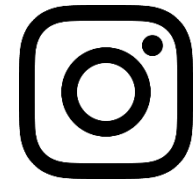


Friendly Reminders

- 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



GSFC | Georgia Student
Finance Commission

Agenda

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



Financial Aid



Financial Aid

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



Direct and Indirect Costs

Direct Costs

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

Indirect Costs

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



Cost of Attendance (COA)

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



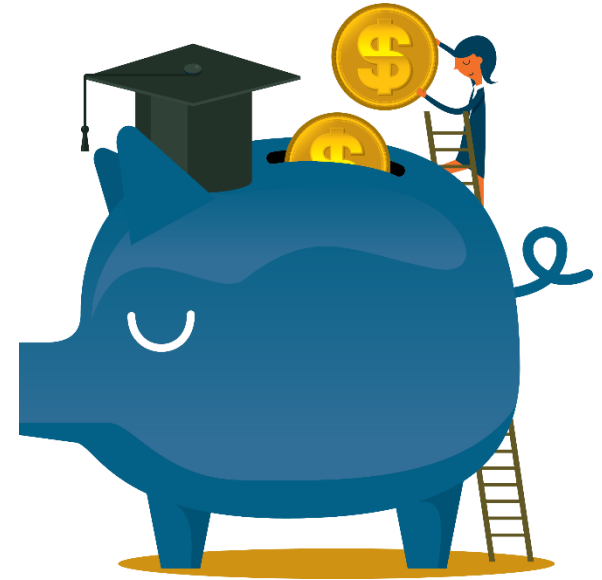


Types of Financial Aid



Financial Aid Types and Sources

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



Types of Financial Aid

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



Scholarships and Grants

Scholarship examples:

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

Grants:

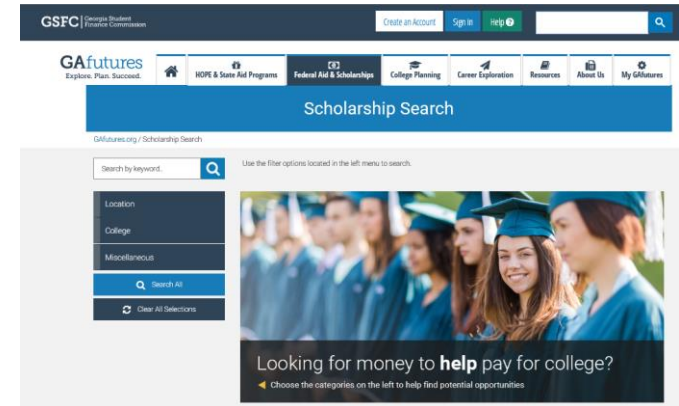
- Need-based



GAfutures Scholarship Search

Scholarship Search Tips

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





Federal Aid Programs



Paying for College



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
- Be registered with Selective Service if required
- Maintain Satisfactory Academic Progress



Federal Financial Aid Programs Grants

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

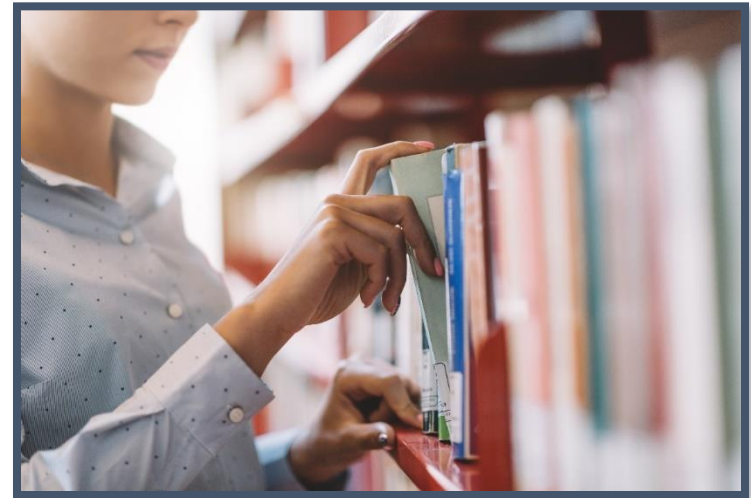
Federal Financial Aid Programs

Grants

- TEACH Grant
 - Undergraduate, post-baccalaureate, or graduate student
 - Enrolled in coursework to begin a career in teaching
 - Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students
 - Up to \$4,000; becomes a loan if you do not teach as required

