

Friendly Reminders

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



GAfutures.org
Explore. Plan. Succeed.

Financial Aid 101:

Federal and State Aid

Carol Ann Lott

GSFC | Georgia Student
Finance Commission

GAfutures.org

Explore. Plan. Succeed.

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



Financial Aid Types and Sources

- Forms of Financial Aid:
 - Scholarships
 - Grants
 - Loans
 - Work-study programs
- Sources of Financial Aid:
 - Federal and state government
 - Colleges and universities
 - Private foundations
 - Professional and service organizations
 - Employers and private companies



Types of Financial Aid

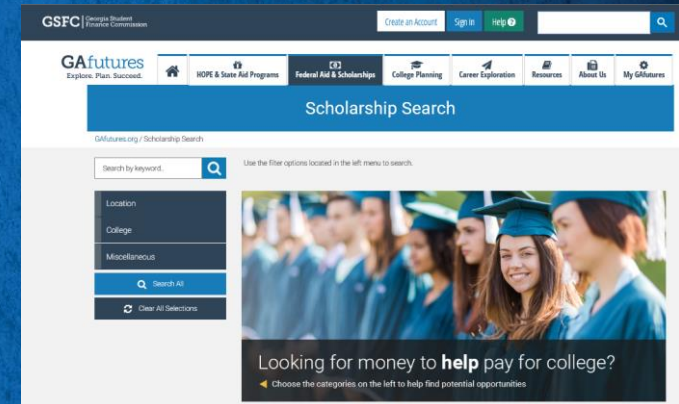
- Merit-based (HOPE Scholarship)
- Need-based (Pell Grant)
- Non-need based (HOPE Grant)
- Student or parent loans
- Employment opportunities (Federal Work Study)
- Military aid and grants (Georgia National Guard Service Cancelable Loan; UNG ROTC Grant)
- Savings plan (Path2College 529; traditional savings)



GAfutures Scholarship Search

Scholarship Search Tips

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



Federal Aid Programs

How to Get Federal Student Aid

- Be a U.S. citizen or eligible non-citizen
- Be a high school graduate or GED recipient
- Be enrolled in an eligible degree/certificate program
- Have a valid Social Security number
- Maintain Satisfactory Academic Progress



Federal Financial Aid Programs

Direct Subsidized Loans

- Direct Subsidized Loan
 - Available to undergraduate students with financial need
 - Interest is paid by the government while enrolled (at least half time)
 - Amount determined by institution and based on COA, financial need, other aid and loan limits
 - Current interest rate 4.99% (undergraduate)

Federal Financial Aid Programs

Direct Unsubsidized Loans

- Direct Unsubsidized Loan
 - Available to undergraduate/graduate students
 - Institution determines the amount based on COA, other financial aid awarded, and loan limits
 - Student responsible for paying the interest
 - Can choose to defer interest while enrolled at least half time, but interest will be added to the principal amount of loan
 - Current interest rate 4.99% (undergraduate)
 - Current interest rate 5.64% (graduate/professional)

Federal Financial Aid Programs

Direct Plus Loans

- Parent PLUS loan for a parent of dependent
 - Only one parent will be the borrower
 - Can have more than one loan for additional dependent student
- Grad PLUS loan for graduate or professional student
- Approval based on credit history
- Maximum amount is COA minus any other financial aid awarded
- Current interest rate is 7.54%

