




State Programs Overview

Postsecondary Institutions

Fall 2018



GSFC | Georgia Student
Finance Commission

Overview

- Programs Administered by GSFC
- GAfutures.org
- General Eligibility Requirements and FY 2019 Updates
- HOPE Programs (Lottery Funded)
- State-Funded Programs
- School-Specific Programs

Programs Administered by GSFC

- HOPE Programs (Lottery Funded)
 - HOPE Scholarship, Public and Private Institutions
 - Zell Miller Scholarship, Public and Private Institutions
 - HOPE Grant, Public Institutions
 - Zell Miller Grant, Public Institutions
 - HOPE Career Grant previously known as Strategic Industries Workforce Development Grant (SIWDG), Public Institutions
 - HOPE GED Grant, Public and Private Institutions

Programs Administered by GSFC

- State Programs
 - Dual Enrollment (DE)
 - REACH
 - Georgia Tuition Equalization Grant (GTEG)
 - Georgia Public Safety Memorial Grant
 - HERO Scholarship
 - Student Access Loan (SAL)
 - Georgia National Guard Service Cancelable
- School Specific Programs
 - Scholarship for Engineering Education (SEE) Service Cancelable Loan
 - Scholarship for Engineering Education for Minorities (MSEE) Service Cancelable Loan
 - Georgia Military College State Service Scholarship
 - University of North Georgia Military Scholarship
 - University of North Georgia ROTC Grant
 - University of North Georgia ROTC Grant for Future Officers



GAfutures.org



Gafutures.org

- State Programs
- Federal Aid & Scholarships
- College Planning
- Career Exploration
- Financial Literacy
- Administrative Options
 - STARS
 - SURFER
- News You Can Use
 - Social Media
 - Award Recipients

The screenshot shows the Gafutures.org website homepage. At the top left is the logo "GAfutures" with the tagline "Explore. Plan. Succeed." To the right are buttons for "Create an Account", "Sign In", and "Help". Below the logo is a navigation menu with icons and labels: 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 "HOPE CAREER GRANT" with a photo of a smiling woman in a blue hard hat and safety vest. Below the banner is a "Learn more" button. To the right of the banner are three smaller promotional cards: "Pack the right tools for school!", "Earn College Credits in High School", and "Learn Skills for a High-Demand Career".

SURFER Sign-in

GAfutures
Explore. Plan. Succeed.

Create an Account **Sign In** Help ?

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

HOPE CAREER GRANT

Learn Skills for a High-Demand Career
The HOPE Career Grant offers FREE tuition for 17 high-demand programs in careers where there are more jobs than skilled workers.

[Learn more](#)

Pack the right tools for school!
Check out these College Prep Checklists ...

Earn College Credits in High School
When it comes to college, more time mean...

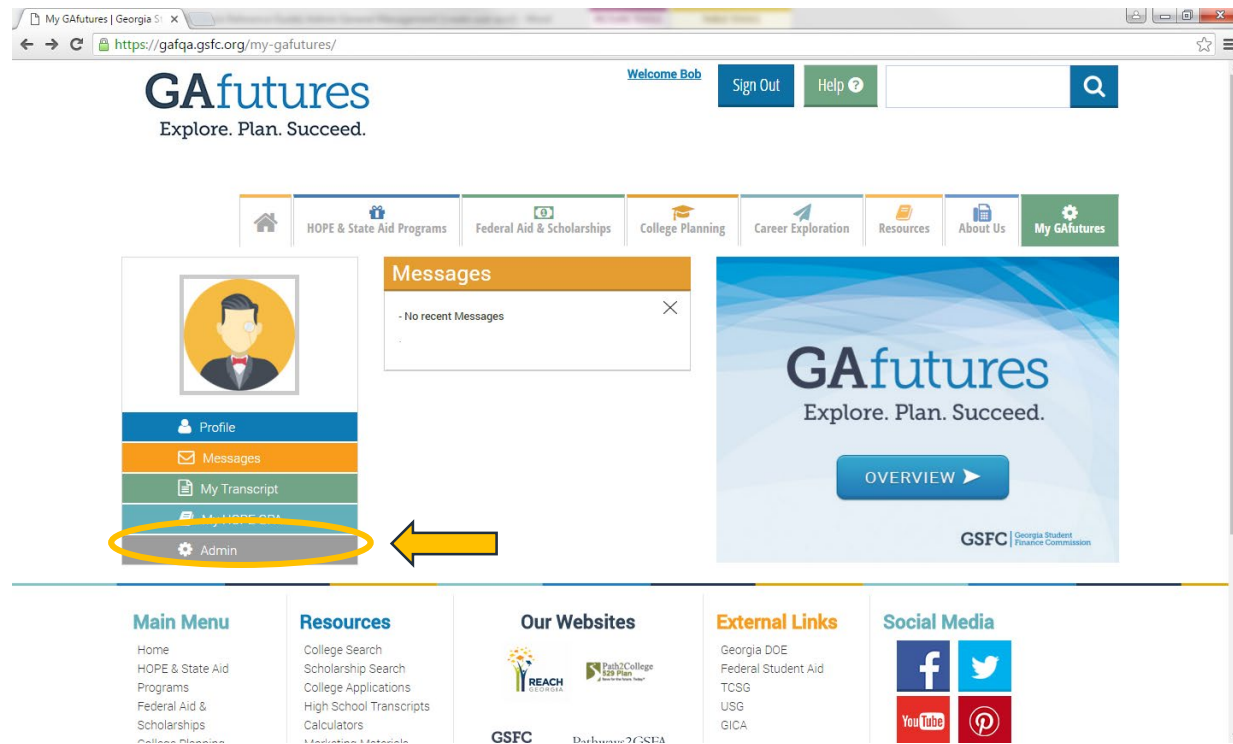
Learn Skills for a High-Demand Career
The HOPE Career Grant offers FREE tuition...

Plan Your College Road Trip
Summer is a great time to tour potential...

SURFER Sign-in

Once you have signed in to GAfutures, if you have Admin access, you will have the **Admin** option underneath your Avatar (gray tile). Please select this option

Note: If you do not see the Admin tile, you will need to contact your Institutional Admin for access. Contact GSFC to assign the Institutional Admin to SURFER





FY 2019 Updates



Program Regulations

- FY 2019 Program Regulations with no significant changes
 - HERO
 - John R. Justice
 - Public Safety
 - REACH
 - Student Access Loan
 - TEG (Note: No award increase. DCL did not mention award increase)
 - UNG Military
 - UNG ROTC
 - UNG ROTC for Future Officers

Regulations

- FY 2019 State Programs Definitions
 - Revised – Eligible Postsecondary Institution
 - HB 432
 - To meet the definition of an Eligible Postsecondary Institution, a non-profit postsecondary institution which does not hold SACS accreditation, must, within the past five years have met the requirements as detailed in O.C.G.A. 20-3-411 (2)(B)(iii)

Regulations

- FY 2019 HOPE and Zell Miller Program Changes
 - 3% increase in award amounts
 - HOPE Scholarship at Public and Private Institutions, HOPE Grant, and Zell Miller Scholarship at Private Institutions
 - SB 82 – Georgia Residency- Sections 104.2 & 4004.2
 - New – Georgia National Guard members and members of a reserve component of the United States Armed Forces assigned to a reserve unit located in Georgia treated as Georgia residents
 - Removed – Reference of obtaining a GED “after June 30, 1993” due to the seven-year limit

Regulations

- FY 2019 HOPE and Zell Miller Program Changes
 - Sections 105.6, 205.6 & 4005.65 First Tier-Academic Checkpoint
 - Clarified – First Three-Term Checkpoint for a student who met the Three-Term Checkpoint requirement are subject to the First-Term or End-of-Spring Checkpoint, whichever occurs first, for subsequent terms, regardless of Half-Time or Full-Time enrollment.
 - Sections 108.1, 208.1, & 4008.1 Award Requirements
 - Clarified – HOPE Award can be combined with other tuition specific aid while not exceeding the standard undergraduate tuition amount nor the actual tuition rate.
 - Example: Student eligible to receive HOPE Grant or Scholarship and VA's Tuition Assistance (TA). Both are tuition specific. HOPE can be applied first and TA cover the remainder.