Federal Financial Aid Programs Grants

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



Federal Financial Aid Programs

Federal Direct Loans

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

Federal Financial Aid Programs

Direct Subsidized Loans

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

Federal Financial Aid Programs

Direct Unsubsidized Loans

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

Federal Financial Aid Programs

Direct Plus Loans

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

Federal Loan Program Limits

2020-2021 Academic Year

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

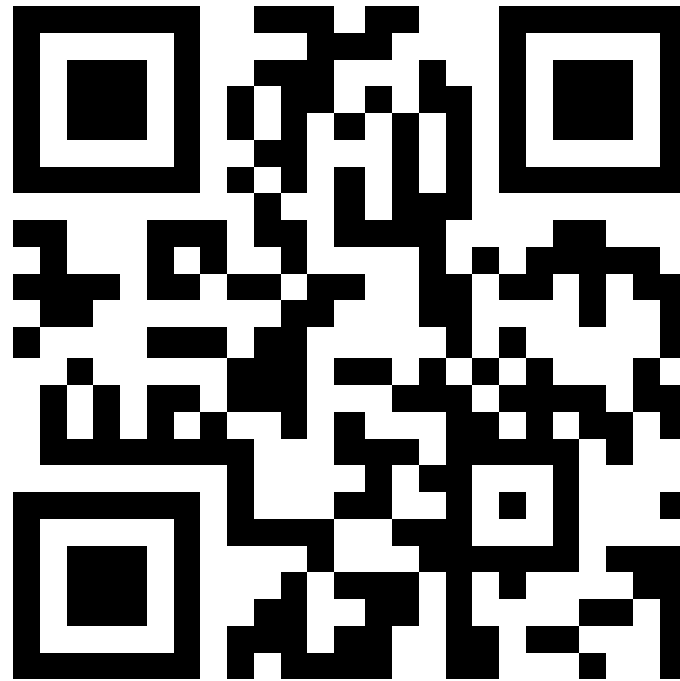
Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500



