State Programs

DEFINITIONS – 6700.

2017 - 2018 Award Year

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GSFC | Georgia Student Finance Commission

2082 East Exchange Place
Tucker, Georgia 30084

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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

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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 high school academic performance; the minimum scholastic achievement criterion for the Georgia Military College State Service 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.

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"Academically Eligible" means the student entered an Eligible Postsecondary Institution in 2007 or later as a freshman with a high school Grade Point Average of 3.70 or higher as calculated by GSFC, ***and*** received a minimum score of 1200 combined critical reading and math on a single National Administration of the SAT by the time of high school graduation; or received a composite scale score of 26 on a single National or State/District Administration of the ACT by the time of high school graduation; or having graduated high school being named the valedictorian or the salutatorian.

"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.

"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.

"Affiliate Program School System" (REACH only) means a public school system in the State of Georgia that has a program implemented in that school system that GSFA determines to be substantially aligned to the REACH Program and has been approved to be a Participating School System.

"Aggregate Loan Limit" (SAL/SALT only) means the total amount a borrower, in his or her lifetime, may borrow. This includes amounts, from either the SAL or SALT Programs, which have been borrowed in previous years, repaid through Keep in Touch (KIT) payments or repaid through available Service Cancellation or Loan Discharge options.

"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" (SAL only) 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 can file an application for a 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 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, asapplicable.

“Attempted Hours 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 or Zell Miller 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.

“**Award Year” (JRJ only)** means the 12 month period from October 1 to September 30 for which John R. Justice awards are disbursed.

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 Degree, Baccalaureate Degree, Graduate Degree or Continuing Education. A Certificate program of study typically requires fewer credit hours than a Diploma program of study.

"Charles McDaniel Teacher Scholarship Program" means the merit based scholarship program to recognize and award outstanding college juniors and seniors seeking a teaching degree at a public college in Georgia.

"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 or Zell Miller Grant eligibility.

"Child" 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.

"Coordinating Partner" (REACH only) means an entity or group such as a Regional Commission, a Regional Education Service Agency (RESA), the Georgia Charter Schools Foundation or any other collaborative group (i.e., career academies, IE2 schools, etc.).

"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.

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"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 theGeorgia 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.

"Deferment" (SAL/SALT only) means a GSFA approved period of time, not to exceed thirty-six (36) cumulative months, 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 theloan.

"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.

"Degree" (PSMG only) means an Associate Degree, Baccalaureate Degree or Graduate Degree conferred on students by a postsecondary educational institution upon completion of a postsecondary program of study in an academic discipline ormajor.

"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 Degree, Baccalaureate Degree or Graduate Degree. A Diploma program of study typically requires more credit hours than a Certificate program of study.

"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 an educational process that is characterized by the separation, in time or place, between instructor and student. It may include courses offered principally through the use of television, audio, video cassettes/discs, correspondence, audio/computer conferencing, and transmission by computer, internet, open broadcast, closed circuit, cable, microwave, or satellite.

"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 where 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.

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"Dual Enrollment Program" or "DE" means the Dual Credit Enrollment program administered by GSFC, in accordance with O.C.G.A. §20-2-161, to assist students who are attending a participating Eligible High School or Home Study program located within the State of Georgia, and Enrolled in coursework at a participating Eligible Postsecondary Institution as Dual Enrollment students.

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 Educational Loan" means an educational/student loan that is a Federal Stafford Loan; a Federal Graduate PLUS Loan; a Federal Consolidation Loan; or a Federal Perkins Loan.

"Eligible High School" means any private or public secondary educational institution located within the state of Georgia authorized to grant high school diplomas and is, accredited by the Southern Association of Colleges and Schools, the Georgia Accrediting Commission, the Georgia Association of Christian Schools, the Association of Christian Schools International, the Georgia Private School Accreditation Council, or the Southern Association of Independent Schools. If the institution is not located in the State of Georgia, then it must be currently accredited by the Southern Association of Colleges and Schools or one of the following entities: 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, the Alabama Independent School Association or the Southern Association of Independent Schools.

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"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 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 Southern Association of Colleges and Schools.