Regulations

- HOPE and Zell Miller Scholarship and Grant Calculations
 - Postsecondary Institutions are responsible for HOPE and Zell Miller Scholarship and Grant calculations prior to Fall 2018
 - PSIs must continue conducting calculations of courses attempted through Summer term 2018
 - New – Sections 109, 209, 4009, 309 & 3009 College HOPE Eligibility Calculation Service (CHECS) Requirements
 - Beginning with Fall 2018 academic eligibility for HOPE and Zell Miller Scholarship and Grant programs Spring semester, Winter quarter, and all terms forward will be calculated by CHECS

CHECS Requirements

- Postsecondary institutions must use CHECS calculation for academic eligibility and awarding Spring or Winter term 2019 and beyond
- Report historical Snapshot for attempted hours through Summer term 2018
- Report transcript data including course and grade information for Fall term 2018 and beyond in a timely manner
- Continue to obtain academic transcripts from previous institutions
- Report any conflicting information
- Complete due diligence

Regulations

- FY 2019 Zell Miller Scholarship Program Changes
 - Removed footnote from Section 4005.3 First-Tier Requirements
 - 2011 high school graduation class test administration requirement, due to seven-year limit expiration date of June 30, 2018

Regulations

- FY 2019 HOPE Zell Miller Grant Program Change
 - Sections 304.3 & 3004.3 Enrollment Status
 - Removed – Reference of receiving payment only for coursework included in specific program of study due to the 63 Paid-Hours limit
 - Clarified – Eligibility for payment when enrolled in Degree level coursework used to fulfill general elective requirements for a certificate or diploma program of study
 - Relocated to Sections 306.4 & 3006 Degree Level Coursework

SURFER - HOPE & ZELL Miller Scholarship Eligibility

- New statuses for Final GPA field on SURFER's "Student Demographics" screen to display "ineligible" statuses
 - Enhancement will display ineligible status and reason
 - Final GPA
 - HOPE Ineligible – GPA
 - GPA is less than 3.0 and rigor requirement is met
 - HOPE Ineligible – Rigor
 - GPA is greater than 3.0 but rigor requirement is not met
 - HOPE Ineligible – GPA and Rigor
 - GPA is less than 3.0 and rigor requirement is not met
 - 0.00
 - Transcript record has not been verified by high school

SURFER - HOPE & ZELL Miller Scholarship Eligibility



The number of credit hours displayed here reflect the most up-to-date and accurate information available at this time. This information is refreshed every 24 hours and susceptible to change as additional data is received from postsecondary institutions.

	Semester Hours	Quarter Hours
Scholarship:	0.00	0.00
Grant:	0.00	0.00
MOWR:	0.00	0.00
Zell Miller:	0.00	0.00
Total Hope Hours:	0.00	0.00
Total TEG Hours:	0.00	0.00
Dual-enrollment excluded from CAP:	0.00	0.00
Hope Diploma Exclusion Hours:	0.00	0.00
Part Time Eligible: <input type="checkbox"/>	CAP Hours Overflow: <input type="checkbox"/>	
Hope Diploma CAP Hours Overflow: <input type="checkbox"/>		

High School : WESTLAKE HIGH SCHOOL GPA: 3.338 Track: C
 High School Graduation: Final GPA: 0.000 Track:
 Last Updated: 02/21/2017 GPA verified date:
 Zell Miller eligible: N Scholarship Eligibility Expiration Date:
 HOPE Eligibility Loss First Date: HOPE Eligibility Loss Second Date:
 Zell Miller Eligibility Loss First Date: Zell Miller Eligibility Loss Second Date:

The number of credit hours displayed here reflect the most up-to-date and accurate information available at this time. This information is refreshed every 24 hours and susceptible to change as additional data is received from postsecondary institutions.

	Semester Hours	Quarter Hours
Scholarship:	0.00	0.00
Grant:	0.00	0.00
MOWR:	0.00	0.00
Zell Miller:	0.00	0.00
Total Hope Hours:	0.00	0.00
Total TEG Hours:	0.00	0.00
Dual-enrollment excluded from CAP:	0.00	0.00
Hope Diploma Exclusion Hours:	0.00	0.00
Part Time Eligible: <input type="checkbox"/>	CAP Hours Overflow: <input type="checkbox"/>	
Hope Diploma CAP Hours Overflow: <input type="checkbox"/>		

High School : BYNE CHRISTIAN SCHOOL GPA: 0.000 Track:
 High School Graduation: 05/16/2016 Final GPA: HOPE Ineligible- GPA and Rigor Track:
 Last Updated: GPA verified date:
 Zell Miller eligible: N Scholarship Eligibility Expiration Date: 06/30/2023
 HOPE Eligibility Loss First Date: HOPE Eligibility Loss Second Date:
 Zell Miller Eligibility Loss First Date: Zell Miller Eligibility Loss Second Date:

Regulations

- FY 2019 Dual Enrollment Program Changes
 - HB 684
 - Enrollment Status Section 1604.2
 - New – Effective Fall term 2018 (FY 2019), 15 semester or 12 quarter hours per term maximum Dual Enrollment funding limit
 - Online and paper funding applications cannot contain courses totaling more than 15/12 hours per term maximum
 - Paper funding application is updated on GAfutures
 - Online funding application updated soon
 - Removed – Dual Enrollment Transportation Grant

STARS – Dual Enrollment

- New – Effective Fall term 2018 (FY 2019), online funding application process tracks 15 semester or 12 quarter hour maximum per term
 - Process New Application Section
 - Displays student’s total number of hours from “approved” applications for the term
 - Approved application is one that has been approved by the postsecondary institution
 - Hours are counted once the PSI approves the application
 - Only hours from approved applications are counted toward the hours maximum
 - Pending applications are not considered in the hour maximum


STARS Dual Enrollment Funding Application

Contact information:

Contact:

Phone:

Year student is applying for Dual Enrollment funding * 2018 (FY2019) 

Term applying for: * Fall 







Note: To change the term of enrollment use the [Back](#) link at the top of the page.

COURSE INFORMATION

The student and parent/guardian have been advised about participation in the Dual Enrollment Program. The following high school courses are to be substituted by postsecondary courses.

Note: The courses approved through GATRACS are listed in the course number and title field.
If the requested course is not listed contact the college.

Current Total Approved Credit Hours: **10 semester**
Note: 15 semester or 12 quarter is the per term maximum

Course Type:	Course Number and Title:	Test Required:
* Select Course Type 		
* Select Course Type 		
* Select Course Type 		
* Select Course Type 		
* Select Course Type 		
* Select Course Type 		

Student's subsequent applications for the same term indicate hours of previously approved application(s)

Current Total Approved Credit Hours: **10 semester**
Note: 15 semester or 12 quarter per term maximum

SURFER Dual Enrollment Funding Application

- Upon the postsecondary institution approving funding application(s) which exceed the hours maximum, the courses are marked “not included in funding”
 - PSI may not charge student for courses which are listed on the funding application
- PSI may reject application back to the high school
 - Add Notes indicating course(s) to remove

SURFER - Dual Enrollment

- Revision of the “Notes” section to include drop down selections along with the space to enter a communication message for the high school regarding the student’s application(s) status
 - Dropdown options:
 - Maximum hours reached
 - No show
 - Course(s) not offered during term
 - Prerequisite(s) not met
 - Postsecondary Notes – provide high school course and postsecondary course and hours info to the high school to assist with a corrected application being submitted to you for approval

Dual Enrollment and SAP



- FY 2017 update

1604.3. Satisfactory Academic Progress.

- 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.

REACH Scholarship



- Upon final determination 32 REACH Scholars to graduate 2018
- Notifications of REACH Scholars
 - GAD file field #36
 - C = Complete/Approved/Eligible (upon high school graduation)
 - IP = In Progress/Preliminary Eligible
 - Blank/NE = Not Eligible
 - Student Demographics: REACH Scholar = Eligible (has been verified)
 - Annually, at the end of September - REACH file is placed in SURFER Inbox listing 12th and 11th graders for the current academic year
 - File includes mailing address if institutions would like to mail information to the students

REACH Awards

- FAFSA completion is required
- Full-Time (12 hours) Enrollment required each term of award
- Award Amounts – Section 5208.2
 - \$10,000 lifetime award
 - \$2,500 maximum per award year
 - Maximum per term: \$1,250 per semester or \$834/\$833/\$833 per quarter
 - Awarded less than the maximum amount per semester or quarter may receive the remaining funds in another term of the same year
 - May receive a Summer term award
 - REACH Award may be applied towards cost of attendance
 - Pell Grant eligibility not required
 - The HOPE or Zell Miller Scholarship is separate and applied to tuition. REACH can be applied to other cost of attendance
 - Consider your Institution's commitment for matching funds

REACH Invoicing

- The Institution's Financial Aid Office invoices GSFC each term of eligibility for the REACH Scholarship amount
- Invoicing fund code: RS
 - Submit invoices similar format as scholarship programs
 - Either by file or manual entry in SURFER
 - Funds are electronically transferred to the Postsecondary Institution

Applications



- For all state programs that require the completion of the FAFSA or the GSFAPPS
 - A FAFSA must be completed prior to the new or ending academic year
 - Example:
 - Summer term 2018 (FY 2019) – a student may complete and submit a FAFSA for either 1718 or 1819
 - A GAFAPPS, once accepted in GSFC's system, remains valid for seven (7) years