Federal Loan Program Limits

2023-2024 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

Helping Outstanding Pupils Educationally Program

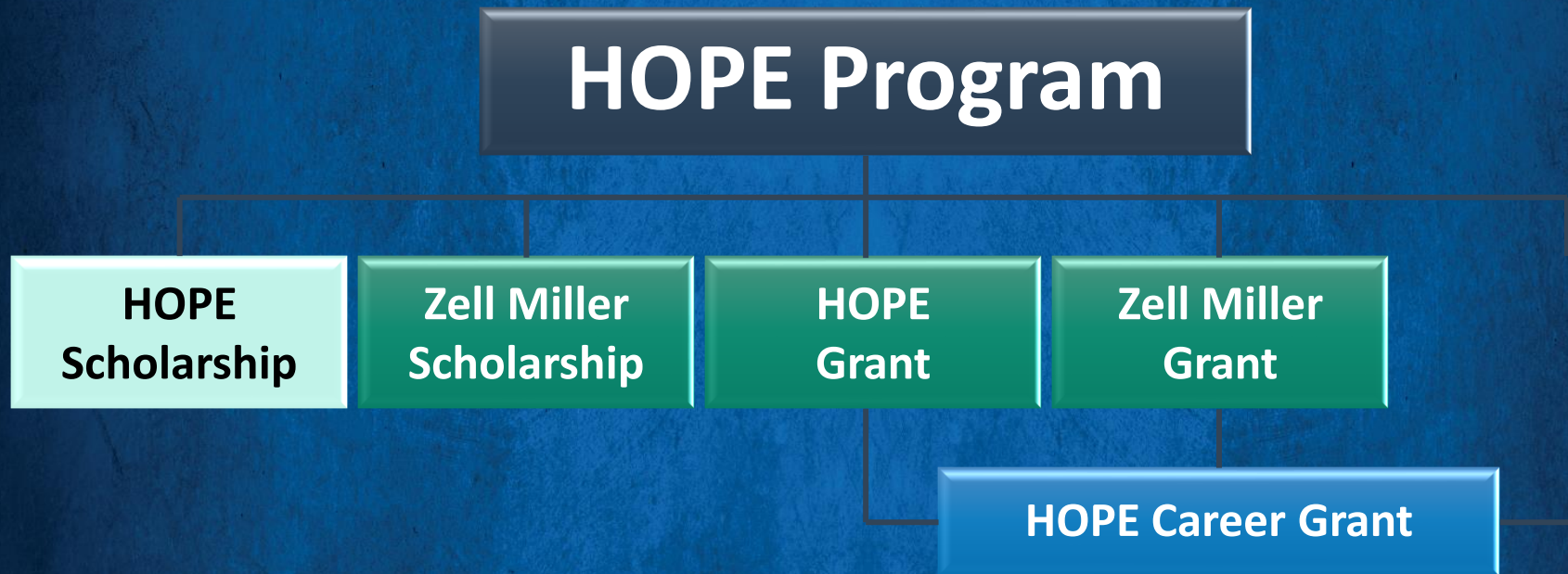


HOPE Program

- 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



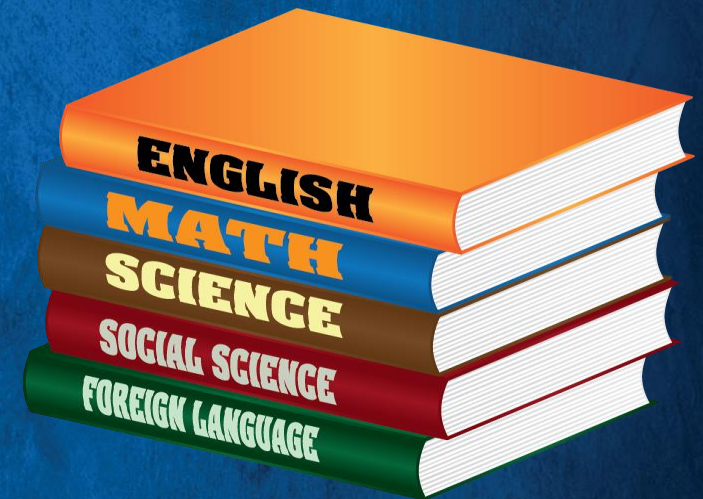
HOPE Scholarship Eligibility Requirements

