

Your GAFutures College and Career Guide 2021

Information on state
and federal financial aid

Education, career
and military options for
students of all ages

Helpful tools to fund
your postsecondary
endeavors

Step-by-step guide on
submitting your FAFSA

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Introduction from the President

Welcome to the *Your GAFutures College and Career Guide*! We're glad that you're considering brightening your future in the great state of Georgia.

All of us are different with our own unique ambitions and pathways. Maybe you're hoping to enroll in one of the state's four-year colleges or universities. Maybe a technical college is the best option that fits your lifestyle. Or, maybe you're looking to serve your state and country and are seeking military-funded educational options.

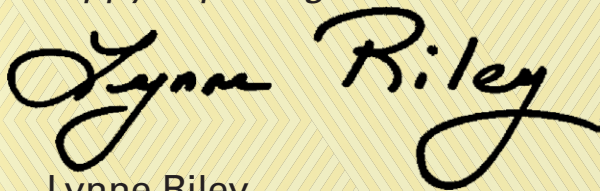
Wherever you may be in life, there's something for everyone – and at the Georgia Student Finance Commission (GSFC), there's funding that may help you achieve your goals. You may not have known this, but **in 2020, there were millions – *millions!* – of student financial aid dollars left on the table for Georgians.**

The purpose of this guide is to introduce you to those financial aid opportunities so that you are more informed, prepared and confident to pursue your postsecondary aspirations.

Whether you're a student, parent, counselor, working adult or casual reader of this guide, we hope you'll learn something new about the financial aid options administered federally and by GSFC.

If you ever need assistance, you can visit our website at **GAFutures.org**. You'll find plenty of additional resources that may help answer your questions.

Happy exploring!

A handwritten signature in black ink that reads "Lynne Riley". The signature is fluid and cursive, with the first name "Lynne" and the last name "Riley" clearly distinguishable.

Lynne Riley
President,
Georgia Student Finance Commission

The College and Career Connection

In this section, you'll find:

How to match areas
of interest with career
options



Colleges and
universities in the state
of Georgia



Opportunities to join
the Georgia workforce



Educational benefits
for military service
members



AREAS OF INTEREST AND YOUR CAREER OPTIONS

You know what they say: When you do something you love, it doesn't feel like work! The best way to find a fulfilling and long-lasting career choice is to select a field based on your skills and interests. Take a look at the information on these two pages to identify some possible career opportunities, based on specific areas of study.

Programs marked with an asterisk (*) indicate a tuition-free certificate or diploma program at a Technical College System of Georgia (TCSG) school, for prospective students eligible for the HOPE Career Grant.

Area of Study _____ Career Options _____

English/Language Arts



- Copywriting
- *Early Childhood Care & Education**
- Education
- Grant Writing
- Journalism
- Law
- Public Relations
- Technical Writing

Fine Arts



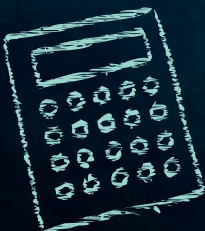
- Advertising
- Animation
- Broadcasting
- Cinematography
- Graphic Arts
- Interior Design
- *Movie Production/ Set Design**
- Social Media
- Theater
- Website Design

Health



- Clinical Laboratory Technician
- *Health Science**
- Nurse
- Pharmacist
- *Practical Nursing**
- Speech-language Pathologist
- Surgical Technologist

Math



- Accounting
- Aeronautics
- Computers
- *Computer Programming**
- *Computer Technology**
- Financial Planning
- Insurance
- Statistics
- Teaching

Modern Language/Latin



- Foreign Service
- Government
- Interpreting
- Translating
- Travel Agency

Physical Education



- Athletic Trainer
- Chiropractor
- Dance Instructor
- Fitness Specialist
- Occupational Therapist
- Physical Therapist
- Sports Management

Science



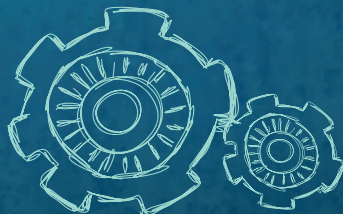
- *Certified Engineer Assistant**
- Chemistry
- Environmental Science
- Forensic Science
- *Health Science**
- Medical Research
- Medicine
- Meteorology
- Occupational Therapy
- Pharmacology
- Veterinary Science

Social Studies



- Anthropology
- City Planning
- Criminal Justice
- Government
- Human Resources
- Psychology
- Social Work

Technical Education



- *Automotive Technology**
- *Aviation**
- *Commercial Truck Driving**
- *Construction**
- *Diesel Equipment Technology**
- *Electrical Line Worker**
- *Industrial Maintenance**
- *Logistics**
- Manufacturing
- Mechanic

* HOPE Career Grant students, if they meet the GPA requirement, may also be Zell Miller eligible. See page nine for a complete list of TCSG and University System of Georgia (USG) colleges and universities. See page 23 for HOPE Career Grant details and eligibility information

COLLEGE AND UNIVERSITY OPTIONS

With so many colleges and universities out there, it's important to find the one that fits your personality, educational preferences, career goals and personal criteria. When considering a Georgia college or university, you might ask yourself questions like: Is a technical or four-year college the best fit for me? Do I want a campus in the heart of the city, or is a small town more my speed? Am I seeking a research-focused institution or a more broad education?