General Eligibility Requirements



General Eligibility Requirements

- All state programs, excluding Dual Enrollment
- U.S. Citizen or Eligible Non-Citizen
 - A student must be a United States Citizen, born or naturalized, or an Eligible Non-Citizen according to the Federal Title IV Regulations, as of the first day of classes of the school term for which aid is sought
 - Note: The 12 month requirement for Georgia Residency is still required
- Georgia Residency
 - Residency date determined by postsecondary institution
 - Based on USG Board of Regents policy for students attending an institution in the University System
 - Based on TCSG policy for students attending an institution in the Technical College System
 - Based on Georgia Residency Requirements at Private Institutions for students attending private institutions since private institutions generally do not have residency requirements

General Eligibility Requirements

- All state programs, excluding Dual Enrollment
- Georgia Residency for public institutions
 - If, based on USG or TCSG policy, it is determined a student was a Georgia resident at the time of high school graduation, home study completion or GED diploma date, the student must also meet the Georgia residency requirement for a minimum of 12 consecutive months prior to first day of the term for which state funding is sought
 - If, based on USG or TCSG policy, it is determined a student was not a Georgia resident at the time of high school graduation, home study completion or GED diploma date, the student must meet the Georgia residency requirement for a minimum of 24 consecutive months prior to first day of the term for which state funding is sought

General Eligibility Requirements

- All state programs, excluding Dual Enrollment
- Georgia Residency for private institutions
- Residency date determined by postsecondary institution
 - Based on Georgia Residency Requirements at Private Institutions Regulations since private institutions generally do not have residency requirements
- A Dependent student meets the Georgia Residency requirements, for purposes of the State Programs, if his or her Parent or Legal Guardian has established and maintained Domicile in the State of Georgia for a minimum 12 months prior to the first day of the term for which funding is sought
- An Independent student meets the Georgia Residency requirements, for purposes of the State Programs, if he or she has established and maintained Domicile in the State of Georgia for a minimum 12 month prior to the first day of the term for which funding is sought
- A student, or the student's parent, if Dependent, who does not meet the Georgia residency requirement on the date of high school graduation home study completion or GED diploma date must meet such requirement for a minimum of 24 months prior to the first day of the term for which funding is sought

General Eligibility Requirements

- Examples of Residency:

Student 1

- College determined the student as an in-state resident
- Graduated from a Georgia high school May 30, 2012
- Student has lived in Georgia for 10 years
- Parent lives in Georgia (undocumented for 10 years)
- Student was a Georgia resident at the time of high school graduation
 - Meets resident requirement of 12 consecutive months prior to the first day of classes as of Fall term 2012

Student 2

- College determined the student as an in-state resident
- Graduated from a high school outside of Georgia May 30, 2016
- Student has been a permanent resident since July 2017
- Parent does not live in the U.S.
- Student was not a Georgia resident at the time of high school graduation
 - Student must meet the Georgia Residency requirements for 24 consecutive months immediately prior to the first day of classes
 - Meets residency requirement for HOPE Scholarship as of Fall term 2019

General Eligibility Requirements

- HOPE Scholarship, Zell Miller Scholarship, HOPE Grant, and Zell Miller Grant
- Military Personnel, attending a USG or TCSG institution, granted an Out-of-State Tuition Waiver or Exemption meet Georgia Residency Requirements
- Members of the Georgia National Guard and members of a reserve component of the United States Armed Forces, assigned to a reserve unit located in Georgia meet residency requirements
- Students who receive a diploma through a petition to the school board pursuant to O.C.G.A. § 20-2-281.1 are not eligible to receive retroactive payment for postsecondary coursework taken prior to the student's petition date

General Eligibility Requirements

- Georgia Residency for private institutions
 - Minimum 12 month Georgia residency prior to the first day of the term for which funding is sought
 - Minimum 24 month Georgia residency required for student who was not a Georgia resident on the date of high school graduation or equivalent (lottery-funded programs, GTEG and SAL)
 - Georgia residency requirement met if student is military personnel stationed in Georgia or listing Georgia as home of record (HOPE programs and GTEG)
 - Georgia residency requirement met if student is dependent child or spouse of military personnel stationed in Georgia or listing Georgia as home of record (HOPE programs and GTEG)

General Eligibility Requirements

- Enrollment Status

- Student must meet enrollment requirements of specific program for which funding is sought

- Satisfactory Academic Progress

- Defined by eligible postsecondary institution based on Federal Title IV requirements
 - 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
 - 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

- Selective Service Requirement

- Student must be in compliance with requirements based on Federal Title IV requirements

General Eligibility Requirements

- Professional Judgment made by financial aid administrator for Federal Title IV programs eligibility can also apply to state programs
- Georgia Drug-Free Act
 - Ineligible from the date of conviction of certain felony drug offenses to the completion of the following school term
- Incarceration
 - Ineligible during period of incarceration
- Defaulted Loan or Refund Due
 - Student must not be in default on a Federal Title IV or State of Georgia educational loan

General Eligibility Requirements

- Defaulted Loan or Refund Due
 - Federal default status may be cleared in five ways:
 - Satisfactory repayment plan as resolution for a federal defaulted loan
 - Completing an acceptable rehabilitation plan
 - Having the loan repurchased by the original lender and the default status reversed
 - Consolidating the loan out of a default status
 - Receiving an approved Title IV debt settlement, to include a compromised settlement
 - State default status may be cleared
 - Paid in Full
 - Complete an acceptable rehabilitation plan by making voluntary on time payments as agreed upon with GSFA



HOPE Scholarship



HOPE Scholarship

- Merit-based scholarship for eligible students enrolled in undergraduate or First Professional degree programs at colleges and universities that are part of the University System of Georgia, Technical College System of Georgia and eligible private institutions
 - Initial academic eligibility at high school level is determined by GSFC
 - Academic eligibility while enrolled at an Eligible Postsecondary Institution calculated by CHECS
 - All other scholarship eligibility requirements determined by the postsecondary institution

HOPE Scholarship

- Continued Eligibility
 - Required Checkpoints
 - Minimum 3.00 cumulative postsecondary GPA at required checkpoints
 - Attempted-Hours Checkpoints
 - Upon student attempting 30, 60, 90 semester hours or 45, 90, 135 quarter hours
 - End-of-Spring Checkpoint
 - Required at the end of each spring term
 - Current Scholarship recipients enrolled during the year (includes only enrolled Fall or Winter Terms)
 - Three-Term Checkpoint
 - Required for a student enrolled less than 12 hours for each of the first three terms

HOPE Scholarship

- Eligibility at First Tier Upon Graduation from an Eligible High School (accredited)
 - Minimum 3.0 HOPE Scholarship calculated GPA
 - Core courses attempted in 9th, 10th, 11th and 12th grades
 - Calculated on traditional 4.00 scale
 - Weighting for AP, IB and Dual Enrollment degree level core courses
 - Academic Rigor Requirement
 - 2017 graduates and beyond must have a minimum of four credits
 - Courses must be on the Academic Rigor Course List or AP, IB or Dual Credit Enrollment in degree level core subjects

HOPE Scholarship

- Eligibility for Tier 1 payment of unaccredited Home Study Program, Ineligible High School or GED recipient
 - Score in the 75th Percentile on the SAT or ACT score in one single testing prior to graduation/completion date
 - ACT - 24
 - SAT - 1720 before March 1, 2016
 - SAT - 1160 after March 1, 2016
 - Students that graduate from an Eligible High School may only obtain academic HOPE Scholarship eligibility for the First-Tier having earned a minimum 3.00 high school GPA, as calculated by GSFC

HOPE Scholarship

- Attempted-Hours

- Degree credit hours listed on transcript are included in checkpoint calculations and eligibility limits
 - All degree credit hours since high school graduation or equivalent, even if
 - The course was not completed
 - The hours were not earned
 - Recorded letter grades of “WP” “W” or “WF” “P” or “S”
 - A letter grade was not recorded on the student’s transcript
 - The hours were taken at an unaccredited institution
 - Taken in a foreign country
 - Learning support hours taken prior to Fall Term 2011
 - Diploma/certificate credit hours taken after high school graduation which have been accepted as credit toward a Degree

HOPE Scholarship

- A student can regain
 - At an Attempted Hour Checkpoint with a cumulative GPA of 3.0 or higher
- A student cannot regain
 - At the End-of-Spring Checkpoint
 - At the Three-Term Checkpoint
 - Exceeded two losses
 - Exceeded maximum combined/paid hours limit
 - Exceeded seven year limit

