



# Georgia's Financial Aid Programs

2018 - 2019



**GSFC** | Georgia Student  
Finance Commission

# Agenda

- [GAfutures.org](http://GAfutures.org)
- HOPE Program Overview
- HOPE Scholarship
- Zell Miller Scholarship
- HOPE Grant and Zell Miller Grant
  - HOPE Career Grant
- HOPE GED Grant
- Dual Enrollment
- Student Access Loan Program
- Other State Programs






**GA**futures.org



# GAfutures.org

The screenshot shows the GAfutures.org website. At the top left is the GSFC Georgia Student Finance Commission logo. To the right are links for 'Create an Account', 'Sign In', and 'Help'. A search bar is also present. Below this is a navigation menu with icons and labels for: Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. The main content area features a large banner for the 'College Connector' brochure, which includes text like 'It's in here! Financial Aid from A-Z', 'College Prep Checklists', 'Got HOPE? Prep HOPE!', and 'FAFSA The Easy Way'. Below the banner is a 'Start the College Conversation Now' section with a 'Learn more' button. To the right of the banner are several smaller promotional tiles: 'September is College Savings Month', 'Find a Probe Fair Near You', 'Start the College Conversation Now', and 'Earn College Credits in High School'.

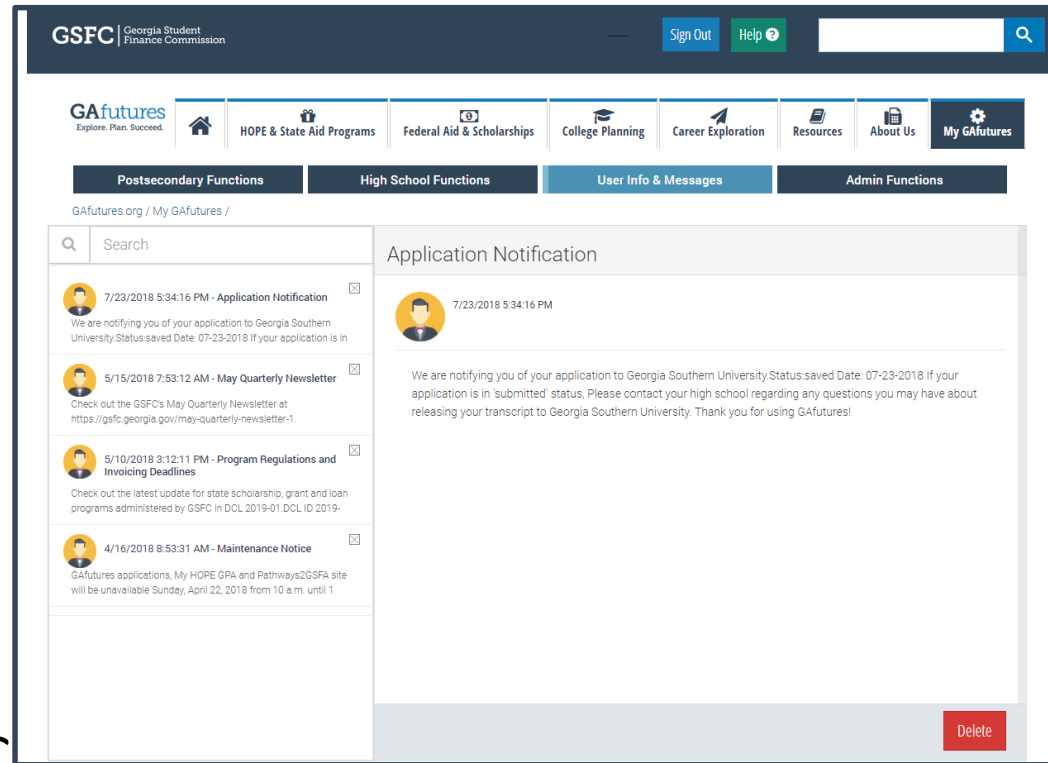
- Georgia's primary resource to help students plan, apply and find affordable ways to pay for college
- **GAfutures** supports GSFC's mission to increase access to education beyond high school for Georgia students

- Financial Aid & Scholarships 
  - The basics, state and federal programs, calculators, repayment options, financial literacy tips, national scholarship search
- College Planning Tools 
  - Grade-specific checklists, *College Money Matters*, calculators, applications (admissions, financial aid), HOPE-eligible institutions highlighted, national college search
- Career Exploration 
  - Career assessments, interest profiler, Career Clusters and Pathways, skilled trades

# My GAfutures for Students

- Here's what your students can do with a My GAfutures account

- Check their HOPE GPA
- Apply for Dual Enrollment
- View and request high school transcripts
- Apply to participating colleges
- Apply for state financial aid
- Receive general updates and reminders from GSFC



# My HOPE GPA

- A student's HOPE GPA begins calculating as soon as they set foot into high school
- Their HOPE GPA determines if they are eligible for the HOPE or Zell Miller Scholarship
  - HOPE GPA only includes grades earned in core subjects: English, math, science, social studies, foreign language
- Students can begin checking their HOPE GPA beginning in 10th grade\*
- My HOPE GPA page includes: student information, HOPE GPA, rigor credits, ACT/SAT scores (if applicable)

\*High schools must provide transcript data to GSFC in order for a student's HOPE GPA to be available through their [GAfutures](#) account.

# My HOPE GPA

The HOPE GPA Calculation is used for HOPE Scholarship and Zell Miller Scholarship eligibility upon graduating high school.

## Student Information

Report Type: Preliminary

Name: SSN: XXX-XX- Student ID:

As of the most recent transcript data received at GSFC:

Based on your preliminary GPA calculation, you may be eligible for the HOPE Scholarship or Zell Miller Scholarship. A final GPA will be calculated when the high school submits your final transcript. If you have a minimum 3.7 calculated GPA and required ACT or SAT scores at the time of high school graduation, you may be academically eligible for the Zell Miller Scholarship.

