

# Friendly Reminders

- Be social with GSFC
  - Like/Follow us and find tips, resources, event information and much more about planning, preparing and paying for college
- Create a **GAfutures** account
  - Students can check their HOPE GPA and find out more information on eligibility for the HOPE and Zell Miller Scholarship



**GAfutures**  
Explore. Plan. Succeed.

# Paying for College Brochure





# Financial Aid 101:

## Federal and State Aid



# Agenda

---

- Define Financial Aid
- Types of aid
- Federal Programs
- Georgia's Financial Aid Programs
- Application Process - FAFSA
- Financial Aid Package



# Financial Aid



# Financial Aid

- Helps pay for educational expenses
  - Direct and Indirect Costs
- Costs of Attendance (COA)



# Direct and Indirect Costs

## Direct Costs

- Tuition and fees
- On campus housing
- Meal plan
- Parking permits

## Indirect Costs

- Books
- Rent for off campus housing
- School supplies
- Groceries



# Cost of Attendance (COA)

- Tuition and fees payable to the institution
- Books and supplies
- Room and board
- Personal costs
- Transportation to and from the institution





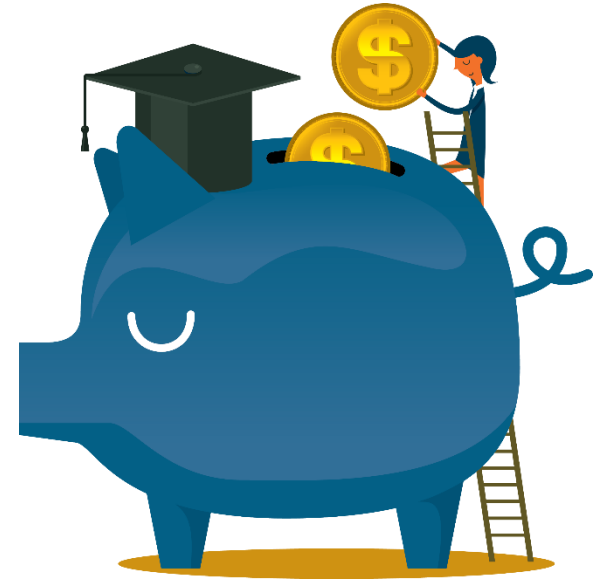


# Types of Financial Aid



# Financial Aid Types and Sources

- Financial aid comes in different forms:
  - Scholarships
  - Grants
  - Loans
  - Work-study programs
- From a number of different sources:
  - Federal and state government
  - Colleges and universities
  - Private foundations
  - Professional and service organizations
  - Employers and private companies



# Types of Financial Aid

- 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)



# Scholarships and Grants

## Scholarship examples:

- Height
- Ethnicity
- Religious affiliation
- Gender
- Being a multiple (twin, triplet, etc.)
- Left-handed
- Video on social media

## Grants:

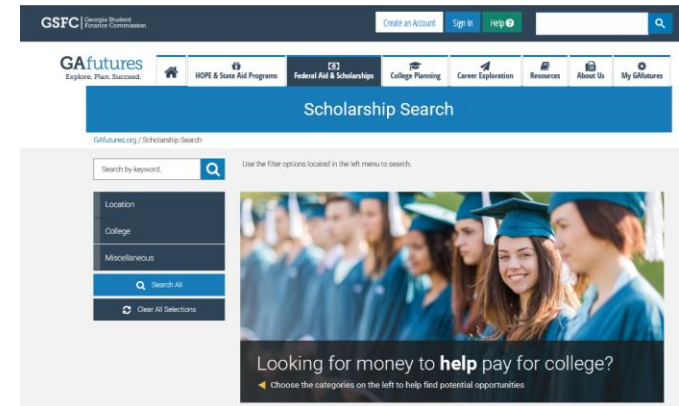
- Need-based



# GAfutures Scholarship Search

## Scholarship Search Tips

- Start search early
- Don't stop at one, two, or three
- Be creative
  - Consider family, hobbies, career interests, medical history, or college major
- Look for scholarships even after begin college
- DO NOT PAY ANYONE TO HELP FIND OR APPLY FOR SCHOLARSHIPS!





# Federal Aid Programs



# Who Can Get Federal Student Aid?

- U.S. citizen or eligible non-citizen
- High school graduate or GED recipient
- Eligible degree/certificate program
- Valid Social Security number
- Males registered for Selective Service
- Maintain Satisfactory Academic Progress



# Federal Financial Aid Programs Grants

- Pell Grant
  - Undergraduate student with financial need
  - Maximum amount for 2020-2021 is \$6,345
- Federal Supplemental Educational Opportunity Grant (FSEOG)
  - Undergraduate student with exceptional financial need
  - Pell Grant recipients receive priority
  - Up to \$4,000



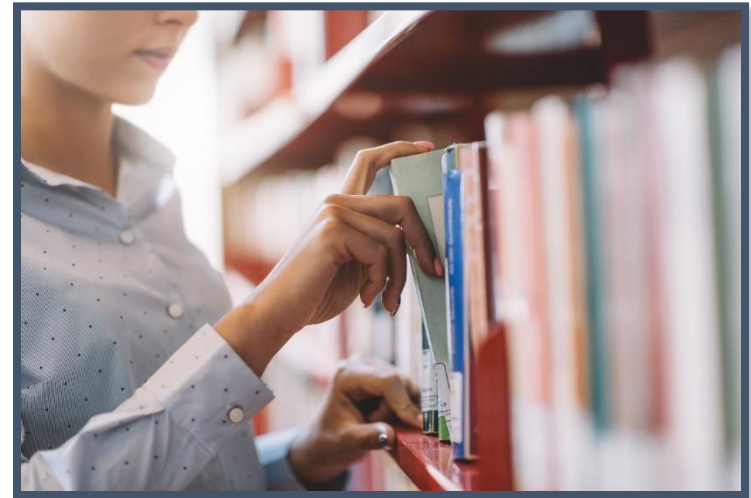
# Federal Financial Aid Programs

## Grants

- TEACH Grant
  - Undergraduate, post-baccalaureate, or graduate student
  - Enrolled in coursework 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; becomes a loan if you do not teach as required

# Federal Financial Aid Programs Grants

- Federal Work Study Program
  - Full-time or part-time undergraduate or graduate student
  - Earn at least minimum wage
  - On-campus positions
    - Campus tour guide
    - Library
    - Sporting events
    - Office assistant



# Federal Financial Aid Programs

## Federal Direct Loans

---

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Federal PLUS Loan – for parents of dependent undergraduate students
- Grad PLUS Loan – for graduate and professional students

# Federal Financial Aid Programs

## Direct Subsidized Loans

- Direct Subsidized Loan
  - Available to undergraduate students with financial need
  - Interest is paid by the government while enrolled (at least half-time)
  - Amount determined by institution and based on COA, financial need, other aid and loan limits
  - Current interest rate 2.75%

# Federal Financial Aid Programs

## Direct Unsubsidized Loans

- Direct Unsubsidized Loan
  - Available to undergraduate/graduate students
  - Institution determines the amount based on COA, other financial aid awarded, and loan limits
  - Student responsible for paying the interest
    - Can choose to defer interest while enrolled at least half time, but interest will be added to the principal amount of loan
  - Current interest rate 2.75%

# Federal Financial Aid Programs

## Direct Plus Loans

- Parent PLUS loan for a parent of dependent
  - Only one parent will be the borrower
  - Can have more than one loan for additional dependent student
- Grad PLUS loan for graduate or professional student
- Approved based on credit history
- Maximum amount is COA minus any other financial aid awarded
- Current interest rate is 5.30%

# Federal Loan Program Limits

## 2020-2021 Academic Year

Initial Loan Amount for Dependent Students whose Parents are Eligible for a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$2,000	\$5,500
Sophomore	\$4,500	\$2,000	\$6,500
Junior/Senior	\$5,500	\$2,000	\$7,500

Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500

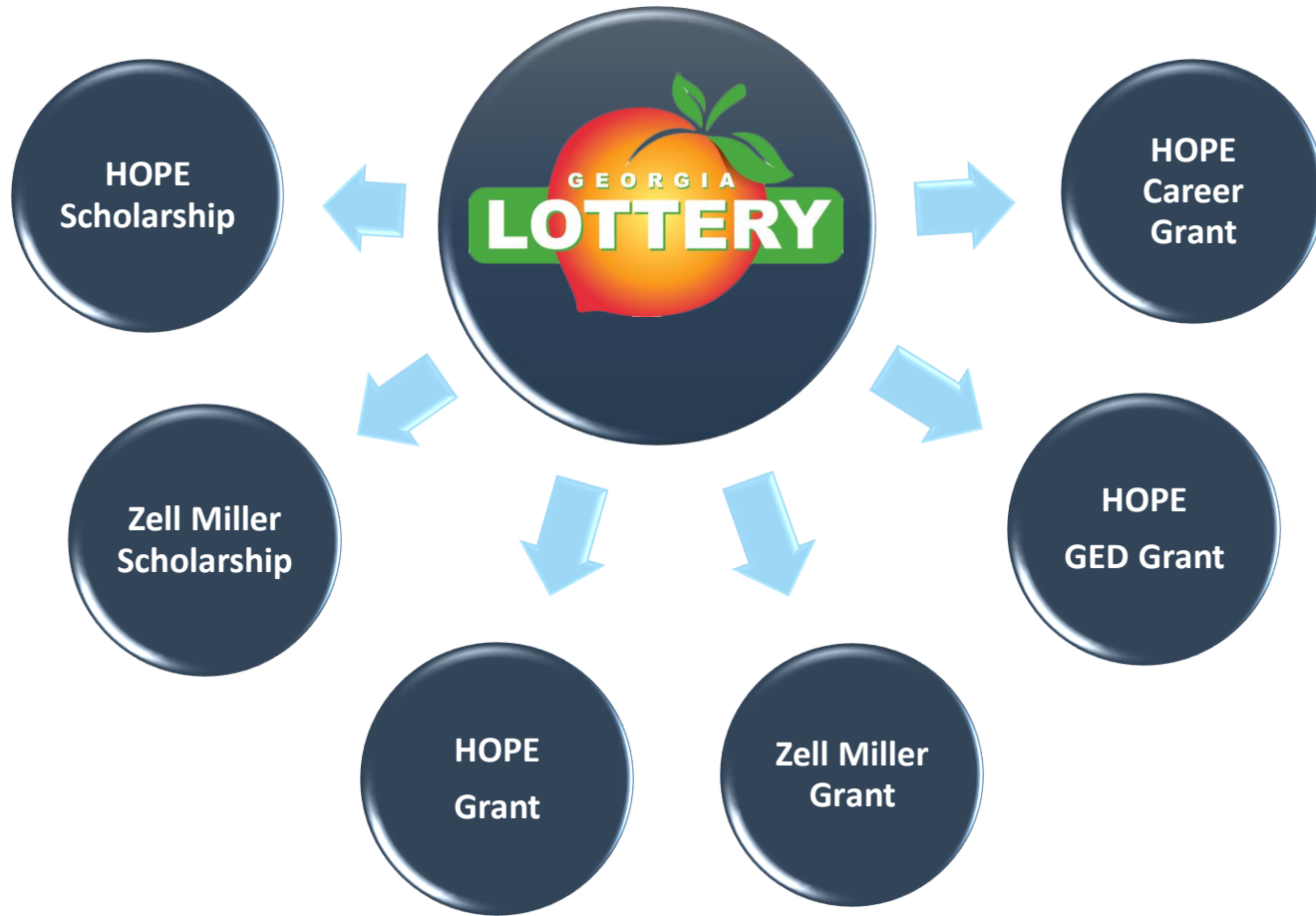


# Georgia's Financial Aid Programs





# Helping Outstanding Pupils Educationally Program



# HOPE Program

- General Eligibility Requirements
  - Be a legal resident of Georgia
  - Be registered with the Selective Service, if required
  - Be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990
  - Meet U.S. citizenship or eligible non-citizen requirements
  - Be in good standing on all student loans and other financial aid programs
  - Attend an eligible postsecondary institution
  - Must be working towards the first undergraduate program

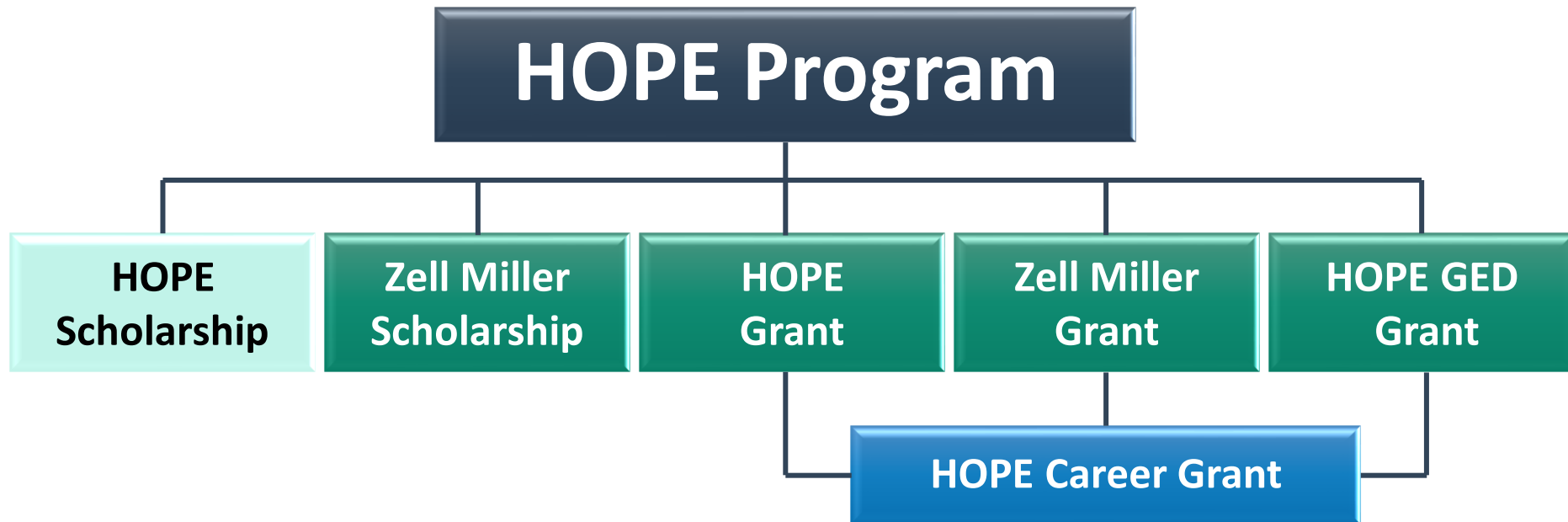


# Eligible Institutions

PUBLIC	PRIVATE	TECHNICAL
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	Agnes Scott College American InterContinental University Andrew College 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 & Design Shorter University South University Spelman College Thomas University Toccoa Falls College Truett McConnell University Wesleyan College Young Harris College	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 College Southeastern Technical College Southern Crescent Technical College Southern Regional Technical College West Georgia Technical College Wiregrass Georgia Technical College

Updated 05/19

# HOPE Scholarship



# HOPE Scholarship Eligibility Requirements

- Student must pursue an Associates or Bachelors degree
- Graduate with a 3.0 high school HOPE GPA
  - After high school graduation, may also be earned in college
- 4 academically rigorous course credits



# Academically Rigorous Courses

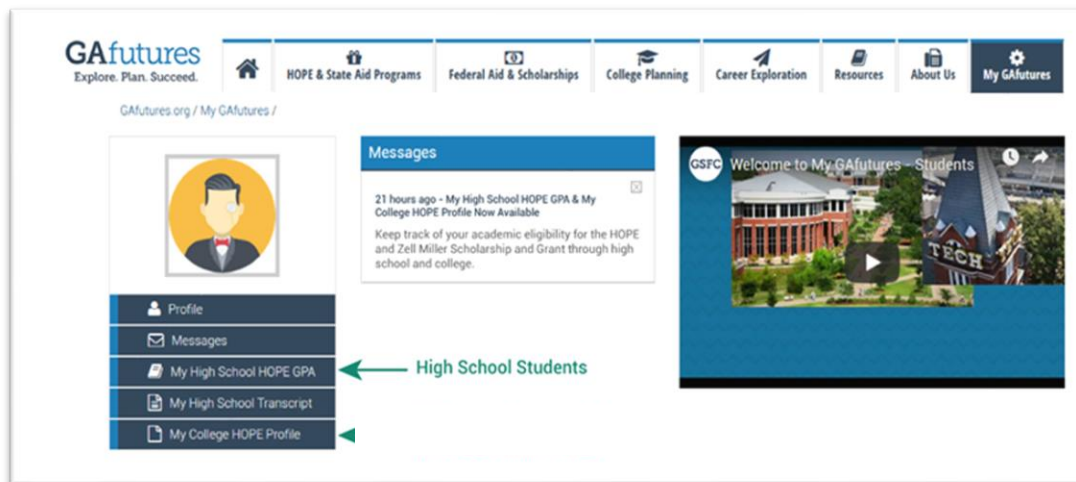
Courses must be on Academic Rigor Course List. This includes:

- Advanced Placement (AP)
- International Baccalaureate (IB)
- Dual Enrollment in degree level core subjects
- Advanced math
- Advanced science
- Foreign language II or higher



# My High School HOPE GPA

- **ONLY** calculated by GSFC
- Only core courses from 9th through 12th grade
- Transcripts are uploaded by the high school
- 4 academically rigorous course credits
- Log into GAfutures.org account to access HOPE GPA



# My High School HOPE GPA

The HOPE GPA Calculation is used for HOPE Scholarship and Zell Miller Scholarship eligibility upon graduating high school.