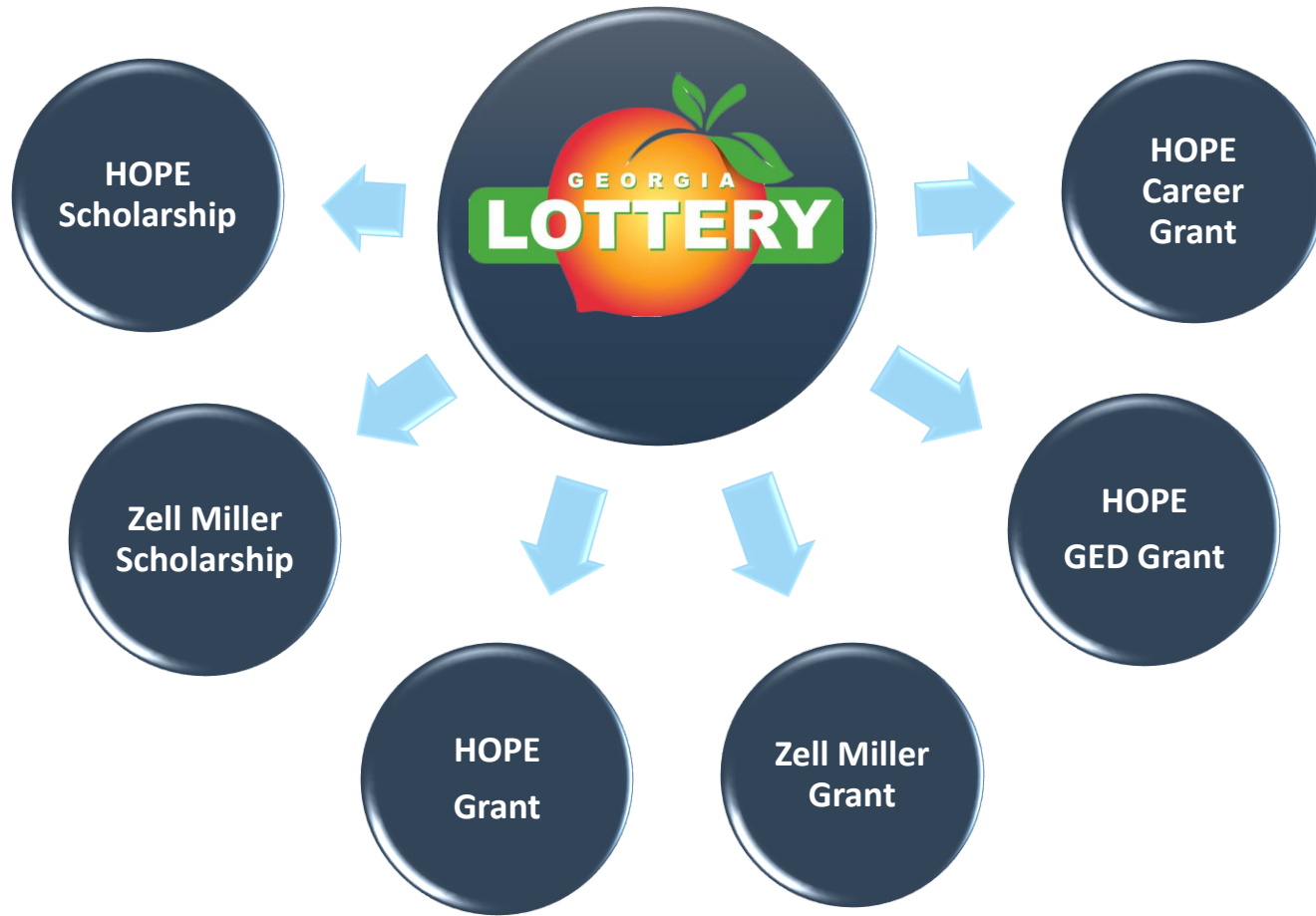
Georgia's Financial Aid Programs



HOPE Program Information



Helping Outstanding Pupils Educationally Program

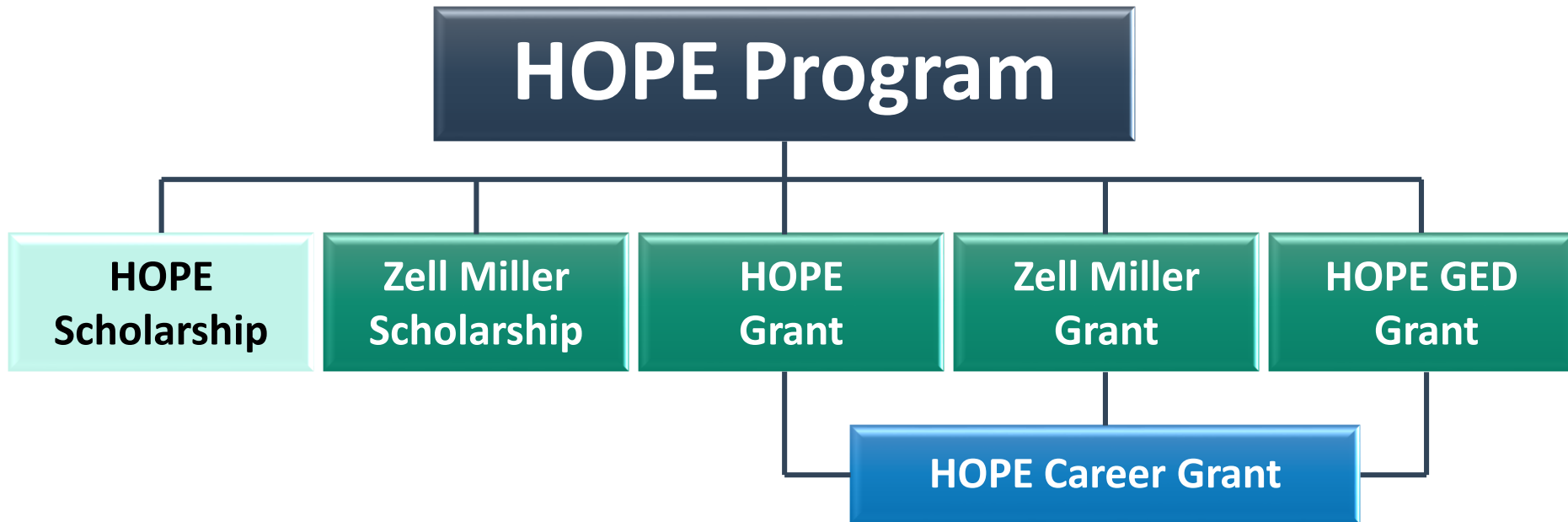


HOPE Program

- 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

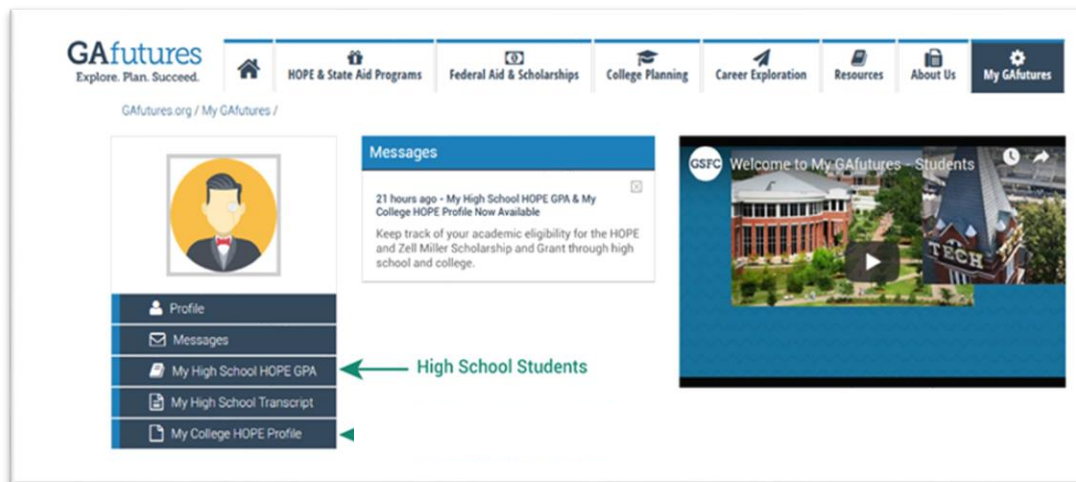
Courses must be on Academic Rigor Course List. This includes:

- 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.

