

Vocabulary

When it comes to financial aid and planning for college, there are some key terms you should know to help you understand the process and make informed decisions.

- **529 Plan:** Tax-advantaged savings plan designed to encourage saving for future college expenses. Path2College is Georgia's 529 plan.
- **COA (Cost of Attendance):** Total cost of attending a college or university, including tuition, room and board, books, lab fees, transportation and basic living expenses.
- **Contributor:** Any individual required to provide signature and consent on the FAFSA form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).
- **FAFSA (Free Application for Federal Student Aid):** Filling out a FAFSA is the first step in the financial aid process. To be eligible to receive federal financial aid, a student must complete a FAFSA.
- **FSA ID:** Provides access to Federal Student Aid's online systems and can serve as your legal signature. You must have an FSA ID to complete the FAFSA.
- **Grant:** Money given to students for their education that does not typically have to be repaid. Often based on need, grants may come from federal or state programs, or sometimes from private charitable organizations.
- **HOPE GPA:** Your HOPE GPA determines if you are academically eligible for the HOPE or Zell Miller Scholarship. It includes only grades earned in core subjects – English, math, science, social studies and foreign language. You can check your HOPE GPA beginning in 10th grade through your My GAfutures account.
- **Merit-based:** Financial aid based on academic, athletic or some other type of achievement.
- **Need-based:** Need-based financial aid is reserved for low-income students.
- **Pell Grant:** Federal program that provides need-based educational grants for low-income students. Pell Grants do not typically have to be repaid.
- **SAI (Student Aid Index):** A calculation of the amount of need-based financial aid a student is eligible to receive.
- **SAR (Student Aid Report):** Your SAR summarizes the information entered on your FAFSA form and shows the amount of your EFC.

Visit the College Planning section of GAfutures
for additional information on preparing for college.

11th Grade Student Checklist

- Regularly review your GAfutures Dashboard. Start your year by looking over the **Plan&Pay4CollegeGA 11th grade** letter and check your HOPE GPA.
- Meet with your school counselor to make sure you are on track to graduate and meet all necessary requirements for graduation, academic rigor and college admissions and investigate dual enrollment options.
- Continue to explore career options, how much education you'll need and the earning potential.
- Continue to research colleges and what you should look for to make sure you find a good fit. Talk to your parents about your choices, and ask them to help you clarify goals and priorities.
- Learn more about GEORGIA MATCH. It is a simple way for you to know in the fall of your senior year where you are eligible for admission (to be admitted to college), based on your high school calculated HOPE grade point average (GPA) through 11th grade. Your GEORGIA MATCH colleges will be on your **GAfutures Student Dashboard** in October of your senior year. GEORGIA MATCH works with public and private accredited high schools in Georgia.
- Go to a PROBE College Fair. If your school has a financial aid night, be sure to attend.
- Review your family's financial situation and make sure you're planning for the cost of college appropriately. Visit the College Money Matters section and net price calculators on **GAfutures.org** for suggestions. The comparison tool at **consumerfinance.gov** is another helpful resource to compare college costs and financial aid offers.
- Consider opening a 529 College Saving Plan – it's never too late to begin saving for college.
- Take the PSAT/NMSQT to qualify for scholarships and programs associated with the National Merit Scholarship Program.
- Register for and take exams like the SAT and the ACT for college admission. Check for free test prep classes in your area.
- Start drafting essays to use for scholarships and college admissions applications.
- Search for scholarships you may be eligible for to help pay for college on GAfutures, as well as through your school counselor, community, family and friends. Ask your parents if their employer offers scholarships for the children of employees.
- Schedule campus visits or contact colleges you are interested in attending to request information about financial aid, admission requirements, applications and deadlines.



12th Grade Student Checklist

Fall Checklist

- Sign into your student GAfutures account to review your status for the following: GSFAPP, ACT and/or SAT Score, Selective Service Registration and HOPE calculated GPA.
- Review your **Plan&Pay4CollegeGA 12th grade** letter found on your GAfutures Dashboard.
- Meet with your school counselor to make sure you're on track to fulfill all graduation, admissions and academic rigor requirements.
- If you haven't done so, take the necessary admissions tests – SAT, ACT or Accuplacer. Be sure to have your test scores send to GSFC (SAT-0472 or ACT-2225) by the deadline of high school graduation for the Zell Miller Scholarship Eligibility.
- November is Georgia Apply to College month where many colleges in Georgia will waive application fees. Ask your school counselor about College Application events at your high school or in your area.
- Your GEORGIA MATCH letter will be available October 1st and will also be in your [Student Dashboard](#).
- Ask your teachers and counselors to submit required documents (letters of recommendation) to your preferred colleges.
- Submit a request through your My GAfutures account for your high school to send your official transcript to any college you've applied to.
- The FAFSA will be available in December, begin this process now by creating an FSA ID for yourself, your parents, and any contributor to your FAFSA.
- Find out if your college requires the CSS/PROFILE, a supplemental financial aid form, in addition to the FAFSA.
- Stay involved in after-school activities and work hard all year. Your grades can still impact financial aid and scholarship eligibility.

Spring Checklist

- Complete any additional scholarship applications. In addition to submitting the FAFSA, be sure to submit the GSFAPP to qualify for state aid like the HOPE Scholarship.
- Review your family's financial situation and make sure you're planning for the cost of college appropriately. Visit the College Money Matters section and net price calculators on [GAfutures.org](#) for suggestions. The comparison tool at [consumerfinance.gov](#) is another helpful resource to compare college costs and financial aid offers.
- If you have questions about the aid being offered, contact that college's financial aid office.
- When you decide which college to attend, submit any required financial deposits, and confirm housing plans, freshman orientation dates and course registration. Also, notify the other colleges you were accepted to and withdraw your application.