HOPE Scholarship

- Eligibility Limits
 - Attempted-Hours limit 127 semester hours or 190 quarter hours
 - Combined Paid-Hours limit 127 semester hours or 190 quarter hours (includes HOPE Scholarship and Grant paid hours, Zell Miller Scholarship and Grant paid hours, and Accel Program paid hours through FY 2011)
 - Ineligible upon earning a baccalaureate degree
 - Ineligible after loss at any two checkpoints
 - Student must be a scholarship recipient to have a loss reported
 - Institutions are required to report losses in SURFER
 - SURFER screen HOPE/Zell Miller Loss Dates
 - Institution that reported the loss is listed

HOPE Scholarship

- Eligibility Limits

- Seven Year Limit

- If student has not received a HOPE Scholarship payment prior to Summer Term 2011, eligibility ends on June 30th of the 7th full year following whichever occurred first
 - High school graduation date OR
 - GED test date OR
 - Home study program completion date OR
 - Petition date if high school diploma was received from the local school board, due to not passing required Georgia high school graduation test, in accordance to O.C.G.A. 20-2-281
 - Extension available for active duty military service
 - Request form available online

HOPE Scholarship

- Seven Year Limit
 - Students that received HOPE Scholarship payment prior to Summer 2011 (FY 2012)
 - Are not subject to the seven year expiration
 - In SURFER, the expiration date is listed as June 30, 2099 for invoicing purposes
 - 127 semester hours or 190 quarter hours Attempted-Hours limit still applies

HOPE Scholarship

- Application Requirements
 - Forms
 - GSFAPPS (valid for 84 months) or
 - FAFSA (current year)
 - Deadline Date (whichever comes first)
 - Last day of school term for which funding is sought
 - Student's withdrawal date

HOPE Scholarship

- Award Amounts - Public Institutions
 - Award amount is the award rate multiplied by the number of credit hours for which the student is enrolled
 - Student can receive award for a maximum of 15 semester hours per term
 - Transient students can receive aid at multiple eligible institutions up to 15 total semester/quarter hours
 - Term in which student is reaching the Attempted-Hours limit, award is based on number of hours up to the 127 semester hours or 190 quarter hours
 - Annual award amount charts are provided through a Dear Colleague letter and available online
 - Approved changes to state scholarship and grant award amounts effective beginning Fall term

HOPE Scholarship

- Award Amounts - Private Institutions
 - Award amount based on enrollment
 - \$2,089 per semester or \$1,394 per quarter if enrolled full-time
 - \$1,045 per semester or \$698 per quarter if enrolled half-time
 - Student can receive award for a maximum of 12 semester hours per term
 - Transient students can receive aid at multiple eligible institutions up to 15 total semester/quarter hours
 - Term in which student is reaching the Attempted-Hours limit, award is based on number of hours up to the 127 semester hours or 190 quarter hours
 - Annual award amount charts are provided through a Dear Colleague letter and available online
 - Approved changes to state scholarship and grant award amounts effective beginning Fall term



Zell Miller Scholarship



Zell Miller Scholarship

- Merit-based scholarship for eligible students enrolled in undergraduate or First Professional degree programs at University System of Georgia institutions, units of the Technical College System of Georgia and eligible private institutions
 - Initial academic eligibility at high school level is determined by GSFC
 - Academic eligibility while enrolled at an Eligible Postsecondary institution calculated by CHECS
 - All other scholarship eligibility requirements determined by the postsecondary institution

Zell Miller Scholarship

- Continued Eligibility
 - Required Checkpoints
 - Minimum 3.30 cumulative postsecondary GPA at required checkpoints
 - Attempted-Hours Checkpoints
 - Upon student attempting 30, 60, 90 semester hours or 45, 90, 135 quarter hours
 - End-of-Spring Checkpoint
 - Required at the end of each spring term
 - Current Scholarship recipients enrolled full-time during first three terms
 - Three-Term Checkpoint
 - Required for a student enrolled less than 12 hours for each of the first three terms

Zell Miller Scholarship

- Eligibility at First Tier Upon Graduation from an Eligible High School (accredited)
 - Minimum 3.70 Zell Miller Scholarship calculated GPA combined with minimum 1200 SAT critical reading and math score or minimum 26 ACT composite score on a single national test administration prior to high school graduation
 - Core courses attempted in 9th, 10th, 11th and 12th grades
 - Calculated on traditional 4.00 scale
 - Weighting for AP, IB and Dual Enrollment degree level core courses
 - SAT test format and scoring method updated 2016
 - SAT taken prior to March 1, 2016 reading and math portion
 - SAT taken on or after March 1, 2016 total test score
 - Academic Rigor requirement
 - 2017 graduates must have a minimum of four full credits
 - Courses must be on the Academic Rigor Course List or AP, IB or Dual Credit Enrollment in degree level core subjects

Zell Miller Scholarship

- Eligibility at First Tier Upon Graduation from an Eligible High School (accredited)
 - Graduate from an Eligible High School as the Valedictorian or the Salutatorian with minimum 3.0 HOPE GPA as calculated by GSFC

Zell Miller Scholarship

- Eligibility at First Tier For Graduates of an ineligible high school or unaccredited Home Study Program
 - Score in the 93rd Percentile on the SAT or ACT in one single testing prior to graduation/completion date
 - SAT – 1340
 - SAT test format and scoring method updated 2016
 - Test taken before March 1, 2016 – percentile score based on reading and math portion of test
 - Test taken on or after March 1, 2016 – percentile score based on total test score
 - ACT - 29

Zell Miller Scholarship

- Attempted-Hours

- Degree credit hours listed on transcript are included in checkpoint calculations and eligibility limits
 - All degree credit hours since high school graduation or equivalent, even if
 - The course was not completed
 - The hours were not earned
 - Recorded letter grades of “WP” “W” or “WF” “P” or “S”
 - A letter grade was not recorded on the student’s transcript
 - The hours were taken at an unaccredited institution
 - Taken in a foreign country
 - Learning support hours taken prior to Fall Term 2011
 - Diploma/certificate credit hours taken after high school graduation which have been accepted into the student’s degree program

Zell Miller Scholarship

- A student can regain
 - At an Attempted Hour Checkpoint with a cumulative GPA of 3.3 or higher
- A student cannot regain
 - At the End-of-Spring Checkpoint
 - At the Three-Term Checkpoint
 - Exceeded two losses
 - Exceeded maximum combined/paid hours limit
 - Exceeded seven year limit

Zell Miller Scholarship

- Eligibility Limits

- Attempted-Hours limit 127 semester hours or 190 quarter hours
- Combined Paid-Hours limit 127 semester hours or 190 quarter hours (includes HOPE Scholarship and Grant paid hours, Zell Miller Scholarship and Grant paid hours, and Accel Program paid hours through FY 2011)
- Ineligible after earning a baccalaureate degree
- Ineligible after loss at any two checkpoints
 - Student must be a scholarship recipient to have a loss reported
 - Institutions are required to report losses in SURFER
 - SURFER screen HOPE/Zell Miller Loss Dates
 - Institution that reported the loss is listed

Zell Miller Scholarship

- Eligibility Limits

- Seven Year Limit

- If student has not received a HOPE Scholarship payment prior to Summer Term 2011, eligibility ends on June 30th of the 7th full year following whichever occurred first
 - High school graduation date OR
 - GED test date OR
 - Home study program completion date OR
 - Petition date if high school diploma was received from the local school board, due to not passing required Georgia high school graduation test, in accordance to O.C.G.A. 20-2-281
 - Extension available for active duty military service
 - Request form available online

Zell Miller Scholarship

- Seven Year Limit
 - HOPE Scholarship recipients in FY 2012 which qualified to receive Zell Miller Scholarship (FY 2012)
 - Are not subject to the seven year expiration
 - In SURFER, the expiration date is listed as June 30, 2099 for invoicing purposes
 - 127 semester hours or 190 quarter hours Attempted-Hours limit still applies

Zell Miller Scholarship

- Application Requirements
 - Forms
 - GSFAPPS (valid for 84 months) or
 - FAFSA (current year)
 - Deadline Date (whichever comes first)
 - Last day of school term for which funding is sought
 - Student's withdrawal date

Zell Miller Scholarship

- Award Amounts – Public Institutions
 - Award amount equal to standard undergraduate tuition up to a maximum of 15 semester hours per term
 - Student can receive award for a maximum of 15 semester hours per term
 - Transient students can receive aid at multiple eligible institutions up to 15 total semester/quarter hours
 - Term in which student is reaching the Attempted-Hours limit, award is based on number of hours up to the 127 semester hours or 190 quarter hours
 - Annual award amount charts are provided through a Dear Colleague letter and available online
 - Approved changes to state scholarship and grant award amounts effective beginning Fall term

