. If a REACH Scholar transfers to a non-participating school system or a nonpublic Eligible High School located within the state of Georgia, the Scholar will retain REACH eligibility, provided all program requirements, as set forth in Section 5206, are met.

   a. The accepting transfer school must conduct a mid-year checkpoint, no later than February 15 and an end of year checkpoint, no later than June 30 to report the REACH Scholar’s performance through high school. The checkpoints include:

      i. Eighth grade, academic, attendance and behavioral data;
      ii. Ninth through 12th grade, progress, preliminary and final HOPE GPA records, attendance and behavioral data;
      iii. Year-end verification status.

   b. School systems and nonpublic high schools with access to STARS must report checkpoints through STARS. Schools without access to STARS must submit checkpoint documentation by paper to GSFA.

2. The non-participating school system or the nonpublic Eligible High School located within the state of Georgia must immediately notify REACH staff when an event
occurs which may deem the Scholar ineligible to continue as a REACH Scholar.

3. The nonpublic Eligible High School located within the state of Georgia does not become a REACH participating school.

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5206. Continuing Eligibility During Middle School and High School.

5206.1. General Requirements.

1. A REACH Scholar must be enrolled as a full-time student at an Eligible Middle School or an Eligible High School.

2. If a REACH Scholar transfers out of a Participating School System into another Participating School System, to a non-participating school system, or to a nonpublic Eligible High School located within the state of Georgia, the Scholar will be eligible to continue participation in the REACH Program, provided all program requirements are met.

3. If a REACH Scholar transfers out of a Participating School System into an ineligible high school or program the Scholar will be deemed ineligible to continue in the REACH program.

4. If a REACH Scholar’s family experiences a change in financial circumstances and/or if the REACH Scholar is adopted or placed with a foster family and no longer qualifies for the Free or Reduced Lunch Program, he or she will remain an eligible REACH Scholar as long as other program requirements are met.

5. A Reach Scholar, and his or her Parent, must attend all schedule REACH Program events, activities, programs, and meetings, unless a written notice from the REACH Scholar’s Parent excuses the REACH Scholar from attendance at a specific event.

6. A REACH Scholar must meet all State of Georgia and Georgia Department of Education requirements to graduate from high school and receive a high school diploma.

5206.2. Academic Requirements.

1. An 8th grade REACH Scholar must maintain a Cumulative Grade Point Average (GPA) of at least 2.5 or better as calculated by the Participating School System.

   a. An 8th grade REACH Scholar will be placed on probation for one semester if the student’s GPA falls below a 2.5. Cumulative Grade Point Average.

   b. The 8th grade REACH Scholar may be removed from the REACH program if the student is unable to earn a Cumulative Grade Point Average of 2.5 or higher by the next Scholar academic checkpoint.

2. A high school REACH Scholar must maintain a HOPE Scholarship Calculated Cumulative Grade Point Average of at least 2.5 as calculated by GSFA in the same manner as the high school grade point average for initial HOPE Scholarship eligibility.
a. A high school REACH Scholar will be placed on probation for one semester if the student’s GPA falls below a 2.5 Cumulative Grade Point Average.

b. The REACH Scholar may be removed from the program if he/she is unable to return his/her Grade Point Average to 2.5 or higher.

c. Participating School Systems must transmit each REACH Scholar’s transcript data to GSFA through the HOPE GPA Progress Report Process mid-year, no later than February 15 and end of year, no later than June 30.

3. While on probation, it is recommended that the Participating School System offer additional support services, if at all possible, to 8th through 12th grade REACH Scholar. Additional services may include, but are not limited to:

   i. Additional academic coaching sessions;
   ii. An assigned academic tutor for the subject(s) of concern;
   iii. A scheduled meeting with the REACH Scholar; REACH coordinator, the Scholar’s teacher(s) and the Academic Coach to determine the best course of action moving forward; notifying the parent/guardian.