## Student Information

Report Type: Preliminary

Name:

SSN: XXX-XX-

Student ID:

As of the most recent transcript data received at GSFC:

Based on your preliminary GPA calculation, you may be eligible for the HOPE Scholarship or Zell Miller Scholarship. A final GPA will be calculated when the high school submits your final transcript. If you have a minimum 3.7 calculated GPA and required ACT or SAT scores at the time of high school graduation, you may be academically eligible for the Zell Miller Scholarship.

Date High School Submitted Transcript Record:

## Factors Determining Your Scholarship Eligibility

The following information is based on the most recent transcript record provided by your high school:

HOPE Calculated GPA: 3.789

Academic Rigor Credits earned (4 credits required by High School Graduation): 4

Valedictorian: No

Salutatorian: No

To qualify for the Zell Miller Scholarship, acceptable SAT or ACT scores must have been earned prior to high school graduation and submitted to GSFC. To be eligible you must have at least a 26 composite score on the ACT or have at least a 1200 for Math and Reading on the SAT on one date.

Standardized test score report(s) received:

Date:	Type:	Score:
No test scores currently available.		

Contact your high school with questions about your transcript record or grades and courses.

Your chosen college or university will determine final eligibility for the HOPE Scholarship or Zell Miller Scholarship.

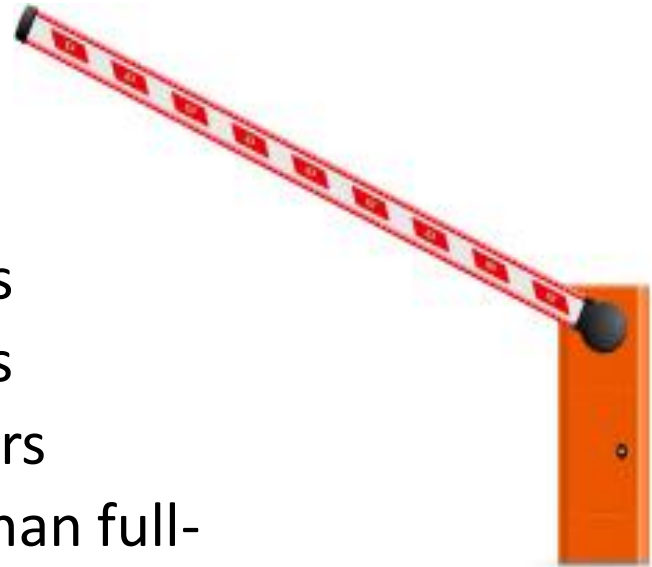
[View Your Detailed GPA Report](#)



# Maintaining the HOPE Scholarship

Students must maintain 3.0 college HOPE GPA at all checkpoints including:

- End of every **Spring** semester/quarter
- 30/45 attempted semester/quarter hours
- 60/90 attempted semester/quarter hours
- 90/135 attempted semester/quarter hours
- Three-Term Checkpoint, if enrolled less than full-time for first three semesters/quarters



# College HOPE GPA

The screenshot shows the GSFC GAfutures student portal. At the top, the GSFC logo and "Georgia Student Finance Commission" are on the left, and "Welcome Student Sample High School" with "Sign Out" and "Help" buttons are on the right. Below this is a navigation bar with icons and labels for "HOPE & State Aid Programs", "Federal Aid & Scholarships", "College Planning", "Career Exploration", "Resources", "About Us", and "My GAfutures". The main content area includes a user profile section on the left with a menu: Profile, Messages, My High School HOPE GPA, My High School Transcript, and My College HOPE Profile. A message box in the center states: "21 hours ago - My High School HOPE GPA & My College HOPE Profile Now Available. Keep track of your academic eligibility for the HOPE and Zell Miller Scholarship and Grant through high school and college." On the right, there is a video player titled "Welcome to My GAfutures - Students" showing a college campus. A green arrow points from the text "College students receiving HOPE/Zell Miller Funds" to the "My College HOPE Profile" menu item.


GSFC | Georgia Student Finance Commission






Welcome Student Sample High School [Sign Out](#) [Help](#)

**GAfutures**  
Explore. Plan. Succeed.

[Home](#) [HOPE & State Aid Programs](#) [Federal Aid & Scholarships](#) [College Planning](#) [Career Exploration](#) [Resources](#) [About Us](#) [My GAfutures](#)

[GAfutures.org / My GAfutures /](#)



-  Profile
-  Messages
-  My High School HOPE GPA
-  My High School Transcript
-  My College HOPE Profile

**Messages**

21 hours ago - My High School HOPE GPA & My College HOPE Profile Now Available

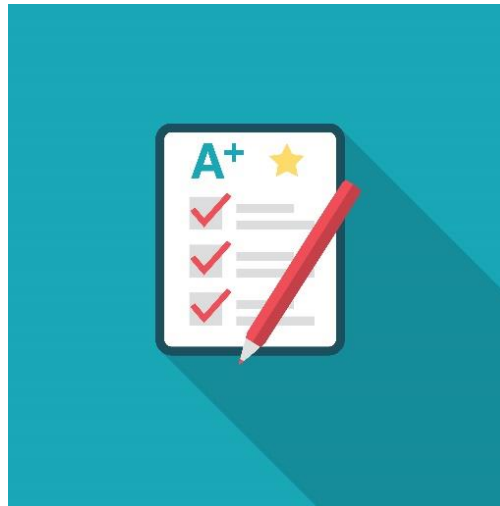
Keep track of your academic eligibility for the HOPE and Zell Miller Scholarship and Grant through high school and college.

**GSFC Welcome to My GAfutures - Students**

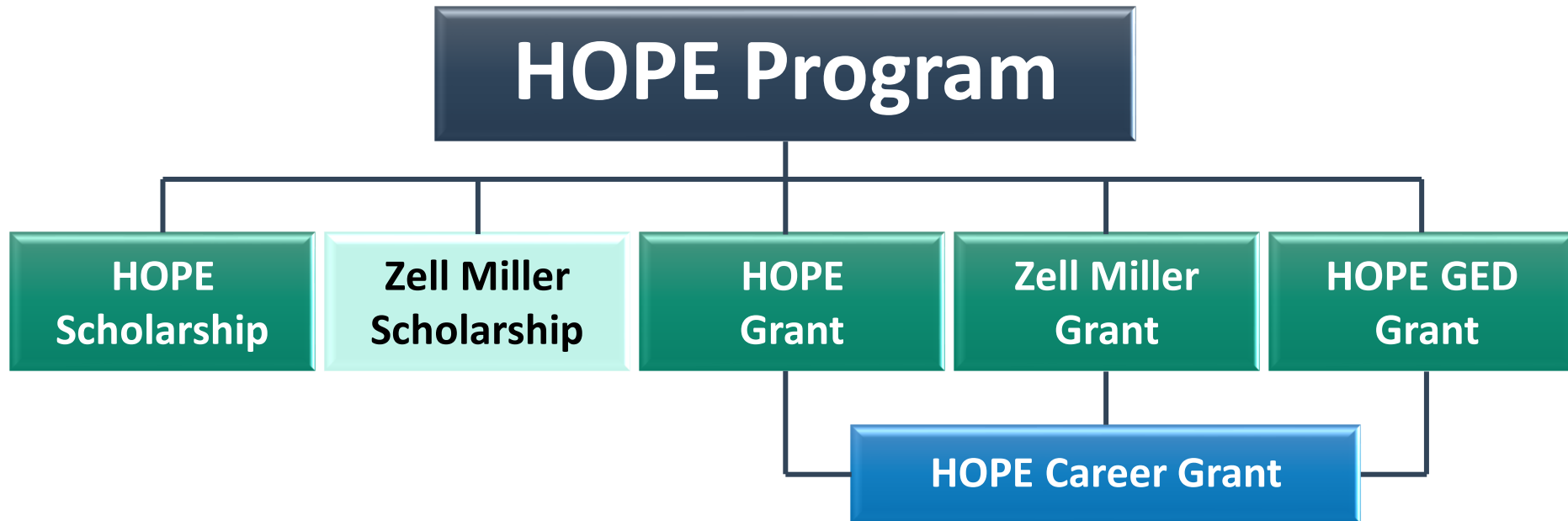
College students receiving HOPE/Zell Miller Funds

# College HOPE GPA

- **ONLY** calculated by GSFC
- Calculated every semester/quarter
- STEM courses are weighted .5 for all grades except an A and F
- High school Dual Enrollment courses are not included



# Zell Miller Scholarship



# Eligibility Requirements

## Rigor Requirements and one of the following:

Designated valedictorian or salutatorian

**AND**

- Meet minimum HOPE eligibility requirements



- Minimum 3.7 high school HOPE GPA, as calculated by GSFC, in core curriculum courses

**AND**

- 1200 SAT total test score

**OR**

- 26 ACT composite score

# Maintaining the Zell Miller Scholarship

- Students must maintain 3.3 college HOPE GPA at following 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
  - Three-Term Checkpoint, if enrolled less than full-time for first three semesters/quarters

