



Georgia Gwinnett COLLEGE

www.ggc.edu

Preparing for College

Elizabeth Umberger

Fall 2021



Agenda

Sources of Financial Aid

Application Process

Next Steps

Maintaining eligibility

What can I do now?

Sources of Financial Aid



Sources of Financial Aid

Federal, State and Private funds designed to assist families in meeting higher education expenses. It is not a guarantee that education costs are covered in full.

Examples of aid programs –

- **Pell Grant**
- **FSEOG**
- **Federal Work Study**
- **Direct Subsidized and Unsubsidized Loans**
- **HOPE/Zell Miller Scholarships**
- **Institutional Scholarships**
- **Private outside scholarships**



Sources of Financial Aid – where to apply

Federal aid programs – 2022-23 FAFSA

HOPE/Zell Miller Grants and Scholarships – 2022-23 FAFSA or GSFAPPS

Institutional Scholarships – specific scholarship process at colleges (some have early deadlines)

Outside private scholarships – application process for each scholarship



Sources of Financial Aid

Most federal aid programs are need based. This means that family income/assets are part of the determining formula.

Scholarship programs are merit based meaning that GPA and test scores are considered in determining eligibility.

Every student does not qualify for every type of aid. Award offers are individual to the student, their unique eligibility and funds available.