5206.3. Attendance Requirements.

1. REACH Scholars must adhere to the Participating School System’s stated attendance policy and attend classes regularly. A REACH Scholar will be placed on probation for one semester after reaching five or more combined excused and/or unexcused absences in one semester. While on probation, it is recommended that the Participating School System, if at all possible, offer additional support services. Additional services may include, but are not limited to:

   a. A meeting with the REACH coordinator and school counselor to discuss attendance barriers, community resources and a course of action moving forward;
   b. Notifying the parent/guardian of attendance concerns;
   c. Providing the REACH Scholar and parent/guardian with community resources if needed.

2. The Scholar may be removed from the REACH program if he/she is unable to minimize absenteeism by the next scholar attendance checkpoint.

5206.4. Discipline and Behavior Requirements.

1. REACH Scholars, 8th through 12th grade, must adhere to the Participating School System’s stated disciplinary policy. A REACH Scholar will be placed on probation for one semester if he/she receives more than one in-school suspension per semester or immediately upon an out-of-school suspension. While on probation, it is recommended that the Participating School System, if at all possible, offer additional support services. Additional services may include, but are not limited
to:

a. A meeting with the REACH Scholar, the REACH coordinator, and the school counselor/discipline office to discuss behavior and best course of action moving forward;
b. Notifying the parent/guardian of the behavior concerns;
c. Ongoing access to the school counselor/discipline office to learn more about conflict management and healthy relationships.

2. The Scholar may be removed from the program if he/she is unable to curtail unacceptable behavior by the next Scholar discipline and behavioral checkpoint.

3. A REACH Scholar must meet the Participating School System’s drug and alcohol use policies.
   a. A REACH Scholar who fails to comply with the Participating School System’s drug and alcohol policies will be immediately ineligible for further participation in the REACH Program.

4. A REACH Scholar convicted of committing a felony or misdemeanor involving marijuana, controlled substances, and/or dangerous drugs, is immediately ineligible for further participation in the REACH Program

5206.5. Mentoring and Academic Coaching Requirements.

1. A REACH Scholar is required to meet with his or her assigned mentor once a week or a minimum of eight times per semester. A REACH Scholar is required to meet with his or her assigned Academic Coach a minimum of once a month or four times a semester.

5206.6. Failure to Meet Eligibility Requirements.

1. Unless specifically stated otherwise in these regulations, REACH Scholars are subject to adverse consequences up to, and including, termination from program participation, as determined appropriate by the Participating School System or REACH/GSFA for failure to maintain the eligibility requirements of the REACH Program.

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5207. Postsecondary Requirements.

1. A REACH Scholar must continue to meet United States Citizen, born or naturalized, or Eligible Non-Citizen requirements while Enrolled at an Eligible Postsecondary Institution.

5207.2. Selective Service.
1. A REACH Scholar must be in compliance with United States Selective Service System requirements, if applicable, prior to receiving REACH scholarship award funds.

5207.3. Default and 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.

5207.4. Enrollment Requirements.

1. A REACH Scholar must be Enrolled at an Eligible Postsecondary Institution in a Matriculated status leading to a Certificate, Diploma, or Degree.

2. A REACH Scholar must be Enrolled Full-Time, through the last day of the Eligible Postsecondary Institution’s drop/add period to be eligible to receive REACH scholarship funds.

5207.5. Academic Achievement Requirements.

1. A REACH Scholar must maintain Satisfactory Academic Progress (SAP), as defined and 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.

5207.6. Length of Eligibility.

1. A REACH Scholar must Enroll in an Eligible Postsecondary Institution and begin receiving REACH Scholarship funds no later than June 30, two years after the date of his or her high school graduation.

2. A REACH Scholar’s eligibility to receive the award expires on June 30 five years from the date the student began receiving REACH scholarship funds.

   a. A student who is Enrolled during a term which begins prior to his or her expiration of eligibility date and ends after his or her expiration of eligibility date may receive a REACH Scholarship disbursement for the term.