Zell Miller Scholarship

- Award Amounts – Private Institutions
 - Award amount based on enrollment
 - \$2,308 per semester or \$1,539 per quarter for a student enrolled full-time
 - \$1,154 per semester or \$771 per quarter for a student enrolled half-time
 - Student can receive award for a maximum of 12 semester hours per term
 - Transient students can receive aid at multiple eligible institutions up to 15 total semester/quarter hours
 - Term in which student is reaching the Attempted-Hours limit, award is based on number of hours up to the 127 semester hours or 190 quarter hours
 - Annual award amount charts are provided through a Dear Colleague letter and available online
 - Approved changes to state scholarship and grant award amounts effective beginning Fall term



HOPE and Zell Miller Scholarship GPA Calculation

STEM (Science, Technology, Engineering and Math)



HOPE Scholarship GPA Calculation

Effective Fall Term 2017 (FY 2018)

- Weight of 0.5 added to grades of B, C and D during HOPE Scholarship and Zell Miller Scholarship *postsecondary* GPA Calculation conducted at regular Checkpoints
 - Taken at an Eligible Postsecondary Institution
 - Identify approved STEM courses appearing on student's transcript
 - Based on term course was taken and grade received
 - Add 0.5 STEM weight to the HOPE/Zell Miller Scholarship GPA Calculation
 - $B = 3 \text{ quality points} + 0.5 = 3.5$

HOPE Scholarship GPA Calculation

Keep in Mind

- HOPE and Zell Miller Scholarship Program Regulations state
 - Credit hours for Degree level coursework, attempted by a student prior to high school graduation, Home Study completion or successful GED test date are not counted in the *postsecondary* Attempted-Hours or HOPE GPA Calculation
 - Dual Enrollment courses, are not included in the HOPE and Zell Miller Scholarship *postsecondary* GPA calculation
 - Applies to high school graduation class of 2011 and beyond



HOPE Grant



HOPE Grant

- Grant for eligible students enrolled in diploma or certificate programs at University System of Georgia or Technical College System of Georgia institutions
 - No minimum academic requirement for initial eligibility
 - Continued academic eligibility while enrolled at an Eligible Postsecondary Institution calculated by CHECS
 - Minimum 2.00 cumulative postsecondary GPA requirement at checkpoints
 - 30 paid hours
 - 60 paid hours

HOPE Grant

- Eligibility Limits
 - Paid-Hours limit 63 semester hours or 95 quarter hours
 - Combined Paid-Hours limit 127 semester hours or 190 quarter hours (includes HOPE Scholarship and Grant Paid Hours, Zell Miller Scholarship and Grant Paid Hours, and Accel Program Paid Hours through FY 2011)
 - Not available to Dual Enrollment students
 - Not available to students who have already earned a baccalaureate degree or higher

HOPE Grant

- Application Requirements
 - Forms
 - GSFAPPS (valid for 84 months) or
 - FAFSA (current year)
 - Deadline Date (whichever comes first)
 - Last day of school term for which funding is sought
 - Student's withdrawal date

HOPE Grant

- Awards
 - Annual award charts are provided through a Dear Colleague letter and are available online
 - Student can receive an award for a maximum of 15 semester per term
 - HOPE Career Grant available if enrolled in a specific program of study
 - Student must be receiving HOPE Grant for the term which HOPE Career Grant is awarded
 - Not available to a dual credit enrolled student
 - List of eligible programs is online

HOPE Grant

- SB2/186 –HOPE Grant Eligible up to 30 hours Associate Degree
 - Senate Bill 186 (SB186) passed during the 2017 Legislative session- Through completion of the Alternative Graduation Option (SB2, 2015), a student may be eligible to receive HOPE Grant funds, up to 30 semester hours, while enrolled in an Associate Degree Program - 304.9.
 - Requirements:
 - Receive a high school diploma and simultaneously receive:
 - A technical college Diploma program and all postsecondary academic education and technical education and training prerequisites for any state, national, or industry occupational certifications or licenses required to work in the field as determined by TCSG; or
 - Two (2) technical college Certificates of credit programs in one specific career pathway and all postsecondary academic education and technical education and training prerequisites for any state, national, or industrial occupational certifications or licenses required to work in the field as determined by TCSG
 - Identification of eligible students based on high school and TCSG graduation information in a diploma or 2 certificates eligible for SB2.
 - Listed in SURFER Demographics screen SB2/186 with “Y” indicator

HOPE Grant

- SB2/186 –HOPE Grant Eligible up to 30 hours Associate Degree
 - Enroll in an Associate Degree Program at a TCSG Institution
 - A student who graduates as a HOPE Scholar is ineligible to receive HOPE Grant payment
 - Eligibility concludes at the end of the term the student reaches 30 semester HOPE Grant Paid-Hours
 - May be paid for up to full-time (enrolled) hours (not a hard cap at 30 hours)
 - After attempting 30 hours, student is evaluated for HOPE Scholarship eligibility at Tier 2 if remaining in Associate Degree



Zell Miller Grant



Zell Miller Grant (ZMG)

- Grant for eligible students enrolled in diploma or certificate programs at University System of Georgia or Technical College System of Georgia institutions
 - Academic Eligibility while enrolled at an Eligible Postsecondary Institution calculated by CHECS
 - First term of enrollment retroactively paid if student earns minimum 3.5 cumulative postsecondary GPA
 - Only first term is paid retroactively per O.C.G.A. § 20-3-519.5
 - End-of-Term Checkpoint – Maintain minimum 3.5 cumulative postsecondary GPA at the end of each term of enrollment
 - Excludes learning support coursework hours and grades
 - Students that lose ZMG at the end-of-term checkpoint, may regain it if they have the required minimum 3.5 cumulative GPA at the end of the next term

Zell Miller Grant

- Application Requirements
 - Forms
 - GSFAPPS (valid for 84 months) or
 - FAFSA (current year)
 - Deadline Date (whichever comes first)
 - Last day of school term for which funding is sought
 - Student's withdrawal date

Zell Miller Grant

- Eligibility Limits

- Paid-Hours limit 63 semester hours or 95 quarter hours
- Combined Paid-Hours limit 127 semester hours or 190 quarter hours (includes HOPE Scholarship and Grant Paid Hours, Zell Miller Scholarship and Grant Paid Hours, and Accel Program Paid Hours through FY 2011)
- Not available to students who already have earned a baccalaureate degree or higher
- Joint or Dual Enrollment students are not eligible

Zell Miller Grant

- Awards

- Annual award charts are provided through a Dear Colleague letter and are available online
 - Standard undergraduate tuition rate, up to 15 semester hours per term
 - Exceptional tuition rate, effective as of January 1, 2014, for basic law enforcement and commercial truck driving
- HOPE Career Grant available if enrolled in a specific program of study
 - Student must be receiving Zell Miller Grant for the term which HOPE Career Grant is awarded
 - Joint or Dual Enrollment students are not eligible
 - List of eligible programs is online

HOPE Grant vs. Zell Miller Grant

HOPE Grant

- Minimum 2.0 Cumulative GPA
- Checkpoints – 30/60 Paid Hours
- Award Amount – Portion of tuition amount based on per credit hour rate, up to 15 hours
- Dual Enrollment is ineligible
- Joint students are eligible
- First term is paid immediately if student meets all requirements
- Eligible for HOPE Career Grant
 - 63 semester hours

Zell Miller Grant

- Minimum 3.5 Cumulative GPA
- Checkpoint – End of Term
- Award Amount – Full standard tuition amount, up to 15 hours
- Dual Enrollment is ineligible
- Joint Enrollment is ineligible
- First term is paid retroactively if student has the required 3.5 GPA
 - Eligible for HOPE Career Grant
 - 63 semester hours



HOPE Career Grant



HOPE Career Grant

- Included in HOPE and Zell Miller Grant regulations
 - Student must meet HOPE or Zell Miller Grant eligibility requirements
 - Provides funding to students enrolled in designated programs of study or majors
 - Complete program of study list online
 - Four new career groups being added, effective Spring term 2018 (FY2018)
 - Cannot not award prior to Spring 2018 (FY2018)

- **Award Amounts**

Enrolled Hours	Award Amount Per Term
9+ hours	\$500
3 – 8 hours	\$250
1 – 2 hours	\$125

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



HOPE GED Grant



HOPE GED Grant

- Voucher Awarded to a Recipient of a GED from TCSG
 - One time \$500 award
 - Students who meet HOPE Scholarship eligibility at the First-Tier may receive payment from both the HOPE Scholarship and HOPE GED program
 - GED award may be applied to any portion of COA
 - Enrolled in degree, diploma, or certificate program at eligible public or private institution
 - Eligibility limits
 - Cannot be used by student who received high school diploma prior to receipt of GED
 - Cannot be used by student who began seeking a college degree prior to receipt of GED or received HOPE Scholarship payment
 - Expiration of eligibility
 - 24 months following the GED award date
 - 24 months following release from incarceration for a student who earned the GED while incarcerated
 - Future periods of incarceration do not extend the 24 month expiration date