Luckily, there are lots of great options to choose from in the state of Georgia! Take a look at the list of colleges and universities on the opposite page to start your search. Note that these colleges are eligible for state aid programs. You can also use our interactive webpages to find the best college for you by visiting GAfutures.org/college-planning/college-search. Search by location, size, type and more to help you narrow down your top choices. You can also search by the schools in Georgia specifically eligible for GSFC-administered financial aid programs.

NOTES

Georgia Colleges

University System of Georgia (USG)

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

Technical College System of Georgia (TCSG)

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

Independent Colleges

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

COLLEGE AND UNIVERSITY OPTIONS cont.

Now that you've got an idea of which colleges or universities you might like to attend, it's time to be proactive and research the admission process. Follow these important steps (as applicable to your desired college) to stay on track toward success, and speak with your parents, teachers and/or school counselor if you need more assistance.

- 1. Review the application process.** Each school may have different deadlines and require additional applications. Be sure to set calendar reminders in advance of when applications are due.
- 2. Decide if you are going to apply for Early Decision or Early Action Admissions.** Most of these applications are due between October 1 and November 1; you'll want to mark these deadlines as well.
- 3. Budget and plan for application fees.** Check with your desired college to see if they give application fee waivers during the month of November to coincide with Apply to College month.
- 4. Provide teachers, school administrators, counselors and mentors any recommendation forms as early as possible.** Be sure to provide mailing instructions, and make sure your portions of the forms are filled out completely and accurately.
- 5. Draft your college essay(s) and have your parent, teacher, counselor, colleague or other trusted peer review and provide feedback.** You will probably go through several rounds of edits to make sure it's the best it can be.
- 6. Make sure you stay on top of deadlines and all of the necessary paperwork that has been sent to your top choices.** This includes official transcript(s), official test scores, letter(s) of recommendation and all financial aid applications.
- 7. After applying to a college, contact the admissions office to confirm your information has been received and they have everything they need from you.**

Award Recipient Testimonials

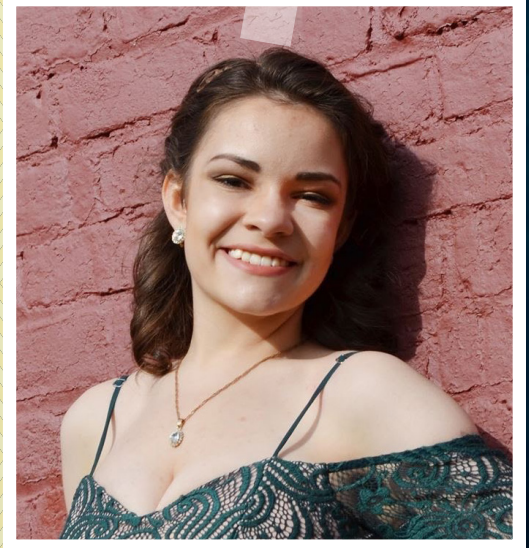
"Being an award recipient allowed me to not stress out about my future and attending college. These programs helped me save money which resulted in not having to take out excess loans so I could go to the school of my choosing."

- Zion Brown, Berry College
HOPE Scholarship and
Georgia Tuition Equalization Grant Recipient



"Being an award recipient has allowed me to genuinely focus on my studies. I appreciate the chance to get a head start with minimal debt. The best part of receiving the scholarship was when I learned I wouldn't have to worry about loans for many years to come."

- Savannah Whitmire, University of North Georgia
HOPE Scholarship Recipient



CAREERS IN UNDERSERVED OR EMERGING INDUSTRIES

In the thriving and growing state of Georgia, there are career opportunities in a variety of fields around every corner – some of which include underserved, growing or emerging industries. GSFC offers financial aid programs for individuals looking to join the workforce in these areas, providing Georgians an opportunity to step into roles that are at the forefront of the state's developing business and economic landscape.

HOPE Career Grant

The HOPE Career Grant is available to HOPE Grant-qualified students who enroll in select majors specifically aligned with industries in which there are more jobs available in Georgia than there are skilled workers to fill them. These industries have been identified as strategically important to the state's economic growth. Eligible HOPE Grant institutions include all TCSG colleges, Atlanta Metropolitan State College, Columbus State University, Dalton State College and Middle Georgia State University. See pages six and seven for tuition-free certificate or diploma programs available at TCSG colleges; look for programs marked with an asterisk (*).

Scholarship for Engineering Education (SEE)

The Scholarship for Engineering Education (SEE) Program offers financial assistance to Georgia residents enrolled in an engineering program of study approved by the Engineering Accreditation Commission of the Accrediting Board of Engineering and Technology (ABET) at Mercer University. The purpose of the program is to attract undergraduates into the engineering profession and to increase the number of qualified engineers in Georgia.

John R. Justice (JRJ) Loan Repayment Program

The John R. Justice (JRJ) Loan Repayment Program provides federally funded loan repayment assistance for state, local and federal public defenders and prosecutors who agree to remain employed as public defenders and prosecutors for at least three years.

"The best thing is that I saved money, and I don't have to be so stressed about getting through college."

