

<b>INTERNAL SUGGESTIONS (All Regulations)</b>		
<b>Type</b>	<b>Change</b>	<b>Revised Wording</b>
New	<p>Distinguished the resolution of default status for Federal loans from GA loans and define the process for resolving GA loans.</p> <p>This change is consistent with an identical external suggestion.</p>	<p><b>104.6. Defaulted Loan or Refund Due.</b></p> <p>2. A student’s <u>federal</u> default status can be resolved in one of <u>five</u> ways:</p> <ul style="list-style-type: none"> <li>a. Completing an acceptable rehabilitation plan;</li> <li>b. Having the loan repurchased by the original lender and the default status reversed;</li> <li>c. Consolidating the loan out of a default status; <del>or</del></li> <li>d. Receiving an approved Title IV debt settlement, to include a compromised settlement; <u>or</u></li> <li>e. <u>Making monthly payments over a specified period agreed upon with the lender of the Student’s federal loan; each payment must be on time and voluntary to be in a satisfactory repayment plan.</u></li> </ul> <p>3. A student’s State of Georgia refund-due status can be resolved by:</p> <ul style="list-style-type: none"> <li>a. Paying the refund due to the Eligible Postsecondary Institution at which the over-award occurred. The Eligible Postsecondary Institution will then forward the payment to GSFA.</li> </ul> <p>4. <u>A student’s default status on a State of Georgia loan can be resolved by:</u></p> <ul style="list-style-type: none"> <li>a. <u>Paying off the defaulted loan in full.</u></li> </ul> <p>5. If such student has repaid the defaulted loan or refund due in full, or resolved the default status, then he or she may be eligible to receive state scholarship or grant funds beginning with the school term in which repayment was made in full but not retroactively for previous school terms.</p>

<b>INTERNAL SUGGESTIONS (Definitions)</b>		
<b>Type</b>	<b>Change</b>	<b>Revised Wording</b>
Revision	Included "Legal Guardian" in list of Immediate Family members whose death or serious illness qualifies a student for an exception.	<b>"Immediate Family"</b> means the Parent, <u>Legal Guardian</u> or Spouse, Child or sibling of a student.  <b>"Legal Guardian"</b> means a person who has the legal authority to care for the personal and property interests of another person.
Clarification	Added definition of "Attempted Hours Checkpoint" to be consistent with current defined terms, which include "End of Spring Checkpoint" and "Three Term Checkpoint".	<b>"Attempted-Hours Checkpoint"</b> means the Postsecondary Cumulative Grade Point Average Checkpoint which occurs at the end of the term in which the student has attempted 30, 60 and 90 semester or 45, 90 and 135 quarter hours for continued HOPE Scholarship or Zell Miller Scholarship eligibility.
Clarification	Added definitions for "Default", and "Delinquency"	<b>"Default"</b> means the Borrower has failed to meet the repayment obligation as stated in the regulations or promissory note.  <b>"Delinquency"</b> means a Borrower who has failed to make a required payment within 30 calendar days of the due date.
Clarification <i>New Section</i>	Added definition of "Post Baccalaureate Coursework"	<b>"Post Baccalaureate Coursework"</b> means coursework used to prepare students, who have previously obtained a Bachelor's Degree, for Graduate or Professional school for a different career or profession. Such programs are not considered traditional Degree seeking Undergraduate nor Graduate programs of education.
New	Added definition of "REACH Connections Scholar"	<b>"REACH Connections Scholar"</b> means a REACH Scholar who is chosen in coordination with the Georgia Division of Family and Children Services. These students are subject to the same regulations as all other REACH students unless they are specifically exempted.

<b>INTERNAL SUGGESTIONS (HOPE Public /Private, HOPE Grant, Zell Miller Scholarship, and Zell Miller Grant)</b>			
<b>Location</b>	<b>Type</b>	<b>Change</b>	<b>Revised Wording</b>
HOPE Pub. 105.4(4) HOPE Pvt. 205.4(4) HOPE Grant 306.3(2) Zell Grant 3008.1 (6)	Clarification <i>New Section</i>	Clarified that HOPE/Zell payments will not be made retroactively prior to the students' petition date.	<b>First-Tier Academic Requirements: Retroactive Eligibility</b>  4. <u>Funds will not be paid retroactively for coursework taken prior to a student's petition to receive a diploma pursuant to O.C.G.A. 20-2-281.1.</u>

