

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 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.

Zell Miller Scholarship is a merit-based award available to Georgia residents, similar to the HOPE Scholarship, but with more stringent academic requirements and a higher level of tuition assistance. A Zell Miller Scholarship recipient must graduate from high school with a minimum 3.70 grade point average 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 full tuition assistance while pursuing an undergraduate degree to attend 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.

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.

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.

HOPE Career Grant is available to Georgia residents who are pursuing a certificate or diploma and eligible for, and receiving, HOPE Grant or Zell Miller Grant funding. The grant provides assistance toward educational costs for eligible students enrolled in an approved designated program of study.

HOPE GED Grant is available to Georgia residents who earn a General Education Development (GED) diploma awarded by the Technical College System of Georgia after June 30, 1993. The Grant provides a one-time \$500 HOPE award that can be used toward tuition, books or other educational costs at an eligible college or university in Georgia. Full-time enrollment is not required. Students must use their HOPE GED Grant award within 24 months of the date of their GED diploma.

Move On When Ready (MOWR) Program is a dual credit enrollment program for eligible high school and home study students who wish to earn postsecondary level coursework for credit toward both high school and college credit requirements. The program is offered during the fall, winter, spring and summer terms of the school year, and may cover the cost of standard undergraduate tuition, mandatory fees and a book allowance.

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 assistance to members of the Georgia National Guard and U.S. Military Reservists, their children and spouses, who were deployed overseas on active duty service, on or after February 1, 2003, to a location designated as a combat zone.

Public Safety Memorial Grant provides assistance to the dependent children of Georgia public safety officers 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, access college, and achieve postsecondary success. Private and public donations fund the scholarships; GSFC provides the resources for administration of the program.

Student Access Loan (SAL) Program is a one percent (1%) interest loan program designed to assist undergraduate students enrolled at a 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 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 grow 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.

Scholarship for Engineering Education for Minorities (MSEE) Program provides financial assistance to Georgia residents that are pursuing an engineering degree at an eligible postsecondary institution 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 minority undergraduate students into the engineering profession and to 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 National Guard (GNG) Service Cancelable Loan was established as an incentive for qualified men and women to join the GNG and to retain skilled, productive citizens within the state. It is a student financial aid program that provides loans to be used towards the cost of tuition in an undergraduate program at an eligible postsecondary institution.

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 Scholarship Loan Program is a service cancelable loan program that provides full scholarships to enable outstanding Georgia students, interested in pursuing a military career, to attend the University of North Georgia. Loan recipients agree to serve in the Army National Guard for eight years (four while enrolled at UNG and four after graduation).

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 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. For more information, contact the Georgia Department of Agriculture.