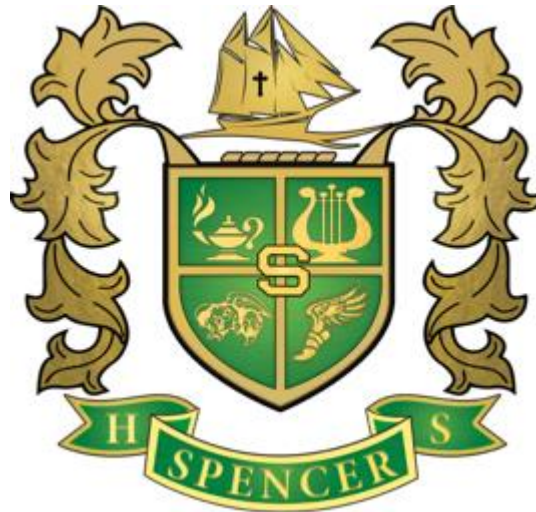


William H. Spencer High School

Financial Aid 101



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
Explore. Plan. Succeed.

Agenda

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

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



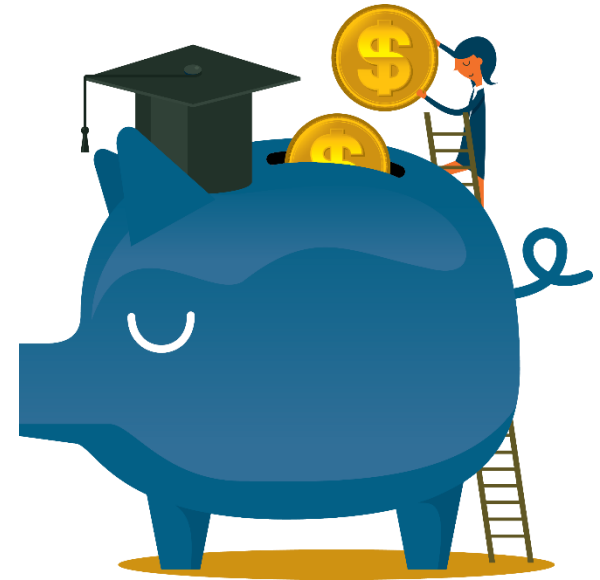
Cost of Attendance (COA)

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



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:

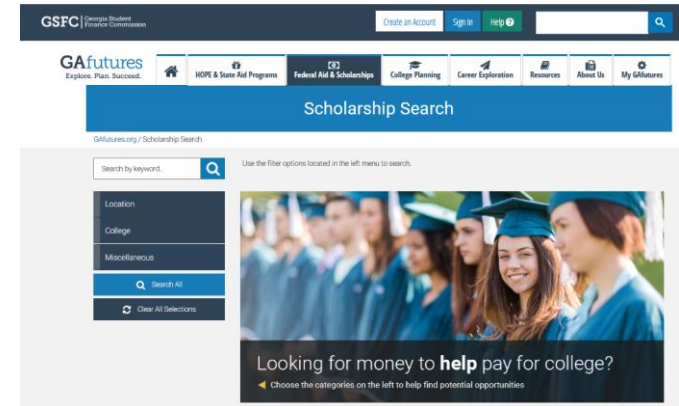
- Need-based



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 begin college
- DO NOT PAY ANYONE TO HELP FIND OR APPLY FOR SCHOLARSHIPS!



Who Can Get Federal Student Aid?

- U.S. citizen or eligible non-citizen
- High school graduate or GED recipient
- Eligible degree/certificate program
- Valid Social Security number
- Males registered for Selective Service
- Maintain Satisfactory Academic Progress



Federal Financial Aid Programs Grants

- Pell Grant
 - Undergraduate student with financial need
 - Maximum amount for 2019-2020 is \$6,195
- Federal Supplemental Educational Opportunity Grant (FSEOG)
 - Undergraduate student with exceptional financial need
 - Pell Grant recipients receive priority
 - Up to \$4,000

