

Georgia's College Connector

Your Guide to College & Career Success

It's in here!
Financial Aid
from A-Z

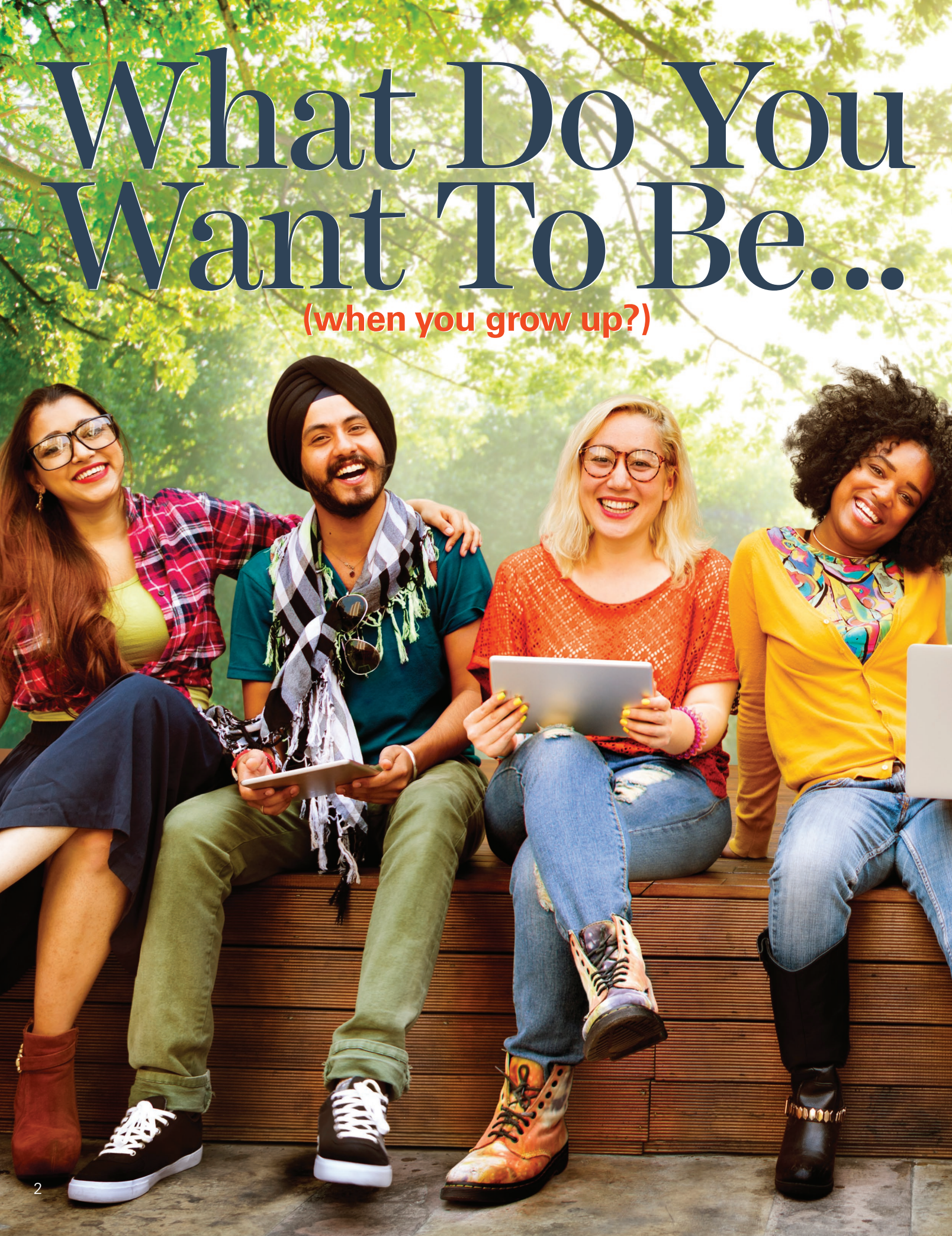
**College
Prep
Checklists**

**Got
HOPE?
Keep
HOPE!**

FAFSA
The key to
paying for
college

GSFC | Georgia Student
Finance Commission

2019 - 2020



What Do You Want To Be...

(when you grow up?)

Planning for college – including how to pay for it – and thinking about a career doesn't have to be hard or intimidating. Most of the time, the two go hand-in-hand. One leads to the other. They are connected by the many steps and options available to get you where you want to go. *Georgia's College Connector* is here to provide information, tools and resources to help make getting ready for college and, ultimately your future career, easier for you and your family.



Georgia's College Connector is provided by the Georgia Student Finance Commission (GSFC), the state agency that provides financial aid programs and services to help students of all ages access college. Let *Georgia's College Connector* be your guide to explore and plan for your education after high school. Refer to it often, share the information with the trusted adults in your life, make notes and include your own reminders of things to do. So, what are you waiting for...let's get started!

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Parenting

TIPS

Help Your Student Plan for College

(Are the adults in your life driving you crazy about going to college? This section is just for them.)

As parents/guardians, sometimes it's hard to figure out how to be helpful without being overbearing. Here are some tips for parents, guardians and other trusted adults to make the college planning process a little easier for everyone.

- Start saving for college now. See about starting a Path2College 529 Plan.
- Attend college visits, job fairs, college nights and financial aid nights with your student so you get the same information.
- Talk with your student about selecting a school. Look for one within your budget and that also meets their educational and extracurricular interests.
- Be aware of key deadlines – applications, deposits, academic requirements, financial aid – there are lots of things to remember. Keeping a calendar and checklists can help everyone stay organized.
- Complete the FAFSA after October 1 of senior year. Involve your student in the process.
- Know your EFC (Expected Family Contribution). This is how much your family is expected

to contribute toward your student's college education each year.

- Help your student find and apply for scholarships and grants. There are thousands available!
- Understand your loan options. Many students need some type of loan to help pay for college and some parents take out loans to help their children. Parents and students need to be informed consumers before committing to a loan.
- Compare the financial aid award letters your student receives from colleges to make sure both of you understand how much is free aid (scholarships, grants, etc.) and how much are loans that will need to be paid back. Contact the college's financial aid office if you have any questions.
- Work with your child to set up a budget that shows what financial aid will cover, how much you'll pay and how much your student will contribute through work and student loans. Budgeting is an important part of the college experience.

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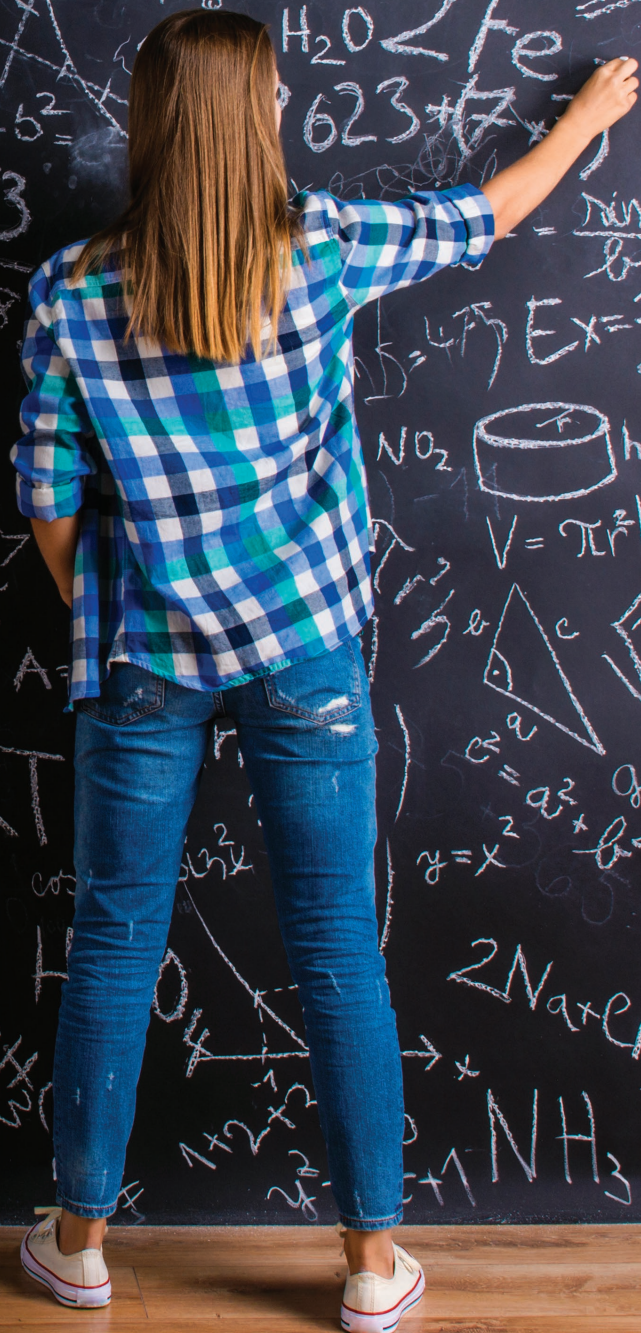
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iCareer

It's All About ME!

It is easier to wake up for work
when you love what you do.
When choosing a career,
you also have to consider
the type of lifestyle
you want to enjoy.

How long do I want to stay in school after I graduate from high school?

Two years? Four years? Eight years? Different occupations require different levels of education. When considering how long you are willing to stay in school, think about how you will pay for it. The longer you go, the more likely you'll have to take out loans. So, be a responsible borrower and make sure you have a plan for repayment.