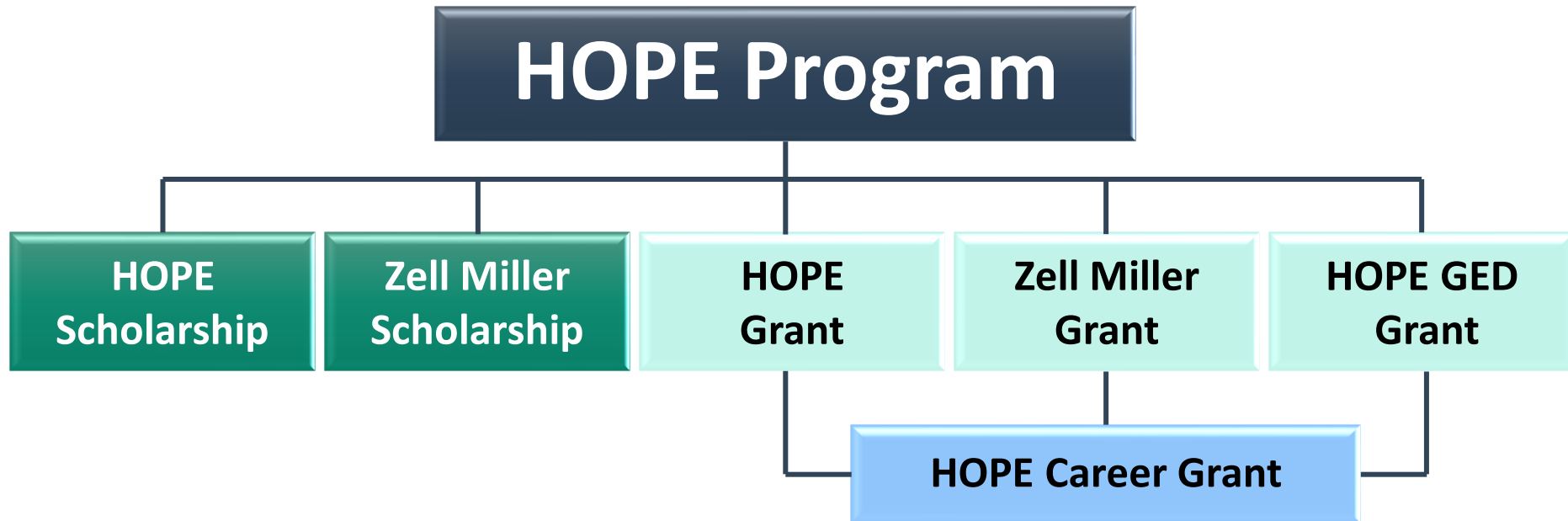


# HOPE & Zell Miller Scholarships

- Students lose eligibility due to one of the following:
  - GPA requirement not met (3.0 for HOPE; 3.3 for Zell Miller)
  - Reaching maximum attempted hours
    - 127 semester
    - 190 quarter
  - Failing to use funds within ten years of high school graduation or equivalent
    - Exception for active duty military service in United States Armed Forces
  - Received bachelor's or first professional degree



# Grants





# HOPE Grant

## Eligibility Requirements:

- Enrolled in certificate or diploma program
- High school diploma/GED not required
- High school GPA and/or test scores not considered



**REQUIRED**

# Maintaining the HOPE Grant

- Students must maintain a 2.0 college cumulative GPA at the following checkpoints:
  - 30 HOPE Grant paid semester hours
  - 60 HOPE Grant paid semester credit hours
- Maximum 63 paid semester hours



# Zell Miller Grant

## Eligibility Requirements:

- Minimum 3.5 college cumulative GPA
- Checkpoints occur at the end of every term of enrollment
- Must be a HOPE Grant recipient initially
- May be paid retroactively for first term
- Maximum 63 combined paid hours Zell Miller and HOPE Grants



# HOPE Career Grant

- HOPE Grant and Zell Miller Grant recipients eligible for HOPE Career Grant
- Joint or Dual Credit Enrollment students not eligible

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

# HOPE GED Grant

- Must earn their General Education Development (GED) diploma from an institution within the Technical College System of Georgia (TCSG)
- Must use the grant within 24 months after the date of their GED diploma
- TCSG.edu



# Award Amounts

	HOPE Scholarship	Zell Miller Scholarship
<b>Public Institutions</b>	portion of tuition	full standard tuition
<b>Private Institutions Full-time</b>	\$2,152 per semester (fall, spring, summer)  \$1,436 per quarter (fall, winter, spring, summer)	\$2,808 per semester (fall, spring, summer)  \$1,914 per quarter (fall, winter, spring, summer)

	HOPE Grant	Zell Miller Grant
<b>Public Institutions</b>	portion of tuition	full standard tuition

# HOPE Career Grant

Enrolled Semester Hours	Award Amounts
1-2 hours	\$125
3-8 hours	\$250
9+ hours	\$500
9+ hours	\$1,000 award per truck driving program

# HOPE GED Grant

- \$500 voucher for educational costs at an eligible institution:
  - Tuition
  - Books
  - Supplies
  - Other
- Voucher expires 24 consecutive months after issue date







# Student Access Loan Program



# Student Access Loan Program

- Available at HOPE eligible post secondary institutions in Georgia
- Fixed interest rate 1% for life of loan, including repayment
  - In event of default, interest rate reverts irrevocably to 5%
- Monthly Keep In Touch (KIT) payment
  - Monthly minimum KIT payments of \$10 while enrolled at least half-time (6 hours or more) and in grace period

# Student Access Loan Program

## USG and Private Postsecondary Institutions

- Application Process
  1. Current HOPE and Zell Miller Scholarship recipients in random selection based on available funds
  2. Followed by random selection of remaining applicants based on available funds
- Loan Amounts
  - \$500 minimum; \$8,000 maximum; \$36,000 aggregate limit
  - \$4,000 maximum per term
- Eligible Programs
  - Certificate, diploma and degree at eligible postsecondary institution

# Student Access Loan Program

## USG and Private Postsecondary Institutions

- Other Requirements

- Must meet Satisfactory Academic Progress (SAP) and residency requirements
- May not decline other state and federal aid or VA educational benefits
- May decline federal and institutional work-study
- May decline Parent Plus loan
- Must not be in default on federal loan or previous SAL
- Must not be delinquent on previous SAL

- Service Cancellation Options

- STEM teachers
- Public service



# Student Access Loan Program

## TCSG Postsecondary Institutions

- Application Process
  1. Current HOPE and Zell Miller Scholars and recipients
  2. Followed by prior year SAL recipients, in good standing
  3. Remaining applicants selected on first-come, first-served basis based on available funds
- Loan Amounts
  - \$300 minimum; \$3,000 maximum; \$12,000 aggregate limit
  - \$1,500 maximum per term
- Eligible Programs
  - Certificate, diploma and degree at eligible postsecondary institution

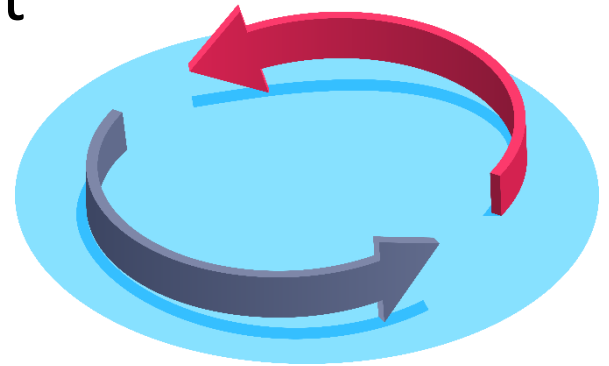
# Student Access Loan Program

## TCSG Postsecondary Institutions

- Other Requirements
  - Must meet Satisfactory Academic Progress (SAP) and residency requirements
  - May not decline federal or state scholarships, grants or VA educational benefits
  - May decline federal loans or federal or institutional work-study
  - Must not be in default on federal loan or previous SAL
  - Must not be delinquent on previous SAL
- Loan Discharge Option
  - Graduate from program of study for which SAL at TCSG was received with cumulative postsecondary GPA of 3.5 or higher

# SAL Application and Selection Cycles

- Application cycle announced annually early summer
- Application cycle will be open while funds are available
- Institutions will be notified and certify the selections
- Institutions will notify students
- Institutions do have the authority to implement institutional policies to decline eligibility of student for SAL, or reduce requested loan amount



# Other State Programs

- Georgia National Guard Service Cancelable Loan
  - Provides tuition assistance to eligible members of the Georgia National Guard for undergraduate and graduate programs; member agrees to service repayment
- 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
- Tuition Equalization Grant (TEG)
  - Provides grant assistance toward educational costs to Georgia residents enrolled full-time at an eligible private college or university



# Other State Programs

- Georgia Military College State Service Scholarship
- HERO Scholarship
- REACH Scholarship (scholars selected during middle school)
- Scholarship for Engineering Education (SEE)
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

# Apply For State Programs

**GAfutures**  
Explore. Plan. Succeed.



**HOPE & State Aid Programs**



**Federal Aid & Scholarships**



**College Planning**



**Career Exploration**



**Resources**



**About Us**



**My GAfutures**



State Aid Applications

HOPE & Zell Miller Scholarships

HOPE & Zell Miller Grants

Loans

Scholarships & Grants

Military

Scholarship Search

Award Recipients

## HOPE & State Aid Programs

GAfutures.org / HOPE & State Aid Programs

### HOPE & STATE AID PROGRAMS



#### State Aid Applications

Learn how to properly apply for state financial aid programs administered by the Georgia Student Finance Commission.