Date High School Submitted Transcript Record:

## Factors Determining Your Scholarship Eligibility

The following information is based on the most recent transcript record provided by your high school:

HOPE Calculated GPA: 3.789

Academic Rigor Credits earned (4 credits required by High School Graduation): 4

Valedictorian: No Salutatorian: No

To qualify for the Zell Miller Scholarship, acceptable SAT or ACT scores must have been earned prior to high school graduation and submitted to GSFC. To be eligible you must have at least a 26 composite score on the ACT or have at least a 1200 for Math and Reading on the SAT on one date.

Standardized test score report(s) received:

Date:	Type:	Score:
No test scores currently available.		

Contact your high school with questions about your transcript record or grades and courses.

Your chosen college or university will determine final eligibility for the HOPE Scholarship or Zell Miller Scholarship.

[View Your Detailed GPA Report](#)



# HOPE & State Aid

The screenshot shows the GAfutures website interface. At the top, there is a navigation bar with the GAfutures logo, a search bar, and links for 'Create an Account', 'Sign In', and 'Help'. Below this is a secondary navigation menu with categories like 'HOPE & State Aid Programs', 'Federal Aid & Scholarships', 'College Planning', 'Career Exploration', 'Resources', 'About Us', and 'My GAfutures'. A sub-menu under 'HOPE & State Aid Programs' lists items such as 'State Aid Applications', 'HOPE & Zell Miller Scholarships', 'HOPE & Zell Miller Grants', 'Loans', 'Scholarships & Grants', 'Military', 'Scholarship Search', and 'Award Recipients'. The main content area features a large blue header for 'HOPE & State Aid Programs' and a list of program categories, each with an icon and a brief description. On the right side, there is a 'NEWS YOU CAN USE' section with tabs for 'Trending' and 'Shortcuts', listing various articles and guides. At the bottom right, there are two promotional boxes for 'College Money Matters' and 'GATRACS'.

**GAfutures** | Georgia Student Finance Commission

Create an Account Sign In Help

GAfutures Explore. Plan. Succeed.

HOPE & State Aid Programs Federal Aid & Scholarships College Planning Career Exploration Resources About Us My GAfutures

State Aid Applications HOPE & Zell Miller Scholarships HOPE & Zell Miller Grants Loans Scholarships & Grants Military Scholarship Search Award Recipients

## HOPE & State Aid Programs

GAfutures.org / HOPE & State Aid Programs

### HOPE & STATE AID PROGRAMS

- State Aid Applications**  
Learn how to properly apply for state financial aid programs administered by the Georgia Student Finance Commission.
- HOPE & Zell Miller Scholarships**  
Georgia's HOPE Program provides merit-based scholarships for eligible in-state postsecondary institutions.
- HOPE & Zell Miller Grants**  
The HOPE and Zell Miller Grants provide financial assistance for college that does not have to be paid back.
- State Loans**  
GSFC also administers many State Loan programs including the low-interest Student Access Loan and state military programs.
- State Scholarships and Grants**  
Learn about other Georgia scholarship and grant programs including Dual Enrollment and the Public Safety Memorial Grant.
- State Military Programs**  
Learn about financial aid programs in Georgia for students pursuing a military career while in college and after graduation.

### NEWS YOU CAN USE

Trending Shortcuts

- Learn Skills for a High-Demand Career
- STEM Weighted Courses Directory
- 2018-2019 Award Amounts
- Find Your GSFC Outreach Rep
- Repayment Info for Borrowers
- GAfutures Quick Guides and FAQs
- State Financial Aid Applications

#### College Money Matters

Learnings & Earnings  
Cost of Attendance  
Spending Plan  
Paying for College  
Debt to Salary Ratio

College Money Matters can help you get financially fit before, during and after college.

Learn more

#### GATRACS

#### EMBARK Georgia

# GSFAPPS

**GA**utures

Explore. Plan. Succeed.



Sign Out

## GSFAPPS

[Apply On Line Now](#)

[GSFAPPS Fact Sheet](#)

[GSFAPPS FAQs](#)

[GSFAPPS Tutorial](#)

[GSFAPPS Presentation](#)

[New Application Deadlines](#)

[Ask a Question](#)

**WELCOME** to the GSFAPPS - the primary means for applying for most scholarships, grants, or service-cancelable loan programs administered by the Georgia Student Finance Commission (GSFC). GSFAPPS has been carefully designed to permit an applicant to quickly and accurately complete an application electronically, in a secure mode, and to receive immediate confirmation that the application has been received by GSFC for further processing. An applicant can also print out a copy of the application they submitted for their records. The instructions are easy to follow, and the System provides help menus throughout to guide completion of the application.

**OPTIONS.** If you decide not to apply electronically, you can download and print a paper application from GAfutures web site, call the Commission at 800-505-GSFC, or visit your Financial Aid Office. Remember, submitting your application online via GSFAPPS ensures your application has been completed correctly, and, assuming you meet the eligibility requirements, speeds up the approval process. If you are visually impaired, you can call the Commission at 800-505-GSFC to get assistance in completing your application.

**CONDITIONS.** You must have already established an account and completed your profile in GAfutures and be logged onto that website. If you need to establish an account and complete your profile in GAfutures, [click here](#) and click Create an Account.

**INSTRUCTIONS.** If you would like a tutorial on how to use GSFAPPS, click [GSFApps Tutorial](#).

Click [Apply Now](#) to Apply Online.

