

Before We Begin

- Like/Follow us and find tips, resources, event information and much more about planning, preparing and paying for college
- To download the presentation and other documents, click on the link in the chat.



GAfutures
Explore. Plan. Succeed.



Financial Aid 101

Federal and State Aid



GSFC | Georgia Student
Finance Commission

Agenda

- Define Student 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)



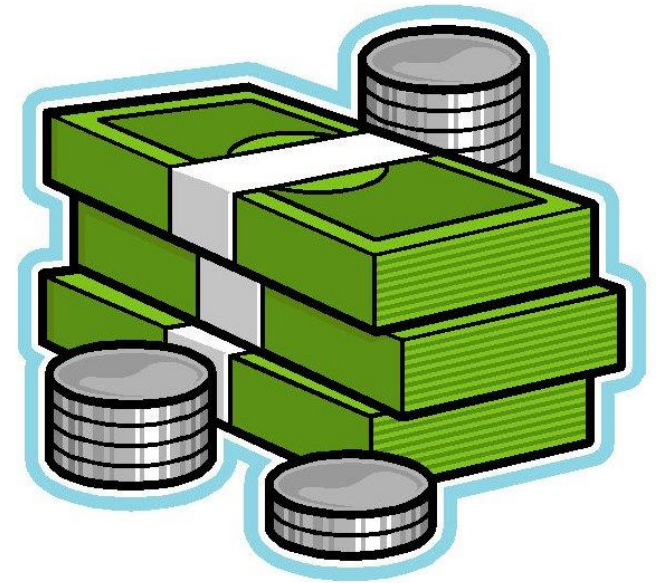
Direct and Indirect Costs

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 school





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



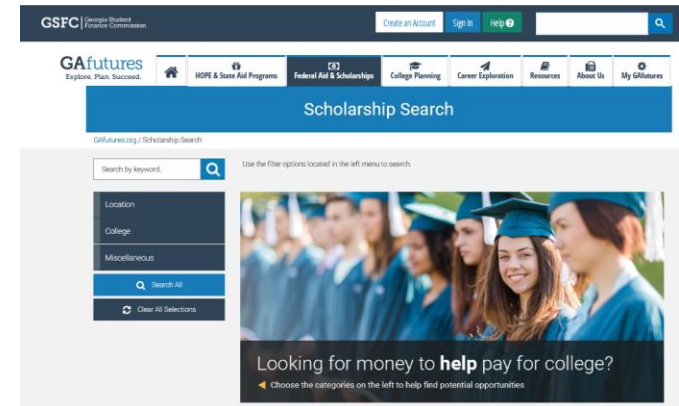
Grants:

- Need-based

GAfutures Scholarship Search

Scholarship Search Tips

- Start your search early
- Don't stop at one, two, or three
- Be creative
 - Consider your family, hobbies, career interests, medical history, or college major to search for scholarships
- Look for scholarships even after you are in college
- **DO NOT PAY ANYONE TO HELP YOU 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 2019-2020 is \$6,195
- 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 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)
 - School determines the amount which may not exceed your financial need
 - Current interest rate 4.53%

Federal Financial Aid Programs

Direct Unsubsidized Loans

- Direct Unsubsidized Loan
 - Undergraduate and graduate students with no requirement to demonstrate financial need
 - School determines the amount based on cost of attendance and other financial aid received
 - Student responsible for paying the interest during all periods.
 - Can choose not to pay the interest while in school but interest will be added to the principal amount of loan
 - Current interest rate 4.53%

Federal Financial Aid Programs

Direct Plus Loans

- Parent PLUS loan when made to a parent; Grad PLUS loan when made to a graduate or professional student
- Must not have an adverse credit history
 - Credit check will be conducted
 - If adverse credit history, may need to meet additional requirements to be approved
- Maximum amount is cost of attendance minus any other financial aid received
- Current interest rate is 7.08%