#### HOPE & Zell Miller Scholarships

Georgia's HOPE Program provides merit-based scholarships for eligible in-state postsecondary institutions.



#### HOPE & Zell Miller Grants

The HOPE and Zell Miller Grants provide financial assistance for college that does not have to be paid back.

### NEWS YOU CAN USE

Trending

Shortcuts

2019-2020 Award Amounts

GSFC Financial Aid Events

Learn Skills for a High-Demand Career

STEM Weighted Courses Directory

Find a PROBE College Fair Near You

Repayment Info for Borrowers

State Financial Aid Applications

Peach State Tour College Information

**College Money Matters** ✕

# Apply For State Programs

## State Program Applications

GAfutures.org / HOPE & State Aid Programs / State Aid Applications / State Program Applications

### STATE AID APPLICATIONS

State Program Applications

State Program Request Forms

State Program Regulations

FAFSA

 Print

#### State Program Applications

- GSFAPPS
- GSFAPPS (printable paper application)
- Georgia HERO
- Georgia Military College State Service Scholarship
- Georgia National Guard Service Cancelable Loan
- Georgia Public Safety Memorial Grant
- Dual Enrollment funding application (online)
- Scholarship for Engineering Education (SEE)
- Student Access Loan Program (SAL)
- University of North Georgia (UNG) Military Scholarship
- University of North Georgia (UNG) ROTC for Future Officers
- University of North Georgia (UNG) ROTC Grant

# The Georgia State Finance Application (GSFAPPS)

  
Explore. Plan. Succeed.

 [Sign Out](#)

## GSFAPPS

[Apply On Line Now](#)  
[GSFAPPS Fact Sheet](#)  
[GSFAPPS FAQ's](#)  
[GSFAPPS Tutorial](#)  
[GSFAPPS Presentation](#)  
[New Application Deadlines](#)  
[Ask a Question](#)

**WELCOME** to the GSFAPPS - the primary means for applying for most scholarships, grants, or service-cancelable loan programs administered by the Georgia Student Finance Commission (GSFC). GSFAPPS has been carefully designed to permit an applicant to quickly and accurately complete an application electronically, in a secure mode, and to receive immediate confirmation that the application has been received by GSFC for further processing. An applicant can also print out a copy of the application they submitted for their records. The instructions are easy to follow, and the System provides help menus throughout to guide completion of the application.

**OPTIONS.** If you decide not to apply electronically, you can download and print a paper application from GAfutures web site, call the Commission at 800-505-GSFC, or visit your Financial Aid Office. Remember, submitting your application online via GSFAPPS ensures your application has been completed correctly, and, assuming you meet the eligibility requirements, speeds up the approval process. If you are visually impaired, you can call the Commission at 800-505-GSFC to get assistance in completing your application.

**CONDITIONS.** You must have already established an account and completed your profile in GAfutures and be logged onto that website. If you need to establish an account and complete your profile in GAfutures, [click here](#), and click Create an Account.

**INSTRUCTIONS.** If you would like a tutorial on how to use GSFAPPS, click [GSFAPPS Tutorial](#).

Click [Apply Now](#) to Apply Online.

[Terms of Use](#) | [Privacy Statement](#) | [Site Map](#) | [Need Help?](#)

All rights reserved © 2016

  
Georgia Student  
Finance Commission

  
Georgia Student  
Finance Authority

  
Georgia Higher Education  
Assistance Corporation



# Completing the FAFSA



# Completing the FAFSA

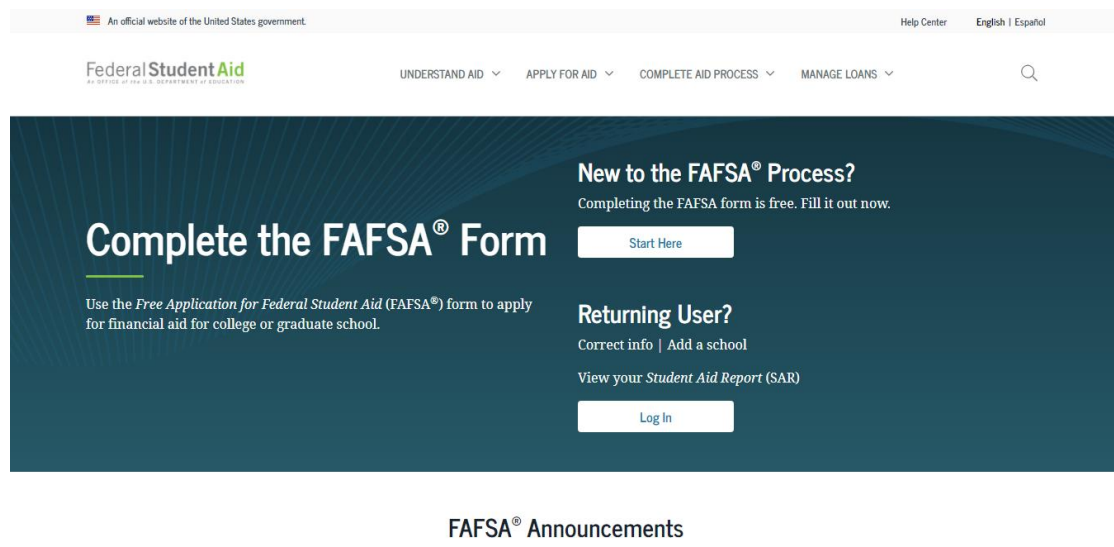
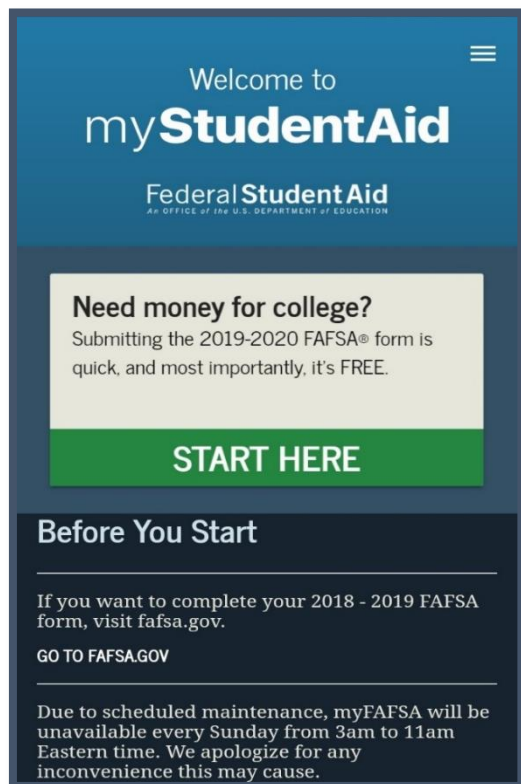
## (Free Application for Federal Student Aid)

- First step in financial aid search
- Application is free
- FAFSA for upcoming aid year opens October 1st
- Begin by creating FSA ID
  - Use to sign your FAFSA
  - If dependent student, parent will also need an FSA ID
- Find a FAFSA Completion event for help
  - Check with school counselor for financial aid nights or FAFSA workshops
  - Visit GAfutures for events nearby
- Do not pay anyone to complete FAFSA




# Completing the FAFSA

myStudentAid – fafsa app  
that can be downloaded  
onto a mobile device



[www.fafsa.gov](http://www.fafsa.gov) website

# FAFSA Homepage: FAFSA.gov

 An official website of the United States government.

Help Center English | Español

FederalStudentAid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

UNDERSTAND AID ▾ APPLY FOR AID ▾ COMPLETE AID PROCESS ▾ MANAGE LOANS ▾

Q

## Complete the FAFSA® Form

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or graduate school.

### New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here

### Returning User?

Correct info | Add a school

View your *Student Aid Report* (SAR)

Log In

## FAFSA® Announcements



# When to Submit the FAFSA

## FAFSA 2020-2021

*If attending:*

Fall 2020

Spring 2021

Summer 2021

*Use 2018 tax returns*

Available  
October 1, 2019

## FAFSA 2021 - 2022

*If attending:*

Fall 2021

Spring 2022

Summer 2022

*Use 2019 tax returns*

Available  
October 1, 2020

# What Is Needed to Complete the FAFSA

- Social Security number (*Alien Registration Number, if not a U.S. citizen*)
- Federal income tax returns, W-2s and other records of money earned
- Bank statements and investment records (*if applicable*)
- Records of untaxed income (*if applicable*)
- An FSA ID to sign electronically
- Order Spanish FAFSA at **edpubs.gov**



# Steps to Creating an FSA ID

- Go to [fafsa.gov](https://fafsa.gov) and click the link to create an FSA ID
- Create a username and password, and enter email
- Enter demographic information and select challenge questions and answers
- Review information and read and accept the terms and conditions
- Confirm cell number and email address by using the secure code
- For additional help visit [StudentAid.gov/fsaid](https://StudentAid.gov/fsaid)

# FSA ID Tips

- Create your own FSA ID
- Never share FSA ID
- Keep and remember FSA ID
- Use FSA ID each year to fill out FAFSA and for lifetime of any loans
- Parents may need to create FSA ID as well
- Email address can be associated with only one FSA ID



# Student Demographics

Personal Information for Student

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

**STUDENT INFORMATION**

✓ Application was successfully saved.