[Terms of Use](#) | [Privacy Statement](#) | [Site Map](#) | [Need Help?](#)

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**GSFC**  
Georgia Student  
Finance Commission

**GSFA**  
Georgia Student  
Finance Authority

**GHEAC**  
Georgia Higher Education  
Assistance Corporation

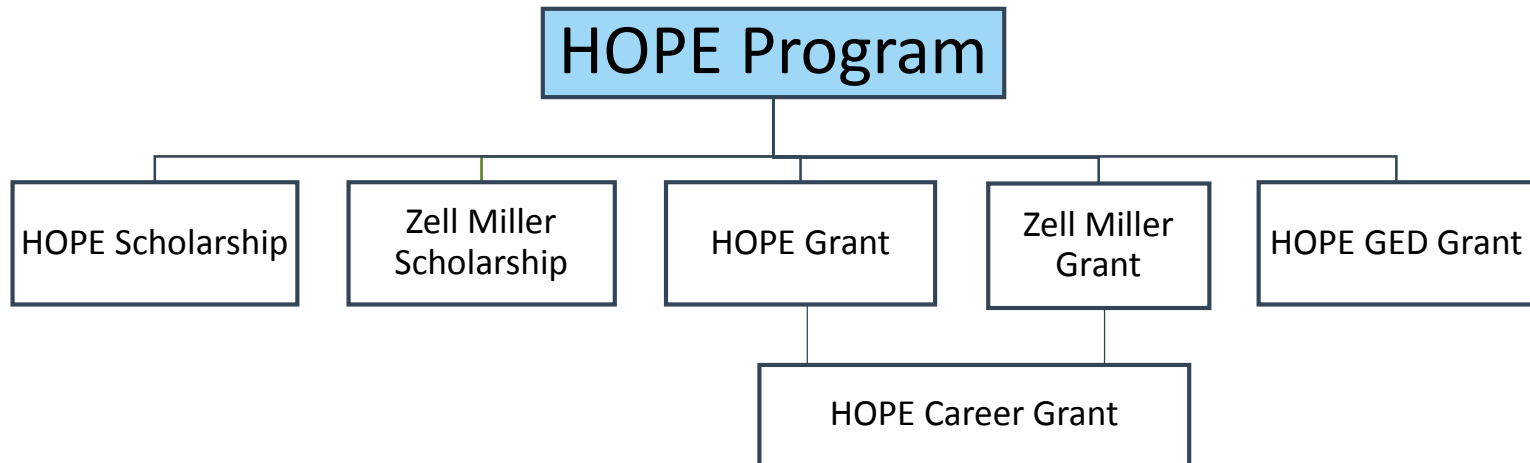


# HOPE Program Overview



# HOPE Program

- HOPE - Helping Outstanding Pupils Educationally
  - National model for merit-based student financial aid
  - Scholarships and grants for degree, diploma and certificate programs at eligible Georgia public and private colleges/universities and public technical colleges