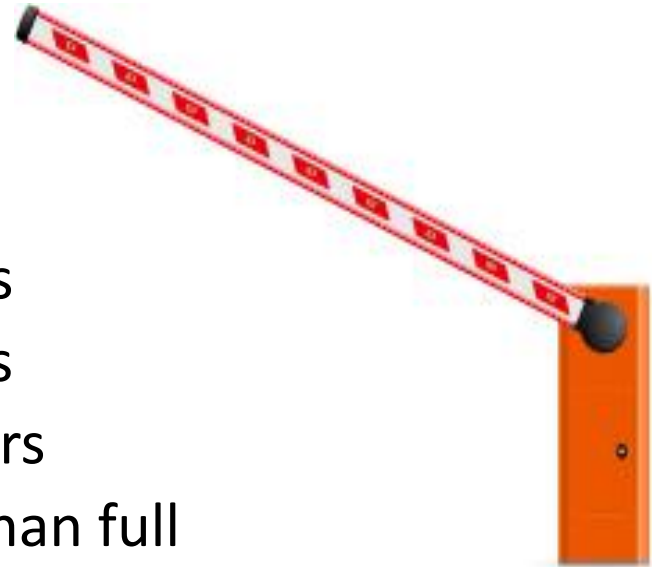
Your chosen college or university will determine final eligibility for the HOPE Scholarship or Zell Miller Scholarship.

[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

GAfutures.org / My GAfutures /



Profile



Messages



My High School HOPE GPA



My High School Transcript



My College HOPE Profile

Messages

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

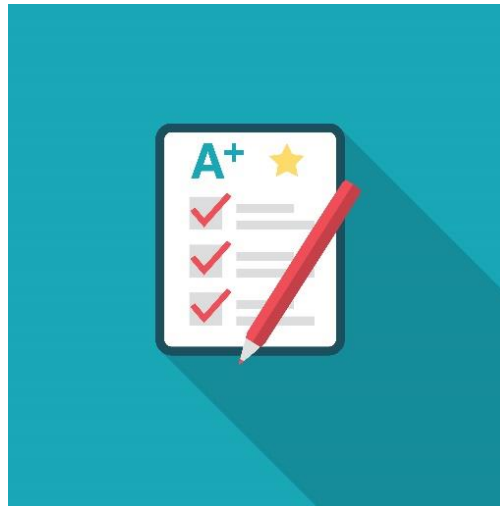
Keep track of your academic eligibility for the HOPE and Zell Miller Scholarship and Grant through high school and college.



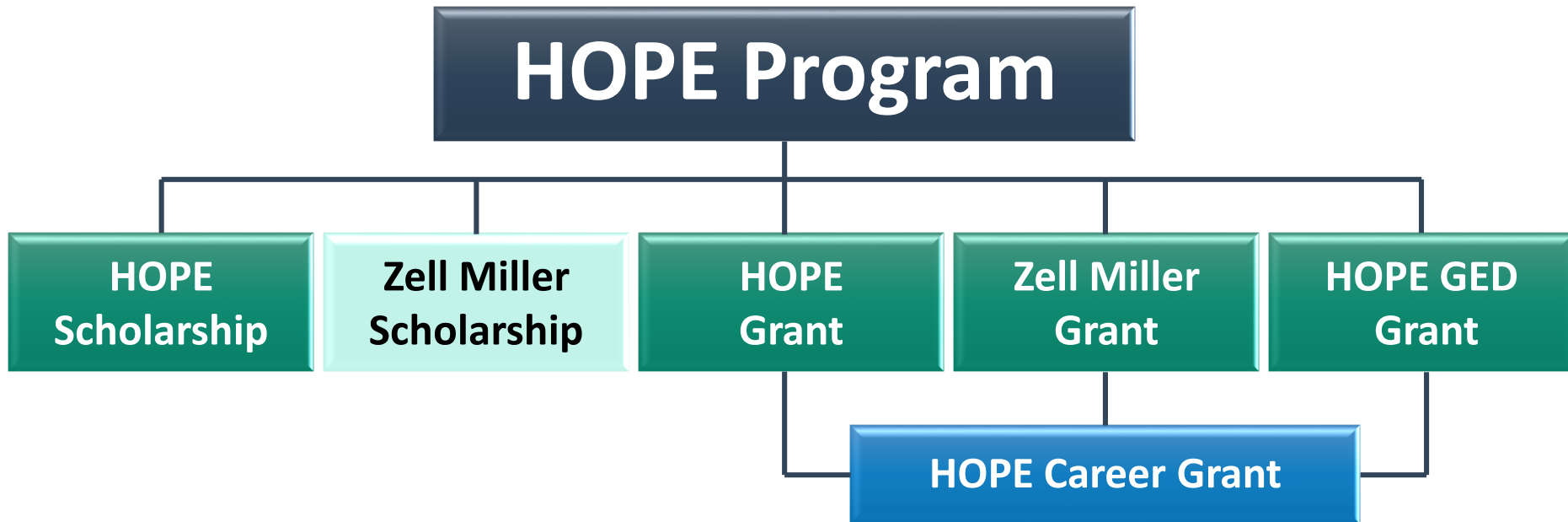
College students receiving HOPE/Zell Miller Funds