<b>LEGISLATIVE COMPLIANCE: HB 801 (HOPE Public /Private, and Zell Miller Scholarship)</b>	
<b>Location</b>	<b>Revised Wording</b>
HOPE Pub. 105.2(4)(b) HOPE Pvt. 205.2(4)(b) Zell Schol. 4005.2(4)(b)	b. Advanced science, such as chemistry, physics, biology II, <u>and certain computer science courses</u> taken at the high school <u>level</u> , or an equivalent or higher course taken for degree level credit at an Eligible Postsecondary Institution;

LEGISLATIVE COMPLIANCE: HB 798 (HOPE Public /Private)	
Location	Revised Wording
HOPE Pub. 105.5 HOPE Pvt. 205.5	<p><b>105.5. First-Tier Academic Requirements: <del>80th</del> 75<sup>th</sup> Percentile Eligibility.</b></p> <p>1. A student who earned at least a <del>eightieth</del> 75<sup>th</sup> percentile score from a single National Administration of a standardized college admission test, such as the Scholastic Aptitude Test (SAT) or the American College Test (ACT), as compared to the national composite for the academic year in which the student earned the score, meets the academic requirements of HOPE Scholarship at the First-Tier, if such student:</p>

INTERNAL SUGGESTIONS (HOPE Grant)			
Location	Type	Change	Revised Wording
HOPE Grant New Section 308.1.(5)	Clarification <i>New Section</i>	Clarified that where the tuition rate is below the rate paid for standard undergraduate tuition under HOPE, the payment shall not exceed the standard undergraduate tuition rate.	<p><b>308.1. Tuition Awards.</b></p> <p>3. <u>Where the actual tuition for a course is less than the HOPE Award Rate, the amount of the HOPE Award paid to the institution shall not exceed the actual tuition charged.</u></p>

LEGISLATIVE COMPLIANCE: HB 798 ( <i>Zell Scholarship</i> )	
Location	Revised Wording
Zell Schol. 4005.3	<p><b>4005.3. First-Tier Academic Requirements.</b></p> <p>2. Beginning with .....</p> <p>c. <u>Complete a Home Study Program or graduate from a high school that is not an Eligible High School; and</u></p> <p>i. <u>Earn a composite scale score in the ninety-third percentile or higher on a single administration of the ACT by the time of high school graduation or home study completion; or</u></p> <p>ii. <u>Earn a total score in the ninety-third percentile or higher on the combined critical reading and math portions on a single National Administration of the SAT by the time of high school graduation or home study completion. Points earned in the Essay portion shall not be included in any calculation of a Student's score.</u></p>

<b>INTERNAL SUGGESTIONS (Pub. Safety Memorial Grant)</b>			
<b>Location</b>	<b>Type</b>	<b>Change</b>	<b>Revised Wording</b>
Pub. Saf. Gnt. <i>New Section</i> 1207.1(5)	Clarification <i>New Section</i>	Internal Suggestion	5. <u>GSFA shall review the completed application and all supporting documentation to verify and determine the applicant's eligibility and award. GSFA will notify the applicant and the Eligible Postsecondary Institution of the determination.</u>

<b>LEGISLATIVE COMPLIANCE: HB 54 (Definitions)</b>	
<b>Location</b>	<b>Revised Wording</b>
Definitions 6703 (pg.25)	<b>"Public Safety Officer"</b> means a Law Enforcement Officer, Firefighter, Emergency Medical Technician, <u>Paramedic, Highway Emergency Response Operator of the Department of Transportation</u> , or Prison Guard employed by the State of Georgia or other Public Employer thereof.

INTERNAL SUGGESTIONS (SAL)			
Location	Type	Change	Revised Wording
SAL 5110.6	Clarification	Clarified circumstances that give rise to a student obligation to make a KIT payment and the scope of payments required.	<p><b>5110. Keep In Touch Payment Requirement While Enrolled in School.</b></p> <p>1. Borrowers are required to make monthly Keep In Touch (KIT) payments while Enrolled at least Half-Time (six or more credit hours) and for each month during the Grace Period. <u>Borrowers may pay more than the standard KIT payment due each month. The payment due date would be advanced based on the number of months satisfied by the borrower’s payment.</u></p> <p>6. <u>Borrowers are required to make KIT payments while on an approved in-school deferment.</u></p>