# HOPE Program

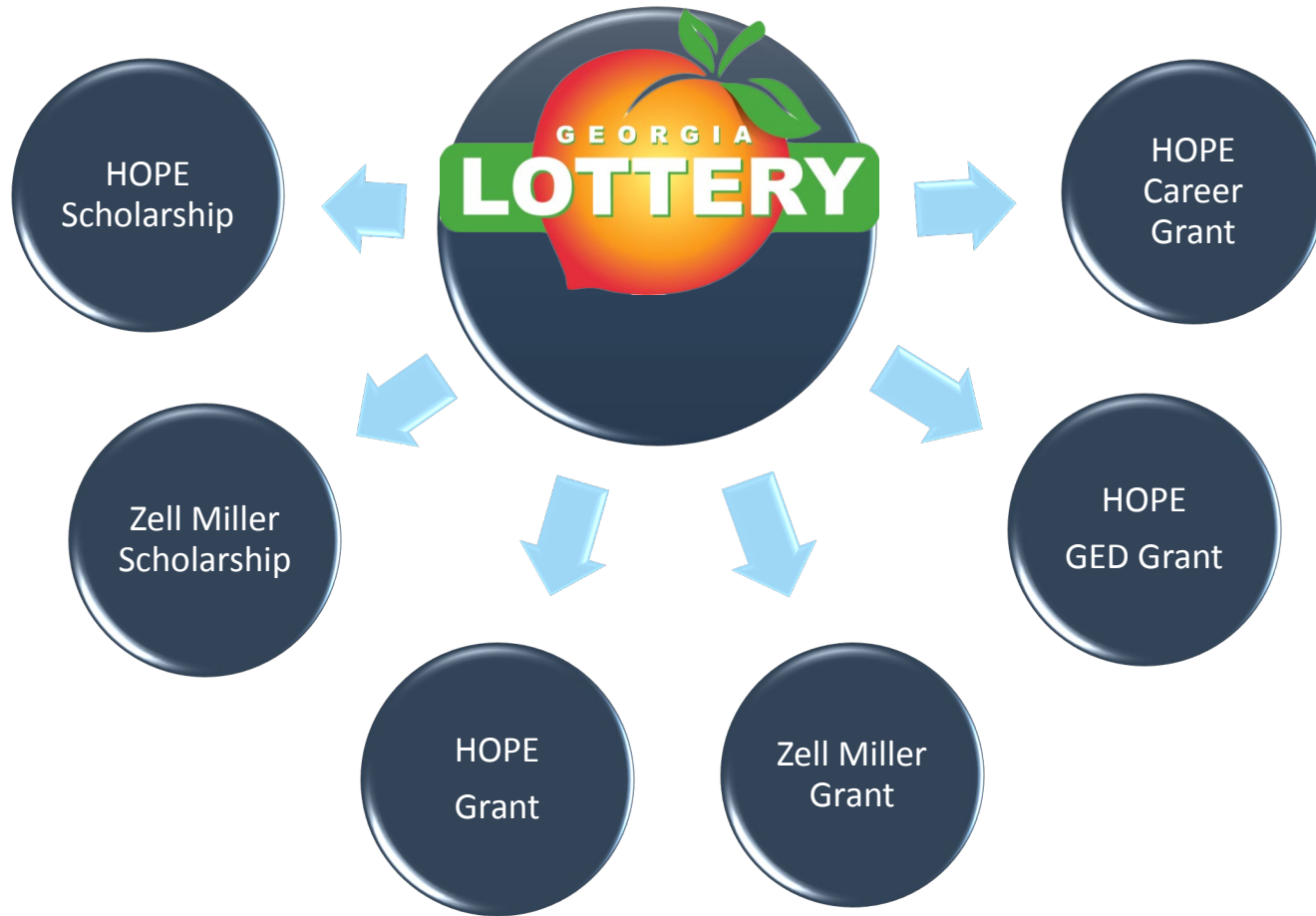
September 1993 through July 2018

	Students	Amount Awarded
University System	820K+	\$7B+
Technical Colleges	945K+	\$2B+
Private Colleges and Universities	190K+	\$960M+
<b>Totals</b>	<b>1.9M+</b>	<b>\$10B+</b>

*\*Students who transfer to another eligible institution are duplicated in this count. HOPE Program includes: HOPE Scholarship, Zell Miller Scholarship, HOPE Grant, Zell Miller Grant, HOPE Career Grant, and HOPE GED Grant.*

*Source: Scholarships & Grants Database, GSFC, August 2018.*

# HOPE Program



# HOPE Program

- Award amounts set each year by Governor and General Assembly
- Monitor HOPE Program award amounts to plan for college expenses
- Consider opening Path2College (529) savings and investment account to save for college expenses – **[path2college529.com](http://path2college529.com)**



# HOPE Program

- Basic Eligibility
  - U.S. citizen or eligible non-citizen
  - Georgia resident
  - Graduated from HOPE eligible high school
  - Graduated from HOPE eligible home study program
  - Attending University System of Georgia (USG) or Technical College System of Georgia (TCSG) postsecondary institution
  - Attending eligible private non-profit postsecondary institution or eligible private proprietary (for-profit) institution







# HOPE Scholarship



# HOPE Scholarship

- Eligibility

- Minimum 3.0 HOPE Scholarship GPA

- Core curriculum courses attempted in 9th, 10th, 11th and 12th grades
- Calculated on traditional 4.00 scale
- GSFC must receive an official high school transcript
  - Including graduation date
  - Electronic or paper based on school status



# HOPE Scholarship

- Rigor Requirements


- ALL high school graduates must receive credit for a minimum of four credits deemed academically rigorous
- Courses must be on Academic Rigor Course List or AP, IB or Dual Credit Enrollment in degree level core subjects
  - Advanced math
  - Advanced science
  - Advanced Placement (AP) courses in core subjects
  - International Baccalaureate (IB) courses in core subjects
  - Dual Credit Enrollment in degree level core subjects
  - Foreign language

# HOPE Scholarship


- Award Amounts
  - Georgia public institutions
    - Portion of standard undergraduate tuition for maximum of 15 semester hours per term
    - Award amount per college available at [GAfutures](#)
  - Georgia private institutions
    - May receive award for maximum of 12 semester hours per term
    - Full-time student, 12 or more credit hours
      - \$2,089 per semester (summer, fall, spring)
      - \$1,394 per quarter (summer, fall, winter, spring)
    - Half-time student, 6-11 credit hours
      - \$1,045 per semester (summer, fall, spring)
      - \$698 per quarter (summer, fall, winter, spring)



# Award Amount Example



Explore. Plan. Succeed.



## Award Amounts

### 2018-2019 Award Amounts

#### HOPE - Zell Miller - Dual Enrollment (formerly Move On When Ready)

Select an institution from one of the drop-down choices and then click 'Display Award Amounts.'

The award amounts shown are for the Fall 2018 through the Summer 2019 terms. Summer 2018 award amounts are based on FY 2018 rates. Final eligibility and award amount is determined by the college or university.

Select one institution

Technical College System of Georgia Institutions ▼

Private Colleges in Georgia ▼

University System of Georgia Institutions ▼

Display Award Amounts

#### Georgia College and State University

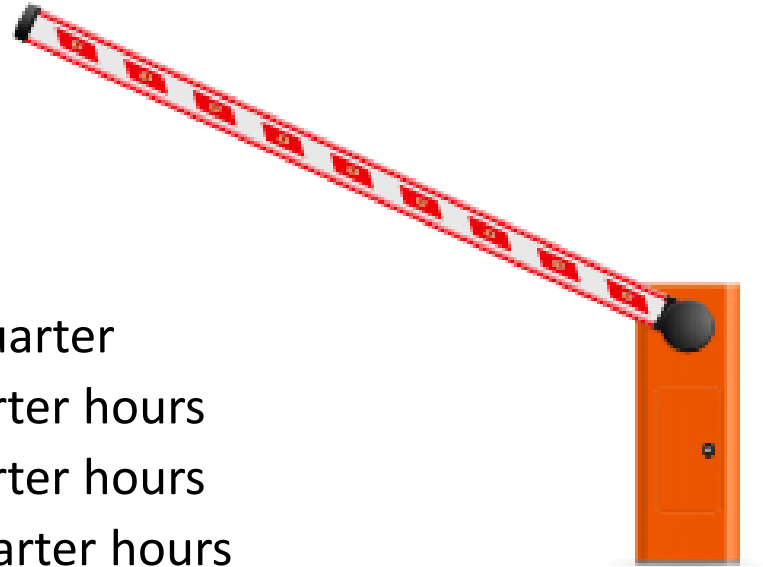
#### HOPE SCHOLARSHIP AND HOPE GRANT

Hours	Rate Type	Tuition Rate
1	Standard Rate	\$222
2	Standard Rate	\$444
3	Standard Rate	\$666
4	Standard Rate	\$888
5	Standard Rate	\$1,110
6	Standard Rate	\$1,332
7	Standard Rate	\$1,554
8	Standard Rate	\$1,776
9	Standard Rate	\$1,998
10	Standard Rate	\$2,220
11	Standard Rate	\$2,442
12	Standard Rate	\$2,664
13	Standard Rate	\$2,886
14	Standard Rate	\$3,108
15	Standard Rate	\$3,330