- Blakelyn Larkin, Athens Technical College
HOPE Grant, HOPE Career Grant,
Zell Miller Grant Recipient



OPPORTUNITIES FOR MILITARY SERVICE

Serving your country is one of the greatest ways to give back to your nation. GSFC offers financial aid programs for individuals interested in serving in the Georgia Army National Guard or other branch of the military. Continue reading below if this is an option you'd like to explore, and visit GAfutures.org to review detailed eligibility requirements and award amounts.

The Georgia HERO Scholarship Program

The Georgia HERO Scholarship program provides educational scholarship assistance to members of the Georgia Army National Guard and U.S. Military Reservists who served in combat zones, and the children and the spouses of such members of the Georgia Army National Guard and U.S. Military Reserves.

Georgia Military College (GMC) State Service Scholarship Loan

The Georgia Military College (GMC) State Service Scholarship Loan Program was created to provide outstanding students with a full two-year scholarship loan program, thereby strengthening Georgia's Army National Guard with their membership.

Recipients agree to serve in the Georgia Army National Guard for four years to complete service repayment (two years while attending GMC and two years after graduation).

Georgia National Guard (GNG) Service Cancelable Loan (SCL)

The Georgia National Guard (GNG) Service Cancelable Loan (SCL) was established as an incentive for qualified men and women to join the Georgia Army National Guard and to retain skilled, productive citizens within the state. It is a student financial aid program that provides loans to be used toward the cost of tuition in an undergraduate or graduate program at an eligible postsecondary institution.

Recipients agree to serve in the Georgia Army National Guard for two years following the last term of enrollment for which the student received GNG SCL funds.

University of North Georgia Military Scholarship Loan Program

The University of North Georgia (UNG) Military Scholarship Loan Program is a service cancelable loan program that provides full scholarships to enable outstanding Georgia students interested in pursuing a military career to attend the University of North Georgia, one of the nation's most prestigious senior military colleges.

Recipients agree to enlist in the Georgia Army National Guard, participate in the Corps of Cadets at the University of North Georgia while serving as soldiers in the National Guard, earn a bachelor's degree and become part-time officers – second lieutenants – in the Georgia Army National Guard in one of 18 career fields.

University of North Georgia ROTC Grant and ROTC Grant for Future Officers

The University of North Georgia (UNG) ROTC Grant and ROTC Grant for Future Officers provide assistance to Georgia residents seeking undergraduate degrees and participating in the Reserve Officers' Training Corps as full-time students at UNG.

Georgia residents in good standing with the Corps of Cadets will receive the University of North Georgia ROTC Grant each semester. Military service is not required. Recipients who choose to become an Army officer, and sign an agreement to do so, will receive a more substantial ROTC Grant for Future Officers.



The United States Armed Forces offers additional education benefits for service members and their dependents. Visit

[MilitaryOneSource.mil/education-employment](https://www.militaryonesource.mil/education-employment) to explore additional options that may help you fund your education when you join the military.

See page 30 for information on the Armed Services Vocational Aptitude Battery (ASVAB) test.

What is a service cancelable loan?
A service cancelable loan is a loan awarded to the recipient in exchange for their service in a particular field (in this case, the military). If the service requirement is not met, the loan must be repaid in full.



SECTION TWO:

Invest
in Your
Georgia
Future

In this section, you'll find:

Federal and state financial aid programs, eligibility and repayment information



Steps to submitting your FAFSA

Tips for finding financial aid and avoiding scams



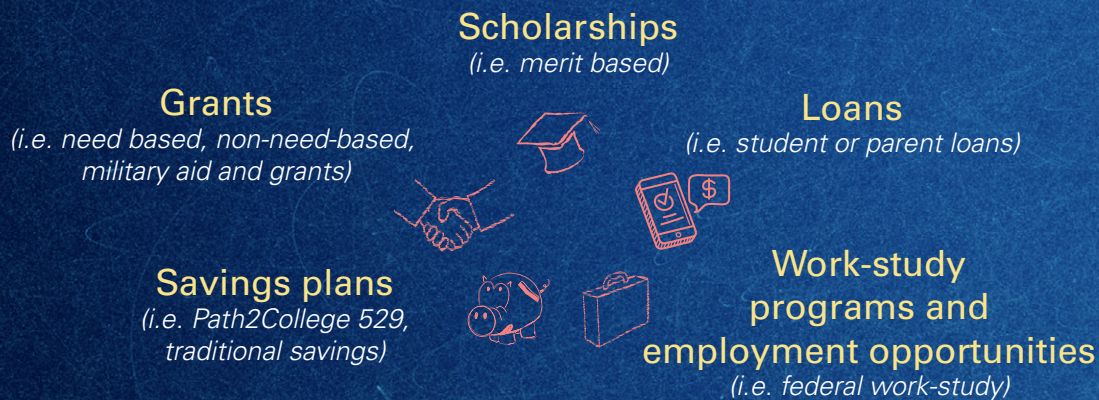
Tools to help you prepare for tests required for college or university admission