Sources of Financial Aid – HOPE/Zell Miller

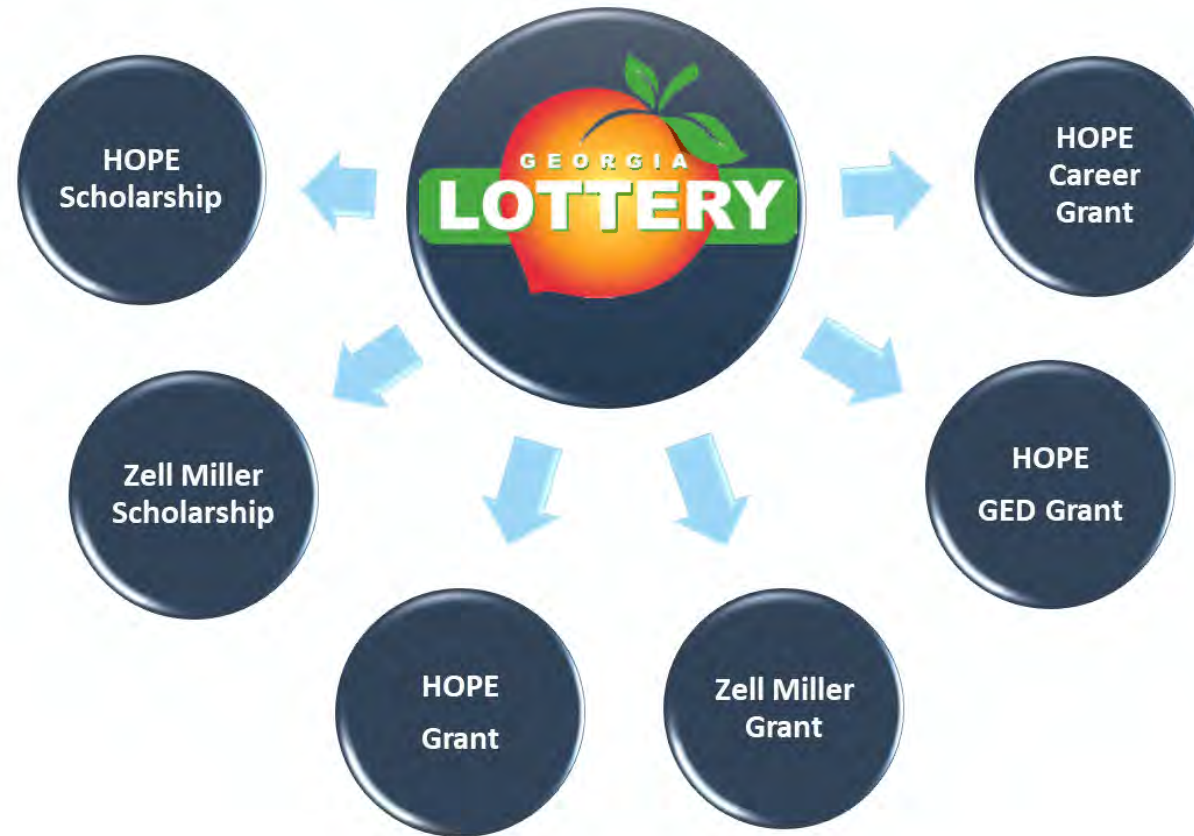
HOPE/Zell Miller

- Grants are for diploma and certificate programs at Technical Colleges.
- Scholarships are for degree programs at colleges.
- The eligibility criteria is different for grants vs. scholarships.
- Eligibility is for HOPE or Zell Miller, but not both at the same time.
- Zell Miller Scholarship eligibility has to be attained at the end of high school.
- HOPE Scholarship eligibility can be achieved in college if not eligible out of high school.
- State programs require registration with Selective Service.

Monitor your scholarship eligibility at GAFutures.org

Deeper Dive into the HOPE Program

HOPE 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 toward the first undergraduate program



HOPE Scholarship - Eligibility Requirements

- Students must pursue an associate or bachelor's 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



HOPE Scholarship - 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





HOPE Scholarship – Maintaining Eligibility

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



Zell Miller 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



Zell Miller Scholarship – Maintaining Eligibility

- 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



How do I lose eligibility for HOPE and Zell Miller?

- 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



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





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





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

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 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 |



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



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 Student Finance Application (GSFAPPS)



GAutures
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

GSFC
Georgia Student
Finance Commission

GSFA
Georgia Student
Finance Authority

GHEAC
Georgia Higher Education
Assistance Corporation

Application Process



Application Process

APPLY EARLY!!!

Create FSA ID (FAFSA login) for student and one parent

<https://studentaid.gov/fsa-id/create-account/launch>

Submit the 2022-23 FAFSA. <https://studentaid.gov/h/apply-for-aid/fafsa>

Gather 2020 US Tax documents (1040, Schedule 1, 2 and 3, Schedule C and all W2s)

Complete GSFAPPS at <https://www.gafutures.org/hope-state-aid-programs/>



Application Process – a closer look

FSA ID creation

- **Name needs to match Social Security Card**
- **Use correct Social Security Number**
- **Use correct Date of Birth**

Keep record of all logins – FAFSA, colleges, etc



Application Process – a closer look

FAFSA (annual application opens October 1)

- **Which parent(s) information is used for the FAFSA?**
- **Parents with no SSN report 000-00-0000 for that field (click check errors twice).**
- **Students who have a break in relationship with parents should select that they cannot provide parent information due to special circumstance.**
- **Families with decreased income from 2020 tax documents need to complete FAFSA as directed, then contact Financial Aid Office.**
- **Emancipated Minor, Legal Guardianship, Foster Care, Orphan, Ward of Court, Veteran/Active Duty, Homelessness all require supporting documentation.**

Next Steps



Next Steps

Watch for communication from your college Financial Aid Office.

- **Selected for verification**
- **Additional document requirement**
- **Complete all additional requirements early**

Contact the Financial Aid Office early with any questions. Always include your college ID number in your emails and use the college assigned email address as soon as available.

Confirm your residency status – instate/out of state.



Next Steps

Admitted students with complete financial aid files are ready for award offer.

Know your charges and compare aid offer. Most grants and scholarships do not require additional steps to accept. Loans do!

Charges include tuition, mandatory fees, other fees, housing/meal plan (if applicable).

Plan ahead to determine what family is willing to pay out of pocket.

Students need to initiate contact with colleges - FERPA

Maintaining Financial Aid Eligibility



Maintaining Eligibility

Apply every year (October 1 open date) for FAFSA renewal. And complete any additional document requirements.

Have financial aid in place/pay out of pocket by fee payment deadline.

Attend ALL classes (attendance is verified in most cases).

Pay attention to Add/Drop and Withdrawal deadlines. Each can affect financial aid.

Study, seek tutoring – whatever is needed to be academically successful.

What Can I Do Now?



What can I do now?

Create an FSA ID for both student and one parent.