Federal Loan Program Limits

2019-2020 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

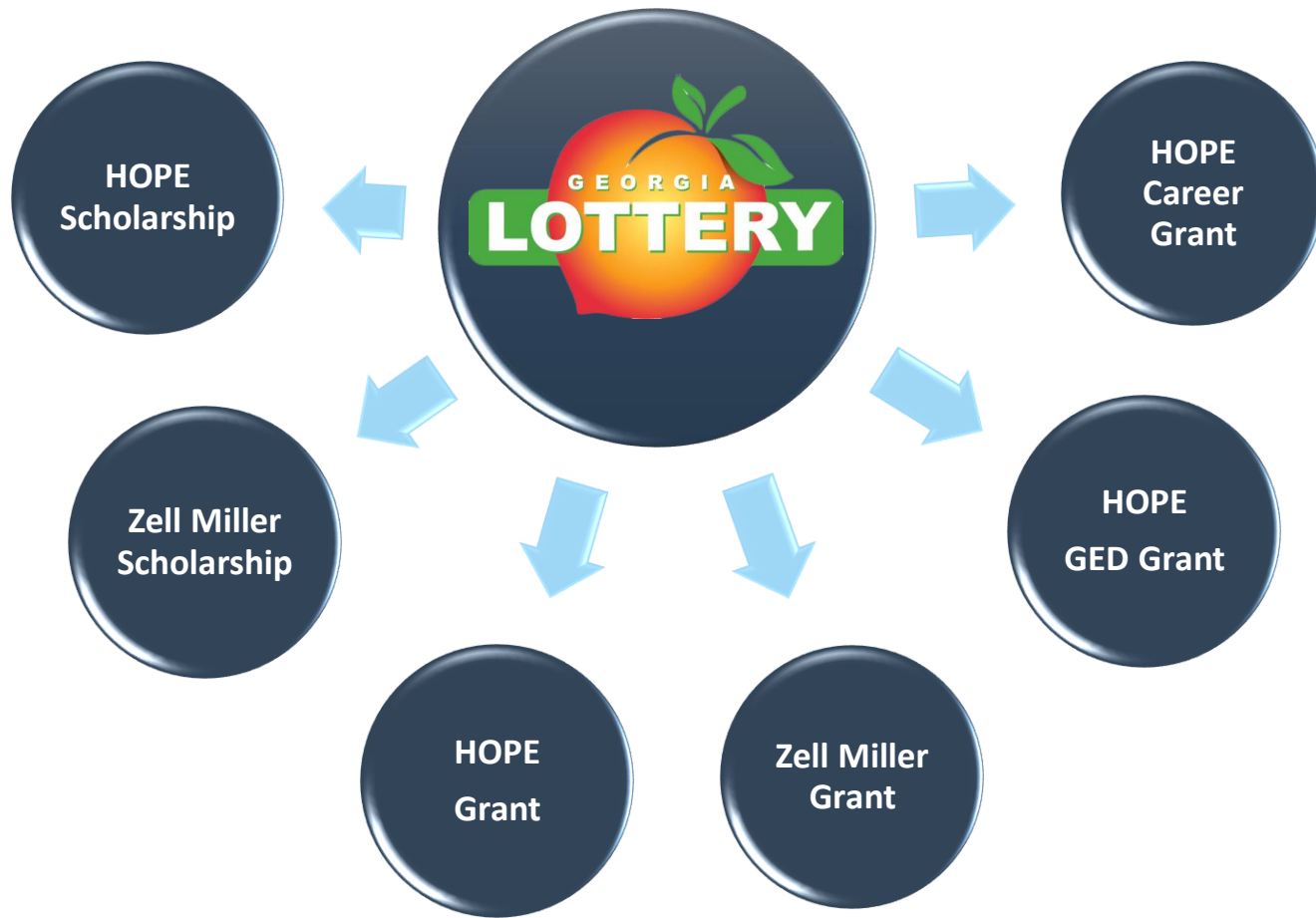
Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500



