

State Programs

DEFINITIONS – 6700.

2025 - 2026 Award Year



Effective Date – July 1, 2025



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6702. State Programs Definitions Overview.

The State Programs Definitions document is derived from definitions of the State of Georgia Programs administered by the Georgia Student Finance Authority (GSFA) and the Georgia Student Finance Commission (GSFC). Terms which apply to a limited number of programs contain a reference to that program(s). Individual Program Regulations may be found at: <https://gsfc.georgia.gov/regulations>

6703. Definitions.

A

“Ability to Pay” means the ratio of the applicants’ total outstanding loan debt to the applicants’ salary, adjusted for the Metropolitan Statistical Area.

“Academic Coach” (REACH only) means the individual who is charged with monitoring the Scholar’s academic progress and REACH Program commitments.

“Academic Excellence” refers to an Applicant’s minimum high school scholastic achievement criterion for the Georgia Military College State Service Scholarship or the University of North Georgia Military Scholarship.

“Academic Year” means a period of time, typically eight or nine months, during which a Full-Time student is expected to complete the equivalent of two semesters or three quarters of postsecondary coursework.

“Academically Eligible” means a student meets the GPA, credit, or test score requirements to receive funding per the specific state program’s regulations. Additionally, a student must meet the postsecondary institutions Satisfactory Academic Progress (SAP) requirement as defined by the institution at which the student is enrolled.

“Accelerated Career Diploma” means GaDOE’s high school graduation option in which a student pursues a high school diploma option at the same time pursuing an Associate of Applied Science, or a technical Diploma or two (2) technical Certificates of credit in career pathway, in accordance with O.C.G.A. §20-2-149.2.

“Acceptable Documentation” means an official document from the Georgia National Guard or United States Military Reserves certifying a Georgia National Guard Member’s or United States Military Reservist’s Deployed Date and location of deployment. An example of Acceptable Documentation is a letter signed by a Georgia National Guard Member’s or United States Military Reservist’s Commanding Officer that indicates the Georgia National Guard Member’s or United States Military Reservist’s Deployed Date and location of deployment.

“Accredited High School Program” means a program of study, resulting in a high school diploma and transcript at a secondary educational institution meeting the definition of an Eligible High School, completed by a student who would otherwise be considered a Home Study student.

NEW

“Act of Violence” means any intentional behavior that causes or attempts to cause physical harm or injury to another person or group of people.

“Administrative Review” means a review by GSFC staff of an eligibility determination made by an Eligible Postsecondary Institution or by GSFC to determine if a program rule, policy, or regulation was applied correctly in a student’s specific case.

“Administrative Review” (REACH only) means a review by GSFC staff of an eligibility determination made by an Eligible Middle School, Eligible High School, and/or Eligible Postsecondary Institution or by GSFC to determine if a REACH Graduation Program rule, policy, or regulation was applied correctly in a student’s specific case.

“Advanced Placement” or “AP” means a nationwide program and testing service that offers high school students the opportunity to receive credit from a postsecondary institution for standardized coursework taken while in high school.

“Aggregate Loan Limit” means the total amount a borrower may borrow from the particular loan program over the allowed number of years.

“Annual Percentage Rate” or “APR” means the cost of the Borrower’s credit on a yearly basis expressed as a percentage. APR includes the Interest Rate and other fees associated with the cost of obtaining the loan.

“Applicant” means a student who has applied to a Legislator for the Georgia Military College State Service Scholarship or the person who completes an application for the Student Access Loan Programs.

“Application” means the document, electronic or hardcopy, which must be completed by a student to request consideration for funding from a program. (See specific program “Student Application Requirements” section).

“Application Deadline” means the last day of the open application cycle period as designated by GSFA.

“Application Deadline Date” means the last date on which a student may file an application for a state program.

“Approved STEM Weighted Courses” means science, technology, engineering and mathematics (STEM) courses approved by the STEM Weighted Course Council for an additional weight of 0.5 to be given to grades of B, C and D. The courses are degree level and required for degrees leading to high demand STEM-related career fields in Georgia, as identified and approved by the Council.

“Associate’s Degree” means a two-year Degree conferred on students by a postsecondary institution upon completion of an Undergraduate program of study in an academic discipline or major. Associate Degrees typically require a student to earn at least 60 semester or 90 quarter credit hours.

“Attempted-Hours” means Degree credit hours that are used to determine when the Postsecondary Cumulative Grade Point Average must be checked for HOPE Scholarship or Zell Miller Scholarship eligibility, and to determine when a student has reached his or her Attempted-Hours limit for the HOPE Scholarship or Zell Miller Scholarship Programs, as set forth in regulations 105.14, 205.13 or 4005.13, as applicable.

“Attempted Hours (Hourly) Checkpoint” 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, Zell Miller Scholarship, or REACH Scholarship eligibility.

“Audit” means the act of a student attending a course for personal development, with the understanding and agreement of his or her postsecondary institution that no credit hours or grade will be earned for that course.

“Authority” means the Georgia Student Finance Authority (GSFA), the agency responsible for administering certain postsecondary educational student financial aid programs offered by the State of Georgia, and other programs for which funds may be appropriated or assigned to it by the state legislature, or from other sources, from time to time.

“Award Year” means three consecutive semesters or four consecutive quarters, beginning with the summer term and ending with the spring term, or the Non-Standard Term equivalent, or the Non-Term equivalent.

B

“Baccalaureate Degree” or “Bachelor’s Degree” means a four-year Degree conferred on students by a postsecondary institution upon completion of an Undergraduate program of study in an academic discipline or major. Baccalaureate (Bachelor’s) Degrees typically require a student to earn at least 120 semester or 180 quarter credit hours. Notwithstanding the foregoing, if a Degree is from a foreign institution, and the student can provide documentation to the Eligible Postsecondary Institution to show that the Degree is not equivalent to a Baccalaureate Degree, then the student can be considered by the Eligible Postsecondary Institution to not have a Baccalaureate Degree.