# HOPE Scholarship

- Maintaining HOPE

- 3.0 GPA at checkpoints
- Checkpoints
  - End of every spring semester/quarter
  - 30/45 attempted semester/quarter hours
  - 60/90 attempted semester/quarter hours
  - 90/135 attempted semester/quarter hours
  - Three-Term Checkpoint, if enrolled less than full-time for first three semesters/quarters
- Students can only regain HOPE Scholarship *ONCE*
- Students cannot regain eligibility at End-of-Spring or Three-Term Checkpoints





# Zell Miller Scholarship



# Zell Miller Scholarship

## Eligibility

Rigor Requirements and one of following:

Designated valedictorian or salutatorian

**AND**

- Meet minimum HOPE eligibility requirements



- Minimum 3.7 high school GPA, as calculated by GSFC, in core curriculum courses

**AND**

- 1200 SAT total test score

**OR**

- 26 ACT composite score



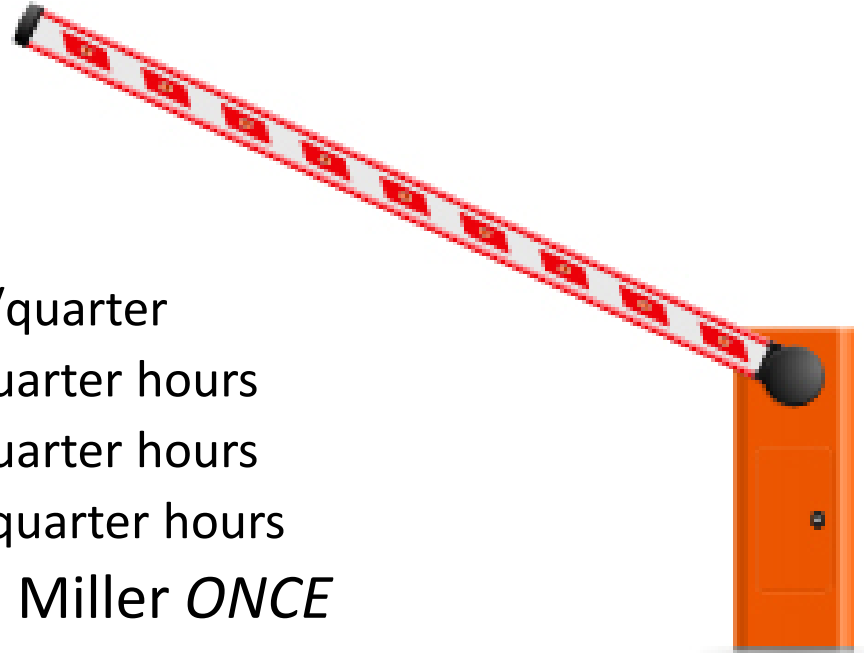
# Zell Miller Scholarship

- Award Amounts
  - Georgia public institutions
    - Standard undergraduate tuition for current academic year
  - Georgia private institutions
    - Full-time student, 12 or more credit hours
      - \$2,308 per semester (summer, fall, spring)
      - \$1,539 per quarter (fall, winter, spring, summer)
    - Half-time student, 6-11 credit hours
      - \$1,154 per semester (summer, fall, spring)
      - \$771 per quarter (fall, winter, spring, summer)



# Zell Miller Scholarship

- Maintaining Zell Miller
  - 3.3 GPA at checkpoints
  - Checkpoints
    - End of every spring semester/quarter
    - 30/45 attempted semester/quarter hours
    - 60/90 attempted semester/quarter hours
    - 90/135 attempted semester/quarter hours
  - Students can only regain Zell Miller *ONCE*
    - May still be eligible for HOPE Scholarship
  - Students cannot regain eligibility at End-of-Spring or Three-Term Checkpoints



# HOPE & Zell Miller Scholarships

- Students lose eligibility due to one of the following:
  - GPA requirement not met (3.0 for HOPE; 3.3 for Zell Miller)
  - Reaching maximum attempted hours
    - 127 semester
    - 190 quarter
  - Failing to use funds within seven years of high school graduation or equivalent
    - Exception for active duty military service in United States Armed Forces
  - Received bachelor's or first professional degree





# HOPE Grant and Zell Miller Grant

## HOPE Career Grant



# HOPE Grant

- Eligibility
  - High school graduation not required
  - High school GPA and/or test scores not considered
  - Enrolled in certificate or diploma program
- Award Amount
  - Portion of 2018-2019 standard undergraduate tuition, for maximum of 15 credit hours per term
  - Award amount per college available at [GAfutures](#)
  - HOPE Career Grant available if enrolled in specific program of study
    - Student must be receiving HOPE Grant for term HOPE Career Grant is awarded
    - Not available to Dual Credit Enrollment or Joint Enrollment students
    - List of eligible programs at [GAfutures](#)

# HOPE Grant

- Maintaining HOPE Grant

- 2.0 GPA at checkpoints
  - 30/45 paid semester/quarter hours
  - 60/90 paid semester/quarter hours



- Students lose eligibility due to one of following:

- 2.0 GPA requirement not met
- 63 paid hours (HOPE Grant and Zell Miller Grant) or combined paid hours limit (includes HOPE Scholarship and Grant Paid Hours, Zell Miller Scholarship and Grant Paid Hours)
- Received bachelor's degree



- Dual Enrollment students are not eligible

# Zell Miller Grant

- Eligibility

- High school graduation not required
- High school GPA and/or test scores not considered
- Enrolled in certificate or diploma program
- Minimum 3.5 cumulative postsecondary GPA

- Award Amount

- Standard undergraduate tuition, for maximum of 15 credit hours per term
- Award for first term of enrollment will be paid retroactively if student has required 3.5 GPA
- HOPE Career Grant available if enrolled in specific program of study
  - Student must be receiving Zell Miller Grant for term HOPE Career Grant is awarded
  - Not available to Dual or Joint Enrollment students
  - List of eligible programs at [GAfutures](#)

# Zell Miller Grant

- Maintaining Zell Miller Grant
  - 3.5 GPA checked at end of each term
    - Students that lose Zell Miller Grant at end-of-term checkpoint may regain it if they have required minimum cumulative 3.5 GPA at end of next term
- Students lose eligibility due to one of following:
  - 3.5 GPA requirement not met
  - 63 paid hours (HOPE Grant and Zell Miller Grant) or combined paid hours limit (includes HOPE Scholarship and Grant Paid Hours, Zell Miller Scholarship and Grant Paid Hours)
- Joint and Dual Enrollment students are not eligible



# HOPE Career Grant

- HOPE Grant and Zell Miller Grant recipients eligible for HOPE Career Grant
- 17 high-demand career fields with 300+ certificate and diploma programs
  - Complete list of approved programs of study at [GAfutures](#)
- Joint or Dual Credit Enrollment students not eligible

Enrolled Hours	Award Amount
9 or more	\$500 per term
3 – 8	\$250 per term
1 – 2	\$125 per term

**Note:** Commercial truck driving (CDL) – enrolled 9+ hours; \$1,000 one-time award per CLD program

# HOPE Grant vs Zell Miller Grant

## HOPE Grant

Minimum 2.0 cumulative GPA

Checkpoints: 30/60 paid hours

Award Amount: Portion of tuition based on per credit hour rate, up to 15 hours

Joint or Dual Credit Enrollment students not eligible

First term paid immediately if requirements met

Eligible for HOPE Career Grant

## Zell Miller Grant

Minimum 3.5 cumulative GPA

Checkpoints: End of each term

Award Amount: Full standard tuition, up to 15 hours

Joint or Dual Credit Enrollment students not eligible

First term is paid retroactively if student has required 3.5 GPA

Eligible for HOPE Career Grant



# HOPE GED Grant



# HOPE GED Grant

- Eligibility

- Must be a Georgia resident for 12 consecutive months immediately prior to first day of classes of school term
- If not Georgia resident on date of GED, must be Georgia resident 24 consecutive months immediately prior to first day of classes of school term

- Award Amount

- \$500 voucher
- Expires 24 consecutive months after receipt of award
- Per 2013 legislation, if GED is awarded while student is incarcerated, voucher expires 24 consecutive months after *release from incarceration*



# Dual Enrollment



# Dual Enrollment

- Opportunity for students to earn credit hours toward certificate, diploma or undergraduate degree while meeting high school graduation requirements



# Dual Enrollment

- Eligibility

- High school students, enrolled in 9th – 12th grade, attending an eligible and participating high school or home study program located in Georgia
  - 9th grade officially begins Fall term of student's 9th grade year
- Accepted for admission to eligible and participating postsecondary institution

- Length of Eligibility

- Four years
  - Begins fall term of 9th grade
  - Concludes at the end of spring term after four year of high school enrollment (12th grade)

# Dual Enrollment Length of Eligibility

- Length of Eligibility Extension
  - Students with Plans
    - Dual Enrollment Eligibility Extension Request form, available on [GAfutures](#), for students with a documented plan that extends enrollment beyond the traditional four years
      - Individualized Education Plan (IEP)
      - 504 Plan
      - High School Postsecondary Graduation Opportunity Plan (SB2)
  - Students not continuously enrolled in high school
    - Request for extension and transcript showing no high school credit earned nor transferred-in at current high school must be submitted to [dualenrollment@gsfc.org](mailto:dualenrollment@gsfc.org)
  - All extensions approved on a case-by-case basis



# Dual Enrollment Courses

- Course Options
  - Students select courses from Dual Enrollment Course Directory at **GAfutures**
  - Course Directory includes comparable required courses
    - Degree/non-degree level core courses (English, math, science, social studies, foreign language)
    - Career, technical and agricultural education courses
    - Electives

The screenshot shows the GAfutures website interface for the Dual Enrollment Program. At the top left is the GAfutures logo with the tagline "Explore. Plan. Succeed." and a home icon in the top right. A blue header bar contains the text "Dual Enrollment". Below this, the page title is "Dual Enrollment Program" with the subtitle "Approved High School Courses and College Equivalents". A red note states: "Note: Check periodically for updates to the approved courses." The form includes several filters: "Fiscal Year" (set to 2019), "Term" (set to All), "Optional Course Title Search" (a text input field), "Technical College System of Georgia Institutions" (a dropdown menu), "Private Colleges of Georgia" (a dropdown menu), and "University System of Georgia Institutions" (a dropdown menu).