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

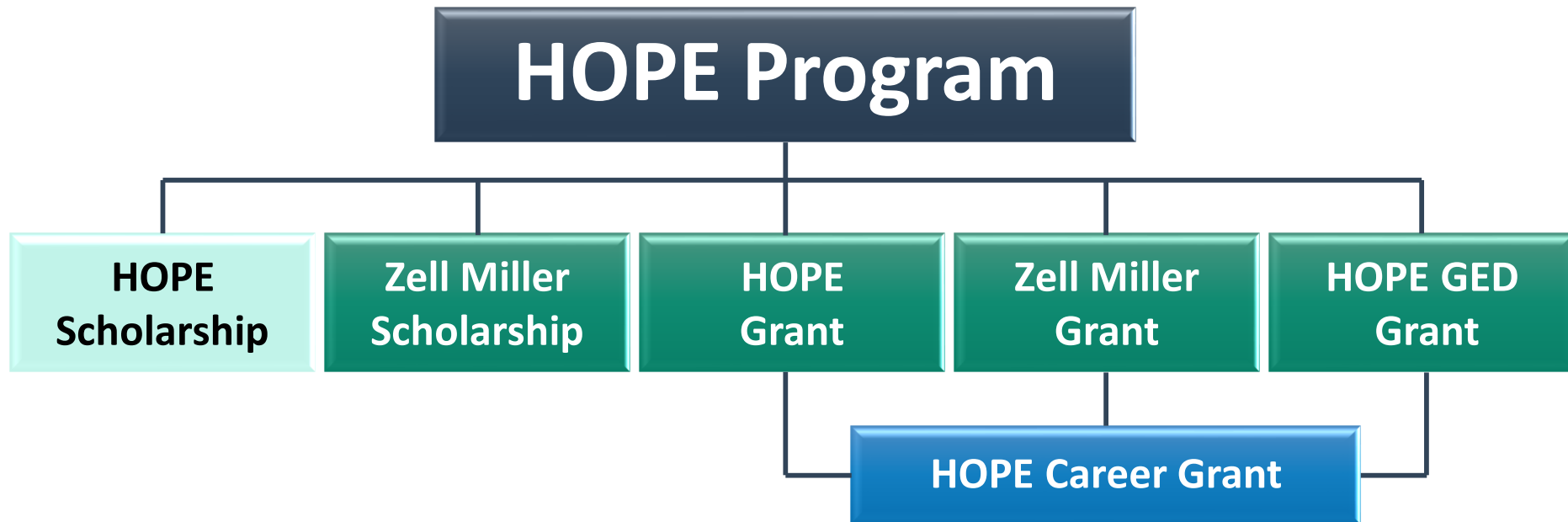


Eligible Institutions

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

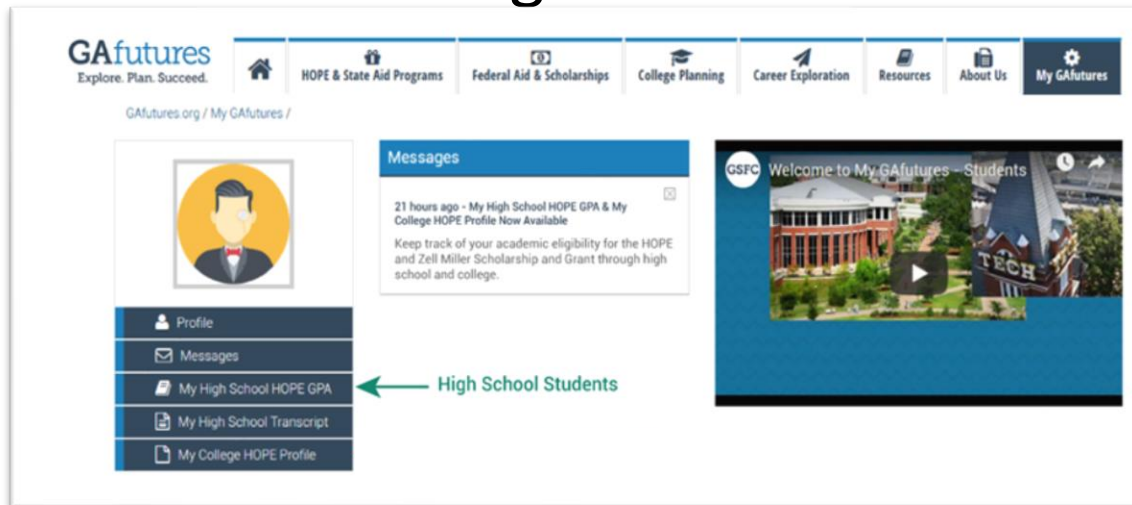
Courses must be on Academic Rigor Course List. This includes:

- 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.

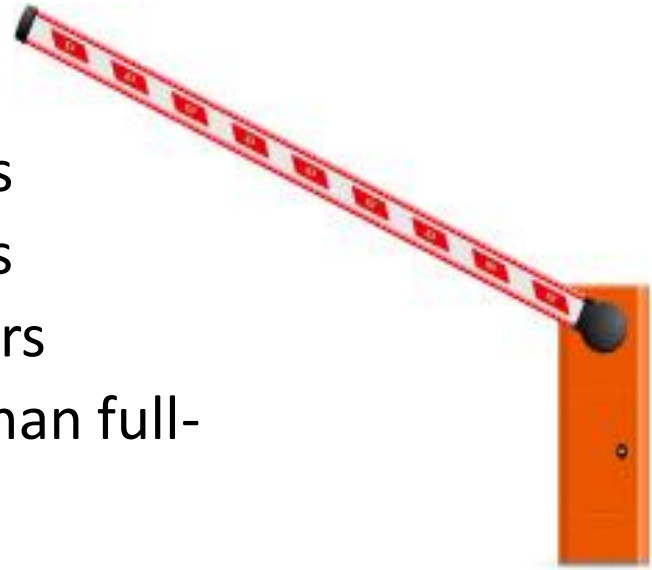
Your chosen college or university will determine final eligibility for the HOPE Scholarship or Zell Miller Scholarship.

[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 displays the GAfutures website interface. At the top, the GSFC (Georgia Student Finance Commission) logo is on the left, and a navigation bar on the right includes 'Welcome Student Sample High School', 'Sign Out', 'Help', and a search bar. Below this is a main navigation menu with icons and labels for 'HOPE & State Aid Programs', 'Federal Aid & Scholarships', 'College Planning', 'Career Exploration', 'Resources', 'About Us', and 'My GAfutures'. The user's profile is shown on the left with a circular avatar and a list of links: 'Profile', 'Messages', 'My High School HOPE GPA', 'My High School Transcript', and 'My College HOPE Profile'. A message box on the right, titled 'Messages', contains a notification from 21 hours ago about the availability of the user's High School HOPE GPA and College HOPE Profile, advising them to keep track of academic eligibility for the HOPE and Zell Miller Scholarship and Grant. On the far right, a video player shows a 'Welcome to My GAfutures - Students' video featuring a college campus scene with a building labeled 'TECH'. A green arrow points from the text 'College students receiving HOPE/Zell Miller Funds' to the 'My College HOPE Profile' link in the user's profile menu.

GSFC | Georgia Student Finance Commission

Welcome Student Sample High School

Sign Out Help

GAfutures
Explore. Plan. Succeed.

HOPE & State Aid Programs

Federal Aid & Scholarships

College Planning

Career Exploration

Resources

About Us

My GAfutures

GAfutures.org / My GAfutures /

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.