“Board” means Board of Commissioners, the governing body of the Georgia Student Finance Commission and the Georgia Student Finance Authority.

“Board of Regents” or “BOR” means the governing body of the University System of Georgia.

“Borrower” means a person who has a loan from GSFA or who owes a refund to GSFA or GSFC due to a loan in default or due to receiving a scholarship or grant award for which he or she was ineligible for at the time of disbursement.

C

“Cancellation” means the release of the borrower’s obligation to repay all or a designated portion of principal and interest on a student loan. May also be referred to as Discharge or Forgiveness.

“Carnegie Unit” means one unit of high school credit for a minimum of 150 clock hours of instruction.

“Certificate” means an academic credential granted by a postsecondary institution indicating satisfactory completion of training by a student in an Undergraduate program of study which is not a Diploma program of study, an Associate’s Degree, Baccalaureate Degree, Graduate Degree or Continuing Education. A Certificate program of study typically requires fewer credit hours than a Diploma program of study.

“Checkpoint” means the end of a term at which a student’s Postsecondary Cumulative Grade Point Average must be calculated to determine the student’s continued HOPE Scholarship, HOPE Grant, Zell Miller Scholarship, Zell Miller Grant eligibility, or REACH Scholarship.

“Child” (HERO Only) means the son or daughter of a Parent who is or was a qualifying member of the Georgia National Guard or United States Military Reserves. Such son or daughter must have been born, adopted, or legal custody must have been granted prior to the Qualifying Term of Service, or within nine months of the beginning of the Qualifying Term of Service, and was 25 years of age or younger at the time of the Qualifying Term of Service.

“Combined Paid-Hours” means the total number of Paid-Hours a student has accumulated as a result of payment from any combination of the HOPE Scholarship Program, the HOPE Grant Program, the Zell Miller Scholarship Program and the Zell Miller Grant Program. Combined Paid-Hours also includes Paid-Hours a student has accumulated as a result of payment from the Accel Program prior to July 1, 2011.

“Commission” means the Georgia Student Finance Commission (GSFC), the agency responsible for administering certain postsecondary educational student financial aid programs offered by the State of Georgia, and other programs for which funds may be appropriated or assigned to it by the state legislature, or from other sources, from time to time.

“Compliance Review” means an assessment by GSFC of an Eligible Postsecondary Institution by evaluating the Eligible Postsecondary Institution’s compliance with the regulations governing programs administered by GSFC, in accordance with GSFC’s *Compliance Review Process and Procedures* document.

“Continuing Education” means postsecondary courses designed for personal development, or an extension of the traditional on-campus learning process and does not lead to credit toward a postsecondary Certificate, Diploma, or Degree.

“Continuously Enrolled” means a student is making academic progress toward completion of a program of study at a postsecondary institution, and such student is without a break in Enrollment of more than one consecutive semester or quarter.

“Cooperative Learning Coursework” means a course in which a student is Enrolled and for which academic credit is awarded based on structured job experience.

“Core” means coursework in English, mathematics, science, social studies or foreign language that is required by the Georgia Department of Education to satisfy Georgia high school graduation requirements.

“Cost of Attendance” or “COA” means the estimated expenses, both direct and indirect, which may be incurred by a student and the student’s family to finance the cost of receiving a postsecondary education. These expenses may include Tuition, fees, room, meals, books, supplies, transportation, and personal expenses as determined by the student’s postsecondary institution and as defined by Federal Title IV Programs Regulations.

“Course Related Fees or Supplies” (Dual Enrollment only) means fees or supply items required for participation in a specific course and all students Enrolled in the specific course are required to purchase or pay a fee for such items. Course Related Fees or Supplies may include the following: lab fees, materials, supplies, tools, equipment. Course Related Fees or Supplies do not include books.

“Course Directory” means a document produced and updated annually by the Georgia Department of Education of Eligible High School Courses that can be substituted with Degree courses and applied toward high school graduation requirements for Dual Credit Enrollment students.

D

“Default” means the Borrower has failed to meet the repayment obligation as stated in the regulations or promissory note.

“Deferment” means a period of time approved by GSFA during repayment in which the Borrower, upon meeting certain conditions, is not required to make payments on the loan and during which time interest does not accrue on the outstanding principal balance of the loan.

“Degree” means an Associate Degree or Baccalaureate Degree conferred on students by a postsecondary institution upon completion of an Undergraduate program of study in an academic discipline or major.

“Delinquency” means a Borrower who has failed to make a required payment within 30 calendar days of the due date.

“Dependent Child” or “Dependent Student” means an individual under the age of 24 who receives financial support from a Parent whose most recent federal or state income tax return lists the individual as a dependent.

“Deployed Date” means the date on which a Georgia National Guard Member or United States Military Reservist arrived on duty or continued to be on duty in a location or locations outside of the United States and its territories designated by the United States Department of Defense as a combat zone. The Georgia National Guard Member or United States Military Reservist must document his or her deployed date by providing Acceptable Documentation.

“Diploma” means an academic credential granted by a postsecondary institution indicating satisfactory completion of training by a student in an Undergraduate program of study which is not a Certificate program of study, an Associate’s Degree, Baccalaureate Degree or Graduate Degree. A Diploma program of study typically requires more credit hours than a Certificate program of study.

“Direct Costs” means educational costs that are institutional charges incurred by the student and must be paid directly to the postsecondary institution. Educational costs considered direct costs vary at institutions, but may include, but is not limited to, tuition and fees (mandatory and/or course related), books and supplies, room and board, meal plans, etc. The charges or fines incurred due to actions by a student such as parking tickets, library fines, or late fees are not considered direct educational costs.

“Disbursed” means the Eligible Postsecondary Institution has credited the student’s account, issued or made available to the student a check, or directly deposited the funds in the student’s personal account.