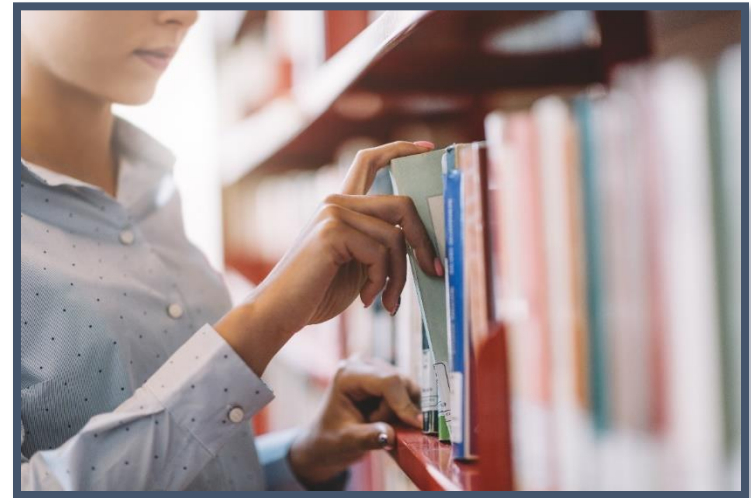
Federal Financial Aid Programs

Grants

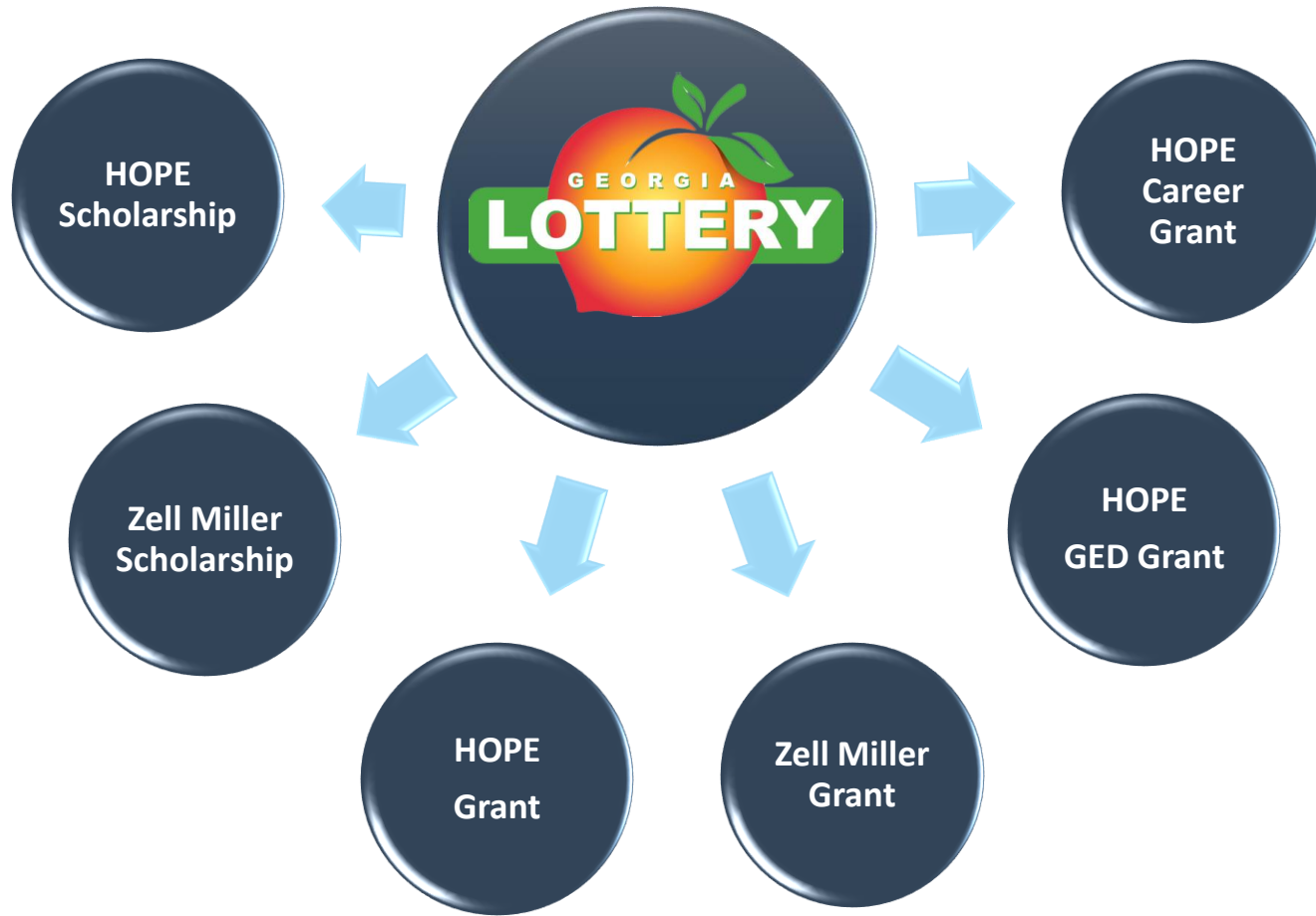
- TEACH Grant
 - Undergraduate, post-baccalaureate, or graduate student
 - Enrolled in coursework to begin a career in teaching
 - Must agree to serve as a full-time teacher in a high need field in a public or private elementary or secondary school that serves low-income students
 - Up to \$4,000; becomes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

Federal Financial Aid Programs Grants

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



Helping Outstanding Pupils Educationally Program



HOPE Program

- General Eligibility Requirements
 - Be a legal resident of Georgia
 - Be registered with the Selective Service, if required
 - Be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990
 - Meet U.S. citizenship or eligible non-citizen requirements
 - Be in good standing on all student loans and other financial aid programs
 - Attend an eligible postsecondary institution
 - Must be working towards the first undergraduate program