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"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 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) If not a unit of the Technical College System of Georgia, a private non-profit postsecondary institution located in Georgia that is eligible to participate in the Tuition Equalization Grant Program. In this case, the non-profit postsecondary institution must not be owned and operated by a state other than Georgia and must not be a graduate school or college of theology or divinity. The nonprofit postsecondary institution must 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

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:

   a. Be accredited by the Southern Association of Colleges and Schools;

   b. Not be a Bible school or college or a Graduate school or college of theology or divinity;

   c. Admit as regular students only persons who have a high school diploma, a General Education Development (GED) diploma, or a Degree from an accredited postsecondary institution;

   d. Be eligible to participate in the federal Pell Grant Program;

   e. Be reviewed and approved for operation and for receipt of Tuition Equalization Grant funds by the Georgia Nonpublic Postsecondary Education Commission;

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

   g. Have met all requirements of part 4 of this definition by January 1, 2011.

   h. A proprietary postsecondary institution that was approved prior to January 1, 2011 will continue to be an eligible institution as long as it continues to meet all requirements which were in place prior to January 1, 2011.

5) A nonprofit hospital school of nursing located in Georgia.

"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, et seq.

"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.

"Eligible Postsecondary Institution" (SALT only) means an institution that is a unit of the Technical College System of Georgia.

"Eligible Postsecondary Institution" (SEE/MSEE only) means a postsecondary institution in Georgia offering accredited engineering programs of study approved by the Engineering Accreditation Commission of the Accrediting Board for Engineering and

Technology (ABET).

“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 access 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.

“End-of-Spring Checkpoint” means a Checkpoint, taking place at the end of the Spring semester, Spring quarter, or equivalent at which HOPE Scholarship recipients must have at least a 3.00 Postsecondary Cumulative Grade Point Average on a 4.00 scale or at which Zell Miller Scholarship recipients must have at least a 3.30 Postsecondary Cumulative Grade Point Average on a 4.00 scale, in order 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” (REACH only) means the form submitted to the Commission by a college level REACH Scholar, on a semester or quarterly basis, to verify that the Scholar meets enrollment requirements at an Eligible Postsecondary Institution for scholarship funding.

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

"Expected Family Contribution" or “EFC” means the amount of money the U.S. Department of Education expects a student and the student’s family to contribute to the student’s school costs for a school year. The EFC is calculated by the U.S. Department of Education when a student completes the Free Application for Federal Student Aid (FAFSA) and is shown at the top of a student’s *Institutional Student Information Record*

(ISIR).

"Expected Financial Aid" 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" means the percentage determined annually by GSFC against which the previous year HOPE Award Amount is multiplied.

"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 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.

REVISED

"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.

"Forbearance" (SAL/SALT only) means a GSFA approved period of time, not to exceed twenty-four (24) cumulative months, 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 for the equivalent of at least 12 semester or 12 quarter credit hours during a term at a postsecondary institution.

"Full-Time" (PSMG and HERO only) means Enrollment for the equivalent of at least 12 semester or 12 quarter credit hours, of Undergraduate coursework during a term, at an Eligible Postsecondary Institution, or the equivalent of at least nine semester or nine quarter credit hours of Graduate coursework 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.

"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

"GED" means General Education Development diploma awarded by the Technical College System of Georgia.

"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 Board of Public Safety" means the governing body that establishes the general policies to be followed by the Georgia Department of Public Safety. The board membership includes representatives from the Governor's Office, Department of Corrections, Georgia Sheriffs Association, Georgia Association of Chiefs of Police, District Attorneys Association, Georgia State Fireman's Association and three members from the state-at-large.

"Georgia Helping Educate Reservists and their Offspring Scholarship Program" or "HERO" means the program created to provide financial aid to students seeking a postsecondary education, who are current members of the Georgia National Guard or United States Military Reserves, their dependent children or spouses.

"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 Military College State Service Scholarship Program" or "GMC SSS" means the merit-based and competitive student financial aid program that provides funding covering the full cost of education for two years at Georgia Military College.