“Distance Learning” means coursework offered through technology to deliver instruction to students who are physically separated from the instructor. It may include courses offered through audio/computer conferencing, and the internet.

“District” means one of the fourteen geographic divisions of the State of Georgia for representation in the United States House of Representatives.

“Domicile” means a person’s present, permanent home to which that individual returns following periods of temporary absence. Domicile, once established, shall not be affected by mere transient or temporary physical presence in another state. No individual may have more than one Domicile even though an individual may maintain more than one Residence. Temporary accommodations do not constitute the establishment of one’s Domicile. To acquire Domicile, an individual must demonstrate intent to remain permanently or indefinitely.

“Dual Credit Enrollment” means an arrangement whereby a high school student is Enrolled in postsecondary coursework with a postsecondary institution and earning postsecondary credit hours while continuing to pursue a high school diploma, and the student’s high school has agreed to accept the postsecondary coursework toward the student’s high school graduation requirements.

E

“Early Admissions” means an act whereby a student, who has not yet graduated from high school, is fully admitted, Enrolled, and classified as a Full-Time Undergraduate student in a Matriculated status at a postsecondary institution and is pursuing an Associate Degree or Baccalaureate Degree.

“Eligible High School” means any private or public secondary educational institution authorized to grant high school diplomas and is accredited by one or more of the

accrediting agencies listed below. A student is determined a graduate from an Eligible High School if such institution met all criteria for eligibility pursuant to this definition on the date of the student's graduation.

If the institution is **located within the state of Georgia**, it must be accredited by:

- Cognia, formerly Southern Association of Colleges and Schools,
- Georgia Accrediting Commission,
- Georgia Association of Christian Schools,
- Association of Christian Schools International,
- Georgia Private School Accreditation Council,
- Southern Association of Independent Schools, or
- Georgia Independent School Association.

If the institution is **not located in the State of Georgia**, it must be accredited by:

- Cognia, formerly Southern Association of Colleges and Schools,
- New England Association of Schools and Colleges,
- Middle States Association of Colleges and Schools,
- North Central Association of Colleges and Schools,
- Northwest Accreditation Commission,
- Western Association of Schools and Colleges,
- Alabama Independent School Association or
- Southern Association of Independent Schools.

“Eligible High School” (Dual Enrollment only) means any public or private secondary educational institution, located within the State of Georgia and Home Study programs operated pursuant to O.C.G.A. §20-2-690.

“Eligible Participating High School” (REACH only) means any public secondary educational institution located within the State of Georgia authorized to grant high school diplomas and is, or within the last two years has been, accredited by the Cognia, formerly Southern Association of Colleges and Schools.

“Eligible High School Courses” (Dual Enrollment only) means curriculum of English, mathematics, science, social studies, foreign language, career, technical, agricultural or elective courses that could be used to satisfy graduation requirements and are identified in the Dual Enrollment Course Directory.

“Eligible Middle School” (REACH only) means any public secondary educational institution located within the State of Georgia authorized to educate students in the 6th through 8th grades and accredited by Cognia, formerly the Southern Association of Colleges and Schools. Any middle school not meeting the definition of an “Eligible Middle School” is considered to be an ineligible middle school.

“Eligible Non-Citizen” means a person who, in accordance with the Federal Title IV Programs Regulations, is a United States permanent resident with a permanent resident alien card (I-551); or a conditional permanent resident (I-551C); or the holder of an Arrival- Departure Record (I-94) from the Department of Homeland Security

showing any one of the following designations: “refugee,” “asylum granted,” “parolee” (I-94 confirms paroled for a minimum of one year and status has not expired); or “Cuban-Haitian entrant.” Victims of human trafficking, in accordance with the Victims of Trafficking and Violence Protection Act, may also be considered Eligible Non-Citizens. Persons with an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa are not Eligible Non- Citizens.

“Eligible Postsecondary Institution” means an institution that is:

- 1) A unit of the University System of Georgia; or
- 2) A branch of the Technical College System of Georgia; or
- 3) A private non-profit postsecondary institution located in Georgia that is authorized to participate in the Tuition Equalization Grant Program. The non-profit postsecondary institution must:
 - a. Not be owned and operated by a state other than Georgia; and
 - b. Not be an Undergraduate or Graduate Theology or Divinity school or college; and
 - c. Meet one of the following:
 - i. Be accredited or hold candidate status for accreditation by the Southern Association of Colleges and Schools or must have been previously accredited by the Southern Association of Colleges and Schools within the last seven years; or
 - ii. Within the past five (5) years, met the requirements, as a private proprietary institution as detailed in O.C.G.A. § 20-3-411(2)(B); or
- 4) A private proprietary (for profit) Baccalaureate Degree granting postsecondary institution located in Georgia that is eligible to participate in the Tuition Equalization Grant Program. The proprietary postsecondary institution must have met all requirements of this definition by January 1, 2021:
 - a. Be accredited by the Southern Association of Colleges and Schools; and
 - b. Not be an Undergraduate Bible or Graduate Theology or Divinity school or college; and
 - c. Admit as regular students only persons who have earned a high school diploma, a High School Equivalency diploma, or a Degree from an accredited postsecondary institution; and
 - d. Be eligible to participate in the federal Pell Grant Program; and
 - e. Be reviewed and approved for operation and for receipt of Tuition

Equalization Grant funds by the Georgia Nonpublic Postsecondary Education Commission; and

- f. Be domiciled and incorporated in the State of Georgia and have been in existence in Georgia for at least 10 years; and

Eligibility to participate in state aid programs as an approved institution is determined by GSFC solely based on O.C.G.A. § 20-3-411. If an institution believes it meets one of the above criteria, the institution may submit the *Application of Postsecondary Institution to Participate in Student Aid Programs* for eligibility determination by GSFC.