State-Funded Programs



Dual Enrollment

- Effective Fall 2017, Move On When Ready (MOWR) renamed Dual Enrollment (DE)
 - The eligibility requirements, award amounts, application process and other aspects of the program remain the same

Dual Enrollment

- Eligible High Schools include
 - Georgia public high schools
 - Georgia private high schools
 - Home study programs within the State of Georgia operated in pursuant to O.C.G.A. 20-2-690(c)
- Eligible Participating High Schools must
 - Provide general Dual Enrollment information to students no later than February 1 of each year
 - Provide counseling
 - Obtain written consent from parent
 - Record on transcript postsecondary credit and grade earned
 - Public and private Eligible High Schools must complete the annual underclass (9th, 10th and 11th grade) transcript data upload to GSFC
 - Underclass transcript data, of the previous Academic Year, must be uploaded by September 30
 - Failure to upload underclass transcript data can affect access to online Dual Enrollment student applications for the following year which opens in February

Dual Enrollment

- Complete a Participation Agreement to participate in Dual Enrollment
 - Georgia public high schools - Four-Year Agreement
 - Georgia private high schools - Four-Year Agreement
 - Home study programs within the State of Georgia operated in pursuant to O.C.G.A. 20-2-690(c) – Term by Term Agreement
 - Eligible postsecondary institutions
 - Participation Agreements – Included within Institutional Participation Agreement for State Programs (PPA)
 - Applications and invoices cannot be processed before Participation Agreement is received
 - STARS and SURFER will display a list of applications until the Participation Agreement is received

Dual Enrollment

- Eligible Student Criteria
 - Sign an advisement form with high school or home study program
 - Meet admissions requirements at postsecondary institution
 - Meet satisfactory academic progress
 - PSIs may apply a written SAP Policy for high school students
 - May attend more than one postsecondary institution at a time and receive awards at both

Dual Enrollment

- Eligible students include
 - Students attending participating public or private high schools in Georgia or a home study program operated in pursuant to O.C.G.A. 20-2-690(c)
 - No residency requirement
 - 9th, 10th, 11th and 12th grades
 - 9th grade officially begins Fall term of the student's 9th grade year
 - 12th grade concludes at the end of spring term after four years of high school enrollment
- Length of Eligibility
 - Length of Dual Enrollment eligibility is four years and calculated based on the 9th Grade Start Date and concludes at the end of the spring term of the 12th grade or graduation, whichever occurs first

Dual Enrollment Length of Eligibility

- Length of Eligibility Extension
 - Students eligible to request an extension
 - A student with a documented Individualized Education Plan (IEP), 504 Plan or High School Graduation Opportunity Plan (SB2) that includes extended enrollment beyond the typical four years must submit a Length of Eligibility Extension Request to GSFC, to request an extension to participate in Dual Enrollment while following the IEP or 504 Plan until high school graduation. The student must maintain all other eligibility requirements
 - The student must submit a *Length of Eligibility Extension Request* form to GSFC and allow for the release of the IEP or 504 Plan to GSFC upon request to the high school
 - Extensions are approved on a case by case basis

Dual Enrollment Length of Eligibility

- Length of Eligibility Extension cont.
 - Eligible students may submit a Dual Enrollment Eligibility Extension Request form
 - Available on GAfutures and in STARS
 - Must be validated by high school official, either the case manager or counselor
 - Approval of extension request by email to the official that signed the request form
- Postsecondary may view eligibility expirations in SURFER on the Dual Enrollment Application Status Report as “Expired Length”
- SURFER
 - Invoice – Reject Code = #53 Eligibility Expired
 - New – “Pending High School Processing” – student has submitted application, high school has yet to process the application

Dual Enrollment Courses

- Postsecondary course options while pursuing high school graduation or home study completion
 - Approved courses
 - Degree and non-degree
 - Core, career, technical, agricultural and electives
 - Students select dual credit courses from the Dual Enrollment Approved Course Directory online
 - Participating postsecondary institutions submit courses for approval through GATRACS workflow process
 - Earn an associate degree, technical diploma, or two certificate programs and earn a high school diploma
 - Complete required courses as listed on the GADOE High School Required Course list two English, math, science, social studies, the associated end of course tests, and one health and PE course

Dual Enrollment Funding Application

- Application Due Dates
 - Completed three part applications are due on or before the last day of the postsecondary term, semester, or quarter, or the student's withdrawal date, which ever occurs first
 - Paper application completed by home study students or students who do not have a valid social security card
- All three sections of the application to be completed and submitted to GSFC
- Institutions may have earlier deadline dates

Dual Enrollment Awards

- Tuition

- Public Institutions Standard undergraduate tuition rate up to 15 hours per term
- Private Institutions \$250 per semester hour or \$187 per quarter hour (up to 15 semester hours and 12 quarter hours per term) or standard tuition whichever is less

- Mandatory Fees

- \$50 per term, semester or quarter

- Books

- \$25 per semester hour up to 15 hours
- \$15 per quarter hour up to 12 hours
- Lost or damaged book charge to the student allowed
 - Book cost – book allowance or \$75 whichever is less
- Book allowance not included in refund policy

Compliance Reviews - Dual Enrollment

- DCL 2017-12 released on 1/12/17 announced Dual Enrollment to be included in Compliance Reviews
 - Postsecondary Institutions will not be held accountable for any discrepancies found with regard to information on the high school transcript
- Review Elements for Postsecondary Institutions
 - Verify student has not received high school diploma, GED or completed Home Study program and completed postsecondary coursework paid for by Dual Enrollment prior to high school graduation or Home Study completion
 - Verify student has application on file for each term Dual Enrollment funds are received
 - Verify Dual Enrollment application received at GSFC prior to deadline as outlined in Section 1608.2
 - Verify coursework taken at postsecondary is the coursework certified by the high school on the application for that term

Compliance Reviews - Dual Enrollment

- Review Elements for Postsecondary Institutions
 - Verify coursework paid for by Dual Enrollment funding appears on student's postsecondary transcript
 - Verify invoice submitted by postsecondary institution includes Enrolled-Hours, Paid-Hours and Learning Support Hours
 - Verify postsecondary institution invoiced correct amount for tuition and book allowance per term, based on number of credit hours appearing on the student's transcript, and correct fee amount per term
 - Verify Dual Enrollment funds are applied to student's account
 - Verify any refunds are appropriately returned to GSFC by the postsecondary institution



Realizing Educational Achievement Can Happen (REACH)



Georgia REACH Program

- State-wide initiative launched by Governor Deal
 - Strategic investment in our students and state
 - More students attaining postsecondary credentials through scholarship, academic, and community support
 - Local and State collaboration
- Participating public school systems
 - Students nominated and chosen in 7th grade
 - Participate in REACH from 8th grade through 12th grade
 - Students provided mentoring and coaching through high school
- Graduate high school with a HOPE calculated GPA of 2.5 or higher and meet attendance and behavior requirements

Georgia REACH Program

- REACH Connections Scholars
 - REACH students in Foster Care chosen in coordination with the Division of Family and Children Services
 - REACH Connections Scholars do not lose eligibility if they move to a school system which does not participate in REACH

Georgia REACH Program

- REACH Scholars must complete the FAFSA
- Must attend an eligible postsecondary institution
- Award Amount
 - Applied towards cost of attendance, after other scholarships or grants
 - \$2,500 per award year
 - \$1,250 per semester or \$834/\$833/\$833 per quarter
 - \$10,000 lifetime award
 - Postsecondary institutions may award REACH funds during a Summer term
 - REACH Scholars awarded less than the maximum amount per semester or quarter may receive the remaining funds an additional term during the academic year, not to exceed \$1,250 a semester or \$834/\$833 a quarter

Georgia REACH Program

- 1st REACH Scholars graduated with the high school class of 2017
- Notifications:
- Upon final REACH Scholar determination
 - Demographics screen in SURFER to include “Yes” indicator
 - GAD file field #36
 - C = Complete/Approved/Eligible
 - IP = In Progress/Preliminary Eligible
 - Blank/NE = Not Eligible
 - Invoicing fund code - RS
 - Submit invoices same as other scholarship programs
- Note: If a REACH Scholar is eligible for HOPE or Zell Miller Scholarship or Grant, that award is applied toward tuition; REACH can be applied to remaining tuition cost and any other educational costs

Georgia Tuition Equalization Grant

Georgia Tuition Equalization Grant

- Grant with no merit, achievement or financial need criteria awarded to eligible students at eligible private institutions
 - Enrollment requirements
 - Associate or Baccalaureate Degree program (may be second degree)
 - No funding currently available for graduate programs (exception for certain Doctor of Pharmacy Degree programs)
 - Students enrolled in a Doctor of Pharmacy Degree program may receive TEG if their PSI does not offer a baccalaureate degree
 - May be paid for 3rd and 4th year, but not 5th year
 - Full-Time required, 12 semester or quarter hours