- 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



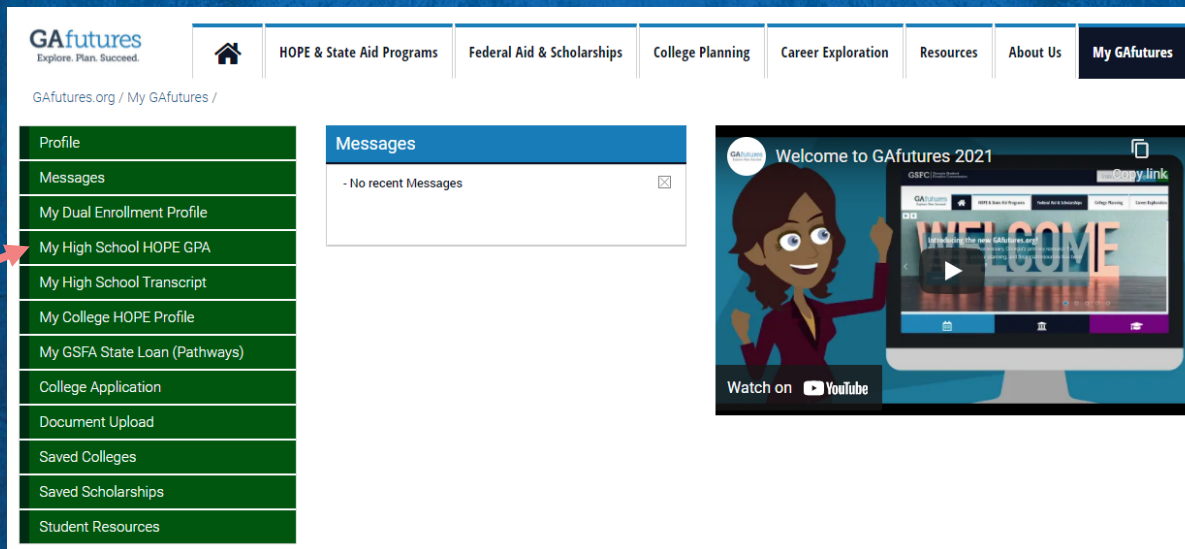
Academically Rigorous Courses

- 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 left is the GAfutures logo with the tagline "Explore. Plan. Succeed." Below it is the URL "GAfutures.org / My GAfutures /". A horizontal navigation bar contains several tabs: a home icon, "HOPE & State Aid Programs", "Federal Aid & Scholarships", "College Planning", "Career Exploration", "Resources", "About Us", and "My GAfutures". On the left side, a vertical menu lists various user options: Profile, Messages, My Dual Enrollment Profile, My High School HOPE GPA, My High School Transcript, My College HOPE Profile, My GSFA State Loan (Pathways), College Application, Document Upload, Saved Colleges, Saved Scholarships, and Student Resources. The "My College HOPE Profile" option is highlighted with a red arrow pointing to it from the text "College students receiving HOPE/Zell Miller funds". To the right of the menu is a "Messages" section showing "- No recent Messages". Further right is a video player titled "Welcome to GAfutures 2021" featuring a cartoon character and a computer monitor displaying the GAfutures website. The video player includes a "Watch on YouTube" button.

GAfutures
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GAfutures.org / My GAfutures /

Profile
Messages
My Dual Enrollment Profile
My High School HOPE GPA
My High School Transcript
My College HOPE Profile
My GSFA State Loan (Pathways)
College Application
Document Upload
Saved Colleges
Saved Scholarships
Student Resources

Messages
- No recent Messages

Welcome to GAfutures 2021

Watch on YouTube

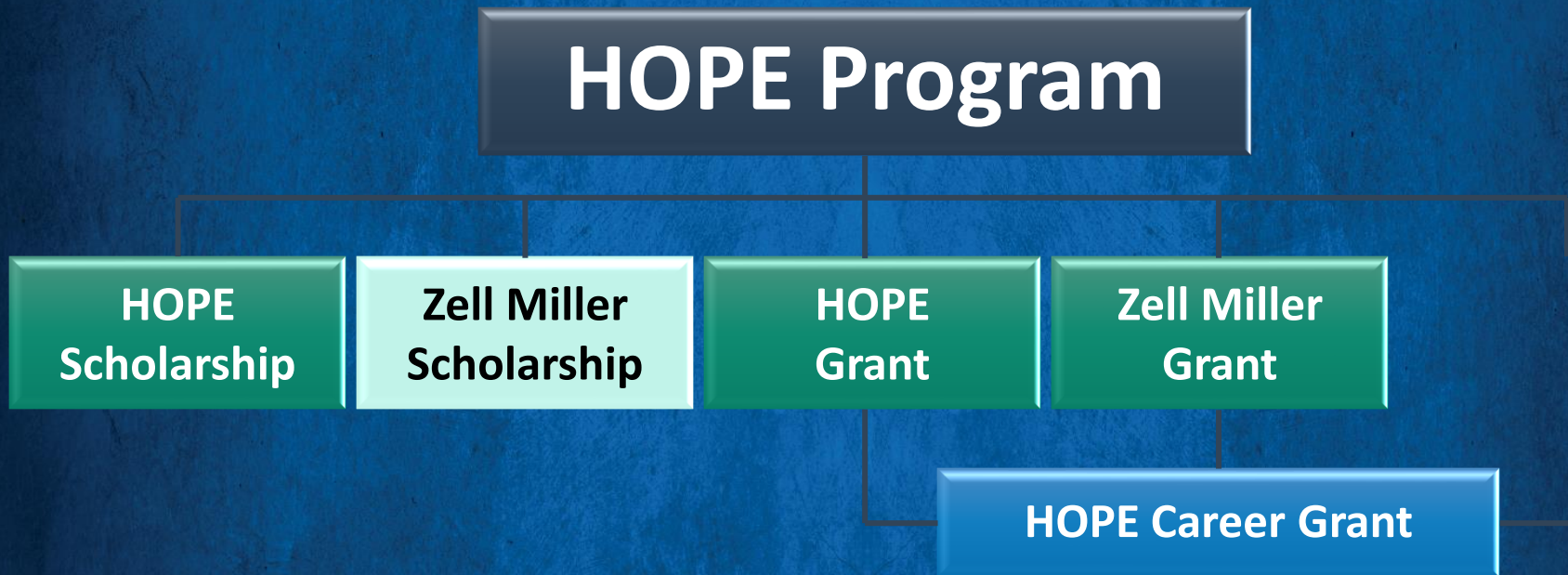
College students receiving HOPE/Zell Miller funds