Two Years – Associate Degree

Dental Hygienist

Early Career Pay **\$51,000**

Construction Manager

Early Career Pay **\$59,000**

Industrial Electrician

Early Career Pay **\$62,000**

Four Years – Bachelor's Degree

Electrical Engineer

Early Career Pay **\$72,000**

Accountant

Early Career Pay **\$49,000**

High School Teacher

Early Career Pay **\$44,000**

Six – Eight Years – Master's and PhD's

Chemical Engineer

Early Career Pay **\$78,000**

Anesthesiologist (Nurse)

Early Career Pay **\$140,000**

Psychologist

Early Career Pay **\$66,000**

Source: Payscale.com

What kind of car do I want to drive?

Your responsibilities don't end with the purchase of a car. You also have to consider the ongoing costs of insurance and maintenance.

Where do I want to live?

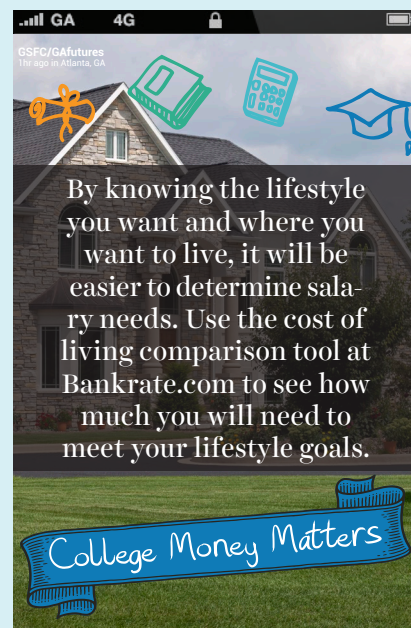
Your cost of living varies depending on where you choose to call home. Cost of living includes things like rent, groceries, utilities and entertainment. If you make \$50,000 a year in Atlanta, below are comparable salaries in other cities:

CITY	SALARY
Manhattan	\$113,800
Seattle	\$70,220
St. Louis	\$46,296

Source: Bankrate.com

What kind of home do I want – apartment, house or mansion?

As you begin your career, do you see yourself in an apartment or buying a house? Or, could you stay with your parents or have a roommate to save money for a few years? Do your research on the benefits of renting vs. buying and how much living space you get for the money.



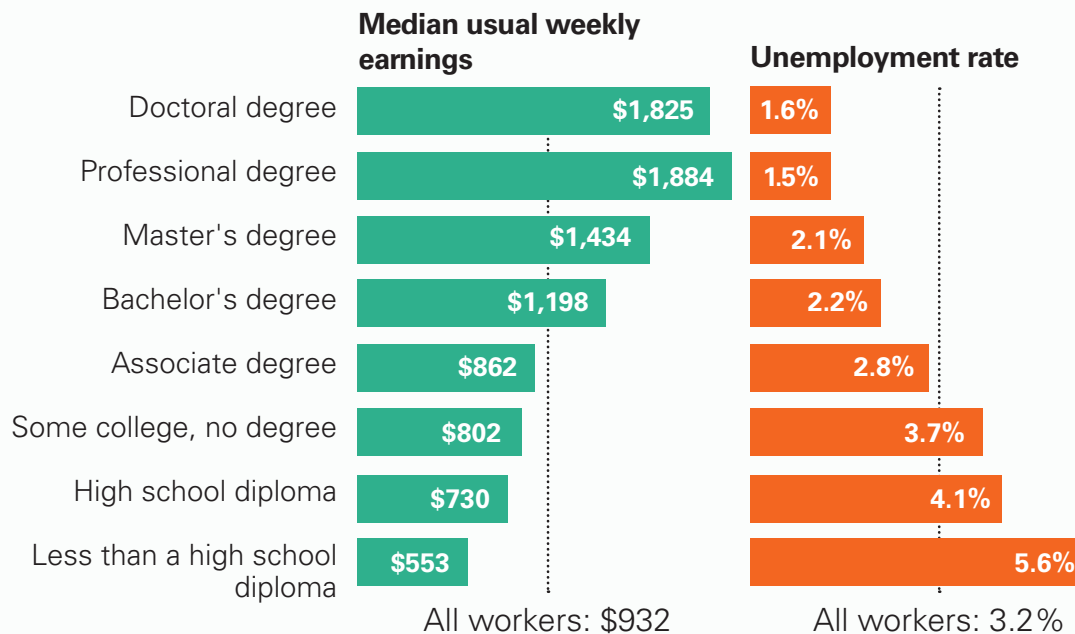
Career Considerations

MoreMoney!

The Education & Paycheck Connection

Continuing your education beyond high school can make a significant difference in your paycheck. Having more education and receiving a higher salary are definitely connected. By 2025, it is projected that over 60 percent of jobs in Georgia will require some form of college education — a certificate, associate degree or bachelor's degree—and having a bachelor's degree can mean averaging almost \$24,000 more per year than someone with only a high school diploma.

Earnings and Unemployment Rates by Educational Attainment, 2018



*Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: U.S. Bureau of Labor Statistics, Current Population Survey, March 2019*

Build Your Own Career Path:

TRADEFIVE
SKILLS FOR HIGHER EARNING

Career tradesmen and craftsmen — welders, brick masons, plumbers, electricians and carpenters — are in critical need now more than ever. Consider learning a skilled trade and benefiting from the positives of these high-demand occupations. GeorgiaTradeFive.com is a great resource to help you decide if specializing in a skilled trade is the career path for you.

Up & Coming Jobs

Some of the fastest growing jobs are some you might not have even heard of and some jobs will be adding new positions at a faster pace in the next few years to meet the changing needs of our society. Do some research and see if any of these growing occupations might be a fit for you.

Fastest Growing Occupations

Occupation	Growth Rate (2016-2026)
Solar Photovoltaic Installers	105%
Wind Turbine Service Technicians	96%
Home Health Aides	47%
Personal Care Aides	39%
Physician Assistants	37%
Nurse Practitioners	36%
Statisticians	34%
Physical Therapist Assistants	31%
Software Developers, Applications	31%
Mathematicians	30%
Physical Therapist Aides	29%
Bicycle Repairers	29%
Medical Assistants	29%
Genetic Counselors	29%
Occupational Therapy Assistants	29%
Information Security Analysts	28%
Physical Therapists	28%
Operations Research Analysts	27%
Forest Fire Inspectors and Prevention Specialists	27%
Massage Therapists	26%

Source: U.S. Bureau of Labor Statistics, Employment Projections, April 2019

The education requirements for many of the fastest growing careers can be met through community or technical colleges. Georgia's technical college system offers a number of benefits and opportunities to students of all ages.

Tech Colleges + HOPE Career Grant= ONE BRIGHT FUTURE

Attending a four year college or university isn't the only route to success. Technical colleges are another option that can lead to many of the fast-growing careers in Georgia in two years or less. And with the HOPE Career Grant, eligible students can receive FREE tuition to pursue a certificate or diploma program in high-demand industries where there are currently more jobs than workers in Georgia.

- **Program Eligibility**- All eligibility requirements for the HOPE Grant and Zell Miller Grant apply to the HOPE Career Grant.
- **Programs of Study**- Students enrolled in an approved program of study (see list below or visit **GAfutures.org**) who are eligible for, and receiving, HOPE or Zell Miller Grant funding, may also be eligible for funding from the HOPE Career Grant.
- **Award Amounts** - A student's HOPE Career Grant award is a fixed amount per term based upon the student's program of study and number of hours of enrollment. Visit **GAfutures.org** for details.



HOPE
CAREER
GRANT

17 TUITION-FREE career fields

Automotive Technology
Aviation
Certified Engineer Assistant
Commercial Truck Driving
Computer Programming
Computer Technology
Construction
Diesel Equipment Technology
Early Childhood Care & Education
Electrical Line Worker
Health Science
Industrial Maintenance
Logistics
Movie Production/Set Design
Practical Nursing
Precision Manufacturing
Welding & Joining Technology



tcsug.edu



PowerUp!

Favorite Subjects Launch **BIG** Careers

When thinking about a possible career, start by looking at the classes you take right now. Which one is your favorite? Science? Math? English? Do some research on the careers connected to those subjects. Talk with people within those fields and consider if you would like doing what they do. The subjects you enjoy in high school can be predictors for your future.

Here are some examples of careers and industries to consider that could come from the classes you may be taking now or will in the near future.

English/Language Arts: Education, grant writing, technical writing, law, journalism, copywriting or public relations.

Math: Accounting, statistics, financial planning, computers, aeronautics, teaching or insurance.

Science: Medicine, pharmacology, veterinary science, meteorology, occupational therapy, environmental science, chemistry, medical research or forensic science.

Social Studies: Psychology, city planning, criminal justice, anthropology, human resources, government or social work.

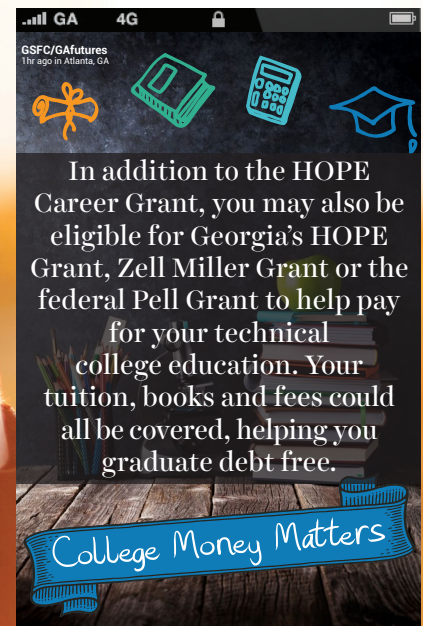
Technical Education: Construction, mechanic, manufacturing or transportation technology.

Modern Language/Latin: Government, interpreting, translating, travel agency, foreign service.

Fine Arts: Animation, theater, cinematography, interior design, graphic arts, advertising, website design, social media or broadcasting.