Georgia Tuition Equalization Grant

- Eligibility limit
 - 127 semester hours or 190 quarter hours Paid-Hours
- Award Amount
 - Increase from \$900 to \$950 for the academic year
 - Semester award increase from \$450 to \$475 per semester
 - Quarter award increase from \$300 to \$317/\$316 per quarter
- Note: Award amount of \$316 if enrolled in a third quarter during the Award Year

Georgia Public Safety Memorial Grant

Georgia Public Safety Memorial Grant

- Grant program providing financial assistance to children of public safety officers, including Highway Emergency Response Operators (HERO) of the Department of Transportation and Paramedics of the State of Georgia, who were permanently disabled or killed in the line of duty
 - Eligibility requirements
 - Enrollment full-time at eligible public or private institutions
 - Georgia residency requirement for 12 consecutive months
 - Undergraduate or graduate coursework
 - Application
 - Student must complete application and submit to the PSI
 - PSI must certify application and submit to GSFC
 - Application required each award year
 - Available online

Georgia Public Safety Memorial Grant

- Award
 - Limited to payment for no more than eight semesters or 12 quarters
 - Award amount is cost of attendance minus financial aid up to a maximum of \$18,000 per year
 - Subject to available funding

HERO Scholarship

HERO Scholarship

- Scholarship available to current members of the Georgia National Guard or U.S. Military Reserves who were deployed overseas on active duty on or after February 1, 2003
 - Eligibility
 - Current Members, Spouse, Dependent Children
 - Served in overseas combat zone for at least 181 cumulative days, unless evaluated because of severe injuries
 - The spouse or dependent children of such individual, if the individual was killed in a combat zone, died as a result of injuries received in a combat zone or became 100 percent disabled as a result of injuries received in a combat zone

HERO Scholarship

- Out-of-State Tuition Waiver granted by USG or TCSG institutions does not fulfill Georgia Residency Requirement for HERO eligibility
 - Student must be a Georgia Resident for 12 consecutive months immediately prior to the first day of the term for which funds are sought

HERO Scholarship

- Application

- Must be completed by student and submitted to the PSI
- Must be certified by the PSI and submitted to GSFC
- Required each award year
 - Available online

- Award

- Number of years of assistance is based on the number of qualifying terms of combat service of 181 days up to a maximum of four years
- Undergraduate or graduate coursework
- Not available to students at for-profit (proprietary) institutions
- Award amount is \$2,000 per award year

Student Access Loan

Student Access Loan (SAL)

- SAL available for students attending
 - USG and eligible private postsecondary institutions
 - TCSG institutions
 - Enrolled at least 6 hours each term
- Selection of applications
 - Priority Group to include current HOPE and Zell Miller Scholars and recipients, in good standing, along with prior year SAL recipients
 - Priority group will be processed the first three weeks of the application cycle
 - Selection will then be first come, first served, processed daily
 - Application will remain open based on funds available

Student Access Loan (SAL)

- An Applicant chosen through the selection process must be certified by the Eligible Postsecondary Institution. The school certification process includes the institution approving or declining the application or reducing the loan amount based on the institution's policies as set forth in the SAL Program Regulations.
 - In addition to the eligibility criteria of the SAL Program, the Institution has authority to implement institutional policies to decline eligibility of SAL or reduce the requested loan dollar for, but not limited to:
 - Previous academic history including poor academic performance
 - Unusual enrollment history (UEH)
 - Total amount of previous loan debt
 - Direct costs such as tuition, fees, books, etc.

Student Access Loan (SAL)

- Loan Amounts

- SAL at eligible USG and private postsecondary institutions
 - Maximum annual award \$8,000, not to exceed \$4,000 per term
- SAL at eligible TCSG institutions
 - Maximum annual award \$3,000, not to exceed \$1,500 per term

- Loan Requirements

- Interest rate 1% fixed for the life of the loan
 - Default interest rate 5%
- Origination fee 5% of the total loan amount up to \$50
 - Origination fee deducted from the first disbursement and nonrefundable except in cases of cancellation of the loan
 - The origination fee remains \$50 if partial refund is made

SAL Certification

$$\text{COA} - \text{EFC} - \text{All Other Aid} = \text{SAL Eligibility}$$

(include sub/unsub)

Up to SAL maximum Amount

SAL Certification

- Upon completion of the postsecondary certification, borrower receives an email containing a link to access important documents
 - Promissory Note
 - Self Certification
 - Loan Disclosure
- Email instructions
 - Print forms
 - Notarize 1st page of Prom Note & initial each following page
 - Complete self-certification form
 - Forward all pages to GSFA

Student Access Loan (SAL)

- Keep In Touch (KIT) payments
 - KIT payment of \$10 per month while student is enrolled at least half time (6 or more hours) or in grace period
 - First KIT payment is due approximately 60 days after first disbursement date, email notification to borrower
 - KIT payment option allows borrowers to pay more than the standard payment to be applied to subsequent months
 - Students in Repayment must make a minimum \$50 monthly payment

Student Access Loan (SAL)

- Keep In Touch (KIT) payments
 - Any scheduled disbursements for a current year loan will be canceled if the Borrower is delinquent (60 days late) on KIT payments for the current or previous year.
 - If payments are made and loan is in good standing, during the year, reinstatement may be possible dependent upon available funds and timeframe of the disbursements and loan period.

Student Access Loan (SAL)

- Student Borrower Information
 - Methods to submit payments
 - Online via www.pathways2gsfa.org
 - Preauthorized draft payment
 - Online personal banking account
 - By phone or mail
 - Loan Servicing Department - 888-414-2692

SAL Repayment Options

- Repayment Period
 - FY 2012 – FY 2015 Loans – 10 year repayment period
 - Effective with FY 2016 Loans – 15 year repayment period
- Service Cancellation (Previous years of SAL and FY 2016 at USG and Private)
 - Service credit for STEM teachers in the Georgia Public School System
 - Based on each academic year worked
 - Service cancellation may equal up to one year of service credit
 - Not to exceed the original principal amount
 - Must request service cancellation within 12 months of completing the service time
 - Request form available online

SAL Repayment Options

- Service Cancellation (Previous years and FY 2016 at USG and Private)
 - Service credit for full time Public Service employees in Georgia
 - Must be a full-time employee at least 275 days during the state fiscal year
 - Not to exceed the original principal amount
 - Request within 12 months of completing the qualifying term of service
 - Service cancellation effective in FY 2016 may equal up to one year of service credit
 - Service cancellation prior to FY 2016 may equal up to \$750
 - Request form available online

SAL Repayment Options

- Loan Discharge (Effective FY 2015 at TCSG institutions)
 - Graduate from the program of study for which SAL TCSG (FY 2016) and SALT (FY 2015) was received with a minimum cumulative grade point average of 3.5 or higher
 - Request form with official transcript to be submitted within six months of graduation
 - Request form available online at pathways2gsfa.org

SAL Rehabilitation Options

- Loan Default

- A borrower who is in default on a previous SAL or any state loan may submit a GSFA Rehabilitation Agreement form to apply for a rehabilitation plan. Upon meeting all requirements, including making nine voluntary on time payments, the borrower's loan status will be reclassified as rehabilitated and considered not in default. Eligible for state aid.
- Request form available online at pathways2gsfa.org

SAL Loan Amounts

USG and Private Institutions

- Loan amounts
 - \$8,000 annual maximum
 - \$500 annual minimum
 - \$4,000 per term limit
 - \$36,000 aggregate limit
- Eligible programs certificate, associate, baccalaureate (including a second bachelor) or a first professional degree program at an eligible USG or Private institution
- Must meet satisfactory academic progress and residency requirements
- Must exhaust other state and federal scholarships, grants and loans
- May decline federal and institutional work study

SAL Loan Amounts

TCSG Institutions

- Loan amounts
 - \$3,000 Annual Maximum
 - \$300 Annual Minimum
 - \$1,500 per term limit
 - \$12,000 Aggregate limit
- Eligible programs certificate, diploma, and associate degree at an eligible TCSG postsecondary institution
- Must meet satisfactory academic progress and residency requirements
- Must exhaust other state and federal scholarships, grants
- May decline federal loans or federal and institutional work study

Georgia National Guard Service Cancelable Loan (GNG SCL)

Georgia National Guard SCL

- Eligible Applicants
 - May be receiving HOPE Scholarship or Grant
 - Programs certificate, diploma, associate degree or baccalaureate, graduate or first professional degree
 - Must be enrolled at least half-time (6 hours) per term
 - Must maintain good standing with the Georgia National Guard
 - Agree to a two (2) year service commitment following the last term of enrollment for which GNG SCL funds were received
 - Limited to 120 semester or 180 quarter Paid-Hours
 - Includes cumulative paid-hours beginning with 2016-2017 academic year recipients