College HOPE GPA

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



Zell Miller Scholarship



Eligibility Requirements

Rigor Requirements and one of the following:

Designated valedictorian or salutatorian

AND

- Meet minimum HOPE eligibility requirements

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

AND

- 1200 SAT total test score

OR

- 26 ACT composite score



Maintaining the Zell Miller Scholarship

- Students must maintain 3.3 college HOPE GPA at following checkpoints:
 - End of every Spring semester/quarter
 - 30/45 attempted semester/quarter hours
 - 60/90 attempted semester/quarter hours
 - 90/135 attempted semester/quarter hours
 - Three-Term Checkpoint, if enrolled less than full-time for first three semesters/quarters

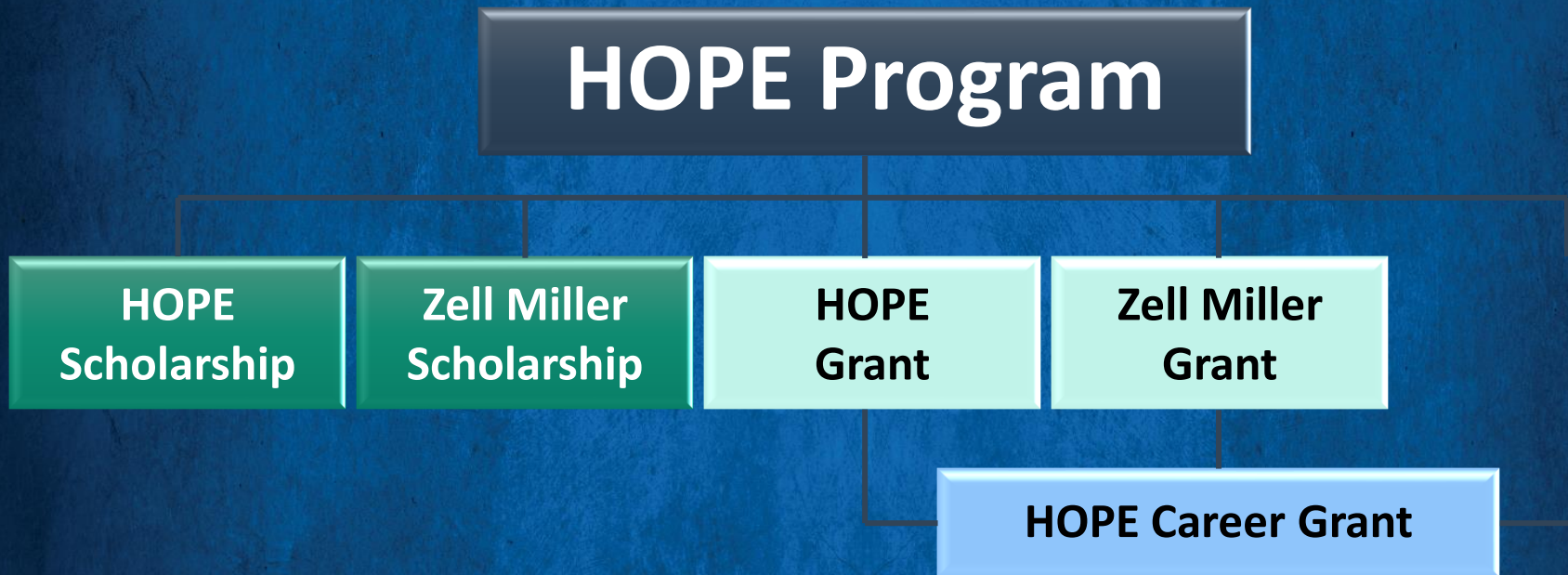


HOPE & Zell Miller Scholarships

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



Grants



HOPE Grant

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



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	\$2,282 per semester (fall, spring, summer) \$1,436 per quarter (fall, winter, spring, summer)	\$2,977 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