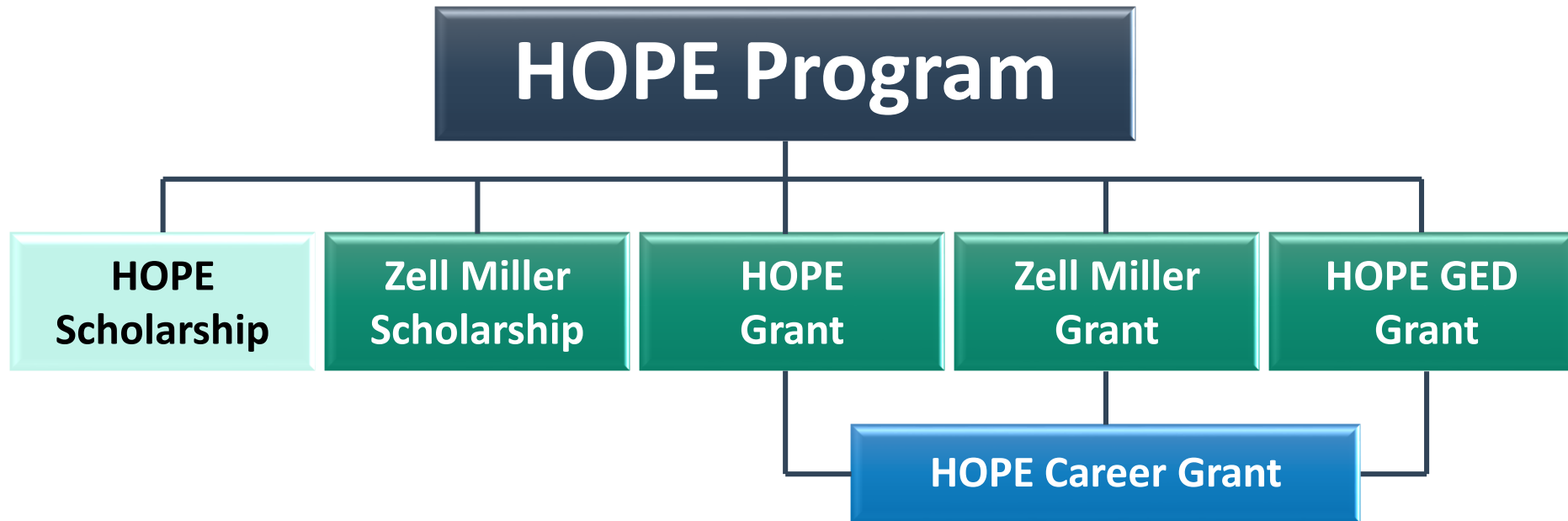


Eligible Institutions

PUBLIC	PRIVATE	TECHNICAL
Abraham Baldwin Agricultural College Albany State University Atlanta Metropolitan State College Augusta University Clayton State University College of Coastal Georgia Columbus State University Dalton State College East Georgia State College Fort Valley State University Georgia College & State University Georgia Gwinnett College Georgia Highlands College Georgia Institute of Technology Georgia Southern University Georgia Southwestern State University Georgia State University Gordon State College Kennesaw State University Middle Georgia State University Savannah State University South Georgia State College University of Georgia University of North Georgia University of West Georgia Valdosta State University	Agnes Scott College American InterContinental University Andrew College Art Institute of Atlanta Berry College Brenau University Brewton-Parker College Clark Atlanta University Covenant College DeVry University Embry-Riddle Aeronautical University Emmanuel College Emory University Georgia Military College Herzing University LaGrange College Life University Mercer University Morehouse College Oglethorpe University Paine College Piedmont College Point University Reinhardt University Saint Leo University Savannah College of Art & Design Shorter University South University Spelman College Thomas University Toccoa Falls College Truett McConnell University Wesleyan College Young Harris College	Albany Technical College Athens Technical College Atlanta Technical College Augusta Technical College Central Georgia Technical College Chattahoochee Technical College Coastal Pines Technical College Columbus Technical College Georgia Northwestern Technical College Georgia Piedmont Technical College Gwinnett Technical College Lanier Technical College North Georgia Technical College Oconee Fall Line Technical College Ogeechee Technical College Savannah Technical College South Georgia Technical College Southeastern Technical College Southern Crescent Technical College Southern Regional Technical College West Georgia Technical College Wiregrass Georgia Technical College

Updated 05/19

HOPE Scholarship



HOPE Scholarship Eligibility Requirements

- Student must pursue an Associates or Bachelors degree
- Graduate with a 3.0 high school HOPE GPA
 - After high school graduation, may also be earned in college
- 4 academically rigorous course credits



Academically Rigorous Courses

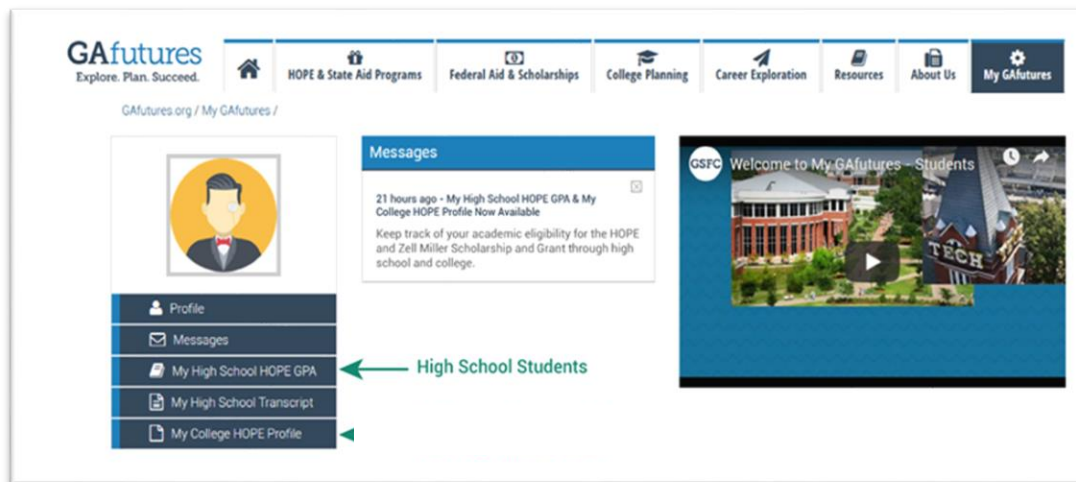
Courses must be on Academic Rigor Course List. This includes:

- Advanced Placement (AP)
- International Baccalaureate (IB)
- Dual Enrollment in degree level core subjects
- Advanced math
- Advanced science
- Foreign language II or higher



My High School HOPE GPA

- **ONLY** calculated by GSFC
- Only core courses from 9th through 12th grade
- Transcripts are uploaded by the high school
- 4 academically rigorous course credits
- Log into GAfutures.org account to access HOPE GPA



My High School HOPE GPA

The HOPE GPA Calculation is used for HOPE Scholarship and Zell Miller Scholarship eligibility upon graduating high school.