Georgia National Guard SCL

- Application (pdf) on the website
 - Includes section to be completed by National Guard and Postsecondary Institution for eligibility certification
 - Undergraduate students must submit FAFSA
 - Includes promissory note

Georgia National Guard SCL

- Prime Interest Rate plus one percentage point
- Service Cancellation Requirements
 - Maintain good standing with the Georgia National Guard
 - At the end of the last term of enrollment:
 - Student must submit the Verification of Status (VOS)Form
 - National Guard verifies good standing
 - Within thirty days following the last term of enrollment
 - Within thirty days of completing each year of the two year service commitment
 - Service Cancellation effective upon approval by GSFA

School-Specific Programs

School-Specific Programs

- Scholarship for Engineering Education
- Scholarship for Engineering Education for Minorities
- Georgia Military College State Service Scholarship
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

Scholarship For Engineering Education

Scholarship for Engineering Education

- Service cancelable loan program available to qualified students in engineering programs accredited by the Engineering Accreditation Commission of the Accrediting Board for Engineering and Technology (ABET)
 - Eligibility
 - Eligible Postsecondary Institution Mercer University
 - No initial academic eligibility requirement for entry as a freshman, minimum 2.50 GPA requirement for entry as upperclassman or for renewal
 - Student must be enrolled full time, maximum eligibility 10 semesters

Scholarship for Engineering Education

- Application

- Student must submit completed application and promissory note to the PSI
- School certification is required prior to submission to GSFC for final determination of eligibility

- Award Amount

- \$1,750 per semester

- Service Obligation

- Must work in Georgia in an engineering related field
 - One year of full-time employment equals up to \$3,500 of one loan canceled
 - Must submit a verification of status (VOS) form to GSFA annually
- Recipient who fails to meet service obligation must repay funds received plus interest

Scholarship for Engineering Education for Minorities

(MSEE)

Scholarship for Engineering Education for Minorities (MSEE)

- Available to minority engineering students Enrolled in an eligible postsecondary institution and approved engineering program
 - Female, Hispanic, American Indian or Alaskan Native, Asian American, Black or African American, Native Hawaiian or other Pacific Islander
 - In accordance with Title VI and IX of the Civil Rights Act of 1964
 - Must have earned 60 semester hours toward an approved engineering degree with a cumulative 2.5 GPA
 - Approved engineering programs are accredited by the Engineering Accreditation Commission of the Accrediting Board of Engineering and Technology
 - Eligible PSI's - Georgia Southern University, Georgia Institute of Technology, Kennesaw State University, Mercer University, and University of Georgia

Scholarship for Engineering Education for Minorities (MSEE)

- Application

- Student must submit completed application and promissory note to the PSI
- School certification is required prior to submission to GSFC for final determination of eligibility

- Maximum award amount

- \$1,750 per semester
- \$5,250 per Award Year
- Maximum nine semesters

- Service Obligation

- Must work in Georgia in an engineering related field
 - One year of full-time employment equals up to \$3,500 of one loan canceled
 - Must submit a verification of status (VOS) form to GSFA annually
- Recipient who fails to meet service obligation must repay funds received plus interest

Georgia Military College State Service Scholarship

Georgia Military College State Service Scholarship

- Merit based scholarship program which provides funding covering the full cost of education for two years at Georgia Military College in exchange for a service obligation
 - Application
 - State Service Scholarship Application and essay
 - Nomination by a state legislator
 - Selection by a selection committee
 - Initial eligibility requirements
 - Graduates of eligible high schools, minimum 2.5 high school GPA and 800 SAT or 17 ACT Score
 - Graduates of ineligible high schools, home study programs, or GED recipients, SAT/ACT score in 85th percentile or higher
 - Previously graduated high school and have earned no more than 30 semester or 45 quarter hours with a minimum 2.50 GPA

Georgia Military College State Service Scholarship

- Continued eligibility requirements
 - Maintain membership in Georgia National Guard
 - Minimum cumulative GPA of 2.50
- Award amount
 - Cost of attendance minimum non-repayable scholarship or grant awards received by the student
- Service obligation
 - Met by providing active duty service in the U.S. Armed Forces for a specified period of time
 - Must submit a verification of status (VOS) form to GSFA annually
 - Recipient who fails to meet service obligation must repay funds received plus interest

University of North Georgia Military Scholarship

University of North Georgia Military Scholarship

- Merit based scholarship program which provides funding covering the full cost of education for four years at University of North Georgia (UNG) in exchange for a service obligation
 - Application
 - UNG Military Scholarship application
 - Nomination by a state legislator
 - Selection by a selection committee
 - Initial eligibility requirements
 - Graduates of eligible high schools, minimum high school GPA
 - Graduates of ineligible high schools, home study programs, or GED recipient, SAC/ACT score in 85th percentile or higher

University of North Georgia Military Scholarship

- Continued eligibility requirements
 - Enrollment and participation in the ROTC program at UNG
 - Maintain membership in Georgia Army National Guard
 - Minimum 2.50 cumulative postsecondary GPA
- Award
 - Award amount covers all costs at UNG for tuition, fees, on-campus room and board charges, uniform deposits, and an allowance for books and supplies
- Service Obligation
 - Met by providing active duty service in the U.S. Armed Forces for a specified period of time
 - Must submit a verification of status (VOS) form to GSFA annually
 - Recipient who fails to meet service obligation must repay funds received plus interest

University of North Georgia ROTC Grant

University of North Georgia ROTC Grant

- Grant to full-time students at UNG who participate in the ROTC program
 - Application
 - UNG ROTC Grant Application
 - Application must be completed each year for which funding is sought
 - Award
 - Award amount is cost of attendance minus non-repayable scholarship or grant awards received by the student
 - \$750 for fall semester and \$750 for spring semester

**University of North Georgia
ROTC Grant for Future Officers**

University of North Georgia ROTC Grant for Future Officers

- Grant to full-time students at UNG who participate in the ROTC program student, must sign contract to accept, upon graduation, a commission as an officer in the Army National Guard or another branch of the U.S. military
 - Application
 - UNG ROTC Grant for Future Officers Application
 - Application must be completed each year for which funding is sought
 - Award
 - Award amount is cost of attendance minus non-repayable scholarship or grant awards received by the student
 - Future officers award amounts \$2,000 for fall semester and \$2,000 for spring semester; ineligible for third term

Legislation FY 2016

- O.C.G.A. §20-3-16 (c) gives GSFC the authority to recover moneys owed without judicial action
 - A person in default on a service cancelable loan or SAL or who owes a refund on a scholarship or grant program may be subject to
 - Garnishment of pay
 - Loss of a professional license
 - Offset of lottery winnings, and/or
 - Offset of a state tax refund
- GSFC will notify the borrower/student of the default or refund due and the intent to proceed with any of the remedies
- A 60-day notice to make the loan current or to pay the refund due will be given
- Student may become eligible after resolving default or making repayment

Invoicing and Reconciliation

FY 2019 Invoicing

- Term Invoicing Deadline

- Included in the Dear Colleague Letter 2019-01

Term	All State Scholarship and Grant Invoicing Deadline Dates	Year End Deadline to Request an Extension for any Program
Summer	October 26, 2018	June 8, 2019
Fall	February 15, 2019	June 8, 2019
Winter	April 19, 2019	June 8, 2019
Spring	June 8, 2019	June 8, 2019

- July 15 – Year-End Reconciliation
- August 15 – Return of Funds Deadline
 - Note If July 15 or August 15 falls on a Saturday or Sunday, the deadline is automatically the following Monday
- Upcoming Plans – Additional requirements for Invoices, Term and Year-End Reconciliation based on CHECS statuses

DCLs, WEBSITES AND UPDATES

- GSFC.georgia.gov
 - Dear Colleague Letters and Updates since FY 2014
 - Program Regulations since FY 2012
 - Award Charts for HOPE & Zell Miller Scholarship & Grant since FY 2012
 - Award Charts on gsfc.georgia.gov and Award Amounts on GAfutures updated
 - FY 2019 STEM Approved Course List on GAfutures and SURFER in Excel format
 - Student Access Loan application for 2018-19 scheduled to open June 6
 - No change to the application procedure

Contact Student Aid Services

Mendi C. Morrow

mendim@gsfc.org

770.724.9062

Additional Contacts

Program eligibility requirements

Programadmin@gsfc.org

Invoicing and disbursements for all programs

OandD@gsfc.org

Dual Enrollment requirements/application assistance

Dualenrollment@gsfc.org

SAL email for Financial Aid Professionals

salsfap@gsfc.org

SAL email for SAL applicants and borrowers

salprogram@gsfc.org

Borrower account & payment website

www.pathways2gsfa.org

Loan Servicing Dept.

888-414-2692

Our Mission

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