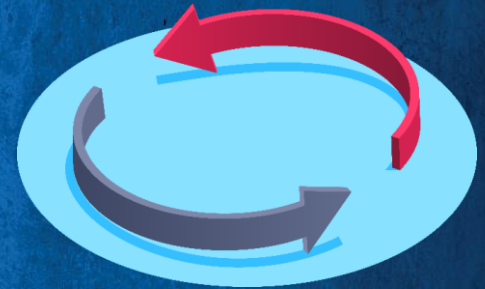
- Movie Production and Set Design
- Computer Programming
- Computer Technology
- Practical Nursing
- Early Childhood Care and Education
- Welding and Joining Technology
- Precision Manufacturing
- Certified Engineer Technician
- Commercial Truck Driving
- Health Sciences
- Diesel Equipment Technology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

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

SAL Application and Selection Cycles

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



Other State Programs

- Georgia National Guard Service Cancelable Loan
 - Provides tuition assistance to eligible members of the Georgia National Guard for undergraduate and graduate programs; member agrees to service repayment
- Public Safety Memorial Grant
 - Provides assistance to the dependent children of Georgia public safety officers who were permanently disabled or killed in the line of duty
- Tuition Equalization Grant (TEG)
 - Provides grant assistance toward educational costs to Georgia residents enrolled full-time at an eligible private college or university

Other State Programs

- Georgia Military College State Service Scholarship
- HERO Scholarship
- REACH Scholarship (scholars selected during middle school)
- 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

HOPE & STATE AID PROGRAMS

State Aid Applications and Forms

Access the applications and forms for the state financial aid programs administered by 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.



State Loans

GSFC also administers many State Loan programs including the low-interest Student Access Loan and state military programs.



State Scholarships and Grants

Learn about other Georgia scholarship and grant programs including Dual Enrollment and the Public Safety Memorial Grant.



State Military Programs

Learn about financial aid programs in Georgia for students pursuing a military career while in college and after graduation.



Trending

Shortcuts

◆ New Features for Student/General Users

◆ New Features for Administrative Users

2021-2022 Award Amounts

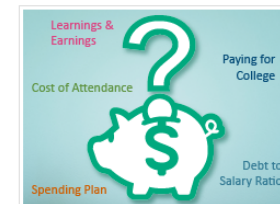
Your HOPE GPA

GSFC Financial Aid Events

Outreach Webinars

Dual Enrollment Funding Application

College Money Matters



College Money Matters can help you get financially fit before, during and after college.

College Money Matters

[Learn more](#)

Credit Transfer Tool



EMBARK Georgia



Apply For State Programs

STATE AID APPLICATIONS AND FORMS

State Program Applications

State Program Request Forms

State Program Regulations

FAFSA



State Program Applications

- GSFAPP
- GSFAPP (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



LEARN MORE!

Learn more about applying for student financial aid at [College Money Matters](#).

The Georgia Student Finance Application (GSFAPP)


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 [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.

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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 1
- Begin by creating FSA ID
 - Use to sign your FAFSA
 - If dependent student, parent will also need an FSA ID
- Find a FAFSA Completion event for help
 - Check with school counselor for financial aid nights or FAFSA workshops
 - Visit [Gafutures.org](https://gafutures.org) for events nearby
- Do not pay anyone to complete FAFSA



Completing the FAFSA



www.studentaid.gov website

When to Submit the FAFSA

FAFSA 2022-2023

If attending:

Fall 2022

Spring 2023

Summer 2023

Use 2020 tax returns

Available
October 1, 2021

FAFSA 2023 - 2024

If attending:

Fall 2023

Spring 2024

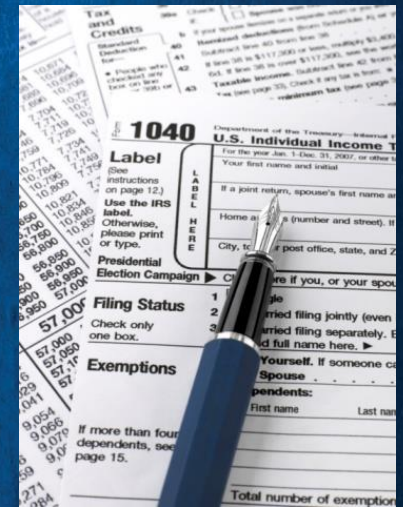
Summer 2024

Use 2021 tax returns

Available
October 1, 2022

What Is Needed to Complete the FAFSA

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



Steps to Creating an FSA ID

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

Student Demographics

Personal Information for Student

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

STUDENT INFORMATION

✓ Application was successfully saved.