Student Information

Report Type: Preliminary

Name:

SSN: XXX-XX-

Student ID:

As of the most recent transcript data received at GSFC:

Based on your preliminary GPA calculation, you may be eligible for the HOPE Scholarship or Zell Miller Scholarship. A final GPA will be calculated when the high school submits your final transcript. If you have a minimum 3.7 calculated GPA and required ACT or SAT scores at the time of high school graduation, you may be academically eligible for the Zell Miller Scholarship.

Date High School Submitted Transcript Record:

Factors Determining Your Scholarship Eligibility

The following information is based on the most recent transcript record provided by your high school:

HOPE Calculated GPA: 3.789

Academic Rigor Credits earned (4 credits required by High School Graduation): 4

Valedictorian: No

Salutatorian: No

To qualify for the Zell Miller Scholarship, acceptable SAT or ACT scores must have been earned prior to high school graduation and submitted to GSFC. To be eligible you must have at least a 26 composite score on the ACT or have at least a 1200 for Math and Reading on the SAT on one date.

Standardized test score report(s) received:

Date:	Type:	Score:
No test scores currently available.		

Contact your high school with questions about your transcript record or grades and courses.

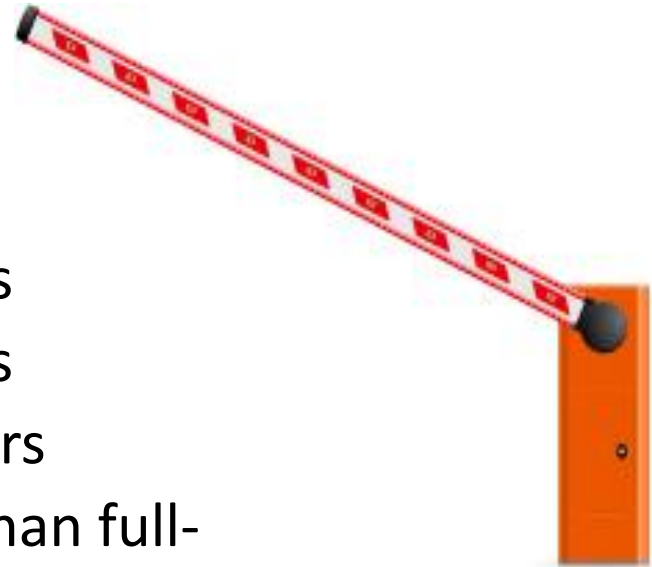
Your chosen college or university will determine final eligibility for the HOPE Scholarship or Zell Miller Scholarship.

[View Your Detailed GPA Report](#)

Maintaining the HOPE Scholarship

Students must maintain 3.0 college HOPE GPA at all checkpoints including:

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



College HOPE GPA

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


GSFC | Georgia Student Finance Commission

Welcome Student Sample High School [Sign Out](#) [Help](#)

GAfutures
Explore. Plan. Succeed.

[Home](#) [HOPE & State Aid Programs](#) [Federal Aid & Scholarships](#) [College Planning](#) [Career Exploration](#) [Resources](#) [About Us](#) [My GAfutures](#)

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

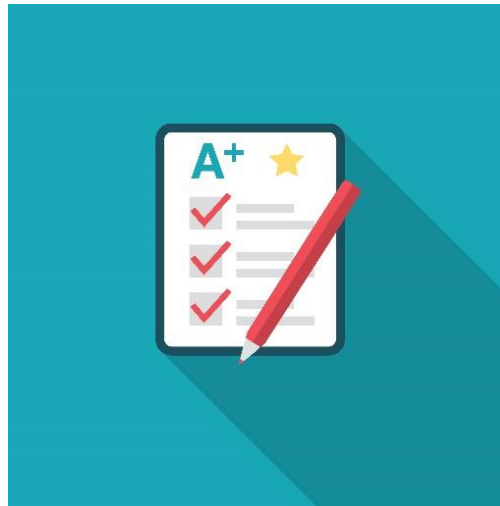
Keep track of your academic eligibility for the HOPE and Zell Miller Scholarship and Grant through high school and college.

GSFC Welcome to My GAfutures - Students

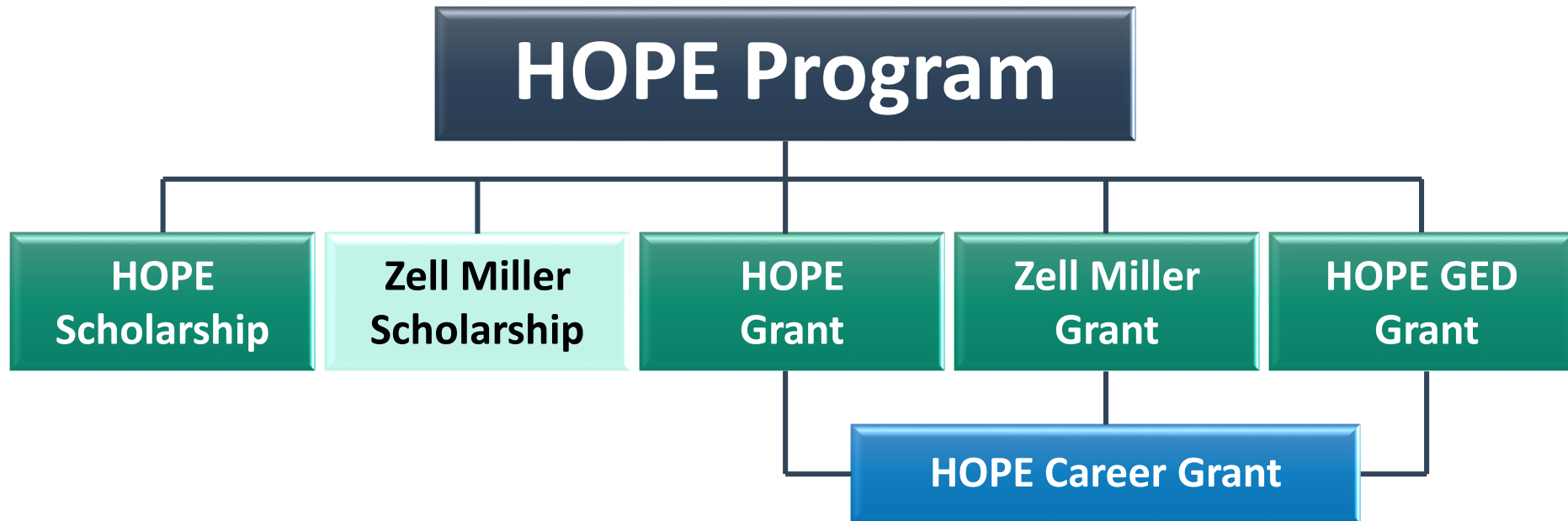
College students receiving HOPE/Zell Miller Funds