INTERNAL SUGGESTIONS (SAL, SEE, MSEE, GNG SCL)		
Type	Change	Revised Wording
Clarification	Internal Suggestion to render definition and determination of “Total and Permanent Disability” consistent with Federal procedures.	<p><b>3614.6. Cancellation of Repayment Obligation.</b></p> <p>1. GSFA shall cancel a Borrower’s Repayment obligation if it determines:</p> <ul style="list-style-type: none"> <li>a. On the basis of a death certificate, or other evidence acceptable to GSFA, that the Borrower is deceased; or</li> <li>b. <u>That the Borrower possesses a Total and Permanent Disability. In order to be relieved of a monetary or service obligation to GSFC/GSFA, a Borrower must affirm the presence of a Total and Permanent Disability in one of the following ways:</u> <ul style="list-style-type: none"> <li>i. <u>If the Borrower is a veteran, submit documentation from the U.S. Department of Veterans Affairs (VA) showing that the VA has determined that the Borrower is unemployable due to a service-connected disability; or</u></li> <li>ii. <u>If the Borrower is receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits, the Borrower can submit a Social Security Administration (SSA) notice of award for SSDI or SSI benefits stating that the Borrower’s next scheduled disability review will be within five to seven years from the date of the Borrower’s most recent SSA disability determination; or</u></li> </ul> </li> </ul>



**Summary of Changes 2016-17  
Student Access Loans (SAL)**

		<ul style="list-style-type: none"> <li>iii. <u>The Borrower can submit certification from a physician that he or she is totally and permanently disabled. The physician must certify that the Borrower is unable to engage in any substantial gainful activity by reason of a medically determinable physical or mental impairment that:</u> <ul style="list-style-type: none"> <li>(1) <u>Can be expected to result in death; or</u></li> <li>(2) <u>Has lasted for a continuous period of not less than 60 months; or</u></li> <li>(3) <u>Can be expected to last for a continuous period of not less than 60 months.</u></li> </ul> </li> <li>iv. <u>The Borrower's condition or illness must not have existed at the time the loans were made, unless the condition has substantially deteriorated so that the borrower is now Totally and Permanently Disabled.</u></li> </ul> <p>2. A Borrower of a previous Student Access Loan Program <u>that receives a discharge</u> due to Total and Permanent Disability is not eligible to receive <u>future state loans unless:</u></p> <ul style="list-style-type: none"> <li>a. <u>The Borrower produces to GSFA an affidavit from a qualified physician which certifies that the Borrower is now able to engage in substantial gainful activity; and</u></li> <li>b. <u>The Borrower signs a statement acknowledging that a new loan cannot be discharged in the future on the basis of any injury or illness present at the time the new loan is made unless the condition substantially deteriorates so that he is again totally and permanently disabled.</u></li> </ul>
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INTERNAL SUGGESTIONS (MOWR)			
Location	Type	Change	Revised Wording
MOWR	Revision	Revised Application deadlines.	<ol style="list-style-type: none"> <li>1. <u>The MOWR application (online or paper) must be completed by the student, the participating Eligible High School or Home Study program and the participating Eligible Postsecondary Institution and submitted to GSFA on or before the last day of the school term (semester or quarter) or the student's withdrawal date, whichever occurs first, in order to be paid for that school term.</u> <ol style="list-style-type: none"> <li>a. <u>The last day of the school term is the last day of classes or exams for the Eligible Postsecondary Institution, whichever occurs later.</u></li> <li>b. <u>Supplemental documentation required by the Eligible Postsecondary Institution or GSFA to support or verify a student's application information may be submitted after the deadline without jeopardizing the student's eligibility.</u></li> </ol> </li> <li>2. <u>Participating Eligible High Schools, Home Study programs and Eligible Postsecondary Institutions may set earlier deadline dates for each school term to meet institutional requirements.</u></li> </ol>
MOWR 1604.1	Clarification		<p><b><u>1604. General Eligibility Requirements.</u></b> <b><u>1604.1. General Eligibility.</u></b></p> <ol style="list-style-type: none"> <li>1. A student must be <del>a entering</del> <u>entering</u> 9th, 10th, 11th or 12th grade <u>student</u> at an Eligible High School.             <ol style="list-style-type: none"> <li>a. <u>9<sup>th</sup> Grade officially begins the Fall of the student's 9<sup>th</sup> grade year.</u></li> </ol> </li> <li>2. An Eligible High School is any private or public secondary educational institution within the State of Georgia and any Home Study program operated pursuant to O.C.G.A. §20-2-690.</li> </ol>

The GNG SCL regulations have been thoroughly revised in order to update the sections for the program's revival. The primary purpose of the revisions is to render the format and language of GNG SCL consistent with other regulatory sections. In addition, the new regulation makes clear that the GNG recipients may also receive the HOPE Scholarship or Grant.