College HOPE GPA

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



Zell Miller Scholarship



Eligibility Requirements

Rigor Requirements and one of the following:

Designated valedictorian or salutatorian

AND

- Meet minimum HOPE eligibility requirements



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

AND

- 1200 SAT total test score

OR

- 26 ACT composite score

Maintaining the Zell Miller Scholarship

- Students must maintain 3.3 college HOPE GPA at following checkpoints:

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

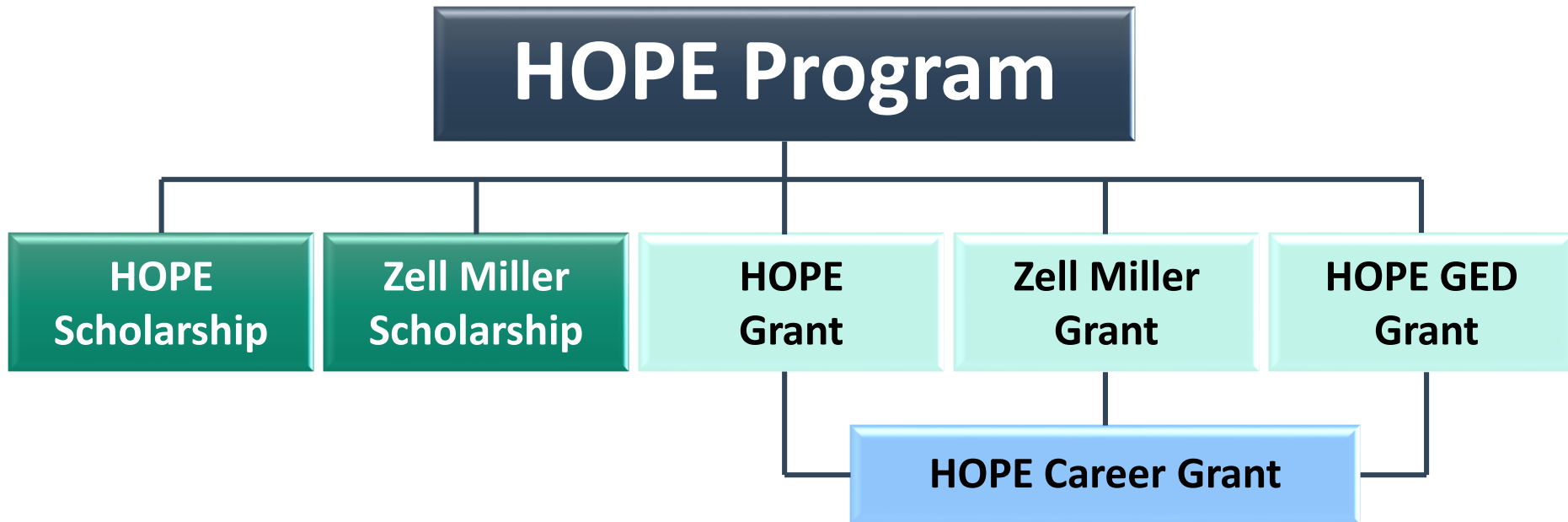


HOPE & Zell Miller Scholarships

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



Grants



HOPE Grant

Eligibility Requirements:

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



REQUIRED

Maintaining the HOPE Grant

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



Zell Miller Grant

Eligibility Requirements:

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



HOPE Career Grant

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

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

Award Amounts

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

	HOPE Grant	Zell Miller Grant
Public Institutions	portion of tuition	full standard tuition