Profile

Messages

My High School HOPE GPA

My High School Transcript

My College HOPE Profile

College students receiving HOPE/Zell Miller Funds

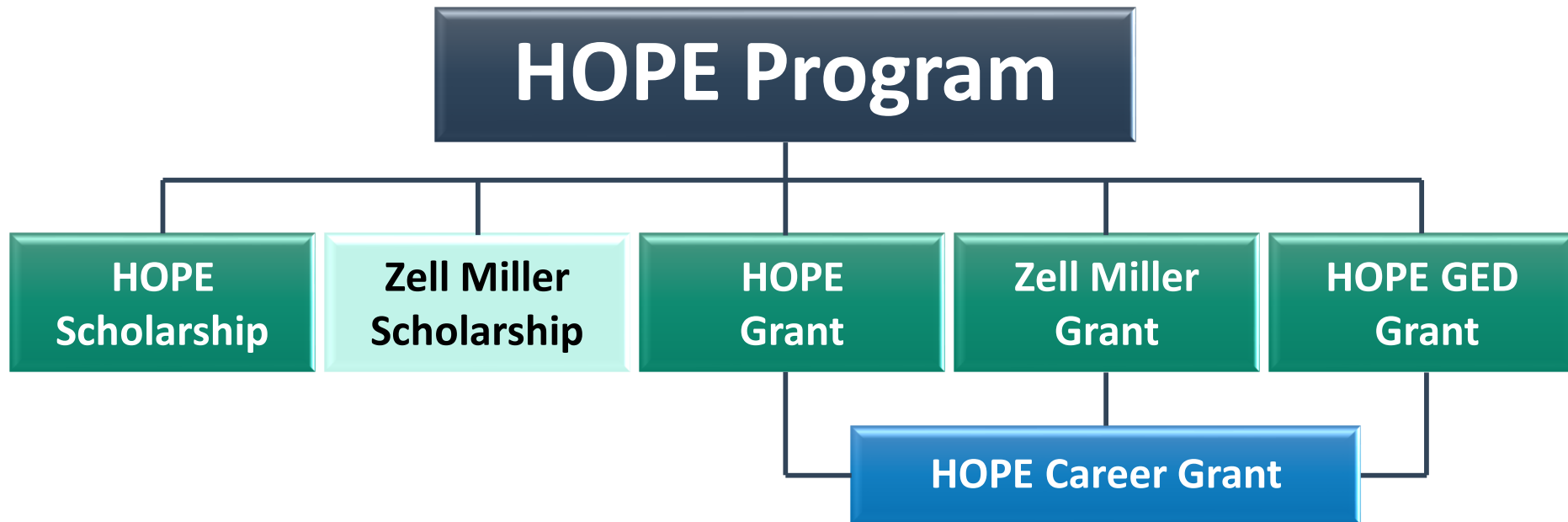
GSFC Welcome to My GAfutures - Students

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

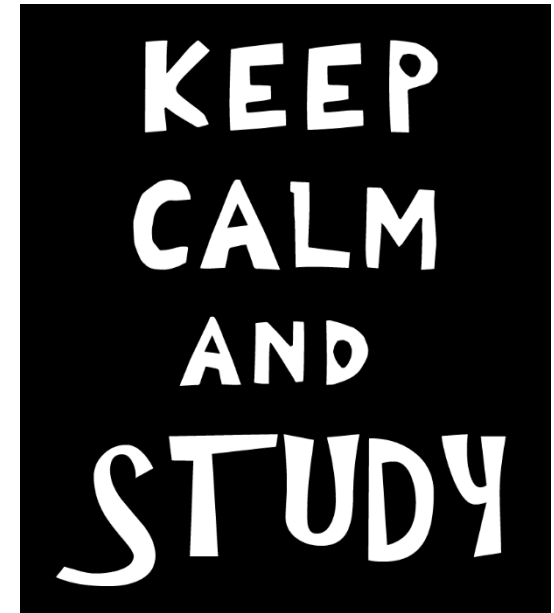
- 1200 SAT total test score

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

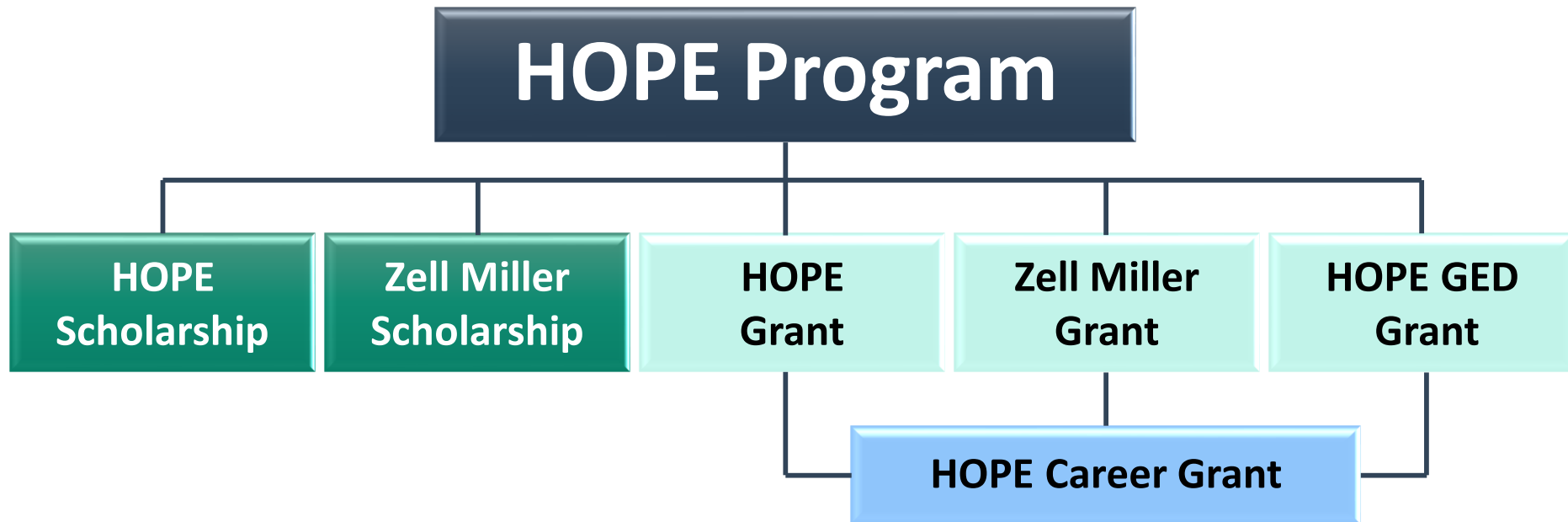


HOPE & Zell Miller Scholarships

- 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 HOPE GPA at the following checkpoints:

- 30 and 60 semester credit hours
or
- 45 and 90 quarter credit hours



Zell Miller Grant

Eligibility Requirements:

- Minimum 3.5 college HOPE 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



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
Public Institutions	portion of tuition	full standard tuition
Private Institutions Full-time	\$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
Public Institutions	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
- Schools will be notified and certify the selections
- Schools will notify students
- Schools 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)
- Scholarship for Engineering Education for Minorities (MSEE)
- 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 Aid Applications

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

STATE AID APPLICATIONS

State Program Applications

State Program Request Forms

State Program Regulations

FAFSA



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 \(online\)](#)
- [Dual Enrollment funding application and Participation Agreement for Home Study \(printable paper application\)](#)
- [Dual Enrollment funding application \(printable paper application\)](#)
- [Scholarship for Engineering Education \(SEE\)](#)
- [Scholarship for Engineering Education for Minorities \(MSEE\)](#)
- [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 your FSA ID