# Dual Enrollment Funding Application

- Applying for Dual Enrollment
  - Online application (**GAfutures**) to be completed by students attending eligible public or private high school
  - Paper application (printed from **GAfutures**) to be completed by home study students and students with no Social Security number
  - Application has three parts
    - Part 1: Students and parents portion
    - Part 2: High school counselors/home study administrators portion
    - Part 3: Postsecondary institutions portion
  - All three sections must be completed prior to submission to GSFC
  - Application must be completed each term of participation

# Dual Enrollment Funding Application

- Application Deadlines
  - Student, high school/home study program or parent and postsecondary institution must complete the Dual Enrollment funding application and submit to GSFC by last day of the term Dual Enrollment funding is sought or date of withdrawal, whichever occurs first
  - High schools and colleges may also have Dual Enrollment procedures including earlier term deadlines
  - Students must be approved and classified as Dual Enrollment student



# Dual Enrollment Awards

- Awards
  - Student-specific award amount to be applied to tuition, mandatory fees and required books
  - Maximum Dual Enrollment funding of 15 semester or 12 quarter hours per term
  - Postsecondary institution provides required textbooks for approved courses
  - Award amounts paid directly to postsecondary institution
  - Complete Dual Enrollment award amounts available at **GAfutures**
- Expenses Not Covered by Dual Enrollment
  - Lost or damaged book fees
  - Course-related fees and supplies for a particular course or optional fees charged by the postsecondary institution
  - Courses not on the approved Dual Enrollment course list



# Student Access Loan Program



# Student Access Loan Program

- Student Access Loan available at USG, TCSG and Eligible private postsecondary institutions
- Fixed interest rate 1% for life of loan, including repayment
- In event of default, interest rate reverts irrevocably to 5%
- Monthly Keep In Touch (KIT) payment
  - Monthly minimum KIT payments of \$10 while enrolled at least half-time (6 hours or more) and in grace period
  - First KIT payment due approximately sixty (60) days after first disbursement date
    - Requirement communicated through website, application and emails

# Student Access Loan Program

## USG and Private Postsecondary Institutions

- Application Process
  - Priority given to current HOPE and Zell Miller Scholars and recipients
  - Remaining applicants selected on first-come, first-served basis depending upon available funds
- Loan Amounts
  - \$500 minimum; \$8,000 maximum; \$36,000 aggregate limit
  - \$4,000 maximum per term
- Eligible Programs
  - Certificate, diploma and undergraduate degree at eligible postsecondary institution

# Student Access Loan Program

## USG and Private Postsecondary Institutions

- Other Requirements

- Must meet Satisfactory Academic Progress (SAP) and residency requirements
- May not decline other state and federal aid or VA educational benefits
- May decline federal and institutional work-study
- May decline Parent Plus loan
- Must not be in default on federal loan or previous SAL
- Must not be delinquent on previous SAL

- Service Cancellable

- Public service in Georgia for state, city, or county employment





# Student Access Loan Program

## TCSG Postsecondary Institutions

- Application Process
  - Priority given to current HOPE and Zell Miller Scholars and recipients
  - Remaining applicants selected on first-come, first-served basis depending upon available funds
- Loan Amounts
  - \$300 minimum; \$3,000 maximum; \$12,000 aggregate limit
  - \$1,500 maximum per term
- Eligible Programs
  - Certificate, diploma and undergraduate degree at eligible postsecondary institution

# Student Access Loan Program

## TCSG Postsecondary Institutions

- Other Requirements
  - Must meet Satisfactory Academic Progress (SAP) and residency requirements
  - May not decline federal or state scholarships, grants or VA educational benefits
  - May decline federal loans or federal or institutional work-study
  - Must not be in default on federal loan or previous SAL
  - Must not be delinquent on previous SAL
- Loan Discharge Option
  - Graduate from the program of study *and* from the TCSG postsecondary institution for which SAL was received with cumulative postsecondary GPA of 3.5 or higher

# SAL Application and Selection Cycles

- Application cycle announced annually early summer
- Application cycle will be open while funds are available
- Postsecondary institution will be notified and certify the selections
- Postsecondary institution will notify students
- Postsecondary institution do have the authority to implement institutional policies to decline eligibility of student for SAL, or reduce requested loan amount





# Other State Programs



# Other State Programs

- Georgia National Guard Service Cancelable Loan
  - Provides tuition assistance to eligible members of the Georgia National Guard for undergraduate and graduate programs; member agrees to service repayment
- Public Safety Memorial Grant
  - Provides assistance to the dependent children of Georgia public safety officers who were permanently disabled or killed in the line of duty
- Tuition Equalization Grant (TEG)
  - Provides grant assistance toward educational costs to Georgia residents enrolled full-time at an eligible private college or university

# Other State Programs

- Georgia Military College State Service Scholarship
- HERO Scholarship
- REACH Scholarship (scholars selected during middle school)
- Scholarship for Engineering Education (SEE)
- Scholarship for Engineering Education for Minorities (MSEE)
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