“Eligible Postsecondary Institution” (HERO only) means a unit of the University System of Georgia or a unit of the Technical College System of Georgia, or a private nonprofit postsecondary institution eligible to participate in Georgia’s HOPE Scholarship Program, in accordance with the provisions of O.C.G.A. §20-3-519, etseq.

“Eligible Postsecondary Institution” (HOPE Grant and Zell Miller Grant only) means an institution that is:

- 1) A unit of the University System of Georgia; or
- 2) A branch of the Technical College System of Georgia.

“Emergency Medical Technician” means a person employed by the State of Georgia or by a county, municipality, or other political subdivision of the State of Georgia whose principal duties are to assess an emergency patient’s health condition and perform certain medical procedures as needed until the patient can be transported to a hospital or other appropriate destination for advanced medical treatment.

“Employees of the Free Trade Area of the Americas” or “FTAA” means an individual or individuals, from one of the 34 countries in the western hemisphere, who are current members of an organization created to eliminate or reduce trade barriers among all foreign countries.

“Employment Verification Form” means the form submitted to the Authority to verify a student’s or applicant’s employment for a particular program.

“End-of-Spring Checkpoint” means a Checkpoint, taking place at the end of the Spring semester, Spring quarter, or equivalent. A HOPE Scholar must have at least a 3.00 Postsecondary Calculated Grade Point Average on a 4.00 scale or at which a Zell Miller Scholar must have at least a 3.30 Postsecondary Calculated Grade Point Average on a 4.00 scale, in order to be eligible for payment for the following term. A REACH Scholar must have at least a 2.0 Postsecondary Calculated Grade Point Average on a 4.0 scale to be eligible for payment for the following term.

“Engineering-Related Field” means any position for which the employer provides written certification that engineering skill, knowledge, and ability, as certified by the attainment of a Baccalaureate Degree in engineering, are preferred or required.

“Enroll,” “Enrolled,” or “Enrollment” means a student has completed the registration requirements, as defined by the postsecondary institution, except for payment of Tuition and fees.

“Enrolled-Hours” means the number of credit hours in which a student has Enrolled, and is anticipated to complete, during a term. Enrolled-Hours include all credit hours for which a student registers and attends, as reported on a student’s transcript by the postsecondary institution.

“Enrollment Verification Form” means the form submitted to the Authority to verify a student’s enrollment eligibility for a particular program.

“Exception” means a formal action by the Board to waive a specific program regulation for a student.

“Expected Financial Assistance” or “EFA” means the amount of financial aid awarded to students for use toward their Cost of Attendance at an Eligible Postsecondary Institution during an Award Year. Such aid includes federal, state, or institutional scholarships, grants or loans, private scholarships and grants and military or veterans’ educational benefits. EFA excludes Federal Work-Study (FWS).

F

“Factor Rate Percentage” means the percentage applied to the prior year’s tuition for each eligible USG and TCSG postsecondary institution as determined annually by GSFC. Factor Rate Percentage is rounded to the nearest two decimal points.

“FAFSA” means Free Application for Federal Student Aid, the paper or electronic form provided and processed by the United States Department of Education and used by students to apply for Federal Title IV Programs, institutional aid and some state aid programs.

“Federal Title IV Programs” means the student financial aid programs administered by the United States Department of Education that are authorized by Title IV of the Higher Education Act of 1965, as amended.

“Federal Title IV Programs Regulations” means federal regulations governing Title IV of the Higher Education Act of 1965, as amended.

“Financial Need” means the difference between the school’s Cost of Attendance and the student’s available resources.

“Firefighter” means a person employed or appointed by the State of Georgia or by any county or municipal fire department in Georgia whose duties include extinguishing fires or investigating cases of suspected arson.

“First Professional Degree Program” means a non-undergraduate program of study that: (1) accepts students after the completion of two or three years of postsecondary

study; (2) results in the award of a non-undergraduate degree; and (3) has been specifically approved by GSFC for inclusion as a First Professional Degree Program. Approved First Professional Degree Programs are: Doctor of Pharmacy Degree Programs, Masters of Health Science with a major in Occupational Therapy Programs, Doctor of Chiropractic Degree Programs, and RN-MSN Programs, offered by Eligible Postsecondary Institutions. Regardless of approval by GSFC as a First Professional Degree Program, no student is eligible to receive HOPE Scholarship payment once he or she has earned a Baccalaureate Degree.

“Fiscal Year” means the twelve (12) month period from July 1 through June 30.

“Fiscal Year End Reconciliation” means a final student-by-student reconciliation for a Fiscal Year conducted by Eligible Postsecondary Institutions with GSFA or GSFC.

“Forbearance” means a GSFA approved period of time, during which the Borrower, upon meeting certain conditions, is permitted to temporarily cease making payments on the loan based on extenuating circumstances. Interest accrues on the outstanding principal balance of the loan during a period of Forbearance and the Borrower is liable for such interest.

“Forgiveness” means the release of the Borrower’s obligation to repay all or a designated portion of principal and interest on a student loan.

“Four-Year Award” means a Military Scholarship award to an eligible student for four Award Years, with a four-year service obligation.

“Free or Reduced Lunch Program” means a program sponsored by the State of Georgia in accordance with O.C.G.A. §49-4-5, et seq., that provides low cost or free meals to children whose parents or guardians have an annual income that does not exceed set thresholds.

“Freshman” means a first-year postsecondary student who is fully admitted and Enrolled in a Matriculated status to seek a degree at an Eligible Postsecondary Institution and has earned less than 30 semester or 45 quarter credit hours.

“Full-Time” means Enrollment of at least 12 semester or 12 quarter credit hours of Undergraduate coursework during a term, at an Eligible Postsecondary Institution. Full-Time enrollment in Graduate programs is nine or more semester or the equivalent quarter credit hours during a term at an Eligible Postsecondary Institution.

“Full-Time” (TEG only) means Enrollment for the equivalent of at least 12 semester or quarter credit hours per term, for an Undergraduate student, or Enrollment for the equivalent of at least 10 semester or quarter credit hours as a Graduate student.