Health: Pharmacist, nurse, clinical laboratory technician, surgical technologist, speech-language pathologist.

Physical Education: Physical therapist, chiropractor, athletic trainer, occupational therapist, fitness specialist, sports management, dance instructor.



HighSc

Welcome to high school! This is an amazing and exciting time. Planning for college just got kicked up a notch and it is important to stay on top of not only your school work but the many things you have to do to get into college.

Take The Right Classes

The classes you take in high school have to meet certain requirements in order to graduate and, often times, receive financial aid. Talk to your guidance counselor regularly to make sure you are enrolled in the right classes to meet your college and career pathway goals. Also, confirm the number of credits you need to graduate with your counselor. While the state of Georgia requires 23 total credits to graduate (see below), your high school may have additional requirements.

Areas of Study Credits

I. English/Language Arts.....	4
II. Math	4
III. Science*	4
IV. Social Studies	3
V. Career, Technical and Agricultural Education (CTAE), and/or Modern Language/Latin, and/or Fine Arts** ...	3
VI. Health & Physical Education.....	1
Electives (4 units)	4
TOTAL UNITS	23

*The 4th science unit may be used to meet both the science and elective requirement.

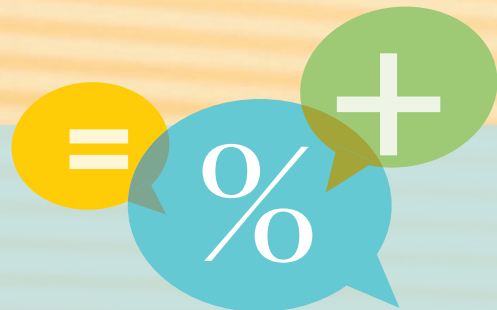
**Students must complete three units in a pathway to complete CTAE pathway and take end of pathway assessment. Students interested in attending a University System of Georgia college/university must complete two years of the same foreign language to be admissible as a freshman.

hool

Academic Rigor Requirements

To be eligible for the HOPE and Zell Miller Scholarships, students must earn at least four credits from the academic rigor course categories listed below:

- **Foreign language**
- **Advanced math or science**
- **Advanced Placement (AP) in core subjects**
- **International Baccalaureate (IB) in core subjects**
- **Degree-level dual enrollment courses in core subjects taken at an eligible postsecondary institution**



Keep Track of Your HOPE GPA

The calculation of your high school HOPE GPA starts as soon as you set foot into high school. Your HOPE GPA determines if you are eligible for the HOPE or Zell Miller Scholarship and it is different from your high school GPA. Your HOPE GPA includes only grades earned in core subjects – English, math, science, social studies and foreign language. You can check your HOPE GPA through your *My GAFutures* account to make sure you're on track to be eligible for HOPE funds.

Earn College Credits with **Dual** Enrollment

Dual Enrollment allows high school students (9th - 12th grade) to earn college credits, or even a certificate, diploma or associate degree, while working on their high school diploma. If you think you're up to the challenge, there are some great benefits to taking college level classes:

- Possibly graduate early and/or earn an associate degree, certificate or diploma.
- Get a taste of the college experience for an easier transition.
- Take classes that may not be offered at your high school.
- Build confidence and increase your educational and career opportunities.
- In most cases, Dual Enrollment covers all required standard tuition, mandatory fees and required book expenses.
- Complete the college admissions process for the college you want to attend. They may require a separate application.
- Complete the Dual Enrollment funding application on **GAfutures**.
 - Eligible public/private students: online
 - Home study students: paper (send to GSFC)
- The application has three parts.
 - Part 1: Student/Parent portion
 - Part 2: High school/Home study portion
 - Part 3: Postsecondary institution portion
- Applications are term-specific so you have to complete a new one each term you plan to participate in Dual Enrollment.
- Application deadlines may vary. Check with your high school and postsecondary institution.

The Process Before you get started, talk to your school counselor and your parents to make sure dual enrollment is right for you. If you're ready, take the next steps:

Learn more about Dual Enrollment on **GAfutures** or visit your school counselor and get a jump on your college education.



Stay On Point...

Your College Prep Checklists

Don't let planning for college get you stressed. Checklists and calendars are great tools to help keep you organized, focused and connected with everything that needs to be done.

Every Year in High School

Students

- Use the FAFSA4caster to help understand your options for paying for college.
- Discuss financial aid and saving options with your parents.
- Know your graduation requirements and take challenging classes.
- Participate in school- or community-based activities that interest you or mirror your career interests.
- Talk to your counselor about Dual Enrollment and education opportunities after high school.
- Starting in 10th grade, check your HOPE GPA through your *My GAFutures* account to see if you are on track to be eligible for the HOPE or Zell Miller Scholarship.*

Parents

- Talk to your child about how a college education can benefit them.
- Stay involved! Encourage your child to take classes that prepare them for the college they want to attend. Remind them to check their HOPE GPA; monitor their grades and study habits.
- If you haven't done so, consider opening a Path2College 529 Plan college savings account and contribute regularly.

* High schools must provide transcript data to GSFC in order for a student's HOPE GPA to be available through their **GAFutures** account.



Learn how to manage your money by creating your very own budget. There are apps just for young adults to help you get started: Toshl Finance, Left to Spend, Savings Spree, Smarty Pig and iAllowance.

College Money Matters

9th Grade

Students

- Create a GAfutures account at **GAfutures.org**. GAfutures is a great resource to help you explore and plan for college and your career.
- Find out about Advanced Placement (AP) courses and participate in academic enrichment programs.
- Start thinking about what careers you may be interested in and choose classes accordingly. Check out the *Career Exploration* section on **GAfutures** to help you determine your interests and the different types of careers out there.

Parents

- Learn about the tax benefits of Georgia's Path2College 529 Plan.

Students

- Research careers that fit your interests and match them up with college majors.
- Look into skilled trade careers and the HOPE Career Grant.
- Use the **GAfutures** College Search to start researching colleges and create a list of top choices.
- Attend PROBE College Fairs or other college prep events in your area.
- Review college entrance requirements and discuss with your guidance counselor and parents.
- Take the PSAT to help you prepare for the real thing.
- Think about how to spend your summer: work, volunteer or take a college-level course.

Parents

- Attend a PROBE College Fair or a GSFC Outreach event like a financial aid night with your child.
- Encourage your child to take responsibility by balancing homework and other activities or a part-time job.
- Learn about the different options for standardized tests.

10th Grade





11th Grade

Students

- 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. As you look at potential schools, visit their websites and find their net price calculators. These tools can help determine the true cost of attending that specific college.
- Go to a PROBE College Fair. If your school has a financial aid night, make it a point to attend.
- 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, SAT Subject Test, and the ACT for college admission. Be sure to have your test scores sent to GSFC for Zell Miller Scholarship eligibility.
- Search for scholarships you may be eligible for to help pay for college on **GAfutures**.
- Schedule campus visits or contact colleges to request information about financial aid, admission requirements, applications and deadlines.

Parents

- Talk to your child about the schools they are considering to help them clarify their goals and priorities.
- As your child narrows their college search, access the net price calculator at their top choices to find the true cost of attendance for each school. The comparison tool at **consumerfinance.gov** is another helpful resource to compare college costs and financial aid offers.
- Attend events like PROBE College Fairs with your child and take them to visit college campuses. Let your child do most of the talking.
- Review your financial situation to make sure you're planning for the cost of college appropriately.
- Make sure your child is searching for scholarships and ask your employer whether any scholarships are available for the children of employees.

12th Grade

Students

FALL

- Make sure you're on track to graduate and fulfill college admission requirements.
- If you haven't done so, take the necessary admissions tests – SAT, SAT Subject Test or the ACT. Be sure to have your test scores sent to GSFC for Zell Miller Scholarship eligibility.
- Pay attention to deadlines and apply to the colleges you have chosen.
- 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 colleges you have applied to.
- Beginning October 1, plan to complete the FAFSA. Attend a FAFSA Completion event with your parents to get help filling out your FAFSA (don't forget to create an FSA ID before you go).
- Stay involved in after-school activities and work hard all year. Your grades can still impact scholarship and other financial aid eligibility.

SPRING

- Complete any last scholarship applications. If you are only applying for state aid, you must submit the GSFAPPS.
- Review your college acceptances, compare financial aid offers and plan visits to where you have been accepted.
- If you have questions about the aid the school is offering, contact the school's financial aid office.
- When you decide which school to attend, notify the school and submit any required financial deposits.

Parents

- Know the importance of completing the FAFSA, create your own FSA ID and attend a FAFSA Completion event with your child beginning October 1.
- Plan to visit colleges at the top of your child's list to help them make a final decision.
- Confirm your child's housing plans, freshman orientation dates and course registration.



Gear Up for the Tests

The majority of colleges and other postsecondary options require some form of standardized testing for admissions. Two of the most popular are the ACT and SAT but there are others to consider depending on your plans after high school. You can start taking preliminary forms of these tests in the 10th grade such as the PSAT/NMSQT or ACT. Here is a guide to help determine which test(s) you should take to meet your goals.

Test	What Is It?	Where Can I Practice Tests?
PSAT	Take this practice SAT your sophomore and junior years to get ready for the real thing and possibly qualify for a National Merit Scholarship.	There are numerous websites to help you prepare for the PSAT, including sample questions on collegeboard.org .
SAT*	College admissions use the SAT to determine a student's college-readiness by measuring your ability in three major subjects: math, reading and writing.	There are numerous websites available to help you prepare for the SAT, including sample questions on collegeboard.org .
ACT*	College admissions use the ACT to determine a student's college-readiness by measuring what you've learned in four areas: English, math, reading and science.	ACT provides sample questions from each test section for you to complete online with immediate responses to help you prepare for the test. Visit act.org and get ready.
ACCUPLACER	Assessment test used primarily by technical and two-year colleges to place students in postsecondary courses and/or programs of study.	Links to practice and sample questions for both tests are available on GAfutures.org .
ASVAB	The Armed Services Vocational Aptitude Battery (ASVAB) assesses which military jobs fit your skill set.	Sample questions are provided by the U.S. Department of Defense on Today'sMilitary.com .