ℹ Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your Social Security Number  
454-45-4545

Your first name  
first

Your middle initial

Your last name  
last

Your date of birth  
06/06/2000

PREVIOUS NEXT

Site Last Updated: Sunday, September 29, 2019 Download Adobe Reader

©2010 fafsa.gov. All rights reserved.

Student Education

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

**STUDENT INFORMATION**

What will your high school completion status be when you begin college in the 2020-2021 school year?  
High school diploma

What college degree or certificate will you be working on when you begin the 2020-2021 school year?  
1st bachelor's degree

Will you have your first bachelor's degree before you begin the 2020-2021 school year?  
☐ Yes ☒ No

What will your college grade level be when you begin the 2020-2021 school year?  
Never attended college/1st yr.

Are you interested in being considered for work-study?  
☐ Yes ☐ No ☒ Don't know

PREVIOUS NEXT

Site Last Updated: Sunday, September 29, 2019 Download Adobe Reader

©2010 fafsa.gov. All rights reserved.

# School Selection

[Exit](#) [Reset FAFSA](#) [View FAFSA Summary](#) [Save](#) [Help](#)

Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

Harvey, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)?  
☐ Yes ☒ No

State  
Georgia

City (optional)

School Name (optional)  
Paisley College

[SEARCH TIPS](#) [PREVIOUS](#) [SEARCH](#)

# Dependency Status

**Student Marital Status**

Student Demographics ✓ School Selection ✓ Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

**STUDENT INFORMATION**

✓ Application was successfully saved.

What is your marital status as of today?

I am single

PREVIOUS NEXT

Site Last Updated: Sunday, September 29, 2019 [Download Adobe Reader](#)

©2010 fafsa.gov. All rights reserved.

**Does Student Have Dependents?**

Student Demographics ✓ School Selection ✓ Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

**STUDENT INFORMATION**

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021?

☐ Yes ☒ No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2021?

☐ Yes ☒ No

PREVIOUS NEXT

Site Last Updated: Sunday, September 29, 2019 [Download Adobe Reader](#)

©2010 fafsa.gov. All rights reserved.

# Dependency Status

## Student Additional Dependency Questions

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

### STUDENT INFORMATION

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA. Check all that apply or check **None of the above**.

- ☐ Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- ☐ Are you a veteran of the U.S. Armed Forces?
- ☐ At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- ☐ As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- ☐ Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- ☒ None of the above

PREVIOUS

NEXT

Site Last Updated: Sunday, September 29, 2019

Download [Adobe Reader](#)

©2010 fafsa.gov. All rights reserved.

## Student Homelessness Filter Question

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

### STUDENT INFORMATION

On or after July 1, 2019, were you homeless or were you self-supporting and at risk of being homeless?

☐ Yes ☒ No

PREVIOUS

NEXT

Site Last Updated: Sunday, September 29, 2019

Download [Adobe Reader](#)

©2010 fafsa.gov. All rights reserved.



# Dependency Status

## Dependent Student

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide [parental](#) information.** Select "I will provide information about my parent(s)" and click **Next** to continue filling out your FAFSA.

**If you have a special circumstance and are unable to provide parental information**, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide information about my parent(s)" and click **Next** to get additional information.

☒ I will provide information about my parent(s)  
☐ I am unable to provide information about my parent(s)

PREVIOUS

NEXT

Site Last Updated: Sunday, September 29, 2019

Download [Adobe Reader](#)

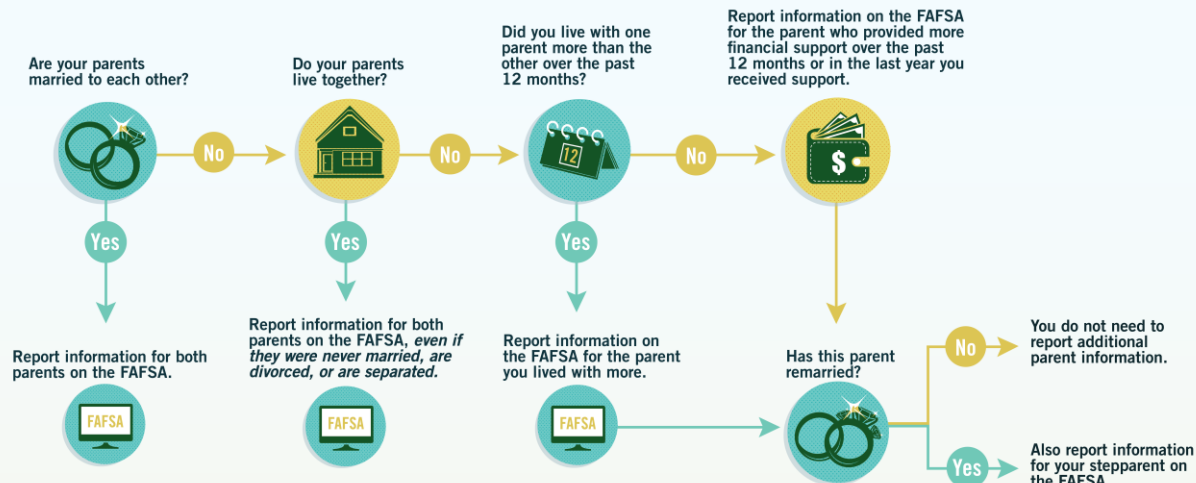
©2010 fafsa.gov. All rights reserved.

# Who's My Parent?

## WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.<sup>1</sup> For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles


If you're not sure whom to report as a parent, you can visit [StudentAid.ed.gov/afsa/filling-out/parent-info](https://StudentAid.ed.gov/afsa/filling-out/parent-info) or call 800-4-FED-AID (800-433-3243).

<sup>1</sup> If you're not sure whether you are a dependent student, go to [StudentAid.gov/afsa/filling-out/dependency](https://StudentAid.gov/afsa/filling-out/dependency)

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of  
the AMERICAN MIND®

# IRS Data Retrieval Tool

Return to FAFSA | Help | Logout | Español

## 2018 Federal Income Tax Information

Jane Austin

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Unfunded Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	

Refer to your tax records if you have a question about the values you reported.

**Transfer My Tax Information into the FAFSA Form** ⓘ

The tax information provided to fafsa.gov will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will return to your FAFSA form. Check this box if you are choosing to transfer your information.

☐ ⓘ**Do Not Transfer My Tax Information and Return to the FAFSA Form** ⓘ**GSFC** | Georgia Student Finance Commission

75

# Sign & Submit

## Signature Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

**i** Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.

**Be sure not to mix up your and your parent's FSA IDs when signing.**

Student Signature Needed

Signature Status: Unsigned

PROVIDE STUDENT SIGNATURE

Parent Signature Needed

Signature Status: Unsigned

PROVIDE PARENT SIGNATURE

PREVIOUS

# Sign & Submit

## Signature Options

**i** We recommend signing electronically with an FSA ID so you don't have to print and mail a signature page or return later to sign your FAFSA. If you are unable to sign electronically, select another option:

☒ Sign Electronically With My FSA ID  
This is the fastest option.

☐ Print A Signature Page  
This option requires that you print and mail your signature.