 - Allows you to sign your FAFSA
 - If dependent student, parent will also need an FSA ID
- Find a FAFSA Completion event if you need help
 - Check with your school counselor for financial aid nights or FAFSA workshops
 - Visit GAfutures for events near you
- Do not pay anyone to complete FAFSA for you



Completing the FAFSA

Welcome to
myStudentAid

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

Need money for college?

Submitting the 2019-2020 FAFSA® form is quick, and most importantly, it's FREE.

START HERE

Before You Start

If you want to complete your 2018 - 2019 FAFSA form, visit fafsa.gov.

GO TO FAFSA.GOV

Due to scheduled maintenance, myFAFSA will be unavailable every Sunday from 3am to 11am Eastern time. We apologize for any inconvenience this may cause.

The screenshot shows the FAFSA website interface. At the top, it says 'Federal Student Aid' and 'PROUD SPONSOR of the AMERICAN MIND®'. Below this is a navigation bar with links: 'Prepare for College', 'Types of Aid', 'Who Gets Aid', 'FAFSA®: Apply for Aid', and 'How to Repay Your Loans'. The main heading is 'FAFSA®: Apply for Aid'. Below this, it says 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or grad school.' There are two main sections: 'NEW TO THE FAFSA® PROCESS?' and 'RETURNING USER?'. The 'NEW TO THE FAFSA® PROCESS?' section says 'Completing the FAFSA form is free. Fill it out now.' and has a 'START HERE >' button. The 'RETURNING USER?' section says 'Correct info • Add a school View your Student Aid Report (SAR)' and has a 'LOG IN >' button. At the bottom, there is a 'FAFSA® Announcements' section with a bullet point: 'The 2019-2020 FAFSA form is here! Some states and schools have limited funds, so submit your application today. Also, check out the new myStudentAid app for iOS and Android.' A small note at the bottom says 'The FAFSA form will be unavailable due to scheduled maintenance every Sunday from 3-11 a.m. Eastern time.'