*Request your test score report be sent to GSFC for Zell Miller Scholarship eligibility purposes.

TEST Prep Resources

Be aware, there are many private companies that charge for standardized testing assistance.

GAfutures provides links to tips and sample questions from FREE services like College Board and Khan Academy for the ACCUPLACER, SAT, ACT and the ASVAB.

Find Financial Aid

Finding ways to pay for college is one of the most important, but also one of the most challenging tasks connected to attending college. Financial aid is any money used to help pay for college – two- or four-year universities, technical or career schools. Financial aid can cover tuition and fees, room and board, books and supplies, transportation and other college-related expenses.

Financial aid comes in different forms:

- Scholarships
- Grants
- Loans
- Work-study programs

From a number of different sources:

- Federal government
- State government
- Colleges and universities
- Private foundations
- Professional and service organizations
- Employers and private companies

And there are also different types:

- Merit-based (HOPE Scholarship)
- Need-based (Pell Grant)
- Non-need based (HOPE Grant)
- Student or parent loans
- Employment opportunities (Federal Work-Study)
- Military aid and grants (Georgia National Guard Service Cancelable Loan; UNG ROTC Grant)
- Savings plan (Path2College 529; traditional savings)



GAfutures Scholarship Search

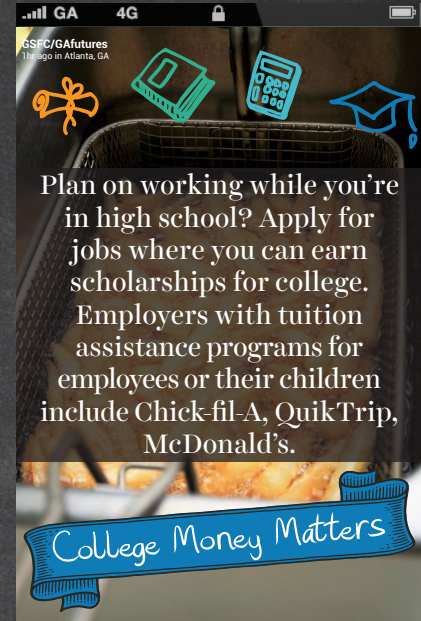
There are thousands of scholarships out there to help all types of students pay for college. Look for local and national scholarships with **GAfutures.org's** search tool to find additional sources of financial aid. Some scholarships have some pretty unique eligibility requirements!

Are you a vegetarian? An aspiring writer?
An avid volunteer in your community?

Then there may be a scholarship
out there for you.

Scholarship Search Tips

- Start your search early. Many scholarships have an application process and competition can be tough.
- Don't stop at one, two or three. You raise your chances of receiving money for college by applying for multiple scholarships. Plus, smaller scholarships add up when it comes to paying for college.
- Be creative. Consider your family, hobbies, career interests, medical history, or your college major to search for scholarships.
- Look for scholarships even after you're in college. Some schools have institution or program-specific scholarships for current students.
- **DO NOT PAY ANYONE TO HELP YOU FIND OR APPLY FOR SCHOLARSHIPS!**



Federal Financial Aid Programs

The federal government has financial aid programs that include grants and work-study awards that do not need to be repaid, as well as various loans that require repayment. For more information, visit studentaid.gov.

Program	Type of Aid	General Eligibility	Annual Award Amounts
Pell Grant	Grant	Undergraduate student with financial need.	The maximum Pell Grant for the 2019-2020 award year is \$6,195.
Federal Supplemental Educational Opportunity Grant	Grant	Undergraduate student with exceptional financial need. Federal Pell Grant recipients receive priority.	Up to \$4,000 per year.
TEACH Grant	Grant	Undergraduate, post-baccalaureate, or graduate student enrolled in coursework necessary to begin a career in teaching. Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students.	Up to \$4,000. If you do not teach as required, the grant becomes a loan and must be repaid.



OTHER Financial Aid Applications

The FAFSA may not be the only application you have to submit in order to receive financial aid. You may also need to complete other institutional applications. Be sure to contact your school(s) of interest or visit their website(s) to find out what other forms or applications are required.

Program	Type of Aid	General Eligibility	Annual Award Amounts
Federal Work-Study	Work-study	Full-time or part-time undergraduate or graduate student.	At least minimum wage.
Direct Stafford Loan	Loan	Undergraduate, graduate or professional student enrolled at least half-time.	Depends on grade level and dependency status. Maximum for undergraduate: \$5,500–\$12,500; graduate or professional student: \$8,500–\$20,500.
Direct PLUS Loan	Loan	Graduate student or parent of dependent undergraduate student enrolled at least half-time. Credit approval required.	Cost of attendance less the amount of other aid received.

BASIC Eligibility Requirements

In order to determine eligibility for federal and some state financial aid programs, students must:

- Demonstrate financial need or exhibit academic merit, depending on the type of financial aid.
- Have a high school diploma or General Educational Development (GED) diploma.
- Be enrolled in, or accepted to, an institution participating in federal financial aid programs.
- Be a U.S. citizen, permanent resident or eligible non-citizen.
- Have a valid Social Security number.
- Meet the drug conviction criteria.
- Not be in default or owe a refund on any federal or state student grant or federal or state student loan.
- Be registered with the Selective Service, if required.

Fill out the FAFSA

The first step in your search for financial aid – federal and state – is to complete the Free Application for Federal Student Aid, or FAFSA. Submitting a FAFSA is FREE and starts with creating your FSA ID. This is your electronic passport that will allow you to electronically sign your FAFSA. If you are using your parent's information, they will need to register for an FSA ID, as well. You'll also need:

- Your Social Security number
- Your driver's license number
- Your (parent's) tax records and W-2 forms
- Records of your (parent's) untaxed income and all of your (parent's) assets
- Bank statements, stocks, bonds and other investment records

Now follow this five-step plan for federal aid. Remember: The FAFSA is available October 1.

1. Go to fafsa.gov and login using your FSA ID.

Your FAFSA will be processed quicker if you apply online. Plus, your information will be saved for next year. Don't forget, you will need to fill out a FAFSA every school year to be eligible for federal funds.

2. Enter personal information.

Make sure everything you enter is exactly how it appears on official government documents.



Need Help?

Find a FAFSA Completion Event

Check with your school counselor about financial aid nights or FAFSA completion events at your school or in your community. Each year, GSFC hosts FREE events across the state to help students and their families complete the FAFSA. Visit **GAfutures** for more information. Do not pay anyone to complete the FAFSA for you! **FREE MEANS FREE!**



3. Enter your financial information.

The IRS Data Retrieval Tool can transfer your tax data to your application automatically.

4. Choose up to 10 schools.

Be sure to include any school you are planning to attend, whether you've applied or have been accepted yet. You will get an estimate of your financial aid eligibility.

5. Think you're finished? Double check.

You can check the status immediately after submitting your FAFSA online. You'll receive a Student Aid Report (SAR) within three weeks from the schools that received your information, so check it to make sure there are no mistakes. Make sure you receive a confirmation page indicating your FAFSA has been submitted.



Creating an **FSA ID**

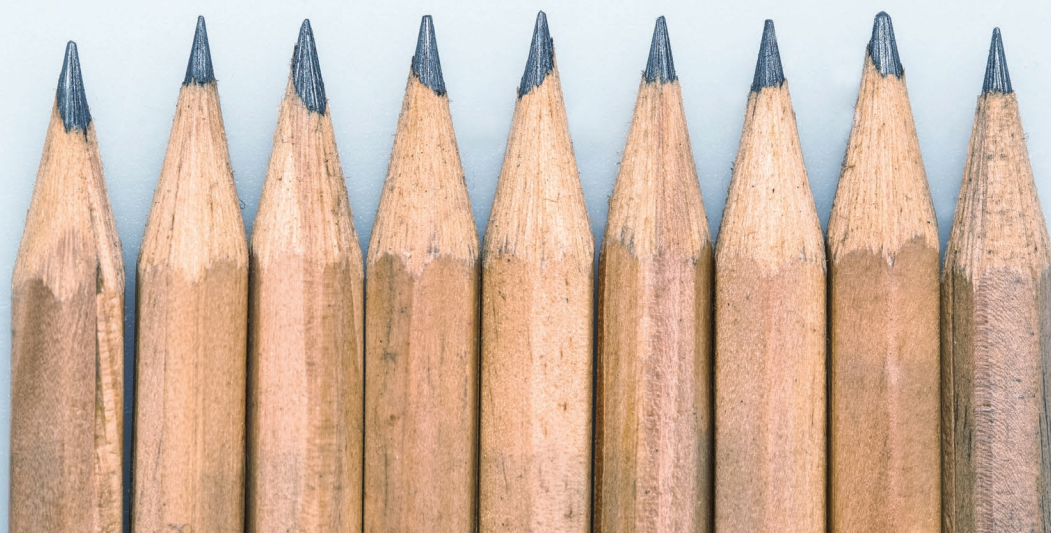
- Go to **FAFSA.gov** and click the link to create an FSA ID.
- Create a username and password, and enter your email address.
- Enter your name, date of birth, Social Security number, contact information and challenge questions and answers.
- Review your information and read and accept the terms and conditions.
- Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID. Once you verify your email address, you can use it instead of your username to log in to complete your FAFSA.

You can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, or if you have linked your PIN to your FSA ID, you will be able to use your FSA ID to access your application. For additional help, visit **StudentAid.gov/fsaid**.