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

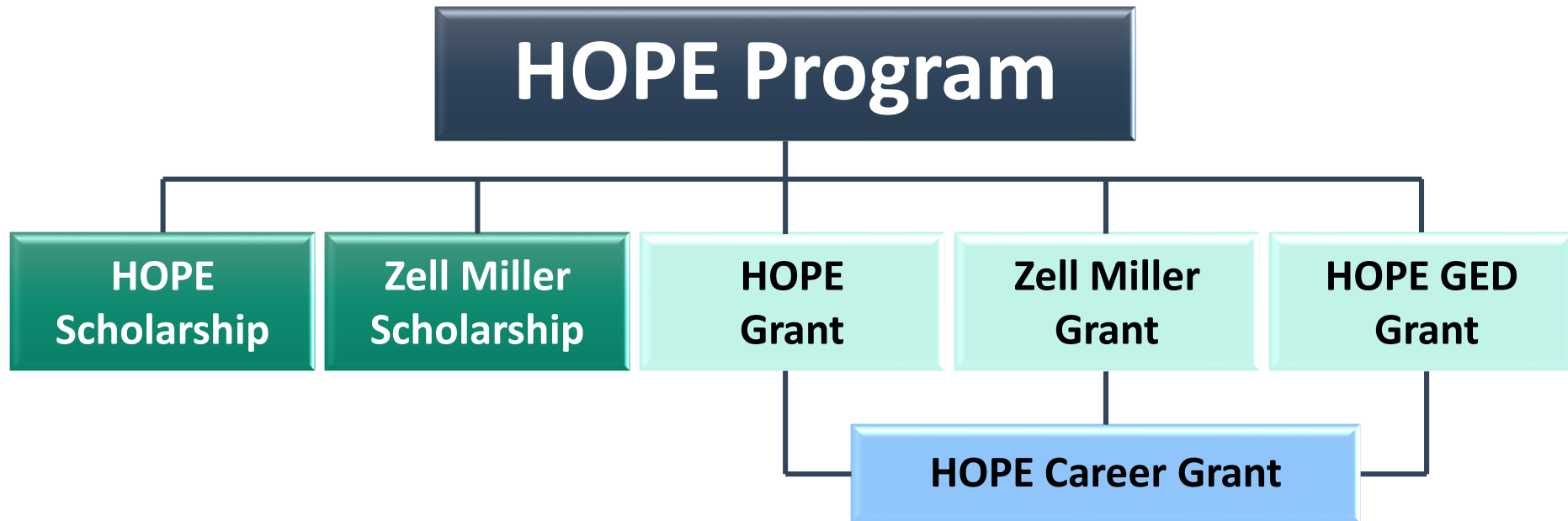


HOPE & Zell Miller Scholarships

- 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

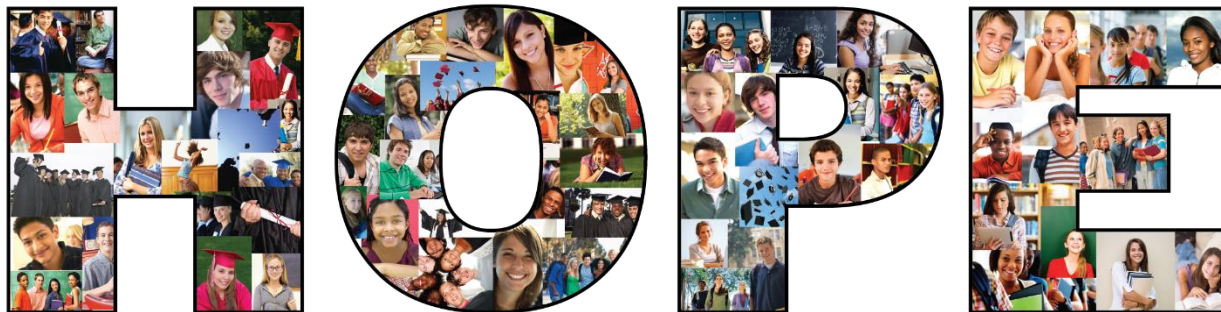


REQUIRED

Maintaining the HOPE Grant

Students must maintain a 2.0 college HOPE GPA at the following checkpoints:

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



Zell Miller Grant

Eligibility Requirements:

- Minimum 3.5 college HOPE GPA
- Checkpoints occur at the end of every term of enrollment
- Must be a HOPE Grant recipient initially
- May be paid retroactively for first term



HOPE Career Grant

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

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

Award Amounts

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

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

HOPE Career Grant

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

Other State Programs

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

Other State Programs

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

Apply For State Programs

GAfutures
Explore. Plan. Succeed.