PREVIOUS

NEXT

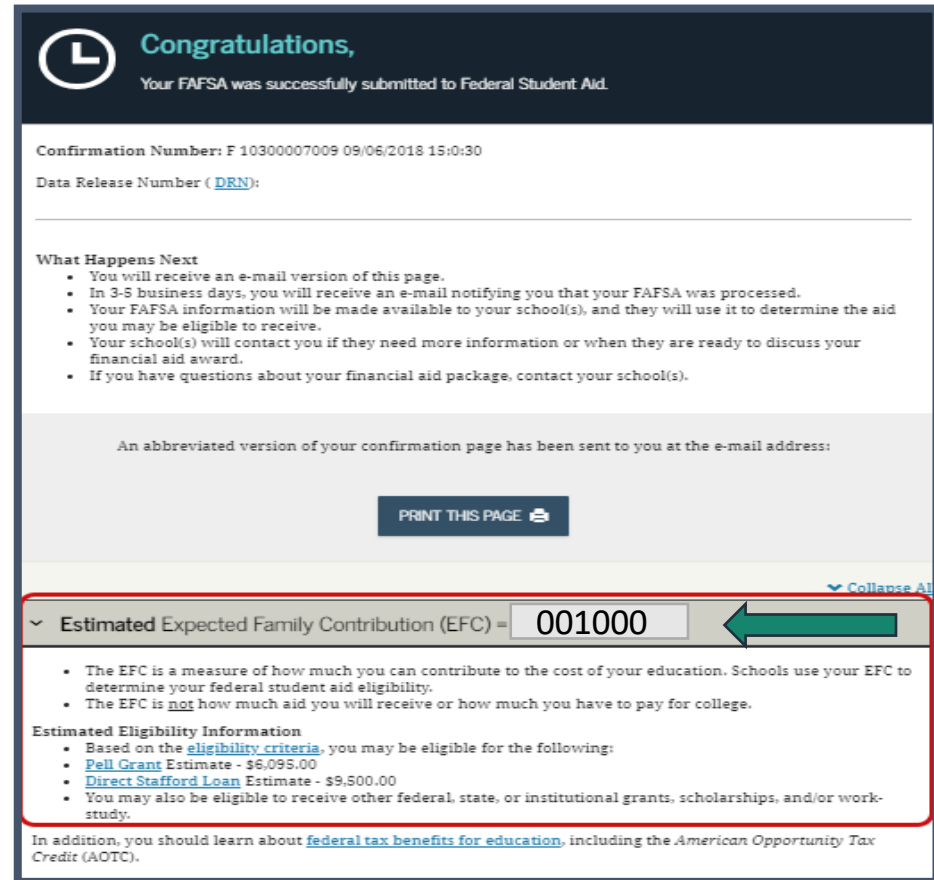
Site Last Updated: Sunday, September 29, 2019

Download [Adobe Reader](#)

©2010 fafsa.gov. All rights reserved.

# Confirmation Page

- Expected Family Contribution (EFC)
  - A measure of how much can be contributed to the student's education
  - Based on financial information and other information provided in the FAFSA
  - Not the amount of money the family or student will have to pay
  - Determines how much financial aid for which a student may qualify



The screenshot shows the FAFSA Confirmation Page. At the top, a dark blue header contains a clock icon and the text "Congratulations, Your FAFSA was successfully submitted to Federal Student Aid." Below this, the Confirmation Number is "F 10300007009 09/06/2018 15:03:30" and the Data Release Number is "(DRN)". A section titled "What Happens Next" lists four bullet points: receiving an e-mail version of the page, receiving an e-mail notification of processing, FAFSA information being made available to schools, and schools contacting the student for more information or to discuss the financial aid award. Below this, a message states that an abbreviated version of the confirmation page has been sent to the user's e-mail address, with a "PRINT THIS PAGE" button. A red box highlights the "Estimated Expected Family Contribution (EFC)" field, which contains the value "001000". A green arrow points to this field. Below the EFC field, there is a section titled "Estimated Eligibility Information" which includes links to "eligibility criteria", "Pell Grant Estimate - \$6,095.00", and "Direct Stafford Loan Estimate - \$9,500.00". At the bottom, a note mentions "federal tax benefits for education" and the American Opportunity Tax Credit (AOTC).

**Congratulations,**  
Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 10300007009 09/06/2018 15:03:30  
Data Release Number ( [DRN](#) ):

**What Happens Next**

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:

[PRINT THIS PAGE](#)

**Estimated Expected Family Contribution (EFC) = 001000**

- The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.
- The EFC is not how much aid you will receive or how much you have to pay for college.

**Estimated Eligibility Information**

- Based on the [eligibility criteria](#), you may be eligible for the following:
- [Pell Grant](#) Estimate - \$6,095.00
- [Direct Stafford Loan](#) Estimate - \$9,500.00
- You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about [federal tax benefits for education](#), including the American Opportunity Tax Credit (AOTC).

# My FAFSA View

My FAFSA - 2020-2021

STUDENT INFORMATION

Welcome, first last!

2020-20212019-2020

Current Application Status: Processed Successfully

Congratulations, your FAFSA was successfully processed.

What Happens Next

- Your FAFSA information was made available to the school(s) you listed on your FAFSA.
- Your school(s) will use your FAFSA information to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or to discuss your financial aid award.
- If you have questions about your financial aid package contact your school(s).

You can also:

- [View or Print your Student Aid Report \(SAR\)](#)
- [Make FAFSA Corrections](#) to make a change, add a school, or transfer IRS data into your FAFSA
- [Create a shareable file with some of your student information using MyStudentData Download.](#)

Transaction History

Original Application

- Submitted: 10/01/2019
- Processed: 01/01/2020

FSA ID

Last Time, Date FSA ID Used 12:54, 08/01/2019

FSA ID Status:

[User Account Management](#)

You can use your FSA ID to sign your FAFSA electronically or make corrections to your FAFSA.

Site Last Updated: Sunday, September 29, 2019

Download [Adobe Reader](#)

You can also:



[View or Print your Student Aid Report \(SAR\)](#)

- [Make FAFSA Corrections](#) to make a change, add a school, or transfer IRS data into your FAFSA
- [Create a shareable file with some of your student information using MyStudentData Download.](#)



# Student Aid Report (SAR)

- Processed within 3-5 days
- Review the Student Aid Report (SAR)
- Additional documentation **may** be requested





# Student Aid Report (SAR)

Processed Information	
<b>FederalStudentAid   FAFSA.gov</b> 2020-2021 Electronic Student Aid Report (SAR)	
The SAR summarizes the information you submitted on your 2020-2021 Free Application for Federal Student Aid (FAFSA).	
Application Receipt Date: 10/01/2019	XXXXXX5858 LA 01
Processed Date: 01/05/2020	EFC: 18054 C
	DRN: 0002
<a href="#">Collapse All</a>	
<b>&gt; Comments About Your Information</b>	
<p>Learn about <a href="#">federal tax benefits for education</a>, including the American Opportunity Tax Credit (AOTC).</p> <p>Based on the information we have on record for you, your EFC is 18054. You are not eligible for a Federal Pell Grant but you may be eligible for other aid. Your school will use your EFC to determine your financial aid eligibility for other federal grants, loans, and work-study, and possible funding from your state and school.</p> <p>There is a limit to the total amount of subsidized Federal student loans that you may receive. Visit <a href="https://StudentAid.gov">https://StudentAid.gov</a> and select Types of Aid/Loans for more information.</p> <p>Your school may request additional information to determine your eligibility for federal student aid.</p> <p>WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)</p> <p>Contact the following agency(ies) regarding your defaulted or fraudulent federal student loan(s):</p> <p>Oklahoma College Assistance Program, Collection Office, 1-800-351-2314 or 1-800-442-8642 (GA 740)</p> <p>Pennsylvania Higher Education Assistance Agency: 1-800-233-0751 (GA 742)</p> <p>The National Student Loan Data System (NSLDS) indicates that one or more of your federal student loans have been discharged. If you have questions, contact the financial aid office at your school.</p> <p>The National Student Loan Data System (NSLDS) indicates you have one or more student loans in an active bankruptcy status. Before you can receive additional federal student loans, you must contact the financial aid office at your school.</p> <p>Based upon data provided by the National Student Loan Data System (NSLDS) and your grade level, we have determined that you may have received a total amount of undergraduate student loans that exceeds the loan limits established for the federal loan programs.</p> <p>Based upon data provided by the National Student Loan Data System (NSLDS) and your grade level, we have determined that you may have received a total amount of student loans (graduate and undergraduate) that exceeds the loan limits established for the federal loan programs.</p> <p>If you need to make corrections to your information, click 'Make FAFSA Corrections' on the 'My FAFSA' page using your FSA ID. If you need additional help with your SAR, contact your school's financial aid office or click the 'Help' icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online.</p>	
<b>&gt; FAFSA Data</b>	
Assumed fields, based on the data you entered, are marked with an "*" (asterisk) sign.	
1 Student's Last Name:	LAST
2 Student's First Name:	FIRST
3 Student's Middle Initial:	
4 Student's Permanent Mailing Address:	3QASDFAGF
5 Student's Permanent City:	ASDFAGD
6 Student's Permanent State:	AK
7 Student's Permanent ZIP Code:	23423
8 Student's Social Security Number:	XXXXXX5858
9 Student's Date of Birth:	06/06/2000
10 Student's Telephone Number:	
11 Student's Driver's License Number:	
12 Student's Driver's License State:	
13 Student's E-mail Address:	
14 Student's Citizenship Status:	YES, I AM A U.S. CITIZEN (OR U.S. NATIONAL)
15 Student's Alien Registration Number:	
16 Student's Marital Status:	I AM SINGLE
17 Student's Marital Status Date:	
18 Student's State of Legal Residence:	AK
19 Was Student a Legal Resident Before January 1, 2020?	YES
20 Student's Legal Residence Date:	
21 Is the Student Male or Female?	FEMALE
22 Register Student With Selective Service System?	NO
23 Drug Conviction Affecting Eligibility?	ELIGIBLE FOR AID

# Special Circumstances

## Examples of Special Circumstances:

- Change in employment status
- Medical expenses not covered by insurance
- Change in parent marital status
- Unusual dependent care expenses
- Student cannot obtain parent information