State Financial Aid Programs

The state of Georgia has a number of financial aid programs that provide students different ways to pay for their education beyond high school. GSFC administers nearly 20 of these programs. The HOPE Program is the most well-known.

Program	Type	High School GPA Requirement	Test Score Requirement	College GPA Requirement	Eligible Institutions	Award Amount 2019-2020
HOPE SCHOLARSHIP	Merit-based scholarship available to high school graduates seeking a college degree	Minimum 3.0 high school GPA in core courses- English, math, science, social studies and foreign language	No requirement	Minimum 3.0 postsecondary cumulative GPA for students enrolled in degree level coursework	University System of Georgia (USG), Technical College System of Georgia (TCSG), and approved profit and non-profit, private institutions	Public - Tuition amount based on per credit hour Private <i>Semester</i> 12+ hours- \$2,152 6- 11 hours- \$1,077 <i>Quarter</i> 12+ hours- \$1,436 6- 11 hours- \$719 (award applied to tuition only)
ZELL MILLER SCHOLARSHIP	Merit-based scholarship available to high school graduates seeking a college degree	Minimum 3.7 high school GPA in core courses- English, math, science, social studies and foreign language	SAT- 1200 or higher critical reading and math score (one test sitting) or ACT- 26 composite score or graduate as valedictorian or salutatorian	Minimum 3.3 postsecondary cumulative GPA for students enrolled in degree level coursework	USG, TCSG, and approved profit and non-profit, private institutions	Public - Full standard undergraduate tuition amount Private <i>Semester</i> 12+ hours- \$2,808 6- 11 hours- \$1,404 <i>Quarter</i> 12+ hours- \$1,914 6- 11 hours- \$957 (award applied to tuition only)
HOPE GRANT	Grant for students seeking a diploma or certificate	No minimum high school GPA required	No requirement	Minimum 2.0 postsecondary cumulative GPA for students enrolled in certificate or diploma coursework	TCSG and USG institutions (that offer diploma and certificate programs)	Tuition amount based on per credit hour (award applied to tuition only)



Program	Type	High School GPA Requirement	Test Score Requirement	College GPA Requirement	Eligible Institutions	Award Amount 2019-2020
HOPE CAREER GRANT	Grant assistance to eligible HOPE Grant and Zell Miller Grant recipients enrolled in specific certificate and diploma programs of study	Not applicable	No requirement	Minimum 2.0 postsecondary cumulative GPA for students enrolled in certificate or diploma program	USG and TCSG institutions	Per term: 9+ hours- \$500 3-8 hours- \$250 1-2 hours- \$125 Truck driving \$1,000- one time award (award may be applied to any college cost)
HOPE GED GRANT	A one-time grant for students who received a GED issued by TCSG	Not applicable	No requirement	Not applicable	USG, TCSG, and approved profit and non-profit, private institutions	One-time award of \$500 (award may be applied to any college cost)
ZELL MILLER GRANT	Merit-based grant for students seeking a diploma or certificate	Not applicable	No requirement	Minimum 3.5 postsecondary cumulative GPA at the end of each term	TCSG and USG institutions (that offer diploma and certificate programs)	Full standard tuition amount (award applied to tuition only)

Award amounts and eligibility requirements may change during the year. Visit GAfutures.org for the most current information.



GA 4G

GSFC/GAfutures
1hr ago in Atlanta, GA

For state aid, if you don't want to complete the FAFSA, fill out the GSEAPPS on GAfutures to determine your eligibility.

College Money Matters

GEORGIA @

Colleges in Georgia Eligible for State Aid

University System of Georgia

Abraham Baldwin Agricultural College
Albany State University
Atlanta Metropolitan State College
Augusta University
Clayton State University
College of Coastal Georgia
Columbus State University
Dalton State College
East Georgia State College
Fort Valley State University
Georgia College & State University
Georgia Gwinnett College
Georgia Highlands College
Georgia Institute of Technology
Georgia Southern University
Georgia Southwestern State University
Georgia State University
Gordon State College
Kennesaw State University
Middle Georgia State University
Savannah State University
South Georgia State College
University of Georgia
University of North Georgia
University of West Georgia
Valdosta State University

Technical College System of Georgia

Albany Technical College
Athens Technical College
Atlanta Technical College
Augusta Technical College
Central Georgia Technical College
Chattahoochee Technical College
Coastal Pines Technical College
Columbus Technical College
Georgia Northwestern Technical College
Georgia Piedmont Technical College
Gwinnett Technical College
Lanier Technical College
North Georgia Technical College
Oconee Fall Line Technical College
Ogeechee Technical College
Savannah Technical College
South Georgia Technical School
Southeastern Technical College

Southern Crescent Technical College
Southern Regional Technical College
West Georgia Technical College
Wiregrass Technical College

Independent Colleges

Agnes Scott College
American Intercontinental
University- Atlanta
Andrew College
The Art Institute of Atlanta
Berry College
Brenau University
Brewton-Parker College
Clark Atlanta University
Covenant College
DeVry University
Embry-Riddle Aeronautical University
Emmanuel College
Emory University
Georgia Military College
Herzing University
LaGrange College
Life University
Mercer University
Morehouse College
Oglethorpe University
Paine College
Piedmont College
Point University
Reinhardt University
Saint Leo University
Savannah College of Art and Design
Shorter University
South University
Spelman College
Thomas University
Toccoa Falls College
Truett-McConnell College
Wesleyan College
Young Harris College

There's **MORE** Money Available

In addition to the HOPE Program, GSFC administers other financial aid programs on behalf of the state of Georgia. These programs are designed to assist students with the cost of education while in high school and beyond. Learn more about the eligibility requirements and application procedures for all of these programs at GAfutures.org.

State Loans with Cancellation and Forgiveness Options

Georgia Military College (GMC) State Service Scholarship Loan — Service cancelable loan provides outstanding students who commit to serve in the Georgia National Guard a full-two year scholarship loan.

Georgia National Guard Service Cancelable Loan (GNG SCL) — Service cancelable loan provides financial assistance to students who maintain a certain GPA and remain in good standing as an eligible member of the GNG.

Scholarship for Engineering Education (SEE) — Service cancelable loan provides financial assistance to students enrolled in an approved engineering program at an eligible institution.

Scholarship for Engineering Education for Minorities (MSEE) — Service cancelable loan provides financial assistance to minority undergraduate students enrolled in an approved engineering program at an eligible institution.

Student Access Loan (SAL) — Low interest loan designed to assist undergraduate students who have a gap in meeting their educational cost.

University of North Georgia (UNG) Military Program — Service cancelable loan provides full scholarships to outstanding UNG students interested in pursuing a military career.

State Scholarships and Grants

Georgia's HERO Scholarship Program — Provides financial assistance to members of the Georgia National Guard and U.S. Military Reservists who served in combat zones

as well as their children and spouses.

Georgia Tuition Equalization Grant (GTEG) — Provides grant assistance toward educational costs to students enrolled at an eligible private college or university in Georgia.

Dual Enrollment — Program allows high school students to earn college credits while working on their high school diploma.

Public Safety Memorial Grant — Grant assistance program for dependent children of Georgia public safety officers who were permanently disabled or killed in the line of duty.

REACH Georgia Scholarship Program — Need-based mentoring and scholarship program designed to help academically promising students, beginning in the 8th grade, with the support to graduate from high school, access college, and achieve postsecondary success.

University of North Georgia (UNG) ROTC Grant and ROTC Grant for Future Officers — Grant Program that encourages students to attend UNG and participate in the ROTC program and promotes students to military leadership positions upon graduation.


Smart Talk **(Don't Get Scammed)**

The saying, "It takes money to make money" certainly doesn't apply when it comes to finding money to pay for college. You should NEVER pay anyone to help you:

- Complete the FAFSA or any scholarship applications
- Determine your repayment options or service your loan
- Search for scholarships or other financial aid

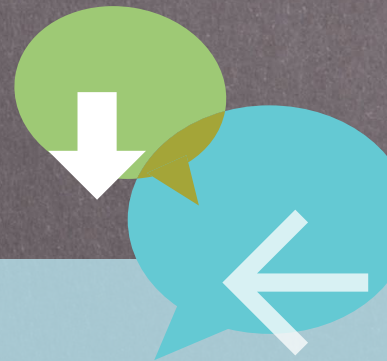
Don't fall for misleading offers about how an organization can help you find grants and scholarships for a fee. Be on the lookout for "hooks" like:

THE "BAIT"	THE TRUTH
"We'll do all the work."	You must apply yourself and the financial aid forms are not complicated.
"The scholarship is guaranteed or your money back."	No one can guarantee you will receive a scholarship.
"I just need your credit card or bank account number to hold this scholarship."	You should never be required to provide this information to legitimate providers.
"This scholarship will cost some money."	You should never pay a fee for someone to give you free money for college.
"You can't get this information anywhere else."	You have the access to the same information about financial aid options.
"You've been selected" or "You are a finalist" for a scholarship you have never applied for.	If you didn't apply for it, you can't get it.



More Tips to Protect Yourself from Scammers

- Never give out personal information to strangers.
- Get everything in writing before responding.
- If you are unfamiliar with the organization, ask how they got your information.
- Do not be pressured into signing anything or paying fees immediately.
- Keep good records of any correspondence you have with any company that approaches you regarding scholarship opportunities or loan repayment services.
- Report it! Contact the National Fraud Information Center at 800.876.7060.



A **SAFE** WAY TO SAVE:

Path2College **529** Plan

It's never too late...or too early to start saving for college! Georgia's Path2College 529 Plan is another way to help pay for your education beyond high school. Parents/Guardians, grandparents or other family members can start a 529 plan with only \$25 and only 15 minutes. Visit **www.path2college529.com** and find out more about the plan benefits, how it works, the tax advantages and how the funds can be used.