FAFSA Homepage: FAFSA.gov

The screenshot shows the FAFSA.gov homepage. At the top, the 'Federal Student Aid' logo is on the left, with the text 'An OFFICE of the U.S. DEPARTMENT of EDUCATION' below it. To the right of the logo is the text 'PROUD SPONSOR of the AMERICAN MIND®'. Further right is a search bar with the placeholder text 'Search FAFSA® Help' and a green arrow button. Below the header is a dark navigation bar with five items: 'Prepare for College', 'Types of Aid', 'Who Gets Aid', 'FAFSA®: Apply for Aid', and 'How to Repay Your Loans'. Each item has a downward arrow. Below the navigation bar is a breadcrumb trail: 'Home » FAFSA®: Apply for Aid'. The main content area has a dark blue background with the title 'FAFSA®: Apply for Aid' in large white text. Below the title is a subtitle: 'Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or grad school.' There are two columns of text. The left column is titled 'NEW TO THE FAFSA® PROCESS?' and contains the text 'Completing the FAFSA form is free. Fill it out now.' Below this text is a blue button with the text 'START HERE >'. The right column is titled 'RETURNING USER?' and contains the text 'Correct info • Add a school' and 'View your Student Aid Report (SAR)'. Below this text is a blue button with the text 'LOG IN >'. A red circle is drawn around the 'NEW TO THE FAFSA® PROCESS?' section, including the text and the 'START HERE >' button.

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

PROUD SPONSOR of
the AMERICAN MIND®

Search FAFSA® Help

Prepare for College ▾ Types of Aid ▾ Who Gets Aid ▾ FAFSA®: Apply for Aid ▾ How to Repay Your Loans ▾

Home » FAFSA®: Apply for Aid

FAFSA®: Apply for Aid

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

Submitting the FAFSA

**FAFSA
2019-2020**

**Fall 2019
Spring 2020
Summer 2020**

Use 2017 tax returns

Opens October 1, 2018

**FAFSA
2020 - 2021**

**Fall 2020
Spring 2021
Summer 2021**

Use 2018 tax returns

Opens October 1, 2019

What You Need 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 and click the link to create an FSA ID
- Create a username and password, and enter your email
- Enter your demographic information and select challenge questions and answers
- Review your information and read and accept the terms and conditions
- Confirm your cell number and email address by using the secure code sent to you
- For additional help visit StudentAid.gov/fsaid

FSA ID Tips

- Create your own FSA ID
- Never tell anyone else your FSA ID
- Keep and remember your FSA ID
- Use your FSA ID each year you 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

Exit Reset FAFSA View FAFSA Summary Save Help

Personal Information for Student

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

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

Your last name ?
Smith

Your first name ?
Jessica

Your middle initial ?

Your Social Security Number
123-45-6789

Your date of birth ?
02/02/2002

PREVIOUS NEXT

Exit Reset FAFSA View FAFSA Summary Save Help

Student Education

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

What will your high school completion status be when you begin college in the 2019-2020 school year? ?
High school diploma

What will your college grade level be when you begin the 2019-2020 school year? ?
Never attended college/1st yr.

What degree or certificate will you be working toward when you begin the 2019-2020 school year? ?
1st bachelor's degree

Will you have your first bachelor's degree before you begin the 2019-2020 school year? ?
☐ Yes ☒ No

PREVIOUS NEXT

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

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

Student Age/Marital Status/Degree Confirmation

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

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

Were you born before January 1, 1996? ?

☐ Yes ☒ No

As of today, are you married? ?

☐ Yes ☒ No

At the beginning of the 2019-2020 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)? ?

☐ Yes ☒ No

[PREVIOUS](#) [NEXT](#)

Dependency Status

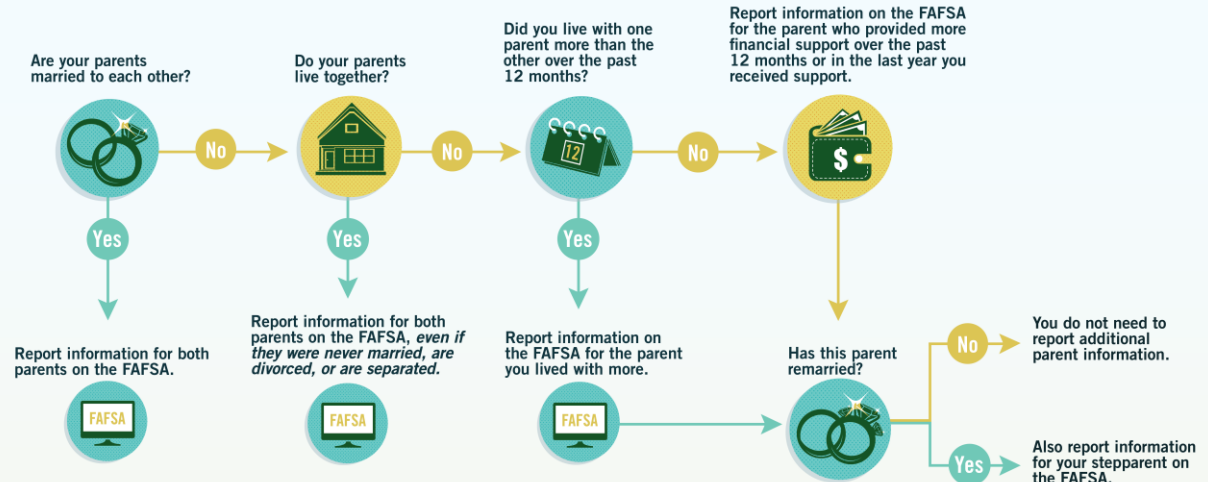
- 1** Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2019 for the 2019–20 school year, will you be 24 by Jan. 1, 2019 (i.e., were you born before Jan. 1, 1996)?
- 2** Are you married or separated but not divorced?
- 3** Will you be working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?
- 4** Do you have children who receive more than half of their support from you?
- 5** Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- 6** Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- 7** Are you a veteran of the U.S. armed forces?
- 8** At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
- 9** Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- 10** Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

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)*.¹ 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 or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to 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](#) | [Log Out](#) | [Help](#)
[Español](#)


Federal Income Tax Information


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 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.