HOPE & State Aid Programs



Federal Aid & Scholarships



College Planning



Career Exploration



Resources



About Us



My GAfutures



State Aid Applications

HOPE & Zell Miller Scholarships

HOPE & Zell Miller Grants

Loans

Scholarships & Grants

Military

Scholarship Search

Award Recipients

HOPE & State Aid Programs

GAfutures.org / HOPE & State Aid Programs

HOPE & STATE AID PROGRAMS



State Aid Applications

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



HOPE & Zell Miller Scholarships

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



HOPE & Zell Miller Grants

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



NEWS YOU CAN USE

Trending

Shortcuts

2019-2020 Award Amounts

GSFC Financial Aid Events

Learn Skills for a High-Demand Career

STEM Weighted Courses Directory

Find a PROBE College Fair Near You

Repayment Info for Borrowers

State Financial Aid Applications

Peach State Tour College Information

College Money Matters ✕

Apply For State Programs

State Aid Applications

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

STATE AID APPLICATIONS

State Program Applications

State Program Request Forms

State Program Regulations

FAFSA



State Program Applications

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

The Georgia State Finance Application (GSFAPPS)


Explore. Plan. Succeed.

 [Sign Out](#)

GSFAPPS

[Apply On Line Now](#)
[GSFAPPS Fact Sheet](#)
[GSFAPPS FAQ's](#)
[GSFAPPS Tutorial](#)
[GSFAPPS Presentation](#)
[New Application Deadlines](#)
[Ask a Question](#)

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

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

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

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

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

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

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Georgia Student
Finance Commission


Georgia Student
Finance Authority


Georgia Higher Education
Assistance Corporation

Completing the FAFSA

(Free Application for Federal Student Aid)

- First step in financial aid search
- Application is free
- FAFSA for upcoming aid year opens October 1st
- Begin by creating 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.

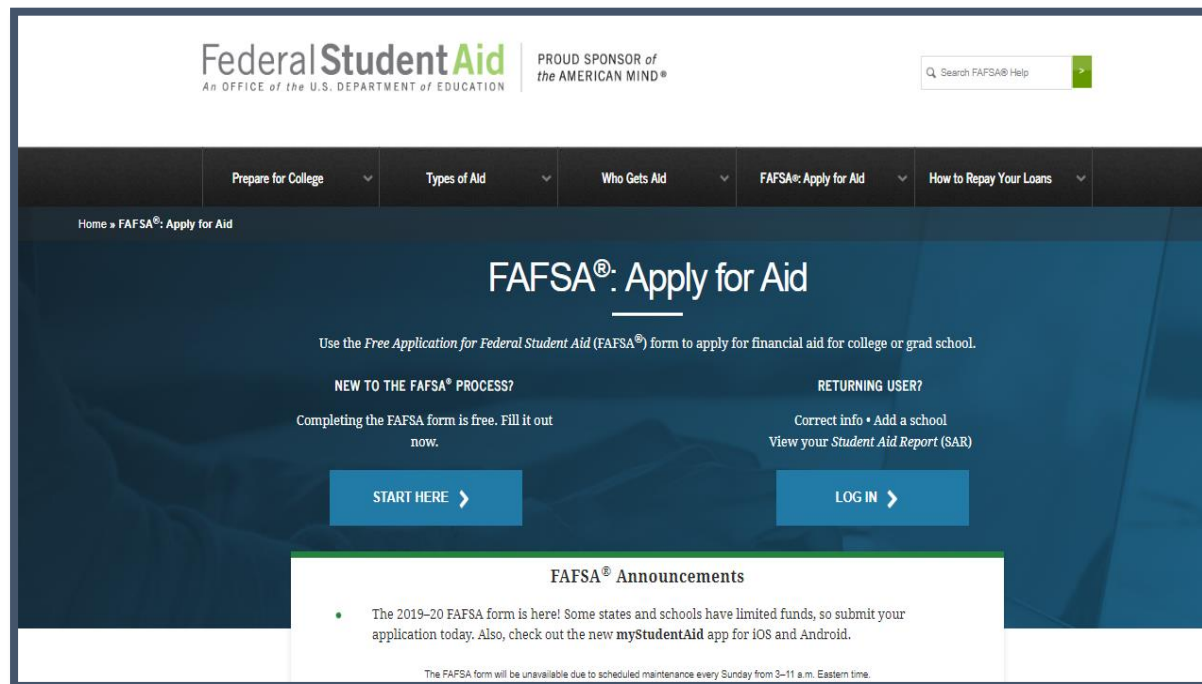
START HERE

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.



Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND®
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

Search FAFSA® Help

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

Home » FAFSA®: Apply for Aid

FAFSA®: Apply for Aid

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

NEW TO THE FAFSA® PROCESS?
Completing the FAFSA form is free. Fill it out now.

RETURNING USER?
Correct info • Add a school
View your Student Aid Report (SAR)

START HERE > **LOG IN** >

FAFSA® Announcements

- The 2019-20 FAFSA form is here! Some states and schools have limited funds, so submit your application today. Also, check out the new myStudentAid app for iOS and Android.