Path2College
529 Plan

Save for the future. Today.®
Offered by the State of Georgia



For more information, visit GAFutures.org

GAfutures College Search

Just like you are unique, so are colleges. No two are exactly alike. And finding the one that fits your education and career goals, as well as your personality, takes some time. You can find the best college for you on **GAfutures.org**. Search by location, size, type and more to help you narrow down your top choices. You can also search by the schools in Georgia specifically eligible for GSFC-administered financial aid programs.

Location. Do you want to stay close to home? Or are you ready to live in a different part of the country? Or even another country? What kind of weather do you prefer? Sunshine year round? Or four distinct seasons?

Setting. Do you want a campus in the heart of a city? Or is a small town more your speed? Some campuses are spread out and some are all in one place.

Size. Do you thrive on being a part of a large group and some level of anonymity? Or do you prefer the more one-on-one attention that comes from a smaller class? Know your comfort level and determine if a college with small, medium or large enrollment is right for you.

Type. Sometimes your career goals can help you determine the type of school to attend. Are you on track to becoming a scientist? A research-focused institution should be a consideration. If you already know the specialty area you want to go into, search for schools with those programs. If you want a broader education because you aren't quite sure what you want to do, look for a liberal

arts institution. Some other considerations:

- Coed or same sex
- Public or private
- Religious affiliation
- Cultural affiliation
- Evening programs for working or returning students

Cost and financial aid. Of course, one of the biggest factors for most students and their families comes down to how much it costs to attend. But don't let that scare you. There are lots of ways to cut the costs.

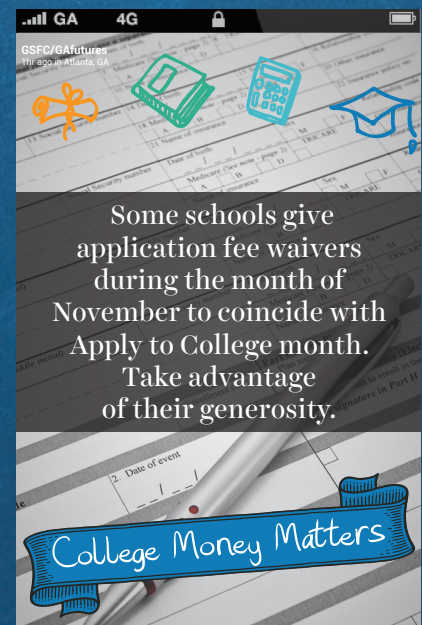
- Keep your grades up to increase your eligibility for merit-based aid.
- Search for scholarships.
- Complete the FAFSA.

Other ways to help narrow your search include attending college fairs like PROBE, on-site campus visits, virtual campus visits, talking with current students and alumni, and following the schools social media.

Connect to Colleges & Apply

Once you have your top picks, it's time to apply!

- Review the application process. Each school may have different deadlines and require additional applications.
- Keep in mind, there are often fees associated with applying to college. Try to keep your list to a financially manageable number.
- Decide if you are going to apply for Early Decision or Early Action admissions. Most of these applications are due between October 1 and November 1.
- Give any recommendation forms to teachers, school administrators, counselors and mentors with mailing instructions as early as possible. Make sure your portions of the forms are filled out completely and accurately.
- Draft your college essay(s) and have your parent, teacher, counselor or other trusted adult review and provide feedback. You will probably go through several rounds of edits to make sure it's the best it can be.
- November is Apply to College month. Check with your high school to see if they participate.
- Make sure you stay on top of deadlines and all of the necessary paperwork has been sent to your top choices.
 - Official transcript
 - Official test scores
 - Letters of recommendation
 - All financial aid applications
- After applying to a college, contact the admissions offices to confirm your information has been received and they have everything they need from you.
- Double-check any other deadlines, including orientation fees and housing deposits.
- If you followed the regular admissions process, you will probably receive response letters by April 15. If you applied and were accepted to multiple colleges, now's the time to compare your financial aid award offers.



Compare Award Offers

The award letters you receive may look slightly different but they all have basically the same information included:

How much it will cost to attend the school for the year.

The amount of financial aid the school is providing.

The amount your family is expected to contribute.

Any additional need you'll have to fund through other sources.

Here is an example of how the award portion of your letter might look:

Housing: On Campus Residency: In-State	Estimated Cost of Attendance (COA) 2 Semesters Expected Family Contribution (EFC)				\$16,705 - \$0
Estimated Financial Need					\$16,705
Type of Aid	Fall	Spring	Summer	Total	Accept?
Federal Pell Grant	\$3,097.50	\$3,097.50	\$0	\$6,195	Yes or No
HOPE Scholarship*	\$2,505	\$2,505	\$0	\$5,010	Yes or No
Federal Direct Loan- Sub	\$1,750	\$1,750	\$0	\$3,500	Yes or No
Federal Direct Loan- Unsub	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Total for Academic Year				\$16,705	

*HOPE Scholarship award based on 15 semester hours per term at a regional university in Georgia. The actual award amounts vary by eligible institution.

The Consumer Financial Protection Bureau has a great online comparison tool to help you determine which offer best fits your financial needs. Check it out at **consumerfinance.gov**.



UNIVERSITY SYSTEM
OF GEORGIA

Ensuring More Georgians Enter the Workforce
with a College Degree

usg.edu

ABRAHAM BALDWIN
AGRICULTURAL COLLEGE

Albany State
University



AUGUSTA
UNIVERSITY

CLAYTON STATE
UNIVERSITY



COLUMBUS STATE
UNIVERSITY



GEORGIA
COLLEGE



GEORGIA
SOUTHERN
UNIVERSITY

Georgia Gwinnett
COLLEGE



GeorgiaState
University

Georgia
Tech



Kennesaw
State UNIVERSITY

SAVANNAH
STATE UNIVERSITY



South Georgia
State College



Middle Georgia
State University

UNIVERSITY of
West Georgia



UNIVERSITY OF
GEORGIA

UNG UNIVERSITY of
NORTH GEORGIA



How **Your** Financial Aid Award is **Calculated**

The key factors in determining your financial aid package are the cost of attendance (COA) and your Expected Family Contribution (EFC). EFC is what, based on the financial aid forms you submitted (FAFSA, GSFAPPS), your family is estimated to reasonably contribute to your COA. With this information schools determine your need-based and non-need based aid.

CALCULATING YOUR FINANCIAL NEED

Cost of Attendance (COA)

— Expected Family Contribution (EFC)

= Financial Need

CALCULATING YOUR NON-NEED BASED AID

Cost of Attendance (COA)

— Financial Aid Awarded So Far

= Eligibility for Non-need based Aid

Compute!

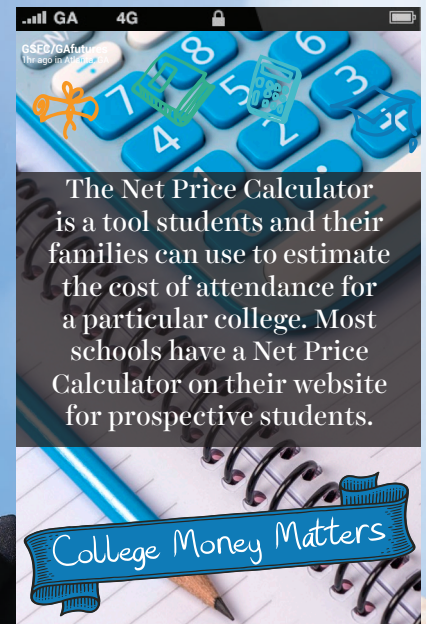
Say “YES” to the Offer that Works **Best** for You!

The best offer usually involves the most free money (scholarships and grants), then earned money (work-study), then minimal borrowed money (federal student loans). As you evaluate your award package, consider the type of aid it is and if, and how, you will have to pay it back. Talk it over with your family and choose the offer that works best for you and your family’s financial situation.

The Best Order to Accept Aid

- 1. Scholarships and Grants** — Make sure you understand any conditions (GPA, service, etc.) that make this type of aid truly free.
- 2. Work-study** — While you don’t have to pay this type of aid back, you do have to work for it. Consider your class schedule and study time.
- 3. Federal Student Loans** — You will have to pay this money back with interest. Consider a subsidized loan first – the interest doesn’t start accruing until you leave school.
- 4. State Government or College Loans** — You will have to pay this money back with interest. The terms can be different than federal student loans. Read the fine print!
- 5. Private Loans** — You will have to pay this money back with interest, usually higher interest rates and less favorable terms. Read the fine print!

Source: Federal Student Aid, studentaid.ed.gov



get **HOPE** keep **HOPE**

HOPE Checklist

Congratulations on earning the HOPE Scholarship! Now that you have it, you need to know what it takes to keep it.

- You must maintain a 3.0 GPA at certain checkpoints.
 - End of every spring semester/quarter
 - 30/45 attempted semester/quarter hours
 - 60/90 attempted semester/quarter hours
 - 90/135 attempted semester/quarter hours
- If your GPA is less than 3.0 at any of these checkpoints, you will lose HOPE and will only be able to regain it ONCE.
- If your GPA is 3.0 or higher at your next Attempted Hours checkpoint, you have regained your HOPE funding.
- If your GPA is less than 3.0 at your next Attempted Hours checkpoint, you have lost HOPE for the second time and are no longer eligible to regain it.

Zell Miller Scholarship

If you earned the Zell Miller Scholarship, you will also have to make sure to maintain a certain GPA at the same checkpoints as the HOPE Scholarship.

- You must keep a 3.3 GPA or higher at each checkpoint.
- Like HOPE, You can only regain Zell Miller ONCE.