"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 Safety Memorial Grant” or “GPSM Grant” or “PSMG” means the State of Georgia postsecondary educational student aid program that provides grant assistance to Georgia Residents who are the children of Public Safety Officers who were Permanently Disabled or killed in the line of duty.

“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” (SAL/SALT only) means the six-month interval of time, immediately following when a SAL/SALT recipient graduates with a Certificate, Diploma, Associates Degree or Baccalaureate Degree or ceases to be Enrolled, when no payments are due on his or her SAL/SALT obligation.

“Grace Period” (SEE/MSEE only) means the 12-month interval of time, immediately following when a SEE recipient graduates with a Baccalaureate Degree or ceases to be Enrolled, when no payments are due on his or her SEE and/or MSEE obligation.

“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.

“GSFAPPS” means the Georgia Student Financial Aid Application System, 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 for the equivalent 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.

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

NEW 02/02/18

“High School Postsecondary Graduation Opportunity” means the option a student may choose to simultaneously receive a high school diploma and a technical college Diploma or two (2) technical college Certificates of credit in one specific career pathway.

as identified by TCSG, in accordance with O.C.G.A. §20-2-149.2.

"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" means Helping Outstanding Pupils Educationally, a State of Georgia student financial aid program that provides scholarship and grant assistance to Georgia Residents attending Eligible Postsecondary Institutions in Georgia. The components that comprise HOPE are the Zell Miller Scholarship Program, HOPE Scholarship Program, HOPE Grant Program, Zell Miller Grant Program and HOPE GED Grant Program. HOPE is authorized by O.C.G.A. §20-3-519, et seq., funded by Georgia Lottery appropriations, and administered by GSFC in accordance with the *Zell Miller Scholarship Program Regulations*, *HOPE Scholarship Program Regulations*, *HOPE Grant Program Regulations, Zell Miller Grant Program Regulations and HOPE GED Grant Program Regulations*.

"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 HOPE Award Amount multiplied by the Factor Rate divided by 15 for public Eligible Postsecondary Institutions or divided by 12 for private Eligible PostsecondaryInstitutions.

REVISED 8/4/17

"HOPE Career Grant" or means a State of Georgia student financial aid program that provides grant assistance to Georgia Residents seeking Certificates or Diplomas in GSFC approved, designated programs of study.

"HOPE GED Grant Program" or "HOPE GED Grant" means a State of Georgia student financial aid program that provides grant assistance to Georgia Residents who received GED diplomas and are attending Eligible Postsecondary Institutions. The HOPE GED Grant Program is authorized by O.C.G.A. §20-3-519, et seq., funded by Georgia Lottery appropriations, and is administered by GSFC in accordance with the *HOPE GED Grant Program Regulations*.

"HOPE Grant Program" or "HOPE Grant" means a State of Georgia student financial aid program that provides grant assistance to Georgia Residents seeking technical Certificates or Diplomas from TCSG and USG Eligible Postsecondary Institutions. The HOPE Grant Program is authorized by O.C.G.A. §20-3-519, et seq., funded by Georgia Lottery appropriations, and is administered by GSFC in accordance with the *HOPE Grant Program Regulations*.

"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.

"HOPE Scholarship Program" or "HOPE Scholarship" means a State of Georgia student financial aid program that provides merit-based scholarship assistance to Georgia Residents seeking Degrees from Eligible Postsecondary Institutions. The HOPE Scholarship Program is authorized by O.C.G.A. §20-3-519, et seq., funded by Georgia Lottery appropriations, and administered by GSFC in accordance with the *HOPE Scholarship Program Regulations*.

"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

"John R. Justice Student Loan Repayment Program" or "JRJ" means the grant program created by the U.S. Department of Justice to encourage qualified individuals to enter or continue employment as prosecutors and public defenders and administered by GSFA.

"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

"Law Enforcement Officer" means a sheriff, deputy sheriff, police officer, policeman, peace officer or member of the Georgia Department of Public Safety, or other official who has the power of arrest and who is responsible for enforcing the criminal laws of the State of Georgia or its political subdivisions.

"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 Diploma, Certificate or Degree the student is seeking.

"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.