“Full-Time Employment” means employed by a state or local government entity and devotes 30 hours or more a week to said employer.

“Funding Cap” (Dual Enrollment only) means the maximum of 30 semester or 45 quarter hours for which a Georgia high school student may receive payment from the Dual Enrollment funding Program, effective Summer term 2020 (FY 2021). Students who received funding for 18 semester or 27 quarter or less hours, through Spring term 2020, are subject to the Funding Cap, effective Summer term 2020 (FY 2021). Students who received funding for 19 semester or 29 quarter hours or more hours, prior to Summer term 2020 (FY 2021), were granted an additional 12 semester or 18 quarter hours as their Funding Cap effective Summer term 2020 (FY 2021).

“Future First-Generation College Students” means an individual whose Parent(s) or guardian(s) have not attended a postsecondary institution, and whose Parent(s) or guardian(s) are not currently Enrolled at a postsecondary institution.

“Future Officers Grant” means the University of North Georgia ROTC Grant for Future Officers program.

G

“Georgia Army National Guard” means the civilian militia of the State of Georgia, in accordance with the O.C.G.A. §38-2-3, which is a branch of the United States Armed Forces with both federal and state government responsibilities.

“Georgia Military College” or “GMC” means the postsecondary institution, with its main campus located in Milledgeville, Georgia, which grants Associate Degrees with a focus on liberal arts and military science.

“Georgia National Guard” means the civilian militia of the State of Georgia, in accordance with O.C.G.A. §38-2-3, et seq., which is a branch of the United States Armed Forces with both federal and state government responsibilities.

“Georgia National Guard Member” means a civilian soldier currently serving in the organized militia of the Georgia Army National Guard or Georgia Air National Guard, in accordance with O.C.G.A. §38-2-3, et seq. The National Guard is a branch of the United States Armed Forces with both federal and state government responsibilities. Georgia National Guard forces are commanded by the governor through the state adjutant general and can be activated by the president of the United States to supplement the active-duty United States Armed Forces.

“Georgia Public School” means an employment site in Georgia, under the authority of a city or county school system Board of Education.

“Georgia Resident” or “Georgia Residency” means an individual or the status of such individual who is a United States citizen or Eligible Non-Citizen and meets the in-state Tuition requirements of the BOR or the governing body of the TCSG Eligible Postsecondary Institution he or she attends, as specified and limited by program regulations. For students attending private Eligible Postsecondary Institutions, meets the criteria of the *Georgia Residency Requirements for State Programs at Private Institutions Regulations*, as specified and limited by program regulations.

“Grace Period” (Service Cancellable Programs) means the specified months of time, immediately following when a borrower graduates or ceases to be Enrolled at least half time, when no payments are due on his or her loan obligation. Specifics are included in the borrower’s promissory note.

“Grade Eligibility Review” means an evaluation of student eligibility based on the student’s grades or calculated cumulative grade point average at the end of a grading period.

“Graduate” means a postsecondary program of study beyond the Baccalaureate Degree.

“GSFAPP” means the online Georgia Student Financial Aid Application, which is GSFA and GSFC’s web-based electronic application process by which students can apply for scholarship and grant programs administered by GSFA or GSFC.

H

“Half-Time” means Enrollment of at least six semester or six quarter credit hours, but not more than 11 semester or 11 quarter credit hours during a term at a postsecondary institution. Half-Time enrollment in Graduate programs is five to eight semester credit hours or the equivalent quarter credit hours during a term at an Eligible Postsecondary Institution.

“High School Calculated HOPE Grade Point Average (GPA)” means the calculation of grades earned in high school core course subjects, defined by the GaDOE as English, mathematics, science, social studies and foreign language, taken while enrolled in 9th through 12th grade, to determine initial academic eligibility for HOPE Scholarship or Zell Miller Scholarship. Other state programs may use the calculated HOPE GPA in determining eligibility.

“High School Equivalency Examination” means an examination a student who did not graduate high school may take to earn the equivalent of a high school diploma.

“High School Graduating Class” means a group of students receiving their high school diploma within a specific school year.

“Highway Emergency Response Operators” means a person employed by the Georgia Department of Transportation to respond to traffic incidents and to assist stranded motorists. Referred to as HEROs.

“Home Institution” means an Eligible Postsecondary Institution in which the student is Enrolled and is in a Matriculated status working toward a Degree, Diploma, or Certificate.

“Home Study” means an arrangement whereby a school-aged child is involved in a course of study in which instruction is carried out at the direction of the parent rather than in a traditional classroom setting and is governed by and operating in accordance with the requirements of O.C.G.A. § 20-2-690(c).

“HOPE Award Amount” means the HOPE Award Rate multiplied by the number of credit hours, up to a maximum of 15, in which an eligible student is Enrolled per semester or quarter.

“HOPE Award Rate” means the rate equal to the previous Academic Year standard undergraduate tuition multiplied by the Factor Rate Percentage. The hourly rate is multiplied by 15 for public Eligible Postsecondary Institutions and by 12 for private Eligible Postsecondary Institutions for the full-time award rate.

“HOPE Scholar” means a student who graduated from an Eligible High School as a member of the 1993 High School Graduating Class, or any High School Graduating Class, thereafter, meeting the academic requirements for the HOPE Scholarship.

“Host Institution” means a postsecondary institution a student is temporarily attending as a Transient student.

I

“Immediate Family” means the Parent, Legal Guardian, Spouse, Child, or sibling of a student.

“Incarcerated” means to be confined by competent public authority or under due legal process and is serving a criminal sentence in a federal, state, or local penitentiary, prison, jail, reformatory, work farm, half-way house, or similar correctional institution (whether operated by the government or a contractor) or is sentenced to home detention.