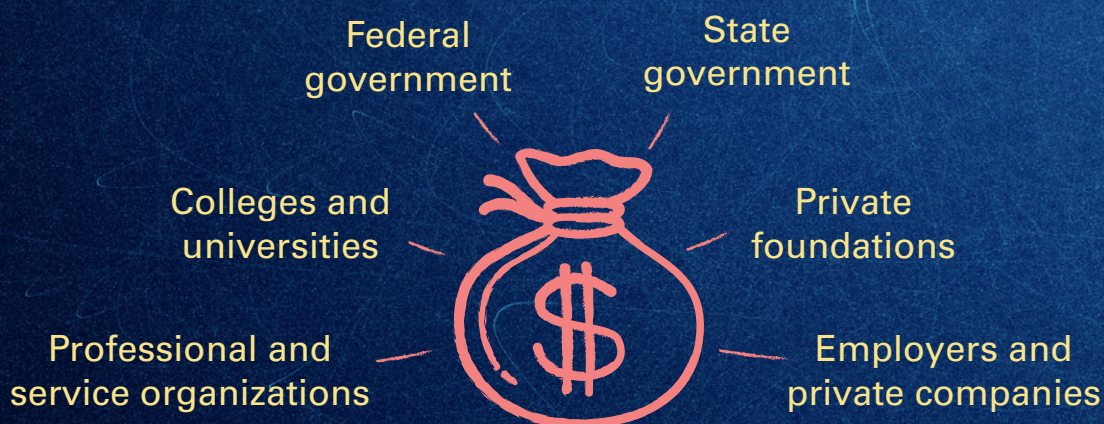
FINANCIAL AID AT A GLANCE

Financial aid is defined as any money used to help pay for college – that includes two- or four-year universities, technical or career schools. Financial aid can cover tuition and fees, room and board, books and supplies, transportation and other college-related expenses.

Financial aid comes in different forms and types...



...and from a number of different sources:



Many of these types of financial aid will be explained in this guide.
Keep reading to learn more!

SMART TALK (DON'T GET SCAMMED!)

Don't fall for misleading offers about paying an organization to help you complete the FAFSA (or any scholarship applications), determine your repayment options or service your plan, or search for scholarships or other financial aid.

Be very leery if you start hearing any of these hooks, and be aware of the truth:

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

More Tips to Protect Yourself from Scammers

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

FEDERAL FINANCIAL AID PROGRAMS

The federal government offers financial aid programs which include grants and work-study awards that do not need to be repaid, as well as various loans that do require repayment. Review the basic eligibility requirements and various federal financial aid programs below. For detailed information and annual award amounts, visit studentaid.gov.

Basic Eligibility Requirements

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

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

Program	Type of Aid	General Eligibility/Requirements
Pell Grant	Grant	Undergraduate student with financial need
Federal Supplemental Educational Opportunity Grant	Grant	Undergraduate student with exceptional financial need. Federal Pell Grant recipients receive priority.
TEACH Grant	Grant	Undergraduate, post-baccalaureate or graduate student enrolled in coursework necessary to begin a career in teaching. Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students.
Federal Work-study	Work-study	Full-time or part-time undergraduate or graduate student
Direct Stafford Loan	Loan	Undergraduate, graduate or professional student enrolled at least half time
Direct PLUS Loan	Loan	Graduate student or parent of dependent undergraduate student enrolled at least half time. Credit approval required.

Repayment Options for Federal Aid Loans

If you receive loans from the federal government to help pay for your education, it's good to know your repayment options ahead of time so you can plan accordingly.

- **Standard:** Payments are fixed and made for up to 10 years (between 10 and 30 years for consolidation loans).
- **Graduated:** Starts with lower payments that increase every two years. Payments are made for up to 10 years (between 10 and 30 years for consolidation loans).
- **Extended:** The Extended Repayment Plan allows you to repay your loans over an extended period of time. Payments are made for up to 25 years.
- **Income-sensitive:** Available to low-income borrowers who have Federal Family Education Loan (FFEL) Program loans. The payments under this plan increase or decrease based on your annual income.
- **Income-driven:** If your outstanding federal student loan debt is higher than your annual income or if it represents a significant portion of your annual income, you may want to repay your federal student loans under an income-driven repayment plan like Income-Based Repayment (IBR), Pay As You Earn (PAYE), Revised Pay As You Earn (REPAYE) or Income-Contingent Repayment (ICR). Most federal student loans are eligible for at least one income-driven repayment plan.



HOPE AND OTHER STATE FINANCIAL AID PROGRAMS

The state of Georgia has a number of financial aid programs that provide students with different ways to pay for their education beyond high school; GSFC administers nearly 20 of these programs. For detailed information and award amounts, visit GAfutures.org.

Program	Type of Aid	General Eligibility/Requirements
HOPE Scholarship	Merit-based scholarship	<ul style="list-style-type: none"> – Must be a high school graduate seeking a college degree – Minimum 3.0 HOPE GPA as calculated by GSFC in core curriculum courses (English, math, science, foreign language, social science) – If enrolled in college-level coursework: Minimum 3.0 postsecondary GPA – Eligible institutions: University System of Georgia (USG), Technical College System of Georgia (TCSG) and approved private institutions in the state of Georgia
Zell Miller Scholarship	Merit-based scholarship	<ul style="list-style-type: none"> – Must be a high school graduate seeking a college degree – (1a) Total test score of 1200 SAT on a single national administration or composite test score of 26 ACT on a single national or state/district administration and (1b) minimum 3.7 HOPE GPA as calculated by GSFC in core curriculum courses, OR (2) graduate as valedictorian or salutatorian – If enrolled in college-level coursework: Minimum 3.3 postsecondary cumulative GPA – Eligible institutions: USG, TCSG and approved private institutions in the state of Georgia
REACH Georgia Scholarship Program	Scholarship	<ul style="list-style-type: none"> – Visit GAfutures.org for the complete list of eligibility requirements.
HOPE Grant	Grant	<ul style="list-style-type: none"> – Must be enrolled in a certificate or diploma program at a participating USG or TCSG school – If enrolled in certificate or diploma coursework: Minimum 2.0 postsecondary cumulative GPA – Must not have exceeded the maximum award limits for any HOPE program
HOPE GED Grant	Grant	<ul style="list-style-type: none"> – Earned a GED diploma from TCSG

"Receiving this award has made me even more goal oriented and focused on my future career."