HOPE Career Grant

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



Student Access Loan Program



Student Access Loan Program

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

Student Access Loan Program

USG and Private Postsecondary Institutions

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

Student Access Loan Program

USG and Private Postsecondary Institutions

- Other Requirements

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

- Service Cancellation Options

- STEM teachers
- Public service



Student Access Loan Program

TCSG Postsecondary Institutions

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

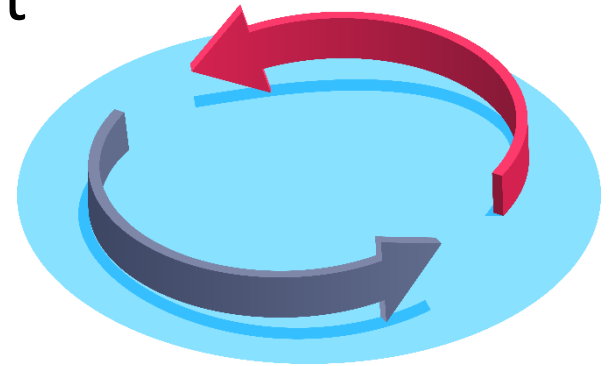
Student Access Loan Program

TCSG Postsecondary Institutions

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

SAL Application and Selection Cycles

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



Other State Programs

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

Other State Programs

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

Apply For State Programs



HOPE & State Aid Programs

GAfutures.org / HOPE & State Aid Programs

HOPE & STATE AID PROGRAMS



State Aid Applications

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



HOPE & Zell Miller Scholarships

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



HOPE & Zell Miller Grants

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

NEWS YOU CAN USE

Trending

Shortcuts

2019-2020 Award Amounts

GSFC Financial Aid Events

Learn Skills for a High-Demand Career

STEM Weighted Courses Directory

Find a PROBE College Fair Near You

Repayment Info for Borrowers

State Financial Aid Applications

Peach State Tour College Information

College Money Matters ✕

Apply For State Programs

State Program Applications

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

STATE AID APPLICATIONS

State Program Applications

State Program Request Forms

State Program Regulations

FAFSA

 Print

State Program Applications

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

The Georgia Student Finance Application (GSFAPPS)

The screenshot shows the GAfutures website interface for GSFAPPS. At the top left is the GAfutures logo with the tagline "Explore. Plan. Succeed." and a home icon. At the top right is a "Sign Out" button. A blue banner below the header contains the text "GSFAPPS". The main content area is divided into a left sidebar with navigation links and a main text area. The sidebar links are: "Apply On Line Now", "GSFAPPS Fact Sheet", "GSFAPPS FAQ's", "GSFAPPS Tutorial", "GSFAPPS Presentation", "New Application Deadlines", and "Ask a Question". The main text area contains a welcome message, options for paper applications, conditions for use, and instructions for a tutorial. At the bottom of the page, there are links for "Terms of Use", "Privacy Statement", "Site Map", and "Need Help?", along with a copyright notice for 2016 and logos for GSFC, GSFA, and GHEAC.

GAfutures
Explore. Plan. Succeed.

GSFAPPS

[Apply On Line Now](#)

[GSFAPPS Fact Sheet](#)

[GSFAPPS FAQ's](#)

[GSFAPPS Tutorial](#)

[GSFAPPS Presentation](#)

[New Application Deadlines](#)

[Ask a Question](#)

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

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

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

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

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

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

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GSFC
Georgia Student
Finance Commission

GSFA
Georgia Student
Finance Authority

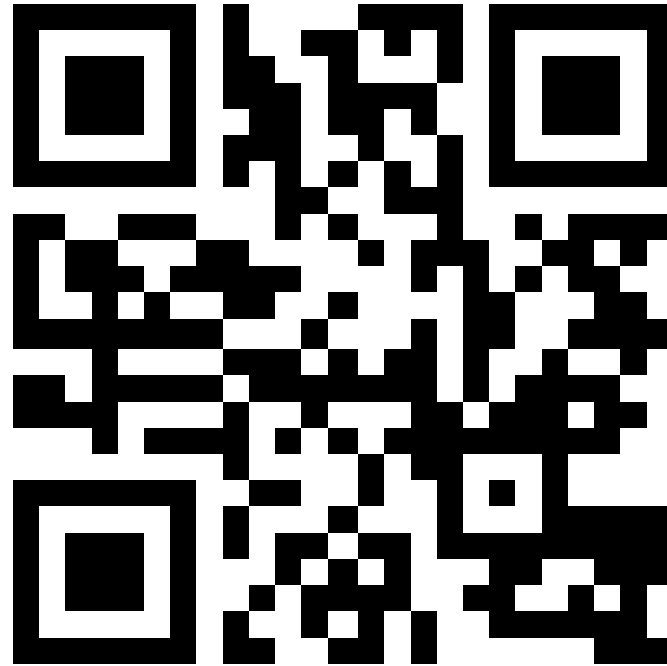
GHEAC
Georgia Higher Education
Assistance Corporation



Completing the FAFSA



FAFSA Checklist



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 for events nearby
- Do not pay anyone to complete FAFSA



Completing the FAFSA

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

Welcome to
myStudentAid

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

Need money for college?
Submitting the 2019-2020 FAFSA® form is quick, and most importantly, it's FREE.