"Level" means the discipline level or classification of a particular behavior infraction of the progressive discipline model established by Georgia Department of Education. Each level represents more serious misbehavior and consequences as follows:

a. **"Level I"** means minor acts of misconduct which interfere with orderly school procedures, functions, extracurricular activities, approved transportation, or a student's personal learning.

b. **"Level II"** means intermediate acts of misconduct which require administrative intervention. These acts include, but are not limited to, acts of minor misconduct and misbehaviors directed against persons or property but which do not endanger the safety and/or well-being of others.

c. **"Level III"** means serious acts of misconduct including, but not limited to, serious disruptions of the school environment, threats to health, safety or property, and/or other acts of serious misconduct. These serious acts of misconduct may result in

immediate out-of-school suspension.

d. **"Level IV"** means the most serious acts of misconduct, which are so serious, they may require the intervention of outside agencies and/or law enforcement. Health, safety and well-being are seriously threatened by this level of act.

"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" (SAL/SALT only) means the length of time between loan installments.

M

REVISED 11/3/17

"Mandatory Fees" (Dual Enrollment only) 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 Armed Forces of the United States, 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 Scholarship or University of North Georgia Military Scholarship" means the University of North Georgia Military Scholarship Program, as authorized by O.C.G.A. §20-3-420 et seq.

"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

REVISED 02/02/18

"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 by the Department of Education Chairman or Designee for the Charles McDaniel Teacher Scholarship or an Applicant who has been nominated by a Legislator for a Georgia Military College State Service Scholarship.

REVISED 11/3/17

"Non-Course Related Fees" (Dual Enrollment only) 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.

“Parent” means the natural/biological/step mother 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. 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.

“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 Cumulative Grade Point Average” or “GPA” means the calculation of postsecondary grades earned in postsecondary coursework (including grades for Learning Support courses attempted through Summer term 2011) to determine eligibility

for programs at certain Checkpoints.

"Postsecondary Cumulative Grade Point Average" or "GPA" (REACH only) means the calculation of postsecondary grades earned as determined and calculated according to the Eligible Postsecondary Institution's GPA calculation methodology.

"Postsecondary Cumulative Grade Point Average" or GPA" (SEE only) 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.

"Prosecutor" means a full-time employee of a state or unit of local government who, is continually licensed to practice law and prosecutes criminal or juvenile delinquency cases at the state or unit of local government level.

"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 Defender" means an attorney who is continually licensed to practice law and is a full-time employee of a State, federal or unit of local government who provides legal representation to indigent persons in criminal or juvenile delinquency cases. A Public Defender also means a full-time employee of a non-profit organization that is contracted with a state or unit of local government to provide a majority of the public defender's time

to providing legal representation to indigent persons in criminal or juvenile delinquency cases.

"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 Law Enforcement 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.

"Public Service" means service as an employee of any of the following: the State of Georgia; an agency or instrumentality of this state; the executive, legislative, or judicial branch of government of this state; a political subdivision of this state; the University System of Georgia or any unit of the university system; an authority or public corporation of this state; a local board of education of this state; or an agency or instrumentality of a political subdivision of this state.

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 such 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.

"Qualifying Term of Service" (SAL only) means an Academic Year worked as a STEM teacher or a calendar year worked in Public 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

“Realizing Educational Achievement Can Happen Scholarship Program” or “REACH” means a State of Georgia student financial aid program that provides need-based scholarship assistance to Georgia Residents attending Eligible Postsecondary Institutions. The REACH Scholarship Program is funded by private sector donations and administered by GSFA in accordance with these regulations.

“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.

“REACH Connection Scholar” 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.

"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.

“Regional Commission” (REACH only) means the 12 areas in Georgia created by the Georgia State Planning Act in order to assist local governments on a regional basis and to develop, promote and assist in coordinated and comprehensive planning in the state. The Georgia Department of Community Affairs contracts annually with the Regional Commissions to foster effective local and regional planning and implementation in these areas.

“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 scholastic performance at Georgia Military College.

“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 academic standards required of students by their postsecondary institutions in order to be eligible to receive payment from Federal Title IV Programs, in accordance with Federal Title IV Programs Regulations.