3. A REACH Scholar may submit a request in writing to GSFA to have his or her length
of eligibility extended if he or she:

a. Serves on active duty in the United States Armed Forces during the two years immediately following the date of his or her high school graduation; or

b. Is called to and serves on active duty in the United States Armed Forces during the five year period following the first date that REACH scholarship funds were received.

   i. The length of such extension will be based on the amount of time served on active duty, rounded up to the nearest whole year.


1. A REACH Scholar convicted of committing certain felony offenses involving marijuana, controlled substances, or dangerous drugs, may be ineligible for REACH Scholarship award funds starting on the day of conviction, in accordance with the Georgia Drug-Free Postsecondary Education Act of 1990, O.C.G.A. §20-1-20, et seq. REACH Scholars will not be allowed to regain eligibility for the REACH scholarship.

5207.8. Incarceration.

1. A REACH Scholar is ineligible to participate in or receive funding from the REACH Program if Incarcerated. REACH funding will cease at the time a REACH Scholar is incarcerated and the REACH Scholar is immediately ineligible to further participate in the REACH Program. Any unused funds will be returned to GSFA or its designee.

5207.9. Eligible Coursework.

1. A REACH Scholar who Enrolls in Learning Support (remedial) coursework is eligible for REACH payment.

2. A REACH Scholar participating in Distance Learning coursework is eligible to receive REACH payment. The institution offering the Distance Learning coursework must be an Eligible Postsecondary Institution.

3. A REACH Scholar is eligible to receive REACH funds as a Transient student. Both the Home Institution and the Host Institution must be Eligible Postsecondary Institutions. The Home Institution must approve Transient status to the Host Institution.

   a. The REACH Scholar must be Enrolled Full-Time, either through a combination of the two institutions or at the Host institution.

   b. The Home Institution is responsible for verifying the enrollment of the student at
the Host Institution.

c. The Home Institution awards REACH funds based on the total hours of enrollment.
   i. Disbursement is made to the Home Institution.

d. Upon the REACH Scholar’s return to the Home Institution, the Host Institution must provide information necessary for the Home Institution to determine continued REACH eligibility.

e. The Home Institution is liable for any return of funds required during the term the REACH Scholar was Transient.

4. A REACH Scholar Enrolled in an Eligible Postsecondary Institution may qualify for REACH funds while participating in a Study Away program.

   a. The REACH Scholars must be enrolled Full-Time through the approved Study Away program.

   b. 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.

   c. The REACH Scholar’s Home Institution must approve the Study Away program for credit toward the REACH Scholar’s program of study requirements prior to the REACH Scholar’s departure.

   d. The REACH award must be the amount the student would normally receive at the Home Institution for an equal number of credit hours attempted.

   e. The Home Institution must maintain documentation of the student’s actual tuition charges for the Study Away program at the Host Institution.

   f. 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.

   g. The REACH payment must take place through the Home Institution.

   h. The Eligible Postsecondary Institution must have on file the student’s written or electronic permission to have any specific fees withheld from the REACH disbursement.
i. If the student is participating in a Study Away program administered by another Eligible Postsecondary Institution, the Transient student process described in Section 5207.9.3. of these regulations must be followed.

5. A REACH Scholar is ineligible to use REACH funds for coursework classified by his or her Eligible Postsecondary Institution as Continuing Education or Audit Coursework.

5207.10. Student Application Requirements.

1. A REACH Scholar is required to complete the following application form:

   a. Current year Free Application for Federal Student Aid (FAFSA).

      i. A REACH Scholar must complete and submit a new FAFSA each Award Year.

2. In addition, an Eligible Postsecondary Institution may require students to complete the institution’s application for student financial aid or other forms to provide supplemental information for the purpose of determining other scholarship or grant eligibility.

3. The FAFSA must be completed on or before the last day of the Eligible Postsecondary Institution’s 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.

   b. Supplemental documentation required by the Eligible Postsecondary Institution or GSFA to support or verify a student’s application information may be submitted after the deadline without jeopardizing the student’s eligibility.