“Independent Student” means an individual who is not claimed as a “dependent” on the federal or state income tax returns of a Parent or Legal Guardian who has ceased to provide support and right to that individual’s care, custody, and earnings.

“In-State Tuition Classification” means a status granted to a student, in accordance with policies of the Board of Regents or the Technical College System of Georgia, who has been determined to be eligible to pay Tuition at the In-State Tuition Classification rate.

“Interest Rate” means the cost associated with borrowing funds under the program expressed as a percentage on an annual basis.

“International Baccalaureate” or “IB” means an international program and testing service that offers high school students the opportunity to receive postsecondary credit for standardized coursework taken while in high school.

“Invoicing Deadline Date” means a date set by GSFA and GSFC by which all invoices for state scholarship and grant programs must be submitted and approved for payment, for each term including the resolution of any reject.

“Invoicing Reject” means a condition or conditions that prevent an invoice submitted by an Eligible Postsecondary Institution from being fully processed and approved for payment.

J

“Joint Enrollment” means an arrangement whereby a high school student is Enrolled in postsecondary coursework with a postsecondary institution while continuing to pursue a high school diploma, and the high school has not agreed to accept the postsecondary coursework as credit toward the student’s high school graduation requirements.

L

“Learning Support” means remedial or developmental coursework required by the postsecondary institution or chosen by the student that does not count toward program requirements for the in a Diploma, Certificate or Degree the student is seeking program.

“Legal Guardian” means a person who has the legal authority to care for the personal and property interests of another person.

“Legislator” means a member of the Georgia General Assembly who is an incumbent of the State of Georgia House of Representatives or Senate at the time of the Applicant’s nomination for the State Service Scholarship.

“Loan Discharge” or **“Discharge”** means the release of the Borrower’s obligation to repay all or a designated portion of principal and interest on a student loan.

“Loan Funds” means the advance of monies to an eligible student, obligating the student to repay, either by service within the State of Georgia or by cash, with interest, to the State of Georgia.

“Loan Period” means the length of time disbursements may be made on an annual loan.

M

“Mandatory Fees” (Dual Enrollment and ACE Grant) means Non-Course Related Fees charged by an Eligible Postsecondary Institution to **all** students regardless of program of study, Enrolled courses or admission status. For example, Mandatory Fees may include the following: instructional support and technology fees, application and registration fees, deposits, student activity fees, student accident insurance, health fees, athletic fees and campus transportation fees.

“Mathematically Impossible” means a situation which assumes the student will make all “A’s” during the next term, earning at least 12 hours, but those grades do not provide enough Quality Points to allow the student to have a 3.00 Postsecondary Cumulative Grade Point Average.

“Matriculated” means a student is fully admitted and Enrolled at a postsecondary institution in an academic program of study leading to a Degree, Diploma, or Certificate.

“Military Personnel” means an active member of the United States Armed Forces, including members of the Army, Navy, Air Force, Marine Corps, and Coast Guard. Commissioned officers of the Public Health Service or the National Oceanic and Atmospheric Administration on active duty are also considered to be Military Personnel.

“Military Spouse” means an individual who is legally married to or is recognized, by the Armed Services of the United States, as the wife or husband of an active qualifying Military Personnel member.

N

“National or State/District Administration” means an administration of the Scholastic Aptitude Test (SAT) by the College Board or the American College Test (ACT) by ACT Inc., respectively, on one of the regularly scheduled test dates in the United States or internationally. An administration of the SAT through the College Board's *SAT On-Campus Program* or an administration of the *ACT Residual Test* is not considered to be a National Administration for purposes of these regulations.

“Nominee” means a student who has been officially nominated for a state program.

“Non-Course Related Fees” (Dual Enrollment and ACE Grant) means fees charged by an Eligible Postsecondary Institution to students regardless of Enrollment status and are not charged to every student. Non-Course Related Fees or Supplies do not include fees that are optional to a student such as parking fees, graduation fees etc. If an Eligible Postsecondary Institution charges these to all students, then the fees are considered Mandatory Fees. Room and board fees, charges or deposits, meal plans costs and charges or fines incurred due to actions by a student such as parking tickets, library fines, late fees or lost or damaged book charges are not included in Non-Course Related Fees.

“Non-Profit Organization” means an organization not conducted or maintained for profit, whose activities are legal, and which is exempt from federal income tax under section 501(c) of the Internal Revenue Code.

“Non-Standard Term” means a term where all coursework is expected to begin and end within a set period of time, but is not a semester, trimester, or quarter term. Non-Standard terms may be of unequal length within an Award Year.

“Non-Term” means a program of study measuring progress in clock hours, or a program of study measuring progress in credit hours, and which has courses that do not begin and end within a set period of time, courses that overlap, or sequential courses that do not begin and end within a term.

O

“One-Year Award” means a Military Scholarship award to an eligible student for one Award Year, with a one-year service obligation.

“Out-of-State Tuition Classification” means the status granted to a student, in accordance with the policies of the Board of Regents or the Technical College System of Georgia, who has been determined to be ineligible to pay Tuition at the In-State Tuition Classification rate.

“Out-of-State Tuition Waiver” means a waiver of the difference in Tuition paid by students with an Out-of-State Tuition Classification and those with an In-State Tuition Classification, in accordance with the policies of the BOR or TCSG.

“Outstanding Balance” means the amount remaining unpaid on an eligible educational loan.

P

“Paid-Hours” means the postsecondary credit hours attempted by a student, for which he or she received payment from HOPE Scholarship, HOPE Grant, Zell Miller Scholarship, or Zell Miller Grant.

“Paramedic or EMT” means a person employed by a Public Employer who is authorized by the Georgia Department of Public Health to provide medical support in emergencies.

“Parent” means the natural/biological/stepmother or father, adoptive parent, or United States court-appointed legal guardian of a student.

“Parent” (PSMG only) means the natural/biological mother or father, or adoptive parent of a student. A legal guardian does not meet the definition of a Parent.