START HERE

Before You Start

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

GO TO FAFSA.GOV

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

An official website of the United States government. Help Center English | Español

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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

Complete the FAFSA® Form

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

New to the FAFSA® Process?
Completing the FAFSA form is free. Fill it out now.
[Start Here](#)

Returning User?
[Correct info](#) | [Add a school](#)
[View your Student Aid Report \(SAR\)](#)
[Log In](#)

FAFSA® Announcements

www.fafsa.gov website

FAFSA Homepage: FAFSA.gov

 An official website of the United States government.

[Help Center](#)

[English](#) | [Español](#)

FederalStudentAid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

[UNDERSTAND AID](#) ▾

[APPLY FOR AID](#) ▾

[COMPLETE AID PROCESS](#) ▾

[MANAGE LOANS](#) ▾



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[Start Here](#)

Returning User?

[Correct info](#) | [Add a school](#)

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

[Log In](#)

FAFSA® Announcements

When to Submit the FAFSA

FAFSA 2020-2021

If attending:

Fall 2020

Spring 2021

Summer 2021

Use 2018 tax returns

Available
October 1, 2019

FAFSA 2021 - 2022

If attending:

Fall 2021

Spring 2022

Summer 2022

Use 2019 tax returns

Available
October 1, 2020

What Is Needed to Complete the FAFSA

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



Steps to Creating an FSA ID

- Go to fafsa.gov 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

FSA ID Tips

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



Student Demographics

Personal Information for Student

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

STUDENT INFORMATION

✔ Application was successfully saved.

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

Your Social Security Number
454-45-4545

Your first name
first

Your middle initial

Your last name
last

Your date of birth
06/06/2000

PREVIOUS NEXT

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

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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

PREVIOUS NEXT

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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

i 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.

i 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.

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

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

State ?
Georgia

City (optional) ?

School Name (optional) ?
Paisley College

SEARCH TIPS ⓘ PREVIOUS SEARCH 🔍

Dependency Status

Student Marital Status

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

STUDENT INFORMATION

Application was successfully saved.

What is your marital status as of today?

I am single

PREVIOUS NEXT

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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, 2020 and June 30, 2021?

Yes No

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

Yes No

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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

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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, 2019, were you homeless or were you self-supporting and at risk of being homeless? ?

Yes No

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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 NEXT

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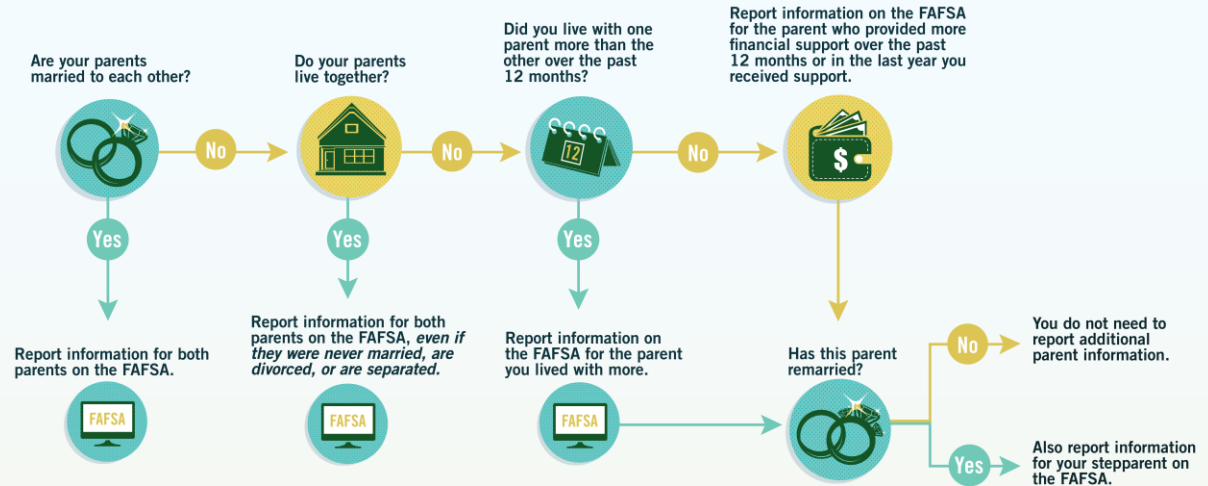
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Who's My Parent?

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)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

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



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



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles


If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/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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IRS Data Retrieval Tool

Return to FAFSA | Help | Logout | Español

2018 Federal Income Tax Information

Jane Austin

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission, 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	

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

Sign & Submit

Signature Options

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

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

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

[?](#)

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

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Confirmation Page

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

The screenshot shows a confirmation page for a FAFSA submission. At the top, it says "Congratulations, Your FAFSA was successfully submitted to Federal Student Aid." Below this, it provides a Confirmation Number (F 10300007009 09/06/2018 15:0:30) and a Data Release Number (DRN). A section titled "What Happens Next" lists several steps: receiving an email, school processing, and school contact. A "PRINT THIS PAGE" button is visible. The EFC is highlighted in a red box with a green arrow pointing to the value "001000". Below the EFC, there is a section for "Estimated Eligibility Information" which lists Pell Grant and Direct Stafford Loan estimates. At the bottom, it mentions federal tax benefits for education.