- Josh McDuffie, Southern Regional Technical College
HOPE Grant and HOPE Career Grant Recipient



HOPE Career Grant	Grant	<ul style="list-style-type: none"> – Must be enrolled in specific high-demand certificate and diploma programs at a participating USG or TCSG school – Must be eligible for, and receiving, HOPE or Zell Miller Grant funding – Must not have exceeded the maximum award limits for any HOPE or Zell Miller programs
Zell Miller Grant	Grant	<ul style="list-style-type: none"> – Must be enrolled in a certificate or diploma program at a participating USG or TCSG school – Minimum 3.5 cumulative calculated HOPE GPA at the end of each term required to maintain eligibility – Must not have exceeded the maximum award limits for any HOPE program
Georgia Tuition Equalization Grant Program (GTEG)	Grant	<ul style="list-style-type: none"> – Must be seeking a college degree at an eligible private college in Georgia
Georgia Public Safety Memorial Grant	Grant	<ul style="list-style-type: none"> – Must be a dependent child of a Georgia Public Safety Officer permanently disabled or killed in the line of duty – Must be enrolled in a Georgia public or private college, university or technical college as a full-time undergraduate student seeking a college degree or technical certificate/diploma
Student Access Loan	Loan	<ul style="list-style-type: none"> – Must be enrolled in an eligible Georgia postsecondary institution at least half time

NOTES



GAfutures SCHOLARSHIP SEARCH

There are thousands of scholarships out there to help students pay for college – you just have to be willing to spend the time doing your research and putting together strong scholarship applications. The more time you invest in your search, the more you increase your chances of receiving a scholarship award.

Check out these helpful scholarship search tips:

- **Start your search early.** Many scholarships have an application process and competition can be tough.
- **Don't stop at one, two or three scholarship applications.** You increase your chances of receiving money for college by applying for multiple scholarships. Plus, smaller scholarships add up when it comes to paying for college.
- **Be creative!** Consider your family, lineage or culture, hobbies, career interests, medical history or your college major. You might even find scholarships with surprising eligibility requirements, such as being vegetarian, lefthanded or a comic book fan.
- **Seek various places and resources for scholarships.** Options may include your high school or postsecondary institution of choice, or free websites and tools such as our GAfutures scholarship search or Fastweb. Check with your employer to see if they offer educational or tuition benefits that you may be eligible for! If you're not working yet, consider applying for jobs where you can earn scholarships for college.
- **Look for scholarships even after you're in college.** Some schools have institution or program-specific scholarships for current students.
- **Do not pay anyone to help you find or apply for scholarships!** (More information on scams on page 19.)

Look for local and national scholarships with our search tool to find additional sources of financial aid. Visit GAfutures.org/scholarship-search to begin your search!



Another great way to fund your postsecondary endeavors is to save money! It's never too late or too early to start saving

for college. Georgia's Path2College 529 Plan is another way to help pay for your education beyond high school. Parents or guardians, grandparents or other family members can start a 529 plan with only \$25 and 15 minutes. Visit

Path2College529.com and find out more about the plan benefits, how it works, the tax advantages and how the funds can be used.

EARN COLLEGE CREDITS WITH DUAL ENROLLMENT

Dual Enrollment allows high school students (10th-12th grade) to earn college credits while working on their high school diploma. If you think you're up to the challenge, there are some great benefits to taking college-level classes, including getting a taste of the college experience for an easier transition, taking classes that may not be offered at your high school, building confidence and increasing your educational and career opportunities.

Eligibility

To participate in dual enrollment, a student must:

- Be enrolled in and attending a participating eligible public or private high school in Georgia or an eligible participating home study program in Georgia
- Be approved, by the participating high school or home study program at which he or she is enrolled, to participate in dual enrollment
- Complete the Student Participation Agreement (SPA) along with their parent/guardian, prior to participating in dual enrollment, as part of the application process
- Have completed the admission process and been accepted and approved by the participating college or university

All postsecondary coursework must be completed prior to high school graduation or home study completion in order to receive dual enrollment credit and funding.

10th Graders

- Eligible students may enroll in approved Career, Technical and Agricultural Education (CTAE) courses listed on the Course Directory at a participating TCSG institution only.
- Eligible students who have a minimum SAT score of 1200 or minimum ACT composite score of 26 in a single national test administration, may enroll in any approved courses listed on the Course Directory at a TCSG, USG or private eligible participating postsecondary institution.

Note: GSFC must have the required test score(s) on file prior to the student completing the dual enrollment funding application and the high school or home study approving courses.