The FAFSA form will be unavailable due to scheduled maintenance every Sunday from 3-11 a.m. Eastern time.

www.fafsa.gov website

FAFSA Homepage: FAFSA.gov



When to Submit the FAFSA

FAFSA 2019-2020

If attending:

Fall 2019

Spring 2020

Summer 2020

Use 2017 tax returns

Available
October 1, 2018

FAFSA 2020 - 2021

If attending:

Fall 2020

Spring 2021

Summer 2021

Use 2018 tax returns

Available
October 1, 2019

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

Exit Reset FAFSA View FAFSA Summary Save Help

Personal Information for Student

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

STUDENT INFORMATION

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

Your last name ?
Smith

Your first name ?
Jessica

Your middle initial ?

Your Social Security Number
123-45-6789

Your date of birth ?
02/02/2002

PREVIOUS NEXT

Exit Reset FAFSA View FAFSA Summary Save Help

Student Education

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

STUDENT INFORMATION

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

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

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

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

PREVIOUS NEXT

School Selection

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

Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

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

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

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

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

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

State
Georgia

City (optional)

School Name (optional)
Paisley College

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

Dependency Status

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

Student Age/Marital Status/Degree Confirmation

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

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

Were you born before January 1, 1996? ?

☐ Yes ☒ No

As of today, are you married? ?

☐ Yes ☒ No

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

☐ Yes ☒ No

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

Dependency Status

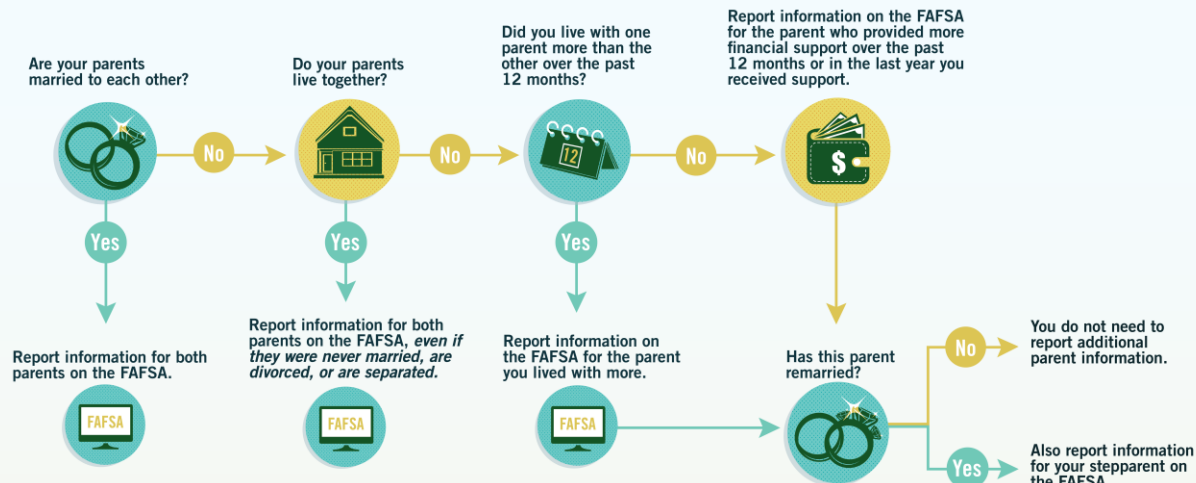
- 1** Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2019 for the 2019–20 school year, will you be 24 by Jan. 1, 2019 (i.e., were you born before Jan. 1, 1996)?
- 2** Are you married or separated but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

Who's My Parent?

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

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



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




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](#) | [Log Out](#) | [Help](#)
[Español](#)


Federal Income Tax Information


Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the Department of Education (ED) to populate any applicable FAFSA® questions. For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA.

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


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


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

 [Print this page for your records before choosing an option below.](#)


Transfer My Tax Information into the FAFSA 

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

[Transfer Now](#) 

Do Not Transfer My Tax Information and Return to the FAFSA 

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

[Do Not Transfer](#) 

[IRS Privacy Policy](#)

Sign & Submit

Signature Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

i Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.

Be sure not to mix up your and your parent's FSA IDs when signing.

Student Signature Needed

Signature Status: Unsigned

PROVIDE STUDENT SIGNATURE

Parent Signature Needed

Signature Status: Unsigned

PROVIDE PARENT SIGNATURE

PREVIOUS

Sign & Submit

Provide Signature(s)

Parent Signature

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

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

[Create an FSA ID](#)

[Forgot Username](#)

[Forgot Password](#)

Student Signature

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

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

[Forgot Username](#)

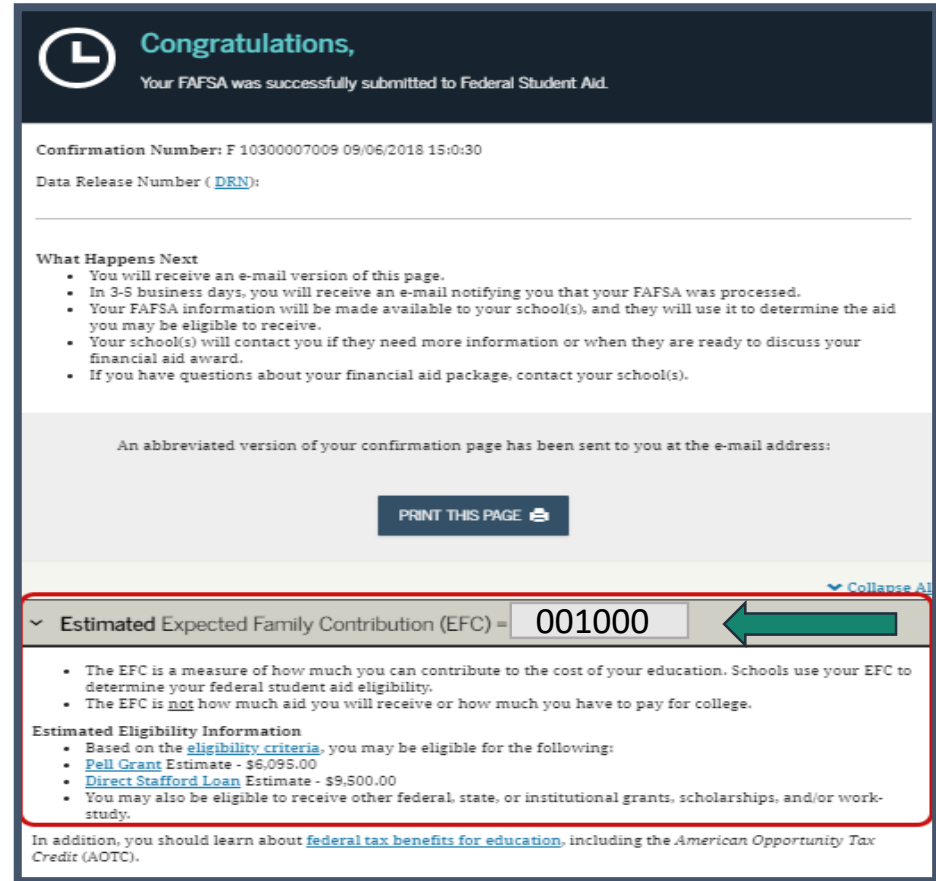
[Forgot Password](#)