“Scholarship for Engineering Education” or “SEE” means the Service Cancellable Loan Program, provided by the State of Georgia to attract students attending an Eligible Postsecondary Institution, into engineering programs of study leading to a Baccalaureate Degree, which are accredited by the Engineering Accreditation Commission of the Accrediting Board for Engineering and Technology.

“Scholarship for Engineering Education for Minorities” or “MSEE” means the Service Cancellable Loan Program, provided by the State of Georgia to attract minority students attending an Eligible Postsecondary Institution, into engineering programs of study leading to a Baccalaureate Degree, which are accredited by the Engineering Accreditation Commission of the Accrediting Board for Engineering and Technology.

“Secondary Cumulative Grade Point Average” (REACH only) means the calculation of grades earned in core coursework to determine a student’s “standing” and eligibility for the REACH Program at the Grade Eligibility Review. The Cumulative Grade Point Average is calculated, by the specific school at which the student attends, on a traditional 4.0 scale, to the hundredth decimal, without rounding.

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

“Service Agreement” (JRJ only) means the agreement between the recipient of JRJ funds and GSFA that sets out the terms and obligations of each party.

“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.

“Service Credit” (SAL only) means the monetary amount of Service Cancellation benefit for one year that is associated with each Student Access Loan Program Promissory Note. Each one year of Service Credit shall be made up of two one-half year service credits each of which shall be in the amount of one-half of the original principal amount of such 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.

REVISED 11/3/17

"State Programs" means the student financial aid programs (scholarships, grants, and service cancellable loans) administered by GSFA or GSFC as follows: HOPE Scholarship, Zell Miller Scholarship, HOPE Grant, HOPE GED Grant, HERO Scholarship, Public Safety Memorial Grant, the University of North Georgia ROTC Grant, the University of North Georgia ROTC for Future Officers Grant, the University of North Georgia Military Scholarship/Loan, Georgia Military College State Service Scholarship/Loan, Charles McDaniel Teacher Scholarship, Student Access Loan, Student Access Loan – Technical, Tuition Equalization Grant, HOPE Career Grant, Zell Miller Grant, Scholarship for Engineering Education, Scholarship for Engineering Education for Minorities, Dual Enrollment and other programs for which funds may be made available.

"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 post-secondary HOPE GPA.

"Student Access Loan Program" or "SAL" means the State of Georgia need-based, low interest loan program administered by GSFA.

"Student Access Loan – Technical Program" or "SALT" means the State of Georgia need-based, low interest loan program, for students attending an institution within the Technical College System of Georgia, administered by GSFA.

"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.

“SURFER” means GSFA and GSFC’s Scholarship Up-to-date Records for Electronic Reporting, the system used by Eligible Postsecondary Institutions to electronically transmit and receive student data, award and invoice information and conduct other administrative activities related to GSFA or GSFC’s scholarship, grant and loan programs.

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 student’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 Degree, Baccalaureate Degree, Certificate, or Diploma and is not included in a Graduate program of study.

“Undergraduate” (SEE/MSEE 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 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 of North Georgia ROTC Grant Program” means the program which grants assistance to residents of Georgia seeking Undergraduate Degrees and participating in the Reserve Officers’ Training Corps as Full-Time students at the University of North Georgia.

“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 Grant Program” or “Zell Miller Grant” means a State of Georgia student financial aid program that provides merit-based grant assistance to Georgia Residents seeking a Certificate or Diploma program from an Eligible Postsecondary Institution. The Zell Miller Grant Program is funded by Georgia Lottery appropriations and is administered by GSFC in accordance with the *Zell Miller Grant Program Regulations*.

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

“Zell Miller Scholarship Program” or “Zell Miller Scholarship” or “Zell Miller” means a State of Georgia student financial aid program that provides merit-based scholarship assistance to Georgia Residents seeking a degree from an Eligible Postsecondary Institutions. The Zell Miller Scholarship Program is authorized by O.C.G.A. §20-3-519, et seq., funded by Georgia Lottery appropriations, and administered by GSFC in accordance with the *Zell Miller Scholarship Program Regulations*.