11th and 12th Graders

- Eligible students may take any approved dual enrollment courses listed on the Course Directory, at an eligible participating postsecondary institution (USG, TCSG or private).

For complete eligibility, application and program information, visit GAfutures.org/hope-state-aid-programs/scholarships-grants/dual-enrollment.

"Participating in the dual enrollment program lifted a potential burden for me and my family. I was able to focus on my assignments and not how I would pay off a debt for the rest of my life."

*-Amanda Campbell, Chattahoochee Technical College
Dual Enrollment Program Participant*



"I highly recommend dual enrollment to any high school student. I was able to get a taste of what real college classes were like while also getting college credit."

*- Laura McKinley Langford, Georgia College & State University
Dual Enrollment and Zell Miller Scholarship Recipient*



HOW TO SUBMIT YOUR FAFSA

The first step in your search for financial aid – federal and state – is to complete the Free Application for Federal Student Aid, or FAFSA. Submitting a FAFSA is **FREE** – do not pay anyone to complete the FAFSA for you!

Before you get started, make sure you have the following information:

- Your social security number
- Your driver's license number
- Your (or your parent's) tax records and W-2 forms
- Record of your (or your parent's) untaxed income and all of your (or your parent's) assets
- Your (or your parent's) bank statements, stocks, bonds and other investment records

If you are a dependent applicant and need to know which parent's information to use, visit the Federal Student Aid website at studentaid.gov and search for "Who is my parent?"

1. Create an FSA ID.

Submitting your FAFSA starts with creating your FSA ID. This is your electronic passport that will allow you to electronically sign your FAFSA. If you are using your parent's information, they will also need to register for an FSA ID.

Take the following steps to get started:

- a. Go to [FAFSA.gov](https://fafsa.gov) and click the link to create an FSA ID.
- b. Create a username and password, and enter your email address.
- c. Enter your name, date of birth, social security number, contact information and challenge questions and answers.
- d. Review your information and read and accept the terms and conditions.
- e. Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID. Once you verify your email address, you can use it instead of your username to log in to complete your FAFSA.

You can use your FSA ID to sign a FAFSA right away. Once the Social Security Administration verifies your information in one to three days, or if you have linked your PIN to your FSA ID, you will be able to use your FSA ID to access your application. **Remember:** Your information will be saved for next year, and you'll need to fill out a FAFSA every school year to be eligible for federal funds.

For additional help, visit studentaid.gov/fsa-id/create-account/launch.

2. Enter personal information.

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

3. Enter financial information.

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

4. Choose up to 10 schools.

Be sure to include any school you are planning to attend, whether or not you've applied or been accepted yet. You will get an estimate of your financial aid eligibility.

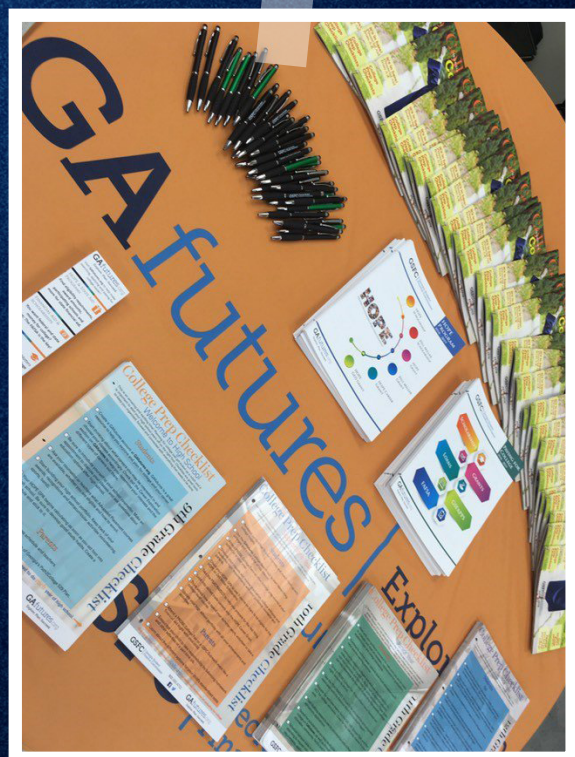
5. Submit your form and double-check your information.

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

The FAFSA may not be the only application you have to submit in order to receive financial aid. Visit **GAfutures.org** to complete the Georgia Student Finance Application (GSFAPP) to apply for HOPE/ Zell Miller scholarships/grants, HOPE GED Grant and the HOPE Career Grant. You may also need to complete other institutional applications. Be sure to contact your school(s) of interest or visit their website(s) to find out what other forms or applications are required.

Need help? Find a FAFSA completion event!

Each year, GSFC hosts FREE events across the state to help students and their families complete the FAFSA. Visit **GAfutures.org** for more information.



GEAR UP FOR THE TESTS

The majority of colleges and other postsecondary options require some form of standardized testing for admission. Two of the most popular are the SAT and ACT, but there are others to consider depending on your plans after high school. You can start taking preliminary forms of these tests, such as the PSAT/NMSQT or ACT, as early as the 10th grade.

Here is a guide to help determine which test(s) you should take to meet your goals:

PSAT

Take this practice SAT your sophomore and junior years to get ready for the real thing and possibly qualify for a National Merit Scholarship. Check out sample questions on [CollegeBoard.org](https://collegeboard.org).