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	Untaxed Pensions
Name(s)	Adjusted Gross Income	Untaxed IRA Distributions
Social Security Number	Income Earned from Work	Tax exempt Interest Income
Filing Status	Income Tax	IRA Deductions and Payments
IRS Exemptions	Education Credits	Status of Amended Returns Received


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

 Print this page for your records before choosing an option below.


Transfer My Tax Information into the FAFSA 

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

[Transfer Now](#) 

Do Not Transfer My Tax Information and Return to the FAFSA 

☐ By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA.

[Do Not Transfer](#) 

[IRS Privacy Policy](#)

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

Provide Signature(s)

Parent Signature

How do you (the parent) want to provide your signature?

- ☐ Sign Electronically With My FSA ID (Fastest)
- ☐ Print A Signature Page
- ☐ Submit Without Signatures

[Create an FSA ID](#)

[Forgot Username](#)

[Forgot Password](#)

Student Signature

How do you (the student) want to provide your signature?

- ☐ Sign Electronically With My FSA ID (Fastest)
- ☐ Print A Signature Page
- ☐ Submit Without Signatures

[Forgot Username](#)

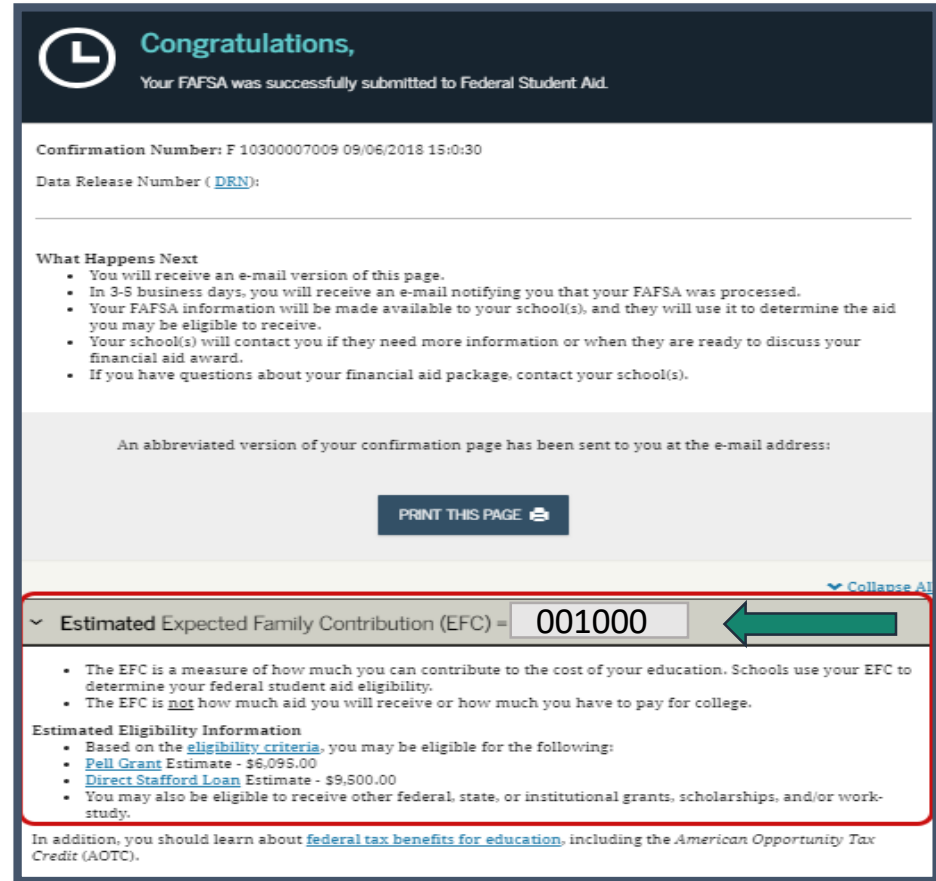
[Forgot Password](#)

NEED HELP?

EXIT

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 the school, and the school 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) = 001000" field, with a green arrow pointing to it. Below the EFC field, there is a section titled "Estimated Eligibility Information" which includes a list of eligibility criteria and estimated aid amounts: 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, including 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).

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




Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2019

2018-2019 Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2018-2019 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	10/10/2017	
Processed Date:	10/11/2017	EFC: 001000*
		DRN: 2006



Comments About Your Information

Learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit* (AOTC).

Based on the information we have on record for you, your EFC is 000000. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work-study, and possible funding from your state and school.

Your FAFSA has been selected for a review process called verification. Your school has the authority to request copies of certain financial documents from you and your parent(s).