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

Confirmation Number: F 10300007009 09/06/2018 15:0:30
Data Release Number (DRN):

What Happens Next

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

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

PRINT THIS PAGE

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

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

Estimated Eligibility Information

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

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

My FAFSA View

My FAFSA - 2020-2021

STUDENT INFORMATION

Welcome, first last!

2020-2021 2019-2020

Current Application Status: Processed Successfully
Congratulations, your FAFSA was successfully processed.

What Happens Next

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

You can also:

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

Transaction History

Original Application

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

FSA ID Last Time, Date FSA ID Used 1254, 08/01/2019

FSA ID Status:
[User Account Management](#)
You can use your FSA ID to sign your FAFSA electronically or make corrections to your FAFSA.

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You can also:



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

Student Aid Report (SAR)

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



Special Circumstances

Examples of Special Circumstances:

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



Comparing Financial Aid Packages



Comparing Financial Aid Packages

To receive a Financial Aid Package, a student must:

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

Each institution is different. For more information, check with the 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	Estimated Cost of Attendance (CoA) 2 Semesters	\$28,086
Residency: In-State	Expected Family Contribution (EFC)	- 1000
	Established Financial Need (EFN)	<u>\$27,086</u>

Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$2,697	\$2,698	\$0	\$5,395	Yes or No
HOPE Scholarship	\$3,840	\$3,840	\$0	\$7,680	Yes or No
Band Scholarship	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Something Church	\$200	\$200	\$0	\$400	Yes or No
Subsidized Loan	\$1,750	\$1,750		\$3,500	
Unsubsidized Loan	\$1,000	\$1,000		\$2,000	
Total for Academic Year				\$22,975	

PAISLEY COLLEGE

Housing: On Campus	Estimated Cost of Attendance (CoA) 2 Semesters	\$19,185
Residency: In-State	Expected Family Contribution (EFC)	- 1000
	Established Financial Need (EFN)	<u>\$18,185</u>

Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$2,697	\$2,698	\$0	\$5,395	Yes or No
Federal Supplemental Education Opportunity Grant (FSEOG)	\$2,000	\$2,000	\$0	\$4,000	Yes or No
Federal Work Study	\$790	\$790	\$0	\$1,580	Yes or No
HOPE Scholarship	\$1,335	\$1,335	\$0	\$2,670	Yes or No
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Something Church	\$200	\$200	\$0	\$400	Yes or No
Subsidized Loan	\$1,070	\$1,070	\$0	\$2,140	
Unsubsidized Loan	\$500	\$500	\$0	\$1,000	
Total for Academic Year				\$19,185	

The Best Order to Accept Aid

1. Scholarships and Grants

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

2. Work Study

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

3. Federal Student Loans

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

4. State Government or College Loans

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

5. Private Loans

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





Additional Resources



Additional Resources

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



GAfutures.org



Stay on track

Got HOPE? Keep HOPE!

Keep Track of Your HOPE Eligibility

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

[Learn more](#)



Keep Track of Your HOPE Eligibility
My High School HOPE GPA and My College H...



Use Checklists To Help Prep For College
Start the New Year off prepared and orga...



Reminder: Fill out the FAFSA
Completing and submitting the FAFSA is f...



Earn College Credits in High School
When it comes to college, more time mean...

Your Next Steps

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

More Information - Checklists

- 11th Grade Checklist



- 12th Grade Checklist



Upcoming Webinars

Visit GAfutures.org



GSFC Representative Map



Contact your GSFC Representative



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Contact Us

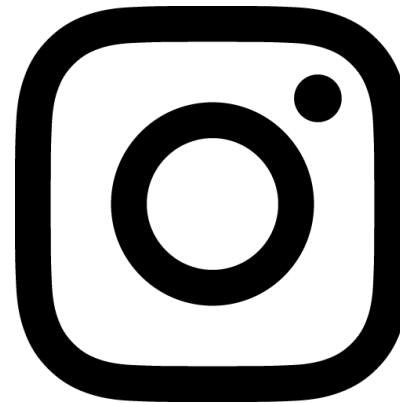
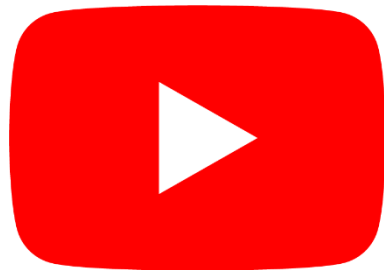


800.505.4732



outreach@gsfc.org

Be Social



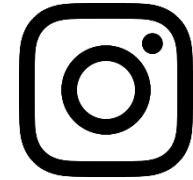
Our Mission



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

Friendly Reminders

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



GAfutures.org
Explore. Plan. Succeed.