# Comparing Financial Aid Packages



# Comparing Financial Aid Packages

**To receive a Financial Aid Package a student must:**

- List the institution on the FAFSA
- Complete verification process, if selected
- Apply for admission
- And at some institutions, be accepted

*Each institution is different. For more information, check with the Financial Aid Office.*

# Financial Aid Award Offers

- Financial aid awards will all have basically the same information included:
  - How much it will cost to attend the institution for the year
  - The amount of financial aid the institution is providing
  - The amount family is expected to contribute
  - Any additional need to be funded through other sources

# Compare Award Offers



## GOTHAM UNIVERSITY

Housing: On Campus		Estimated Cost of Attendance (CoA) 2 Semesters			\$28,086
Residency: In-State		Expected Family Contribution (EFC)			- 1000
Established Financial Need (EFN)					<u>\$27,086</u>
Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$2,697	\$2,698	\$0	\$5,395	Yes or No
HOPE Scholarship	\$3,840	\$3,840	\$0	\$7,680	Yes or No
Band Scholarship	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Something Church	\$200	\$200	\$0	\$400	Yes or No
Subsidized Loan	\$1,750	\$1,750		\$3,500	
Unsubsidized Loan	\$1,000	\$1,000		\$2,000	
Total for Academic Year				\$22,975	



## PAISLEY COLLEGE

Housing: On Campus		Estimated Cost of Attendance (CoA) 2 Semesters			\$19,185
Residency: In-State		Expected Family Contribution (EFC)			- 1000
Established Financial Need (EFN)					<u>\$18,185</u>
Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$2,697	\$2,698	\$0	\$5,395	Yes or No
Federal Supplemental Education Opportunity Grant (FSEOG)	\$2,000	\$2,000	\$0	\$4,000	Yes or No
Federal Work Study	\$790	\$790	\$0	\$1,580	Yes or No
HOPE Scholarship	\$1,335	\$1,335	\$0	\$2,670	Yes or No
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Something Church	\$200	\$200	\$0	\$400	Yes or No
Subsidized Loan	\$1,070	\$1,070	\$0	\$2,140	
Unsubsidized Loan	\$500	\$500	\$0	\$1,000	
Total for Academic Year				\$19,185	

# The Best Order to Accept Aid

## 1. Scholarships and Grants

- Understand all the conditions
- Make sure it is truly free

## 2. Work Study

- Doesn't have to be paid back
- Money is paid through a paycheck based on hours worked
- Consider class schedule and study time

## 3. Federal Student Loans

- Must be paid back with interest
- Consider a subsidized loan first – interest doesn't accrue until repayment

## 4. State Government or College Loans

- Must be paid back with interest
- Understand all the conditions

## 5. Private Loans

- Must be paid back with interest
- Usually higher interest and less favorable terms
- Understand all the conditions





# Additional Resources





# Additional Resources

- **GAfutures.org**
- ***Georgia's College Connector***
- **GSFC.org**
- **FAFSA.gov**
- **StudentAid.gov**
  - Prepare for College
  - Types of Aid
  - Who Gets Aid
  - Apply for Aid
  - Repay Your Loans



# GAfutures.org

**GSFC** | Georgia Student Finance Commission

Create an AccountSign InHelp ?

**GAfutures**  
Explore. Plan. Succeed.

HOPE & State Aid Programs

Federal Aid & Scholarships

College Planning

Career Exploration

Resources

About Us

My GAfutures

## Stay on track

### Got HOPE? Keep HOPE!

**Keep Track of Your HOPE Eligibility**  
My High School HOPE GPA and My College HOPE Profile are available through a GAfutures account. Use these features to know your HOPE academic eligibility in high school and college.

[Learn more](#)

#### Keep Track of Your HOPE Eligibility

My High School HOPE GPA and My College H...

#### Use Checklists To Help Prep For College

Start the New Year off prepared and orga...

#### Reminder: Fill out the FAFSA

Completing and submitting the FAFSA is f...

#### Earn College Credits in High School

When it comes to college, more time mean...

# Your Next Steps

- Create account at **GAfutures.org**
- Check your HOPE GPA to see if you are on track to be eligible for the HOPE or Zell Miller Scholarship
- Seniors: Complete the FAFSA beginning October 1

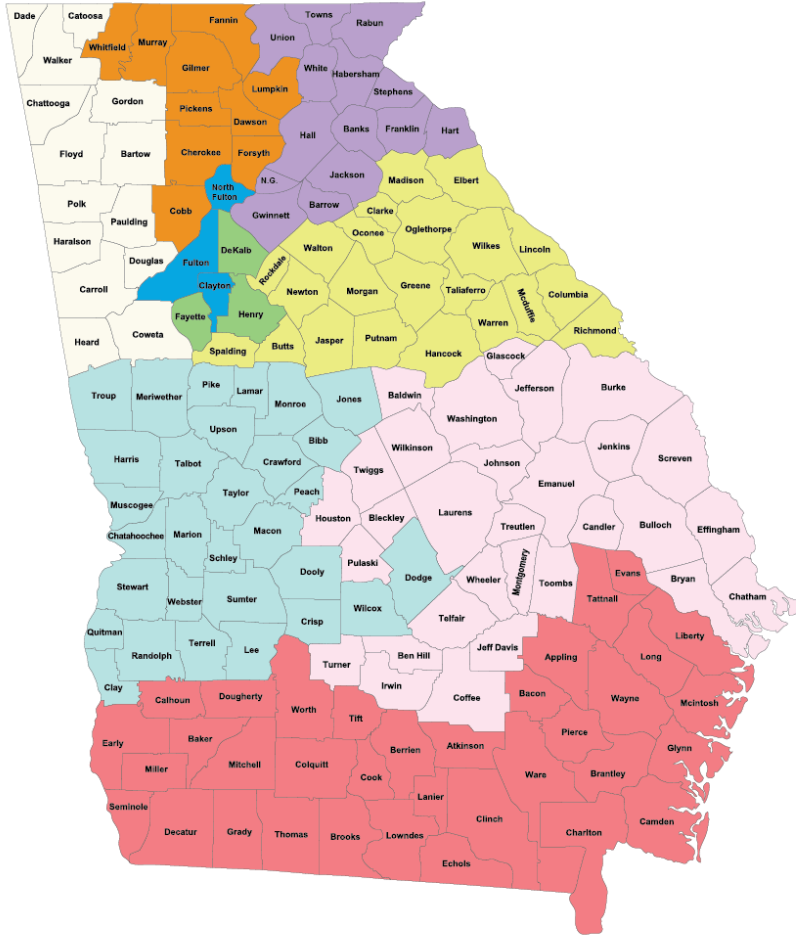


# Upcoming Webinars

Visit [GAfutures.org](http://GAfutures.org)



# GSFC Representative Map



## Contact your GSFC Representative



**Angie Wilson**  
angiew@gsfc.org  
678.495.8101



**Katie Minich**  
katiem@gsfc.org  
404.556.0545



**Ben Meadows**  
benm@gsfc.org  
678.495.8103



**Marcus Hilliard**  
marcush@gsfc.org  
404.694.8844



**Brenda Vaughn**  
brendav@gsfc.org  
770.570.2204



**William Walker**  
williamw@gsfc.org  
404.360.2838



**Carol Ann Lott**  
caroll@gsfc.org  
678.495.8884



**Mendi Morrow**  
mendim@gsfc.org



**Hal Wilkinson**  
halw@gsfc.org  
678.495.8965



# Contact Us

---



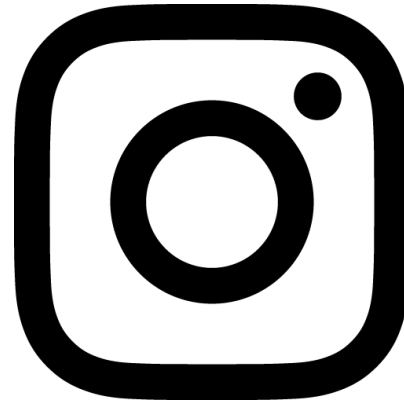
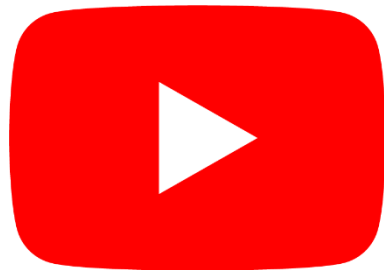
**800.505.4732**



**outreach@gsfc.org**

# Be Social

---



# Our Mission

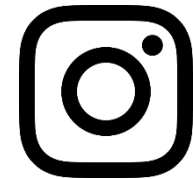


To promote and increase access  
to education beyond high school  
for Georgians



# Friendly Reminders

- Be social with GSFC
  - Like/Follow us and find tips, resources, event information and much more about planning, preparing and paying for college
- Create a **GAfutures** account
  - Students can check their HOPE GPA and find out more information on eligibility for the HOPE and Zell Miller Scholarship



**GAfutures.org**  
Explore. Plan. Succeed.