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

Your Social Security Number
454-45-4545

Your first name
first

Your middle initial

Your last name
last

Your date of birth
06/06/2000

PREVIOUS NEXT

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Student Education

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

STUDENT INFORMATION

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

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

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

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

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

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School Selection

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

Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

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

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

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

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

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

State
Georgia

City (optional)

School Name (optional)
Paisley College

[SEARCH TIPS](#)

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

Dependency Status

Student Marital Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

What is your marital status as of today?

I am single

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Does Student Have Dependents?

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022?

☐ Yes ☒ No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2022?

☐ Yes ☒ No

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Dependency Status

Student Additional Dependency Questions

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

STUDENT INFORMATION

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

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

◀ PREVIOUS

NEXT ▶

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Student Homelessness Filter Question

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

STUDENT INFORMATION

On or after July 1, 2020, were you homeless or were you self-supporting and at risk of being homeless?

☐ Yes ☒ No

◀ PREVIOUS

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Dependency Status

Dependent Student

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

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

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

☒ I will provide information about my parent(s)

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

PREVIOUS

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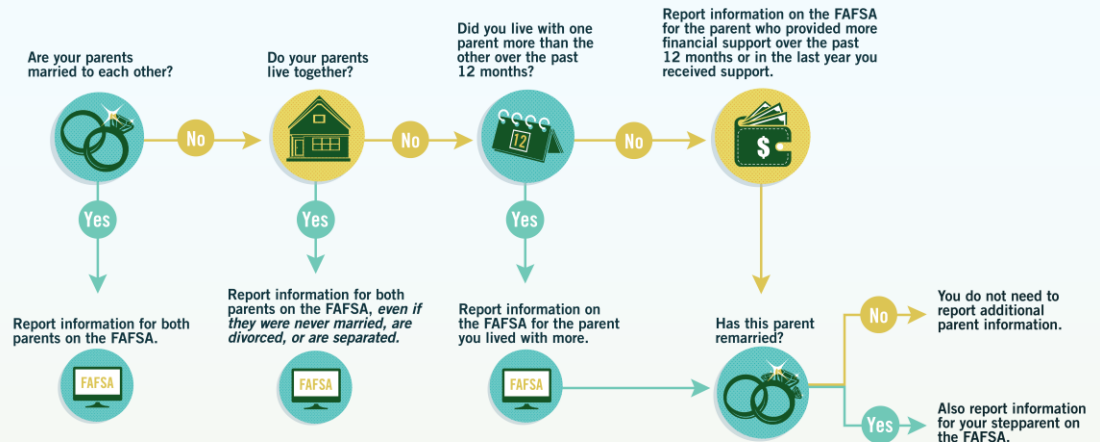
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Who's My Parent?

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)*. 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/fafsa/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/fafsa/filling-out/dependency

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

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the AMERICAN MIND®

IRS Data Retrieval Tool

Return to FAFSA | Help | Logout | Español

2019 Federal Income Tax Information

Get Data

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

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

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

Tax Year	Type of Return Filed	Untaxed Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	Schedule 1 Evaluation

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

Transfer My Tax Information into the FAFSA Form ?

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

☐☒ ?

Do Not Transfer My Tax Information and Return to the FAFSA Form ?

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 form.

☐☐ ?

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

Confirmation Page

- Student Aid Index (SAI)
 - Based on financial information and other information provided in the FAFSA
 - Determines how much financial aid for which a student may qualify


2021-2022 Confirmation Page

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

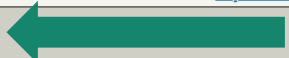
Confirmation Number: F 12300025203 08/03/2020 14:30:19
Data Release Number ([DRN](#)):3129

What Happens Next

- In 7-10 business days, we will mail you a Student Aid Report (SAR) 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).