- If you lose Zell Miller, you may still be eligible for the HOPE Scholarship.

Losing HOPE or Zell Miller Eligibility

In addition to not meeting the GPA requirements, you can also lose eligibility if:

- You reach the maximum attempted and/or paid hours (127 semester/190 quarter).
- Funds were not used within seven years of high school graduation or equivalent, unless you qualify for military exception.
- You receive your Bachelor's or first professional degree.

Contact the financial aid office if you have questions or concerns about your HOPE or Zell Miller Scholarship eligibility.



Keep Track of **HOPE**...In College

The calculation of your HOPE academic eligibility while in college is available in **GAfutures**. This means you will be able to check your GPA and Attempted Hours during your college career through your *My GAfutures* account. Knowing your GPA and Attempted Hours enables you to track your eligibility for HOPE and Zell Miller funds.

Crunch^{the} Numbers

Expenses Beyond Tuition

While tuition is a big part of planning for college, there are many other expenses to consider before the first day of class. Depending on your source(s) of income (parents, work, financial aid), this is where your budgeting skills will come in handy.

- **Room, board and other living expenses** — Even if you are living on campus and on a meal plan, there are necessities you will probably want to purchase on a regular basis. What will you need to set up your dorm room? What about personal care items, laundry detergent and other essentials? What about snacks, going out to eat or to the movies? These items can add up over the school year.
- **Books** — Even though more and more schools are using online books, this is still a huge expense. Search for non-traditional options such as buying used or renting.
- **Technology and other school supplies** — A computer, laptop or tablet is almost essential for college students to survive. Some majors may require special software. In addition, you will need the traditional school supplies – notebooks, pens, pencils, paper, etc.
- **Transportation** — Will you have a car on campus? Will you be driving back and forth from home to class? Will you be flying home to visit for breaks? Depending on your answer, you will need to plan accordingly.



Finish in 4...Years

While it may seem like a daunting task, finishing your undergraduate education in four years is completely doable. It just takes some planning and determination.

Benefits of Finishing in Four

- **Save that money.** Each additional year of college can cost almost \$23,000 (in state). This includes tuition, room and board, and fees.
- **Avoid debt.** Staying in school beyond four years often means taking on more debt.
- **Make that money.** You miss out on wages you could earn working a full-time job.

Tips to Finishing in Four

- **Start in high school.** Take advantage of the Dual Enrollment program and start earning college credits while you're still in high school.

- **Plan and focus.** Do your research and plan your course load as far out as possible. You can always adjust should you change your major or if a course isn't available.
- **15 is the magic number.** Try to maintain a 15 hour/credit course load each semester.
- **Summer school is awesome.** You don't have to just take traditional classes to fulfill your credits. Summer internships and study abroad programs are great ways to get real world experience and fulfill your hours.
- **Get help.** Use any and all of the advising resources available to you. Meet with your college counselor regularly, confer with your professors, ask upperclassmen questions, and make sure you are on the right track to meet your goals.

Source: Complete College America, Four Year Myth, (November, 2014).



eCore
ONLINE DUAL ENROLLMENT
through The University System of Georgia

eCore is an excellent choice for high school students who want to start college now without traveling to a physical campus for class. Classes are delivered entirely online through USG colleges and universities, meaning you don't have to sacrifice quality for flexibility and accessibility.



Learn more at ecore.usg.edu/DualEnrollment

1-855-93eCore (3338)

Repayment Options **for** Federal Financial Aid

If you receive loans to help pay for your education from the federal government, it's good to know ahead of time your repayment options so you can plan for it even before you graduate. Your six-month grace period goes by quickly.

Standard – Payments are fixed and made for up to 10 years (between 10 and 30 years for consolidation loans).

Graduated – Starts with lower payments that increase every two years. Payments are made for up to 10 years (between 10 and 30 years for consolidation loans).

Extended – The Extended Repayment Plan allows you to repay your loans over an extended period of time. Payments are made for up to 25 years.

Income-Sensitive – Available to low-income borrowers who have Federal Family Education Loan (FFEL) Program loans. The payments under this plan increase or decrease based on your annual income.

Income-Driven – If your outstanding federal student loan debt is higher than your annual income or if it represents a significant portion of your annual income, you may want to repay your federal student loans under an income-driven repayment plan like Income-Based Repayment (IBR), Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE) or Income-Contingent Repayment (ICR). Most federal student loans are eligible for at least one income-driven repayment plan.



PAYING IT BACK. Don't Be Surprised, Be Prepared!

According to Federal Student Aid, the average total federal student loan balance a student at a public, four-year school in Georgia at graduation is almost \$27,000. Using an interest rate of 3.9 percent, here are examples of possible repayment options and outcomes.

Repayment Plan	First Monthly Payment	Last Monthly Payment	Total Amount Paid	Repayment Period
Standard	\$272	\$272	\$32,585	120 months
Graduated	\$152	\$455	\$33,979	120 months

Visit the Federal Student Aid website and use the Repayment Estimator to customize options to your situation and ensure you are using the most current interest rate.

Logon! Resources Worth Surfing

Take advantage of the many FREE online resources dedicated to help getting into college easier.

- Bettermakeroom.org
- Cappex.com
- Collegeboard.org
- Ed.gov
- Fafsa.gov
- Fsaidth.gov
- Imfirst.org
- Mappingyourfuture.org
- March2success.com
- Studentaid.ed.gov
- Thinkcollege.net

GSFC e-Resources

GAfutures.org – The premier resource to help Georgians of all ages explore colleges, careers and financial aid options.

REACHGA.org – Georgia's first public-private, need-based scholarship program looks to ensure academically promising students achieve postsecondary success beginning as early as 8th grade.

GSFC.org – Find more information about the state agency working to promote and increase access to higher education through state financial aid programs and services.

Pathways2gsfa.org – If you have loans serviced by GSFC, you can visit **Pathways2GSFA.org** to make payments and learn more about how to manage your student loans.

Path2college529.com – Georgia's official college savings plan is free from federal and Georgia income tax and has additional benefits for taxpayers.

GATRACS.org – A partnership among Georgia's educational organizations to make course transfer information available to all Georgia citizens through an online web portal.

GoBackMoveAhead.org – A collaboration among USG, TCSG and GSFC to provide affordable, quality higher education options for adult learners to return to college and complete their degree.



Glossary

Financial Aid From A-Z

ACT (American College Test):

National college admissions examination that consists of subject area tests in English, mathematics, science and reading as well as a writing test.

Admissions Counselor: College or university employee who advises students during the admissions process.

AGI (Adjusted Gross Income): Most financial aid forms require parents or students to state their taxable AGI based on income minus maximum allowable adjustments.

Alternative Loans: These private student loans from banks or other lending institutions are not federally supported nor guaranteed. Students must be enrolled to apply for these loans.

AP: Advanced Placement classes let high school students study college level subjects for advanced placement and/or credit upon entering college.

Associate Degree: Awarded after 60 credit hours, usually two years of study.

ASVAB (Armed Services Vocational Aptitude Battery): Used by all branches of the military to determine how qualified you are to enlist, as well as your qualification for certain military jobs and your signing bonus.

Bachelor's Degree: Generally awarded after a minimum of 120 credit hours, usually four to five years of study.

Capitalized Interest: Unpaid interest added to the original amount of a loan. Capitalized interest increases the size of a loan, because the borrower is paying interest on their interest.

Certificate:

(1) Given in a non-degree program, usually in a vocational or technical area to prepare for a specific occupation. Certificate programs generally last 6 to 12 months. (2) Given in specialized areas to people who have completed master's, doctorate or professional degrees.

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.

“Replace fear of the unknown with curiosity.”

-Penelope Ward

CSS Profile: College Scholarship Service Profile is a financial aid form many colleges and universities use to determine how much non-federal financial aid a student may be eligible for.

Community College: Sometimes called junior college, technical college or two-year college. Students can take classes and then transfer to a four-year school, or they can earn certificates, diplomas or associate degrees.

Credit Hour: Units of value given to classes. Some classes may be worth two or three credits, while others are worth four credits. Credits vary by class and by school. Many schools base tuition costs on the number of credit hours taken. Some charge a specific dollar amount per credit hour.



Diploma: Given in a non-degree program, usually a vocational or technical field, to prepare for a job. Diploma programs are generally nine to 18 months long. This diploma is not the same as the diploma you receive when you graduate from high school.

Deferment: An approved pause in repaying a student loan. For example, students may seek a deferment on undergraduate loan payments while in graduate school.

Department of Education: Government agency that administers several federal student financial aid programs.

Direct Loan Program: The U.S. Department of Education's loan program.

Doctorate: Degree that usually takes three or more years after a master's to complete.

Dual Enrollment: Program with courses that satisfy high school graduation requirements and earn college credit hours.

Early Action Admissions: If you apply to a college under the Early Action Admissions plan and receive an acceptance letter, you do not have to commit until the school's regular admissions reply date.

Early Decision Admissions: If you apply to a college under the Early Decision Admissions plan and receive an acceptance letter, you must commit at that time to attend that school.

EFC (Expected Family Contribution): Number used to determine your eligibility for federal student financial aid. Your EFC results from the financial information you provide on your FAFSA and EFC is reported on your Student Aid Report (SAR).

FAA (Financial Aid Administrator): College or university employee involved in the administration of financial aid. Also known as financial aid advisors, officers or counselors.

FAF (Financial Aid Form): Generic term used for any financial aid form.

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.

FDSLP (Federal Direct Student Loan Program): Through this program, student loans are provided directly to the student from the federal government, rather than through commercial lenders.

Federal School Code (also, Title IV Institution Code): Each college, campus or program has a six-character institution code. You must include the code related to each of your college applications when filling out a FAFSA. These codes are available by contacting the school or checking an online listing.