SAT*

College admissions use the SAT to determine a student's college readiness by measuring your ability in three major subjects: math, reading and writing. Check out sample questions on [CollegeBoard.org](https://collegeboard.org).

ACT*

College admissions use the ACT to determine a student's college readiness by measuring what you've learned in five areas: English, math, reading, writing and science. ACT provides online sample questions from each test section with immediate responses to help you prepare for the test. Visit [ACT.org](https://act.org) to get ready.

ASVAB

The Armed Services Vocational Aptitude Battery (ASVAB) assesses which military jobs fit your skillset. Sample questions are provided by the U.S. Department of Defense on [TodaysMilitary.com](https://todaysmilitary.com).

ACCUPLACER

This assessment test is used primarily by technical and two-year colleges to place students in postsecondary courses and/or programs of study. Check out links to practice and sample questions on [GAfutures.org](https://ga futures.org).

*Request that your SAT or ACT test score report be sent to GSFC for Zell Miller Scholarship eligibility purposes. Visit [GAfutures.org](https://ga futures.org) for instructions on submitting your test scores.

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SECTION THREE:

Tools, Tips and Resources

In this section, you'll find:

Helpful information on
comparing award offers



Repayment information
for financial aid

Glossary of common
student financial aid
terms



COMPARE AWARD OFFERS

You've done all the hard work to get your financial aid applications submitted, and you're starting to receive award offers. Great job! But the hard work isn't finished yet. You'll need to carefully review your offers to see which is the best option for you.

How Your Financial Aid Award is Calculated

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

CALCULATING YOUR FINANCIAL NEED

$\text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)} = \text{Financial need}$

CALCULATING YOUR NON-NEED-BASED AID

$\text{Cost of Attendance (COA)} - \text{Financial aid awarded so far} = \text{Eligibility for non-need-based aid}$

Comparing Award Offers

The award letters you receive may look slightly different, but they all basically include the same information, such as 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 and any additional need you'll have to fund through other sources.

The Consumer Financial Protection Bureau has a great online comparison tool to help you determine which offer best fits your financial needs. Check it out at [ConsumerFinance.gov](https://www.consumerfinance.gov).

Accepting Student Financial Aid

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

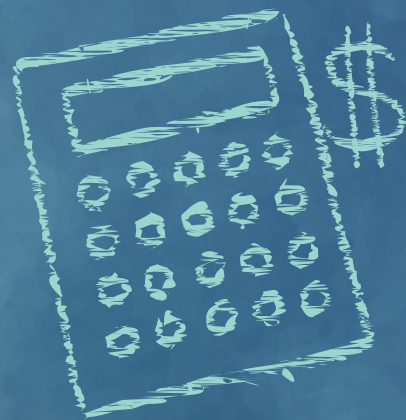
The Best Order to Accept Aid

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

Source: Federal Student Aid, studentaid.gov

The Net Price Calculator

is a tool students and their families can use to estimate the cost of attendance for a particular college. Most schools have a Net Price Calculator on their website for prospective students. You can also visit GAfutures.org/resources/net-price-calculators to read more about this tool.



GLOSSARY

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

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

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

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

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

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

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

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

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

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

COA (Cost of Attendance): Total cost of attending a college or university including tuition, room and board, books, lab fees, transportation and basic living expenses.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FAFSA (Free Application for Federal Student Aid): Filling out a FAFSA is the first step in the financial aid process. To be eligible to receive federal financial aid, a student must complete a FAFSA.

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

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

FSA ID: Provides access to Federal Student Aid's online systems and can serve as your legal signature. You must have an FSA ID to complete the FAFSA.

FSEOG (Federal Supplemental Educational Opportunity Grant): Federal government program provides need-based grants to low-income college students with the most need, and is administered through the school's financial aid office.

Federal Work-Study Program: Federally funded, need-based program administered by each school. This program allows students to work on campus in exchange for a portion of their tuition.

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

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

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

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

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

GSFAPP (Georgia Student Finance Application): The application used to apply for HOPE/Zell Miller Scholarships/Grants, HOPE GED Grant and the HOPE Career Grant.

HOPE GPA: Your HOPE GPA determines if you are academically eligible for the HOPE or Zell Miller Scholarship. It includes only grades earned in core subjects – English, math, science, social studies and foreign language. You can check your HOPE GPA beginning in 10th grade through your My GAfutures account.

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

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

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

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

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

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

Major: Primary academic field of study in college.

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

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

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

Minor: Secondary academic field of study in college.

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

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

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

NSLDS (National Student Loan Data System): U.S. Department of Education database allows students to access their Title IV student loan and grant information.

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

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

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

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

PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test): Students hoping to receive a National Merit Scholarship must take and pass this test.

ROTC (Reserve Officers Training Corps): In this program, the military pays a student's tuition or other expenses. The student takes part in summer training while in college, and commits to military service after college.

SAR (Student Aid Report): Summarizes the information entered on your FAFSA form and shows the amount of your Expected Family Contribution.