“Parent” (REACH only) means the natural/biological mother or father, adoptive parent, or United States court-appointed legal guardian of a student, or an adult “sponsor” participating on behalf of the student.

“Partial Award” means a State Service Scholarship award which becomes available when a recipient fails to maintain eligibility or chooses to terminate participation in the program.

“Participating School System” means a public school system in the State of Georgia that has been selected to participate in the REACH Scholarship Program.

“Part-Time” means Enrollment for the equivalent of one through eleven semester or quarter hours, per term, of postsecondary credit at a postsecondary institution.

“Peace Officer” means an agent or officer who is an employee of the State, or a city, county, or railroad of Georgia and is authorized to exercise the power to arrest and

whose duties include the preservation of public order, the protection of life and property, and the prevention or investigation of crime. Peace Officers must be certified by the Peace Officer Standard and Training (POST) Council.

“Permanent Disability” or “Permanently Disabled” means physical incapacity to perform the duties of a Public Safety Officer, as determined by the Public Employer, provided that such incapacity is likely to be permanent based upon current medical standards.

“Post Baccalaureate Coursework” 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.

“Postsecondary Calculated HOPE Grade Point Average (GPA)” means the calculation of postsecondary coursework taken after high school graduation or home study completion, to determine continuing, gaining or regaining academic eligibility for HOPE and Zell Miller Scholarship or Grant at Checkpoints. Other state programs may use the calculated HOPE GPA in determining eligibility.

“Postsecondary Cumulative Grade Point Average” or GPA (SEE) means the grade point average required to enter the SEE program as an Upperclassman or for renewal of a SEE award. The Postsecondary Cumulative Grade Point Average is calculated on a traditional 4.00 scale, to the hundredth decimal, without rounding. All credit hours included in a Baccalaureate Degree program of study that were attempted after high school graduation, and corresponding grades, must be included in the calculation.

“Prison Guard” means a person employed by the State of Georgia or by a county, municipality, or other political subdivision of the State of Georgia whose principal duties relate to supervision and incarceration of persons accused or convicted of violation of the criminal laws of the State of Georgia or any county, municipality, or other political subdivision thereof.

“Private Eligible Postsecondary Institutions” means the private non-profit or private proprietary institutions which are approved for participation in the State of Georgia programs. A full list of participating institutions may be found on GSFC’s website.

“Private Practice” means an attorney or lawyer who is continually licensed to practice law and does so independently not as an employee of a state or local government.

“Promissory Note” means a legally binding agreement the Borrower signs to obtain a loan, in which the Borrower promises to repay the loan, with interest, in periodic installments. The agreement also includes information regarding any Forbearance, Grace Period, Deferment, or Cancellation provisions and the student’s rights and responsibilities with respect to the loan.

“Serious Illness” or “Serious Injury” or “Psychiatric Disorder” means a health problem that is medically documented as being severe enough to interfere with the student’s ability to perform academically.

“Public Eligible Postsecondary Institutions” means the USG or the TCSG institutions which are approved for participation in the State of Georgia Programs. A full list of participating institutions may be found on GSFC’s website.

“Public Employer” means the State of Georgia or any county, municipality, department, board, bureau, branch, agency, commission, authority, or political subdivision of the State of Georgia that provides services related to public safety.

“Public Safety Officer” means a Peace Officer, Firefighter, Emergency Medical Technician, Paramedic, Highway Emergency Response Operator (HERO) of the Department of Transportation, or Prison Guard employed by the State of Georgia or other Public Employer thereof.

NEW

“Public School Employee” means an individual who is employed at a Georgia public school for which compensation is provided.

Q

“Qualifying Term of Service” (HERO only) means deployment overseas, while a member of the Georgia National Guard or United States Reserves, for active service on or after the Deployed Date of February 1, 2003, to a location or locations outside of the United States and its territories designated by the United States Department of Defense as a combat zone for a cumulative period of at least 181 days or, in the case of an individual who was killed or receives 100 percent disability as a result of injuries received in such combat zone, any period of time on active service in such combat zone. Any person who failed to serve the full 181-day period because he or she was evacuated from such combat zone due to severe injuries, shall be deemed to have completed a Qualifying Term of Service.

“Quality Points” means the value assigned to coursework by multiplying the number of credit hours a course is worth by the grade points earned for the course on a traditional 4.00 scale, to the hundredth decimal, without rounding.

R

“REACH Scholar” or “Scholar” means a student who is participating in the REACH Program and meets program requirements during middle school, high school, and college.

“Reasonable Interest Rate” means an interest rate no higher than the *Wall Street Journal* prime rate effective on July 1 for the fiscal year beginning July 1 of each year. If an outstanding loan made under these regulations is subject to the Reasonable Interest Rate, the Reasonable Interest Rate for the current fiscal year shall apply to such a loan during that fiscal year without regard to the interest rate at the time of the loan's origination or the interest rate at the time of the student's default.

“Repayment” means the period(s) of time during which payments of principal and/or interest are required either through service cancellation or cash payments.

“Required Academic Standards” refers to a recipient’s postsecondary scholastic performance to maintain eligibility for the Georgia Military College State Service Scholarship or the University of North Georgia Military Scholarship.

“Reserve Officers’ Training Corps” or “ROTC” means a college-based military officer commissioning program of study designed to develop well-trained junior officers for the Army National Guard or any branch of the armed services of the United States.

“Residence” means the state within the United States where an individual currently lives. An individual may be residing in the State of Georgia and may be classified as having established Residency in Georgia for securing marital status, a driver’s license, or classification of taxpayer status, but does not meet the qualifications to establish Domicile in the State of Georgia.

S

“Satisfactory Academic Progress” or “SAP” means the minimum academic standards required of students by the postsecondary institution in order to be eligible to receive payment from Federal Title IV Programs, in accordance with Federal Title IV Programs Regulations.