Submit college admissions applications (use name, SSN as it appears on SSC). Apply to colleges and financial aid at the same time – do not wait on one for the other. Submit any admissions requirements early!

Gather 2020 tax documents in preparation for FAFSA completion. Plan to attend a FAFSA completion event.

Know Admissions, Financial Aid and Scholarship deadlines for each college to which you are applying.



Resources

Utilize GAFutures.org

- Send high school transcripts to Georgia colleges/universities
- Track HOPE/Zell Miller Scholarship eligibility
- Search for Outside Scholarships
- Plan for College

Stay in touch with Counseling Office for Scholarship info



GAfutures.org



Georgia's primary resource to help students plan, apply and find affordable ways to pay for college



Financial Aid & Scholarships



- The basics, state and federal programs, calculators, repayment options, financial literacy tips, national scholarship search

College Planning Tools



- Grade-specific checklists, *College Money Matters*, calculators, applications (admissions, financial aid), HOPE-eligible institutions highlighted, national college search

Career Exploration

- Career assessments, interest profiler, Career Clusters and Pathways, skilled trades





Scholarships

Scholarship examples:

Height

Ethnicity

Religious affiliation

Gender

Being a multiple (twin, triplet, etc.)

Left-handed

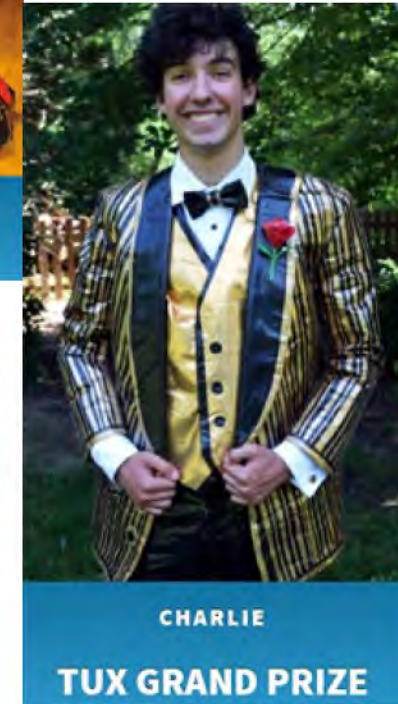
Video on social media





Duct Tape Scholarship

- To enter the Duct Tape Scholarship, you and your partner must be legal residents and at least 14 years old. Either opposite sex or same sex partners may participate. You must attend a high school prom and have your photo taken before, during or after the prom in your attire made using duct tape.
- Costumes must be original and will be judged based on workmanship, originality, use of color, use of accessories, and use of duct tape.
- Photos of the 10 finalist couples will be posted online for online voting.
- For more information about the Duct Tape Scholarship Contest see, duckbrand.com





Tuition Assistance

Bank of
America

Dollar
General

Chilis

United Postal
Service

QT (Gas
Station)

Racetrac

Kroger's

Publix

Sprouts

Wells Fargo

TGI Fridays



Scholarship Search

GSFC | Georgia Student Finance Commission

Create an Account

Sign In

Help ?

GAfutures
Explore. Plan. Succeed.

Home

HOPE & State Aid Programs

Federal Aid & Scholarships

College Planning

Career Exploration

Resources

About Us

My GAfutures

Scholarship Search

GAfutures.org / Scholarship Search

Search by keyword..

Use the filter options located in the left menu to search.

Location

College

Miscellaneous

Search All

Clear All Selections



Additional Scholarship Resources

www.fastweb.com

www.collegeboard.com

www.finaid.org/scholarships

UNIGO.COM





Contact your GSFC Representative



Angie Wilson
angiew@gsfc.org
678.495.8101



Ben Meadows
benm@gsfc.org
678.495.8103



Brenda Vaughn
brendav@gsfc.org
770.570.2204



Carol Ann Lott
caroll@gsfc.org
678.495.8884



Hal Wilkinson
halw@gsfc.org
678.495.8965



Katie Minich
katiem@gsfc.org
404.556.0545



Marcus Hilliard
marcush@gsfc.org
404.694.8844



William Walker
williamw@gsfc.org
404.360.2838



Adrienne Langford
alangford@gsfc.org
678.218.7770



Questions???