[PRINT THIS PAGE](#) 

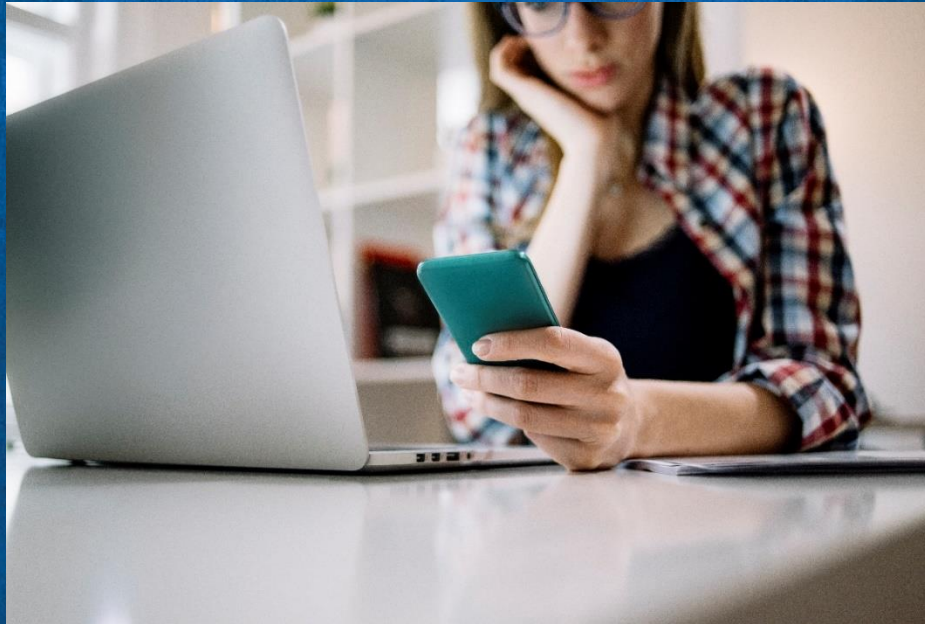
[Expand All](#)

> **Estimated** Expected Family Contribution (EFC) = 000000 

> **School(s)** on your FAFSA:

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

Federal Student Aid

FAFSA.gov

2021-2022 Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2021-2022 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date: XXX-XX-2020 LA 01

Processed Date: 01/01/2021

EFC: 25823 C

DIRN: 0783

▼ Collapse All

> 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 25823. You are not eligible for a Federal Pell Grant but you may be eligible for other aid. Your school will use your EFC to determine your financial aid eligibility for other federal grants, loans, and work-study, and possible funding from your state and school.

We have forwarded your name to Selective Service for registration, as you requested.

There is a limit to the total amount of subsidized Federal student loans that you may receive. Visit <https://StudentAid.gov> and select Types of Aid/Loans for more information.

Your school may request additional information to determine your eligibility for federal student aid.

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

Contact the following agency(ies) regarding your defaulted or fraudulent federal student loan(s):

Oklahoma College Assistance Program, Collection Office, 1-800-331-2314 or 1-800-442-8642 (GA 740)

Pennsylvania Higher Education Assistance Agency, 1-800-233-0751 (GA 742)

The National Student Loan Data System (NSLDS) indicates that one or more of your federal student loans have been discharged. If you have questions, contact the financial aid office at your school.

The National Student Loan Data System (NSLDS) indicates you have one or more student loans in an active bankruptcy status. Before you can receive additional federal student loans, you must contact the financial aid office at your school.

Based upon data provided by the National Student Loan Data System (NSLDS) and your grade level, we have determined that you may have received a total amount of undergraduate student loans that exceeds the loan limits established for the federal loan programs.

Based upon data provided by the National Student Loan Data System (NSLDS) and your grade level, we have determined that you may have received a total amount of student loans (graduate and undergraduate) that exceeds the loan limits established for the federal loan programs.

If you need to make corrections to your information, click 'Make FAFSA Corrections' on the 'My FAFSA' page using your FSA ID. If you need additional help with your SAR, contact your school's financial aid office or click the 'Help' icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online.

> FAFSA Data

Assumed fields, based on the data you entered, are marked with an "*" (asterisk) sign.

1. Student's Last Name	LAST
2. Student's First Name	FIRST
3. Student's Middle Initial	
4. Student's Permanent Mailing Address	123 OAKDALE BLVD.
5. Student's Permanent City	CORALVILLE
6. Student's Permanent State	IA
7. Student's Permanent ZIP Code	52317
8. Student's Social Security Number	XXX-XX-2020
9. Student's Date of Birth	06/06/2000
10. Student's Telephone Number	(594) 594 5945
11. Student's Driver's License Number	
12. Student's Driver's License State	
13. Student's E-mail Address	test@yahoo.com
14. Student's Citizenship Status	YES, I AM A U.S. CITIZEN (OR U.S. NATIONAL)
15. Student's Alien Registration Number	
16. Student's Marital Status	I AM SINGLE
17. Student's Marital Status Date	
18. Student's State of Legal Residence	IA
19. Was Student a Legal Resident Before January 1, 2016?	YES
20. Student's Legal Residence Date	
21. Is the Student Male or Female?	MALE
22. Register Student With Selective Service System?	YES
23. Drug Conviction Affecting Eligibility?	ELIGIBLE FOR AID

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Finance Commission

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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

- 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 Institution's financial aid office.