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.



Glossary

Financial Aid From A-Z

FSEOG (Federal Supplemental Educational Opportunity Grant):

Federal government program provides need-based grants to low-income college students with the most need, and is administered through the school's financial aid office.

Federal Work-Study Program:

Federally-funded, need-based program administered by each school, this program allows students to work on campus in exchange for a portion of their tuition.

Financial Aid Counselor: College or university employee who is involved in the administration of financial aid.

Full Time: For GSFC purposes, 12 quarter hours or 15 semester hours are considered full-time enrollment. Full-time status may vary by school.

General Educational Development

(GED): Classes that can lead to a high school equivalency diploma for adults who did not earn one. Recipients must pass five tests that assess their knowledge of language arts/writing, language arts/reading, social studies, science and math to earn the diploma.

Grant: Money given to students for their education. Often based on need, grants may come from federal or state programs, or sometimes from private charitable organizations. A grant does not have to be repaid.

Graduate Student: Student who has earned a bachelor's degree and is working toward a master's, doctorate or professional degree.

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.

Independent Student: Self-supporting students not financially dependent on their parents.

Institutional Aid: Student financial aid administered by the college or proprietary trade school.

Interest: Charge for a loan, usually a percentage of the amount borrowed.

Internship/Practicum: Program that provides an opportunity to earn academic credits through a planned work experience, usually to learn about a specific career area.

IRS Data Retrieval Tool: Allows applicants who have already filed their federal income tax returns to prefill answers to some questions on their FAFSA by transferring data.



ISIR (Institutional Student

Information Record): Form contains data results from the FAFSA and is submitted to schools electronically. The ISIR is made available to colleges the student selects on the FAFSA as well as servicers and state agencies that award need-based aid.

Major: Primary academic field of study in college.

Master's Degree: Degree that takes at least a year after the bachelor's to complete.

Master Promissory Note (MPN): Legally binding contract between a borrower and lender. It establishes the conditions a student or parent borrows money under and the terms the money must be repaid. The MPN is good for 10 years if the student doesn't change schools.

Merit-based: Financial aid based on academic, athletic or some other type of achievement.

Minor: Secondary academic field of study in college.

*“The road to success is
always under construction.”*
-Lily Tomlin

National Merit Scholarship Program:

Students who do well on the PSAT/NMSQT in their junior year may qualify for National Merit Scholarships. Some students receive full scholarships.

National Collegiate Athletic Association

(NCAA) Eligibility Center: Certifies the initial academic eligibility and amateur status of all college-bound student athletes who wish to compete in NCAA Division I or II athletics.

Need-based: Need-based financial aid is reserved for low-income students.

NSLDS**(National Student Loan Data Sys-**

tem): U.S. Department of Education database allows students to access their Title IV student loan and grant information.

Pell Grant: Federal program provides need-based educational grants for low-income students. Pell Grants do not have to be repaid.

PLUS: Federal loans that graduate or professional degree students and parents of dependent undergraduate students can use to help pay education expenses. The U.S. Department of Education makes Direct PLUS Loans to eligible borrowers through schools participating in the Direct Loan Program.

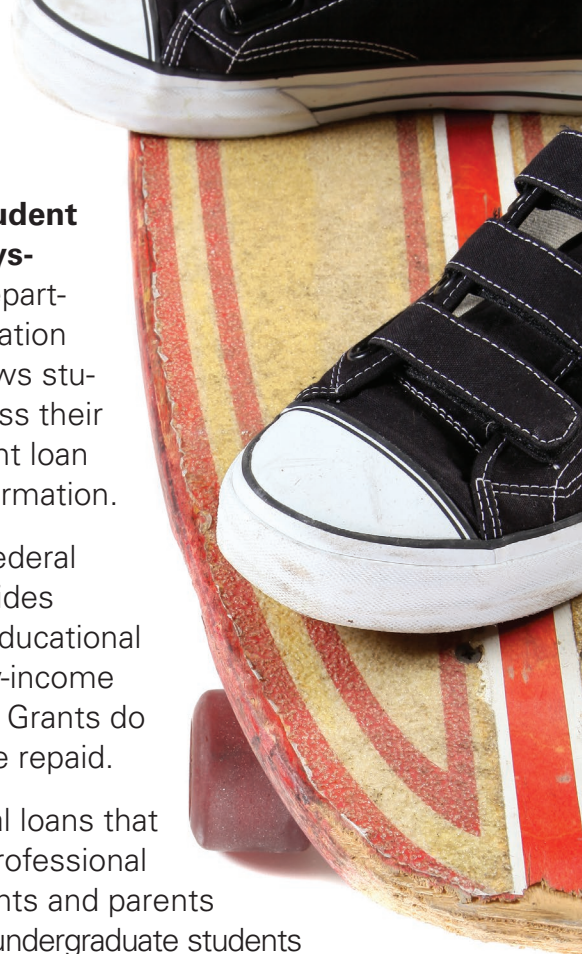
Promissory Note: Legal document in which the borrower promises to repay a loan and any accrued interest and fees to the lender. It also explains the terms and conditions of a loan.

Postsecondary: “After high school.”

Postsecondary education can be received at a college, university, community and technical college, proprietary school or off campus.

PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test):

Students hoping to receive a National Merit Scholarship must take and pass this test.



Glossary

Financial Aid From A-Z

ROTC (Reserve Officers Training Corps):

In this program, the military pays a student's tuition or other expenses. The student takes part in summer training while in college, and commits to military service after college.

SAR (Student Aid Report):

Summarizes the information entered on your FAFSA form, and shows the amount of your Expected Family Contribution.

SAT: The SAT is a standardized test widely used for college admissions in the United States. It consists of three subject areas: mathematics, critical reading and writing.

Scholarships: Funds are given to or earned by students for tuition. There are numerous public and private sources for scholarships. Some are given based on need; some on merit or skill. Others have very specific stipulations on who can receive the scholarship.

School Counselor: Someone who works in an elementary, middle or high school and provides academic, career, college access and personal/social support to K-12 students.

Study Abroad: Arrangement that allows students to complete part of their degree program through educational activities outside the United States.

Subsidized Loan:

Direct Subsidized Loans are available to undergraduate students with financial need. The U.S. Department of Education pays the interest on a Direct Subsidized Loan during specified periods of time.

Transitional Courses:

Classes you must take and pay for to get ready for college level work in basic subjects. These classes do not count toward your degree.

Transcript: Cumulative academic record that lists courses taken, grades received, and credits or credit hours received.

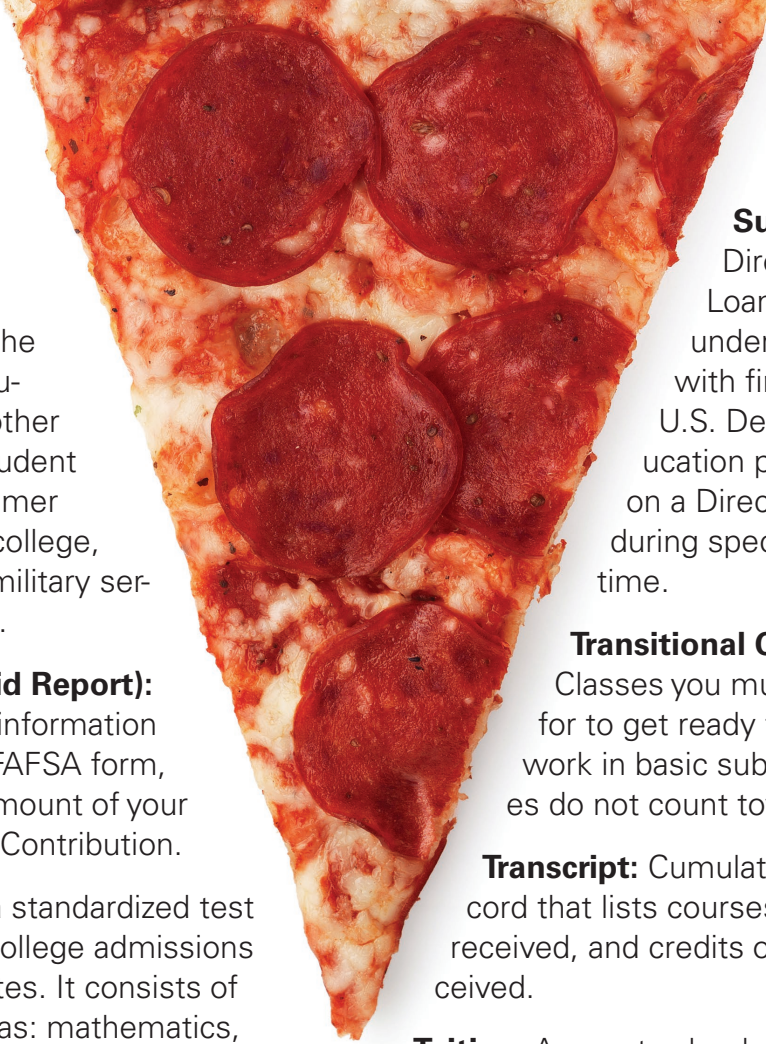
Tuition: Amount schools charge for instruction and for the use of certain school facilities, such as libraries.

Undergraduate: College student who has not yet earned a degree.

Unsubsidized Loan: Direct Unsubsidized Loans are available to both undergraduate and graduate students; there is no requirement to demonstrate need. The borrower is responsible for paying the interest on a Direct Unsubsidized Loan during all periods. Unpaid interest that accrues will be added to the principal balance of a loan.

Waiver: Arrangement under which a school does not charge specific costs if a student meets certain qualifications.

Work-Study: Program allows students to defray part of their tuition and school expenses by working part time on campus.





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