

GSFC Program Descriptions

Georgia's Scholarship, Grant and Loan Programs

The mission of the Georgia Student Finance Commission (GSFC) is to promote and increase access to education beyond high school for Georgians. Among the ways that GSFC provides access to postsecondary education are the scholarship, grant and loan programs described below.

HOPE Scholarship is a merit-based award available to Georgia residents who have demonstrated academic achievement. A HOPE Scholarship recipient must graduate from high school with a minimum 3.00 grade point average (as calculated by GSFC) and maintain a minimum 3.00 cumulative postsecondary grade point average to remain eligible. The scholarship provides tuition assistance to students pursuing an undergraduate degree at a HOPE Scholarship eligible college or university in Georgia. A seven-year limit exists for students first receiving the HOPE Scholarship during the 2011-2012 academic year (FY12) or later. A student is ineligible to receive HOPE Scholarship funds once the student has reached the 127 semester or 190 quarter hour limit.

Zell Miller Scholarship is a merit-based award available to Georgia residents, similar to the HOPE Scholarship, but with more stringent academic requirements. A Zell Miller Scholarship recipient must graduate from high school with a minimum 3.70 grade point average (as calculated by GSFC), combined with a minimum SAT score of 1200 on the math and reading portions or a minimum composite ACT score of 26 in a single national test administration, and maintain a minimum 3.30 cumulative postsecondary grade point average to remain eligible. Eligible students are provided a higher level of tuition assistance while pursuing an undergraduate degree at a Zell Miller Scholarship eligible college or university in Georgia. A seven-year limit exists for students first receiving the Zell Miller Scholarship during the 2011-2012 academic year (FY12) or later. A student is ineligible to receive Zell Miller Scholarship funds once the student has reached the 127 semester or 190 quarter hour limit.

HOPE Grant is available to Georgia residents who are pursuing a certificate or diploma. A HOPE Grant recipient must maintain a minimum 2.00 cumulative postsecondary grade point average to remain eligible. The grant provides tuition assistance to students enrolled at a HOPE Grant eligible college or university in Georgia. A student is ineligible to receive HOPE Grant funds once the student has reached the 63 semester or 95 quarter hour limit.

Zell Miller Grant is a merit-based program available to Georgia residents pursuing a certificate or diploma. A Zell Miller Grant recipient must maintain a minimum 3.50 cumulative postsecondary grade point average to remain eligible. Eligible students are provided full standard tuition assistance while enrolled at a Zell Miller Grant eligible college or university in Georgia. A student is ineligible to receive Zell Miller Grant funds once the student has reached the 63 semester or 95 quarter hour limit.

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HOPE Career Grant is available to Georgia residents who are receiving the HOPE Grant or Zell Miller Grant and pursuing an approved certificate or diploma at an eligible college or university in Georgia. The grant provides assistance toward educational costs for students enrolled in career fields that have been identified as strategically important to the state's economic growth.

HOPE High School Equivalency (HSE) Examination Grant was created beginning with the 2022-2023 Award Year (State Fiscal Year 2023). The grant provides assistance with the fee to seat for a state approved high school equivalency exam. The HOPE HSE Examination Grant Program is available to Georgia residents who complete Technical College System of Georgia's designated application, precertification, and sit for a state approved high school equivalency exam offered through TCSG.

Dual Enrollment is a dual credit enrollment program for eligible high school and home study students, enrolled in 10th, 11th and 12th grades, who wish to earn high school and college credit for postsecondary coursework. Dual Enrollment funding is available during the fall, winter, spring and summer terms of the school year. Eligible students may receive Dual Enrollment funding up to the 30 semester or 45 quarter hours program Funding Cap. Dual Enrollment funding may cover the cost of standard undergraduate tuition, mandatory fees and a book allowance for a maximum of 15 semester or 12 quarter hours per term.

Behavioral Health Professions Service Cancelable Loan Program was created beginning with the 2023-2024 Award Year (State Fiscal Year 2024). The program assists students pursuing advanced degrees in qualified behavioral health profession programs at USG or private Eligible Postsecondary Institutions. Students may receive funds towards educational costs and in return agree to work in Georgia in an approved behavioral health profession for an opportunity to have a portion of the loan service cancelled for a maximum six years. To qualify, students must graduate with an approved degree, attain licensure or certification, and be employed full-time in an approved profession.

Georgia Medical Examiner Loan Repayment Program was created beginning with the 2023-2024 Award Year (State Fiscal Year 2024). The purpose of the repayment program is to recruit and retain licensed physicians as full-time Medical Examiners with the Georgia Bureau of Investigation (GBI). Qualified Medical Examiners may receive up to five years of student loan repayment for five years of employment with the GBI's Division of Forensic Science.