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5208. Award Requirements.

5208.1. Award Requirements.

1. REACH scholarship awards may be applied towards the REACH Scholar’s Cost of Attendance as determined by the Eligible Postsecondary Institution in which the student is Enrolled.

5208.2. Award Amounts.

1. The following REACH Scholarship award limits apply during Enrollment at an Eligible Postsecondary Institution:
   a. A maximum Academic Year award amount of $2,500.
   b. A maximum semester or quarter award of $1,250 per semester or $834 per quarter.
   c. A lifetime maximum limit award of $10,000.

   REACH Scholars awarded less than the maximum amount per semester or quarter may receive the remaining funds for an additional term not to exceed $1,250 or $834, the maximum semester or quarter award amount.

2. Upon receipt of a REACH scholarship payment from GSFA, the Eligible Postsecondary Institution shall credit the funds to the eligible student’s account and deliver any remaining funds directly to the eligible student, not to exceed the REACH Scholar’s Cost of Attendance.

5208.3. Adjustments to Award Amounts.

1. A REACH Scholar’s award amount must be reduced if the REACH Scholar is receiving any other student financial aid from federal, state, institutional or private sources which, in combination with the REACH scholarship award amount, would exceed the REACH Scholar’s Cost of Attendance.
   a. The REACH Scholar’s REACH scholarship award, must not exceed the REACH Scholar’s Cost of Attendance.
      i. The Eligible Postsecondary Institution should first apply other scholarships and grants and REACH funds prior to the student accepting federal, institutional or private loans for which the student may have applied.

5208.4. Student Notification of Award.

1. An Eligible Postsecondary Institution must notify each REACH Scholarship recipient of the amount of REACH funds he or she is awarded for the Award Year, and identify
such funds as a REACH Scholarship award.

2. A student who wishes to decline a REACH Scholarship award must do so actively. The Eligible Postsecondary Institution must maintain a record of the student’s notification to the Eligible Postsecondary Institution that he or she is declining the award and notify GSFA of the student’s decision.

   a. A student’s decision to decline the REACH Scholarship award becomes final and irrevocable on the last day of the term for which the REACH Scholarship award was made.

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5209. Invoicing Requirements.

5209.1. Submission of Invoices.

1. Eligible Postsecondary Institutions may submit REACH Scholarship invoices to GSFA as early as 15 calendar days prior to the first day of classes for the school term.

2. Invoices must be submitted through GSFA’s online invoicing system, Scholarship Up-to-date Records for Electronic Reporting (SURFER), processed and approved by GSFA by the Invoicing Deadline Date as established by GSFA. Each invoice submitted by the Eligible Postsecondary Institution must include Enrolled-Hours, Paid-Hours, Learning Support and the student’s program of study information, when applicable to the program.

   a. In the event invoices are submitted to GSFA by Eligible Postsecondary Institutions after the Invoicing Deadline Date for a school term, GSFA may issue a notice of failure to meet the Invoicing Deadline Date to the President and/or governing body of the Eligible Postsecondary Institution and the invoices may not be honored.

3. Prior to the beginning of any award year and no later than June 30 of each year GSFA shall establish and publish the Invoicing Deadline Dates for each school term for the upcoming Award Year.

4. Invoices submitted after the Invoicing Deadline Date may be honored or paid if the failure to meet the date was because of:

   a. The need for supplemental documentation required by the Eligible Postsecondary Institution or GSFA to support or verify a student’s eligibility; or

   b. Late grades, late completions, grade changes; or

   c. Other adjustments made to the student’s official academic transcript that resulted in a change in eligibility, and the student met all other eligibility requirements prior to the deadline.

5. The President of GSFA has sole discretion in the determination of invoice deadlines and extensions. The decision of the President of GSFA shall be final.