“Selection Committee” means the officials described in *Section 3207.1.3.* of the Georgia Military College State Service Scholarship Program regulations.

“Service Cancellable Loan” means funds provided to a postsecondary student to assist with educational costs, which the student is obligated to repay through services rendered or by cash payments.

“Service Cancellation” means the benefit that may be provided, to a service cancellable loan recipient, to repay a loan obligation through specified service requirements as described in the program regulation and promissory note.

“Spouse” means an individual who is legally married to and recognized as the wife or husband of another individual.

“Standard Undergraduate Tuition” means the standard tuition charged a student Enrolled at an Eligible USG or TCSG institution without regard to a specific program of study.

“State High Demand Career List” means a list of programs designated as leading to careers in high demand fields in Georgia. The High Demand Career List is published by the State Workforce Development Board.

“Stationed” means the permanent place of military duty to which Military Personnel are officially assigned or attached by official military orders. Military Personnel are not

considered Stationed in Georgia when the military orders are for temporary duty assignments.

“STEM Weighted Course Council” means the group of individuals succeeding the 2016 HB 801 taskforce and consisting of at least one representative from USG, TCSG, GICA, GSFC, OPB, and a member of the Georgia General Assembly. The Council has sole responsibility and authority for identifying the STEM-related career fields in high demand in Georgia and which courses leading to a degree that lends itself to such careers are approved for an additional GPA weight of .05 on grades of B, C, or D for purposes of calculating the postsecondary HOPE GPA.

“Student Loan” means a loan made, insured or guaranteed under the Federal Title IV student financial aid programs administered by the United States Department of Education that are authorized by Title IV of the Higher Education Act of 1965.

“Study Away” means postsecondary credit-earning coursework approved by an Eligible Postsecondary Institution for its students in locations outside the State of Georgia, including locations in foreign countries.

T

“Technical College System of Georgia” or “TCSG” means the State of Georgia’s system of public technical colleges which is governed by the State Board of the Technical College System of Georgia.

“Term-Reconciliation” means an official acknowledgement by an authorized official of an Eligible Postsecondary Institution, at the end of each term, that the number of students submitted for payment and amount invoiced by the institution, and the number of students awarded, and amount issued by GSFA or GSFC, according to SURFER, are accurate on the date of such acknowledgement.

“Three-Term Checkpoint” means a Checkpoint, taking place at the end of a HOPE/Zell Miller Scholar’s, first three semesters or quarters, if Enrolled for less than 12 hours, excluding Learning Support hours, during each of those three terms.

“Three-Year Award” means a Military Scholarship award to an eligible student for three Award Years, with a three-year service obligation.

“Tier” means the academic level or classification of a postsecondary student who is seeking a Degree as follows:

- a. **“First-Tier”** means a First-Tier student has accumulated up to and including 30 semester or 45 quarter Attempted-Hours.
- b. **“Second-Tier”** means a Second-Tier student has accumulated more than 30 semester or 45 quarter Attempted-Hours, but no more than 60 semester or 90 quarter Attempted-Hours.

- c. **“Third-Tier”** means a Third-Tier student has accumulated more than 60 semester or 90 quarter Attempted-Hours, but no more than 90 semester or 135 quarter Attempted-Hours.
- d. **“Fourth-Tier”** means a Fourth-Tier student has accumulated more than 90 semester or 135 quarter Attempted-Hours, but no more than 127 semester or 190 quarter Attempted-Hours.

“Total and Permanent Disability” means a condition or illness that renders the Borrower unable to support themselves through work or fulfill the terms of a service obligation because the illness is expected to continue indefinitely or is expected to result in death.

“Traditional 4.00 Scale” means 4.00 = A+, A, A-, 90.00 or above; 3.00 = B+, B, B-, 80.00 – 89.99; 2.00 = C+, C, C-, 70.00 – 79.99; 1.00 = D+, D, D-, 60.00-69.99; and 0 = F, 59.99 or below.

“Transient” means temporary admission to a Host Institution for the purpose of completing coursework and earning postsecondary credit that the Home Institution has agreed to accept as transferable postsecondary credit.

“Truant” means any child who is subject to compulsory attendance and who has more than five days of unexcused absences during the student’s middle or high school calendar year.

“Tuition” means the charges to a student for postsecondary academic instruction without regard to other fees such as technology, activity, athletic, health, etc.

“Tuition Equalization Grant” or “TEG” means a State of Georgia student financial aid program administered by GSFA and funded by state appropriations to provide grant assistance for postsecondary study to Georgia Residents, in accordance with O.C.G.A. §20-3-410 et seq.

“Two-Year Award” means a State Service Scholarship award to an eligible student for two Award Years, with a two-year service obligation.

U

“Undergraduate” means coursework that is included in a postsecondary program of study leading to an Associate’s Degree, Baccalaureate Degree, Certificate, or Diploma and is not included in a Graduate program of study.

“Undergraduate” (SEE only) means coursework that is included in a postsecondary program of study leading to an engineering Baccalaureate Degree.

“Undergraduate” (TEG only) means coursework that is included in a postsecondary program of study leading to an Associate’s Degree or Baccalaureate Degree and is not included in a Graduate program of study.

“United States Citizen” means a citizen of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, and the Northern Mariana Islands.

“United States Military Reservist” means a civilian military member currently serving in a reserve component of the Armed Forces of the United States.

“University System of Georgia” or “USG” means the State of Georgia’s unified system of public colleges and universities, which is governed by the Board of Regents.

“Upperclassman” means an Undergraduate student who has earned at least the equivalent of 30 semester hours of credit and is no longer a Freshman.

W

“Withdrawal Date” means the date the student withdraws, as determined by the institution in accordance with the procedures set forth for determining Withdrawal Date under the Higher Education Act of 1965, as amended.

Z

“Zell Miller Scholar” means a student who is Academically Eligible to receive the Zell Miller Scholarship.