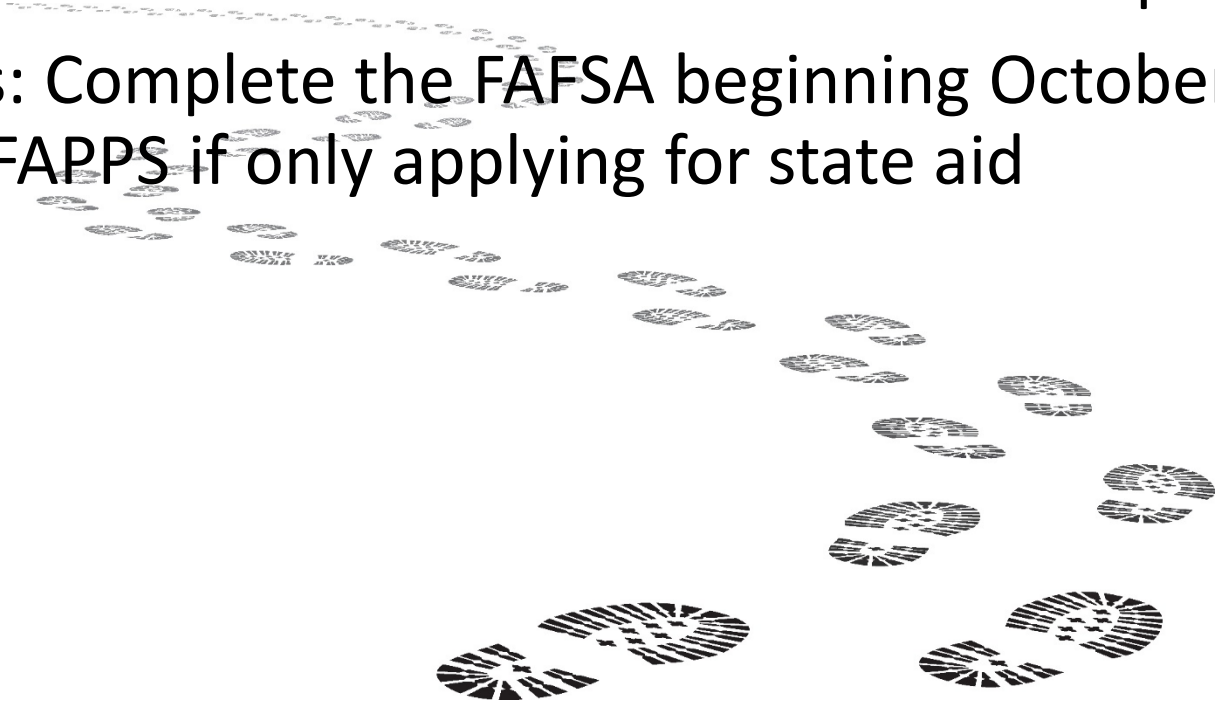
# Additional Resources

- **GAfutures.org**
- *Georgia's College Connector*
- **GSFC.org**
- **FAFSA.gov**
- **StudentAid.gov**
  - Prepare for College
  - Types of Aid
  - Who Gets Aid
  - Apply for Aid
  - Repay Your Loans



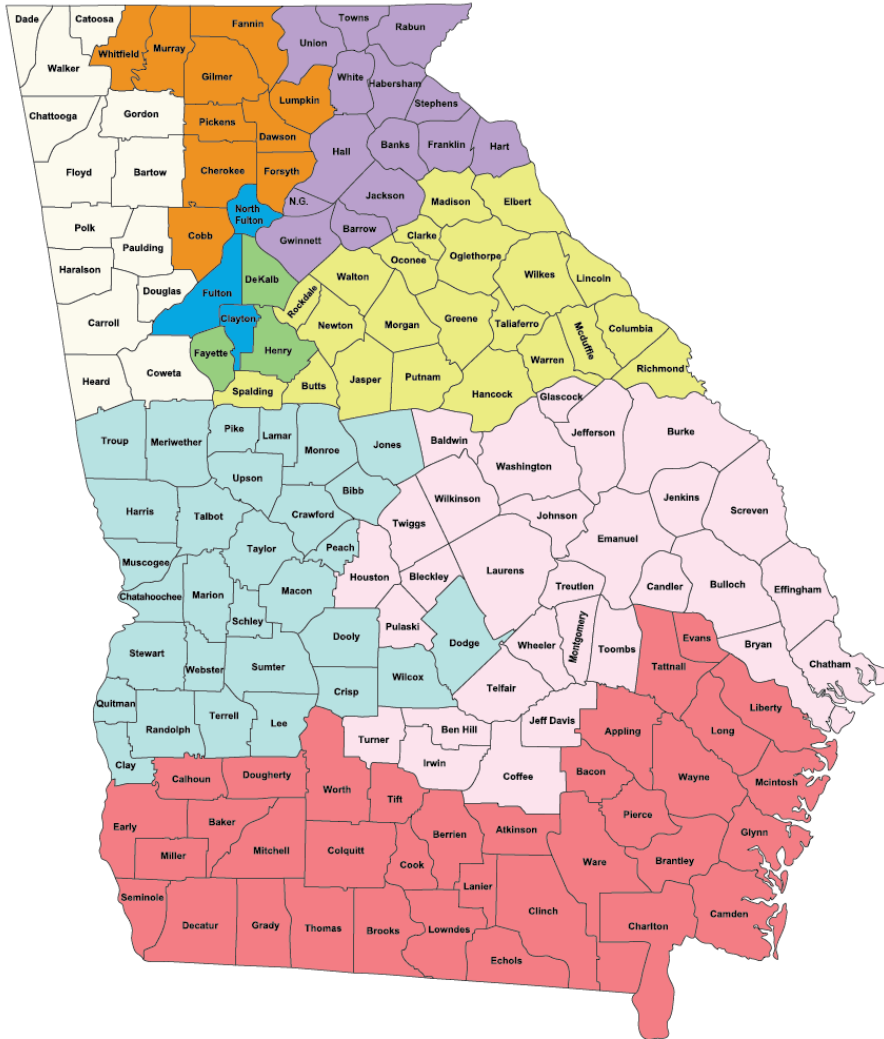
# Next Steps for Students

- Create account at **GAfutures.org**
- Check their HOPE GPA to see if they are on track to be eligible for the HOPE or Zell Miller Scholarship
- Seniors: Complete the FAFSA beginning October 1 or the GSFAPPS if only applying for state aid





# GSFC Representative Map



## Contact your GSFC Representative

**Angie Wilson**  
angiew@gafc.org  
678.495.8101

**Katie Minich**  
katiem@gafc.org  
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# Be Social



# Our Mission



To promote and increase access  
to education beyond high school  
for Georgians.