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 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

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)		\$27,086

Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$2,622	\$2,623	\$0	\$5,245	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				\$22,285	



PAISLEY COLLEGE

Housing: On Campus	Estimated Cost of Attendance (CoA) 2 Semesters	\$19,035
Residency: In-State	Expected Family Contribution (EFC)	- 1000
Established Financial Need (EFN)		\$18,035

Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$2,622	\$2,623	\$0	\$5,245	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				\$19,035	

The Best Order to Accept Aid

1. Scholarships and Grants

- Make sure you understand any conditions
- Make sure it is truly free

2. Work Study

- Doesn't have to be paid back
- You have to work for it
- Consider your class schedule and study time

3. Federal Student Loans

- Has to be paid back with interest
- Consider a subsidized loan first – interest doesn't accrue until you leave school

4. State Government or College Loans

- Has to be paid back with interest
- Read fine print – may be different than federal loans

5. Private Loans

- Has to be paid back with interest
- Usually higher interest and less favorable terms
- Read the fine print





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...

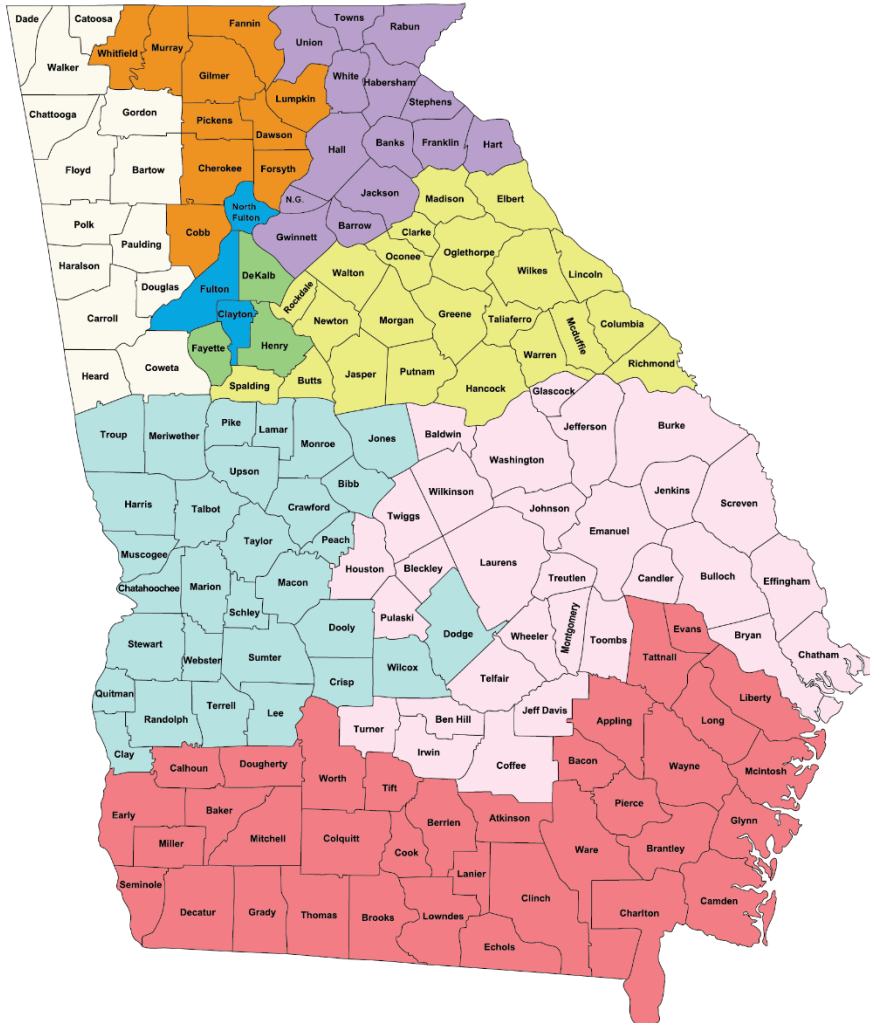
Your Next Steps

- 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



We're Here to Help You

Contact your GSFC Representative



Angie Wilson
angiew@gafc.org
678.495.8101



Ben Meadows
benm@gafc.org
678.495.8103



Brenda Vaughn
brendav@gafc.org
770.570.2204



Carol Ann Lott
caroll@gafc.org
678.495.8884



Hal Wilkinson
halw@gafc.org
678.495.8965



Katie Minich
katiem@gafc.org
404.556.0545



Marcus Hilliard
marcush@gafc.org
404.694.8844



William Walker
williamw@gafc.org
404.360.2838



Atua Emu
atuae@gafc.org
678.218.7770

Mendi Morrow
Postsecondary Outreach
Representative (Statewide)
mendim@gafc.org
678.495.7393

Contact Us



800.505.4732



outreach@gsfc.org

Angie Wilson
angiew@gsfc.org
678.495.8101

Be Social





OUR MISSION

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

OUR VISION

To be the premier provider of student financial aid
and educational services for Georgians.

Just a Reminder

- Like/Follow us and find tips, resources, event information and much more about planning, preparing and paying for college
- To download the presentation and other documents, click on the link in the chat.



GAfutures
Explore. Plan. Succeed.