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

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

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

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

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

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

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

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

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

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

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

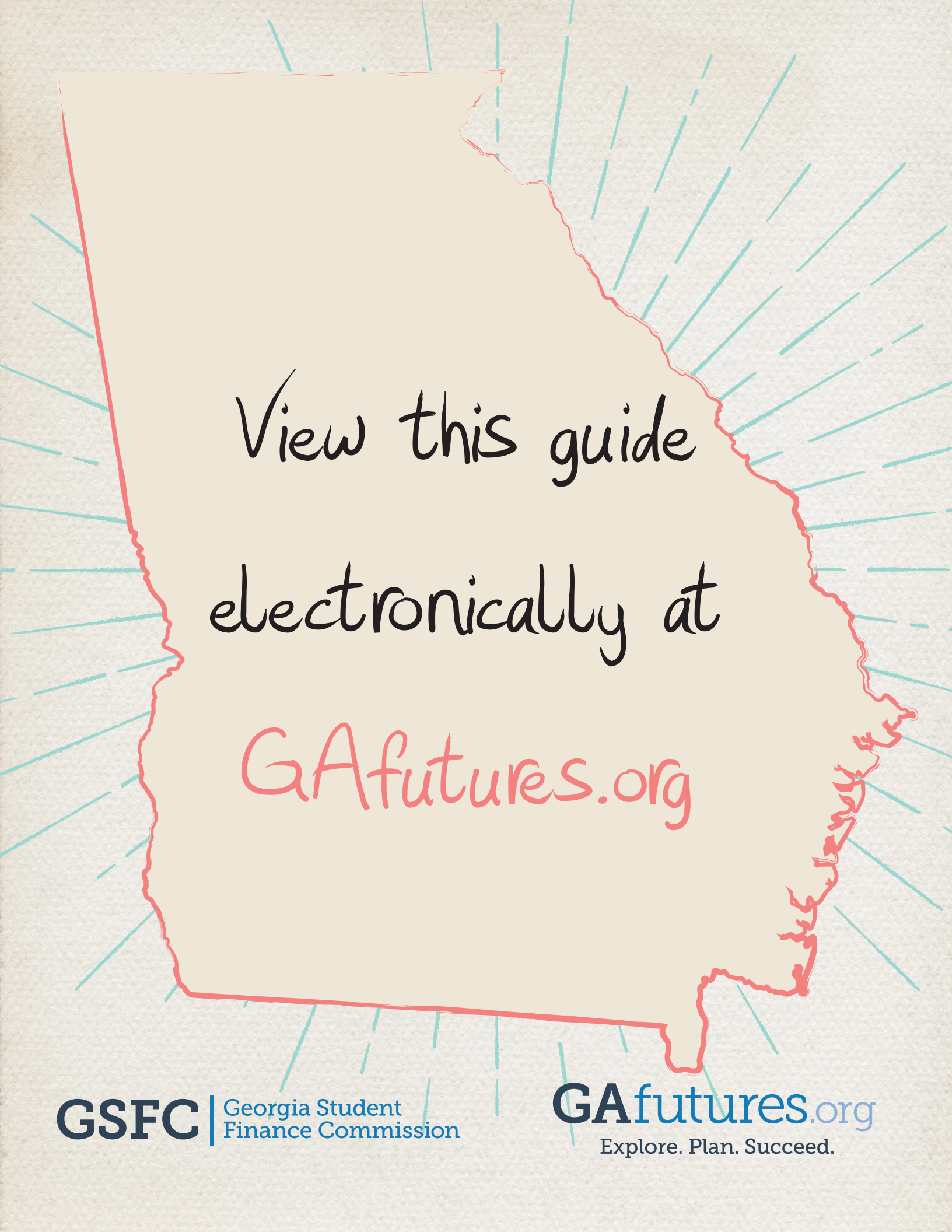
Work-study: Program allows students to defray part of their tuition and school expenses by working part time on campus.

E-RESOURCES

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

- **GAfutures.org**: The premier resource to help Georgians of all ages explore colleges, careers and financial aid options.
- **GAtracs.org**: GAtracs makes course transfer information available to all Georgia citizens through an online web portal.
- **GSFC.org**: GSFC works to promote and increase access to higher education through state financial aid programs and services.
- **Path2College529.com**: Learn more about Georgia's official college savings plan.
- **Pathways2GSFA.org**: Make payments to loans serviced by GSFC and learn more about how to manage your student loans.
- **REACHGA.org**: Helping academically promising students achieve postsecondary success beginning as early as 8th grade.
- **BetterMakeRoom.org**: Bringing together students in a space where they can create, connect and make a commitment to their futures.
- **Cappex.com**: Research schools, get scholarships and understand where you fit – at any stage of your college journey.
- **CollegeBoard.org**: A mission-driven organization representing over 6,000 of the world's leading colleges, schools and other educational organizations.
- **ed.gov**: Website for the U.S. Department of Education.
- **FAFSA.gov**: Use the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college or graduate school.
- **ImFirst.org**: I'm First! provides students who lack a family history of higher education with inspiration, information and support on the road to and through college.
- **MappingYourFuture.org**: Helping students, families and schools navigate the higher education and student loan processes through trusted resources.
- **March2Success.com**: March2Success provides an online study program to help students prepare for standardized tests, improve schoolwork and review materials.
- **studentaid.gov**: Federal Student Aid is the largest provider of student financial aid in the nation.
- **ThinkCollege.net**: A national organization dedicated to developing, expanding and improving inclusive higher education options for people with intellectual disability.

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