NEED HELP?

EXIT

Confirmation Page

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



The screenshot shows the FAFSA Confirmation Page. At the top, a dark blue header contains a clock icon and the text "Congratulations, Your FAFSA was successfully submitted to Federal Student Aid." Below this, the Confirmation Number is "F 10300007009 09/06/2018 15:03:30" and the Data Release Number is "(DRN)". A section titled "What Happens Next" lists five bullet points: receiving an e-mail version of the page, receiving an e-mail notification of processing, FAFSA information being made available to the school, the school contacting the student for more information, and contacting the school with questions. Below this, a message states that an abbreviated version of the confirmation page has been sent to the user's e-mail address, with a "PRINT THIS PAGE" button. A red box highlights the "Estimated Expected Family Contribution (EFC) = 001000" field, with a green arrow pointing to it. Below the EFC field, there is a section titled "Estimated Eligibility Information" which includes three bullet points: based on eligibility criteria, Pell Grant Estimate of \$6,095.00, and Direct Stafford Loan Estimate of \$9,500.00. At the bottom, a note mentions federal tax benefits for education, including the American Opportunity Tax Credit (AOTC).

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

Confirmation Number: F 10300007009 09/06/2018 15:03:30
Data Release Number ([DRN](#)):

What Happens Next

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

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

[PRINT THIS PAGE](#)

Estimated Expected Family Contribution (EFC) = 001000

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

Estimated Eligibility Information

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

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

Student Aid Report (SAR)

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



Student Aid Report (SAR)


Processed Information




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

2018-2019 Electronic Student Aid Report (SAR)

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

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



Comments About Your Information

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

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

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

Special Circumstances

Examples of Special Circumstances:

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

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

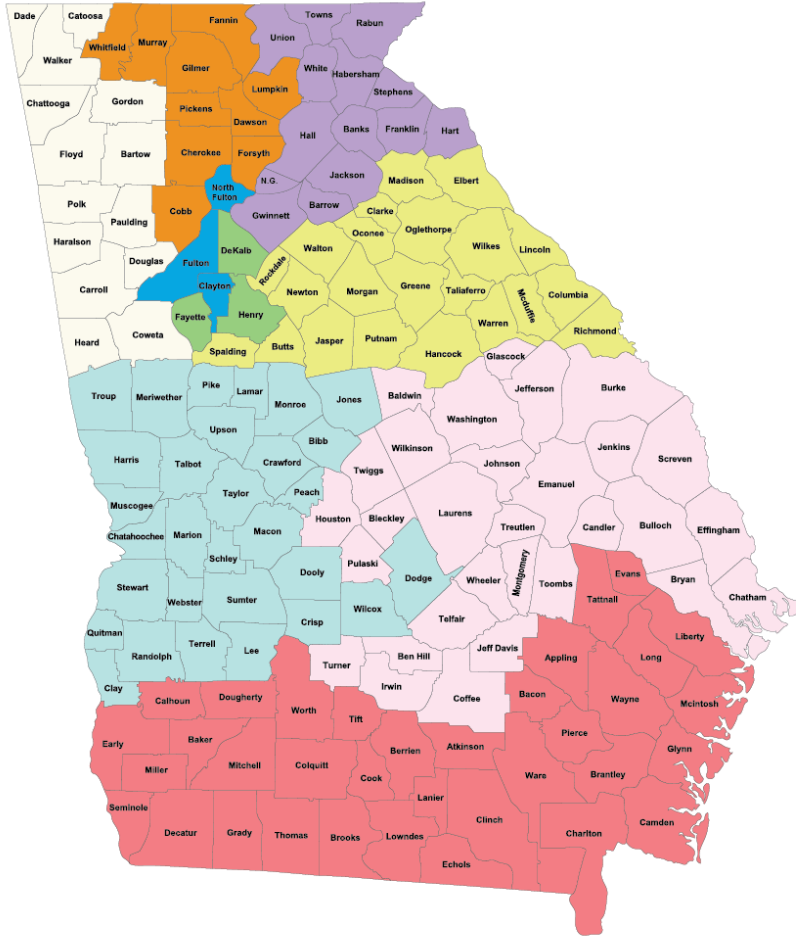


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Be Social





OUR MISSION

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

OUR VISION

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

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
Explore. Plan. Succeed.