Georgia Military College (GMC) State Service Scholarship Loan Program is a service cancelable loan program created to provide outstanding students with a full two-year scholarship loan. The student must agree to serve in the Georgia National Guard for a period of four years to complete service repayment (two years while attending GMC and two years after graduation).

Helping Educate Reservists and their Offspring (HERO) Scholarship provides financial aid assistance to qualifying Georgia National Guard or United States Military Reservists, their spouses, and dependent children who seek a postsecondary education. Eligible applicants were deployed overseas on active duty service, on or after February 1, 2003, to a location designated as a combat zone.

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Inclusive Postsecondary Education Grant (IPSE) was created beginning with the 2023-2024 Award Year (State Fiscal Year 2024). The grant provides assistance for students with qualifying intellectual and developmental disabilities towards the cost of an approved IPSE program. Student must be enrolled at a University System of Georgia (USG) or Technical College System of Georgia (TCSG) institution's approved IPSE program.

Public Safety Memorial Grant provides assistance to the dependent children of Georgia public safety officers (law enforcement officers, firefighters, emergency medical technicians, paramedics, highway emergency response operators (HERO) and prison guards) who were permanently disabled or killed in the line of duty. Funds may be used toward the cost of attendance at eligible colleges or universities in Georgia.

Realizing Educational Achievement Can Happen (REACH) Scholarship Program is a needs-based mentoring and scholarship program designed to ensure that Georgia's academically promising students have the academic, social, and financial support needed to graduate from high school, attend college, and achieve postsecondary success. Private and public donations fund the scholarships.

Student Access Loan (SAL) Program is a one percent (1%) interest loan program designed to assist undergraduate students enrolled at an eligible public, private or technical college or university who have a gap in meeting their educational costs. Students who attend an eligible USG or private postsecondary institution have a maximum annual limit of \$8,000 and have service cancellation options available to those who work in select public service sectors or STEM fields. Students who attend an eligible TCSG postsecondary institution have a maximum annual limit of \$3,000 and have a loan discharge option available to those who graduate from their program of study, for which the loan was received, with a minimum 3.50 cumulative postsecondary grade point average.

Scholarship for Engineering Education (SEE) Program provides financial assistance to Georgia residents attending an eligible private postsecondary institution (Mercer University) and enrolled in an engineering program of study approved by the Engineering Accreditation Commission of the Accrediting Board of Engineering and Technology (ABET). The purpose of the program is to attract and increase the number of qualified engineers in Georgia. In return, students agree to work for a period of time after graduation in an engineering-related field in Georgia.

Georgia College Completion Grant (GCCG) was created beginning with the 2022-2023 Award Year (State Fiscal Year 2023) The grant assists eligible students experiencing a financial aid gap. The students must have completed at least eighty (80) percent of their credit requirements for an undergraduate major or program of study. Students must have an outstanding balance of direct cost with the institution for the term in which funds are sought. Students must complete a current year FASFA and meet the institutional eligibility requirements. The GCCG is available at University System of Georgia (USG), Technical College System of Georgia (TCSG) and nonprofit eligible private institutions based on funds allocated.

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Georgia National Guard (GNG) Service Cancelable Loan Program provides financial assistance to eligible members of the Georgia National Guard to be used towards the cost of tuition for undergraduate and graduate programs at an eligible postsecondary institution. The student must agree to serve in the Georgia National Guard for a period of two years to complete service repayment. The purpose of the program is to encourage qualified individuals to join the GNG and retain skilled citizens within the state.

Tuition Equalization Grant (TEG) provides grant assistance toward educational costs to Georgia residents enrolled at an eligible private college or university. Students must be enrolled full-time in an undergraduate program of study leading to an undergraduate degree.

University of North Georgia (UNG) Military Service Scholarship Program provides 42 full scholarships to enable outstanding Georgia students interested in pursuing military careers to attend the University of North Georgia. Recipients agree to serve in the Army National Guard for eight years, four while participating in the Corps of Cadets at UNG and four as second lieutenants in the Army National Guard after graduating. If the military service is not preformed the recipients must repay the scholarship.

University of North Georgia ROTC Grant and ROTC Grant for Future Officers provides grant assistance toward the cost of education by encouraging Georgia residents to attend the University of North Georgia and participate in the Reserve Officers Training Corps (ROTC) program and promotes students to military leadership positions upon graduation.

Georgia Veterinary Education Loan Repayment (GVELR) Program provides financial assistance in the form of student loan repayments for Georgia food animal veterinarians practicing in an approved critical need county with populations of 35,000 or less. This program is administered by the State Veterinary Education Board with assistance from the Georgia Student Finance Authority (GSFA).