<b>INTERNAL SUGGESTIONS (REACH)</b>		
<b>Location</b>	<b>Type</b>	<b>Revised Wording</b>
REACH 5204.3.1	Revision	<p><b>5204.3. REACH Scholar Selection Preferences</b></p> <ol style="list-style-type: none"> <li>1. School systems selected to participate in the REACH Program must agree to:               <ol style="list-style-type: none"> <li>c. <u>Comply with REACH/GSFA's stated mentoring standards as set forth in the REACH Term Agreement, regulations, and other communications from GSFA...</u></li> <li>h. Submit semester reports to GSFA providing academic, attendance, and behavior data about each REACH Scholar <u>and all mentoring and academic coaching activities through the means prescribed by GSFA</u>; immediately notify REACH staff when any event occurs which might deem the Scholar ineligible to continue as a REACH Scholar;</li> </ol> </li> </ol>
REACH 5206.1.3.	Revision/ New	<p><b>5206. Continuing Eligibility During Middle School and High School.</b></p> <p><b>5206.1. General Requirements.</b></p> <ol style="list-style-type: none"> <li>3. If a REACH Scholar transfers out of a Participating School System in the 8<sup>th</sup>, 9<sup>th</sup>, 10<sup>th</sup>, or 11<sup>th</sup> grade into a school system that is not participating in REACH, the Scholar will be deemed ineligible to continue as a REACH Scholar. <u>This provision does not apply to REACH Connections Scholars. REACH Connections scholars continue to participate in the program without regard to whether they attend school in a Participating School System so long as all of the program requirements are met. In such instances, GSFA will coordinate with the student and his or her new school system.</u></li> </ol>
REACH 5206.2.- 5206.5.	Revision/ New	<p><b>5206.2. Academic Requirements.</b></p> <ol style="list-style-type: none"> <li>1. A middle school REACH Scholar must maintain a Cumulative Grade Point Average of at least 2.5 or better <u>as calculated by the School System.</u> <ol style="list-style-type: none"> <li>a. <u>A REACH Scholar will be placed on probation for one semester if he/she falls below a 2.5 Grade Point Average. While on probation, the Scholar is subject to additional academic coaching sessions as determined by the School System and REACH and may be removed from the program if he/she is unable to return his/her Grade Point Average to 2.5 or higher.</u></li> </ol> </li> <li>2. A high school REACH Scholar must maintain a Cumulative Grade Point Average of at least 2.5 <u>as calculated by GSFA/GSFC in the same manner as the high school grade point average for initial HOPE Scholarship eligibility.</u></li> </ol>

**Summary of Changes 2016-17**  
**REACH**

		<p>a. <u>A REACH Scholar will be placed on probation for one semester if he/she falls below a 2.5 Grade Point Average. While on probation, the Scholar is subject to additional academic coaching sessions as determined by the School System and REACH and may be removed from the program if he/she is unable to return his/her Grade Point Average to 2.5 or higher.</u></p> <p>b. <u>Participating School Systems must transmit each REACH Scholar’s transcript data to GSFA/GSFC through the HOPE GPA Progress Report Process each semester.</u></p> <p><b>5206.3. Attendance Requirements.</b></p> <p>1. <u>REACH Scholars must adhere to the Participating School System’s stated attendance policy and attend classes regularly. A REACH Scholar will be placed on probation for one semester after reaching five or more combined excused and/or unexcused absences in one term. While on probation, the Scholar may be removed from the program if he/she has any additional unexcused absences or three or more excused absences.</u></p>
<p>REACH 5206.2.- 5206.5.</p>	<p>Revision/ New</p>	<p><b>5206.4. Discipline and Behavior Requirements.</b></p> <p>1. <u>REACH Scholars must adhere to the Participating School System’s stated disciplinary policy. A REACH Scholar will be placed on probation for one semester if he/she receives more than one in-school suspension per semester or immediately upon an out-of-school suspension. While on probation, the Scholar may be removed from the program if he/she has an additional suspension (either in-school or out-of-school).</u></p> <p><b>5206.5. Mentoring and Academic Coaching Requirements.</b></p> <p>1. <u>A REACH Scholar is required to meet with his or her assigned mentor once a week or a minimum of eight times per semester. A REACH Scholar is required to meet with his or her assigned Academic Coach a minimum of once a month or four times a semester. A REACH Scholar is expected to meet with his or her assigned mentor twice a month during the Academic Year. A REACH Scholar is required to meet with his or her assigned Academic Coach once every month during the Academic Year.</u></p>
<p>REACH New Section 5208.1.(f)</p>	<p>New</p>	<p><b>5208. Funding Requirements.</b></p> <p><b>5208.1. Participating School System Financial Commitment.</b></p> <p>f. <u>The Participating School System of a REACH Connections Scholar is not required to provide local funds for those REACH Connections students.</u></p>