5209.2. Payment of Invoices.

1. REACH Scholarship funds are paid to Eligible Postsecondary Institutions by electronic transfer of funds on behalf of eligible students each school term, upon submission to GSFA of a REACH Scholarship invoice.

2. Upon receipt of REACH Scholarship payments from GSFA, the Eligible Postsecondary Institution must credit the amount of payment on behalf of an eligible student to the student’s account.
5210. Student Refunds.

5210.1. Calculation of Refunds.

1. If a REACH Scholar officially withdraws, drops out, drops hours, is expelled, or otherwise fails to complete a period of enrollment, and is entitled to a refund, a portion of such refund may need to be returned to GSFA.

   a. A student is ineligible for the REACH Scholarship funds for coursework from which he or she totally withdrew, as long as such coursework does not appear on the student’s academic transcript as a “W” or any other code or type of identification for such a withdrawal.

   b. If the Eligible Postsecondary Institution invoiced GSFA prior to a student’s total withdrawal, then the Eligible Postsecondary Institution must immediately return the student’s REACH Scholarship award for that term, directly to GSFA.

2. If applicable, the Eligible Postsecondary Institution must first apply the Federal Title IV Return of Funds policy for any federal aid the REACH Scholar may have received.

   a. To determine the REACH refund due to GSFA, the institution must apply the institution’s refund policy, if different from Federal Title IV Return of Funds policy, to the REACH Scholar’s REACH scholarship award.

3. The Eligible Postsecondary Institution must determine the amount of the refund due back to the REACH Program. The amount of the REACH award not determined to be owed back to the REACH Program is retained by the Eligible Postsecondary Institution to cover the institution’s cost for the portion of the school term that the student was enrolled.

   a. The Eligible Postsecondary Institution cannot adjust the student’s invoice in SURFER, to create a credit for future use.

   b. The Eligible Postsecondary Institution should return the funds determined to be owed to the REACH Program within forty-five (45) calendar days of the refund determination. Funds cannot be held for the remainder of the year.

      i. The student should not be reported with a refund due status to GSFA since the funds have been repaid to GSFA.

5210.2. Collection of Refunds.

1. A REACH Scholar in default or who owes a refund may be subject to garnishment of their pay, loss of a professional license, offset of lottery winnings, and/or offset of a state tax refund. GSFA will notify the borrower that they are in default and GSFA intends to proceed with any of the remedies listed in this subsection. A
REACH Scholar will be given 60 days from the date of the notification to make the loan current or to put in place a satisfactory payment plan.

5210.3. Emergency Military Duty.

1. A student who is a member of the United States Armed Forces, National Guard, or Military Reserve Forces receiving funds from the REACH Program who is called to emergency military duty during a school term that is already in progress should not have his or her REACH Scholarship 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 REACH Scholarship award to GSFA.

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 Forces, as determined by the president of the Eligible Postsecondary Institution that such student is attending.

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5211. Reconciliation Requirements.

5211.1. 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 SURFER that the number of students submitted for payment, amount invoiced, the number of invoices paid and amount disbursed by GSFA to the Eligible Postsecondary Institution, according to SURFER, is accurate on that date.

   a. GSFA will not issue any state scholarship or 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.

5211.2. 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 SURFER 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 SURFER 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).
5212. Postsecondary Institution Records Retention Requirements.

5212.1. Length of Retention.

1. An Eligible Postsecondary Institution shall maintain accurate records, books, documents and other evidence concerning the REACH Scholarship 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.

5212.2. Documentation.

1. Documentation contained within an individual student 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 in Georgia, for at least three calendar years after the most recent Award Year for which the student received REACH funds (refer to Section 5214.).

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 and academic transcripts from previous institutions.

   b. Documentation regarding a student’s eligibility is not limited to files, records, and other information received and maintained by the Eligible Postsecondary Institution’s financial aid office.

   c. Documentation supporting a student’s eligibility that is received and maintained by the Eligible Postsecondary Institution’s admissions office, registrar’s office, business office, and other administrative operations 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 REACH funds to the student.
5212.3. Extended Retention.