Financial Aid Award Offers

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

Compare Award Offers



GOTHAM UNIVERSITY

Housing: On Campus
Residency: In-State

Estimated Cost of Attendance (CoA) 2 Semesters \$28,086
Expected Family Contribution (EFC) - 1000

Established Financial Need (EFN) \$27,086

Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$3,247	\$3,248	\$0	\$5,395	Yes or No
HOPE Scholarship	\$3,840	\$3,840	\$0	\$7,680	Yes or No
Band Scholarship	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Something Church	\$200	\$200	\$0	\$400	Yes or No
Subsidized Loan	\$1,750	\$1,750		\$3,500	
Unsubsidized Loan	\$1,000	\$1,000		\$2,000	
Total for Academic Year				\$22,975	



PAISLEY COLLEGE

Housing: On Campus
Residency: In-State

Estimated Cost of Attendance (CoA) 2 Semesters \$19,035
Expected Family Contribution (EFC) - 1000

Established Financial Need (EFN) \$18,035

Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$3,247	\$3,248	\$0	\$5,395	Yes or No
Federal Supplemental Education Opportunity Grant (FSEOG)	\$2,000	\$2,000	\$0	\$4,000	Yes or No
Federal Work Study	\$790	\$790	\$0	\$1,580	Yes or No
HOPE Scholarship	\$1,335	\$1,335	\$0	\$2,670	Yes or No
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Something Church	\$200	\$200	\$0	\$400	Yes or No
Subsidized Loan	\$1,070	\$1,070	\$0	\$2,140	
Unsubsidized Loan	\$500	\$500	\$0	\$1,000	
Total for Academic Year				\$19,185	

The Best Order to Accept Aid

1. Scholarships and Grants

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

2. Work Study

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

3. Federal Student Loans

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

4. State Government or College Loans

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

5. Private Loans

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



Additional Resources

Additional Resources

- GAfutures.org
- GSFC.org
- StudentAid.gov
 - Prepare for College
 - Complete FAFSA
 - Types of Aid
 - Who Gets Aid
 - Apply for Aid
 - Repay Your Loans



GAfutures.org

The screenshot displays the GAfutures.org website. At the top, the GSFC Georgia Student Finance Commission logo is on the left, and navigation links for 'Create an Account', 'Sign In', and 'Help' are on the right. A search bar with the text 'ENHANCED BY Google' is also present. Below this is a main navigation menu with links: Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. The central banner features a keyboard background with a text box titled 'New Features on College Search Tool' that says 'It's never too early to think about going to college. Use GAfutures' new College Search tool to explore your options.' and a 'Learn more' button. To the right of the banner is a 'Trending' sidebar with links to 'New Features for Student/General Users', 'New Features for Administrative Users', '2021-2022 Award Amounts', 'Your HOPE GPA', 'GSFC Financial Aid Events', 'Outreach Webinars', and 'Dual Enrollment Funding Application'. The footer contains four colored boxes: 'GSFC Financial Aid Events' (blue), 'College Search' (dark blue), 'Scholarship Search' (purple), and 'Make a Payment' (green). A 'Need to Chat?' button is located in the bottom right corner of the footer area.

GSFC | Georgia Student Finance Commission

Create an Account Sign In Help

ENHANCED BY Google

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Home HOPE & State Aid Programs Federal Aid & Scholarships College Planning Career Exploration Resources About Us My GAfutures

New Features on College Search Tool
It's never too early to think about going to college. Use GAfutures' new College Search tool to explore your options.
[Learn more](#)

Trending Shortcuts

- ◆ New Features for Student/General Users
- ◆ New Features for Administrative Users
- 2021-2022 Award Amounts
- Your HOPE GPA
- GSFC Financial Aid Events
- Outreach Webinars
- Dual Enrollment Funding Application

GSFC Financial Aid Events
Search for Financial Aid Events throughout the state of Georgia.

College Search
Search Colleges and Universities in the state of Georgia and across the country.

Scholarship Search
Use this tool to find eligible national and local scholarships.

Make a Payment
Click here to make a payment on your GSFA (Pathways) account.

Need to Chat?

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



GSFC Representative Map

Contact your GSFC Representative



Angie Wilson
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678.495.8101



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Be Social



Our Mission

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.

Friendly Reminders

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



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