1. An Eligible Postsecondary Institution may be required to retain student records involved in a Compliance Review, Audit or investigation for more than the three-year retention period set forth in Section 5212.1. 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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5213. Administrative Reviews and Exceptions.

5213.1. Administrative Reviews.

1. The REACH Program Regulations are applied to each student considered for REACH scholarship funds by appropriate officials.

2. If an 8th grade or high school REACH Scholar believes a REACH Program rule or regulation was incorrectly applied in his or her case, the REACH Scholar must seek resolution from the Participating School System. The 8th grade or high school student may request an Administrative Review of the Participating School System’s decision.

3. If a postsecondary REACH Scholar believes a REACH Program rule or regulation was incorrectly applied in his or her case, the REACH Scholar must seek resolution from the Eligible Postsecondary Institution. The postsecondary REACH Scholar may request an Administrative Review of the Eligible Postsecondary Institution’s decision.

4. In order for an Administrative Review to be considered, the REACH Scholar must submit a written request for an Administrative Review to GSFA office within 45 calendar days of receiving notice of a decision of the Participating School System or Eligible Postsecondary Institution. If additional information is requested from the Scholar, it must be provided within the time frame specified by GSFA. GSFA decides a case based only on documentation provided rather than a personal presentation.

5213.2. Exceptions.

1. Requests for Exceptions to the REACH Program Regulations cannot be considered, reviewed, or granted under any circumstances.

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5214. Compliance Reviews.

5214.1 Compliance Review Policy.

1. GSFA may conduct Compliance Reviews of Participating School Systems and Eligible Postsecondary Institutions participating in the REACH Scholarship Program in order to assess institutional administration of the program and compliance with the program’s regulations. Such Compliance Reviews shall be conducted no less frequently than once every three years in accordance with GSFA’s Compliance Review Process and Procedures document, which is available at gsfc.georgia.gov, under Information for School Compliance.


1. GSFA selects a sampling of the Eligible Postsecondary Institution’s REACH Scholarship 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 postsecondary institution.

   a. GSFA will exclude Residency determinations for REACH Scholarship recipients, as they relate to Section 5205.1. and SAP determinations, in the selected sample for any USG or TCSG institution, that has submitted a signed certification to GSFA’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 and SAP requirements; and

      ii. The Residency and SAP determinations have been fairly and consistently applied with respect to all students receiving the REACH awards.

   b. Such certification must be submitted annually to GSFA’s Compliance Department in the format required by GSFA.

      i. Failure to provide such certification will result in a review of Residency determinations and SAP determinations made for REACH Scholarship recipients in the selected sample.

5214.3. Institutional Repayment.

1. In the event it is determined that an Eligible Postsecondary Institution knowingly or through error certified an ineligible student to be eligible for REACH Scholarship, the amount of such scholarship shall be refunded by the Eligible Postsecondary Institution to GSFA.
2. GSFA may suspend an Eligible Postsecondary Institution from receiving REACH Scholarship payments if it fails to timely refund any monies deemed due based on the Compliance Review.

3. Any person who knowingly makes or furnishes any false statement or misrepresentation, or who accepts such statement or misrepresentation knowing it to be false, for the purpose of enabling an ineligible student to wrongfully obtain a REACH Scholarship award shall be guilty of a misdemeanor.

4. If evidence not available at the time of awarding, indicates that a student should not have received the REACH Scholarship payment, then all future REACH Scholarship awards for that student must be canceled.
   a. The Eligible Postsecondary Institution is held harmless by GSFA, if the student’s file is adequately 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.).

5. The Eligible Postsecondary Institution must notify the student and GSFA of a refund due to GSFA.

6. The student will be ineligible to receive additional state aid from GSFA until the repayment is paid in full, in accordance with Section 5210.2.

7. If GSFA determines the student’s file is not adequately documented, then the Eligible Postsecondary Institution may be solely responsible for the repayment.

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