

Financial Aid 101

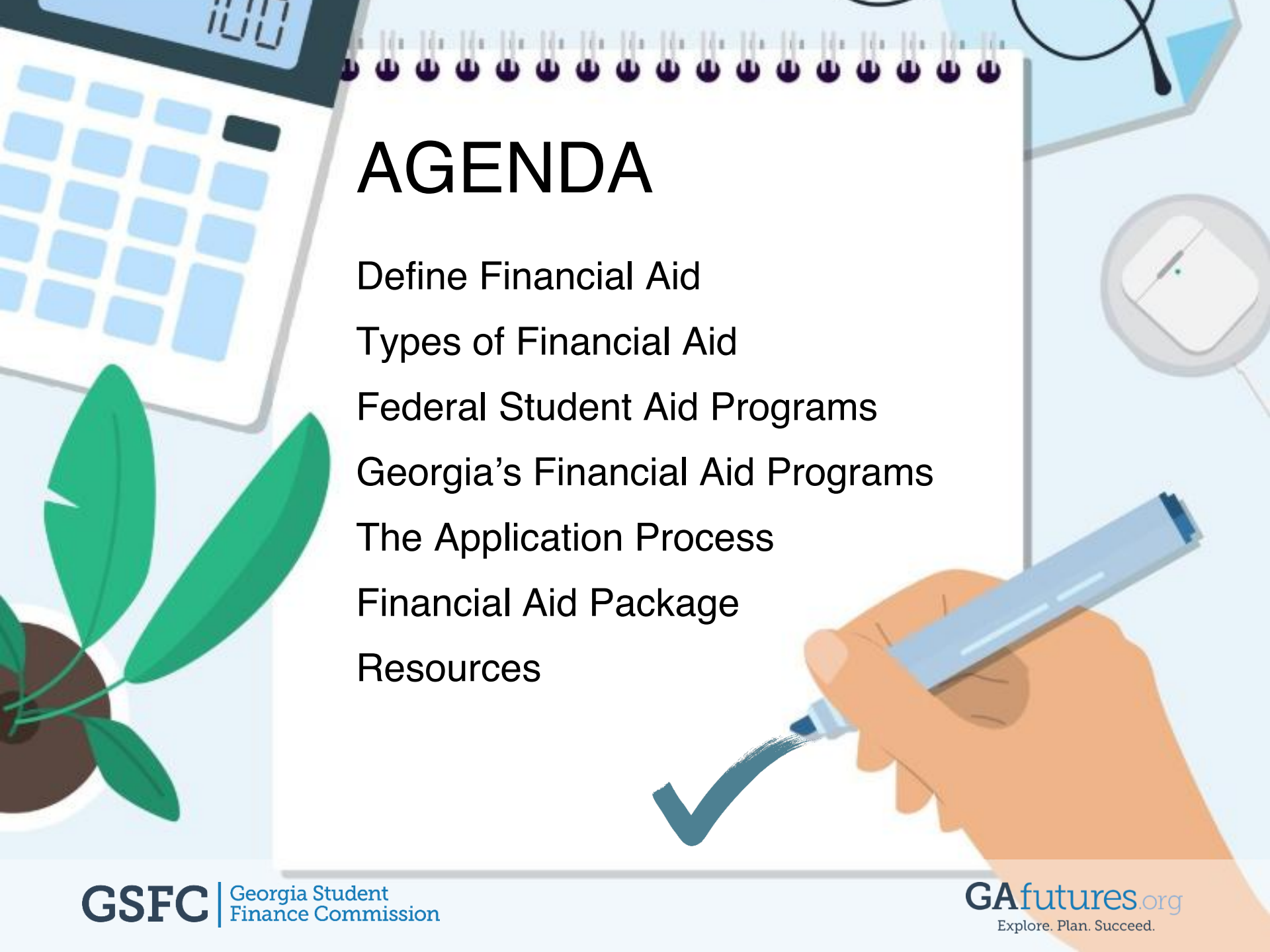
FEDERAL AND STATE AID

2026-2027

GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student
Finance Commission





AGENDA

Define Financial Aid

Types of Financial Aid

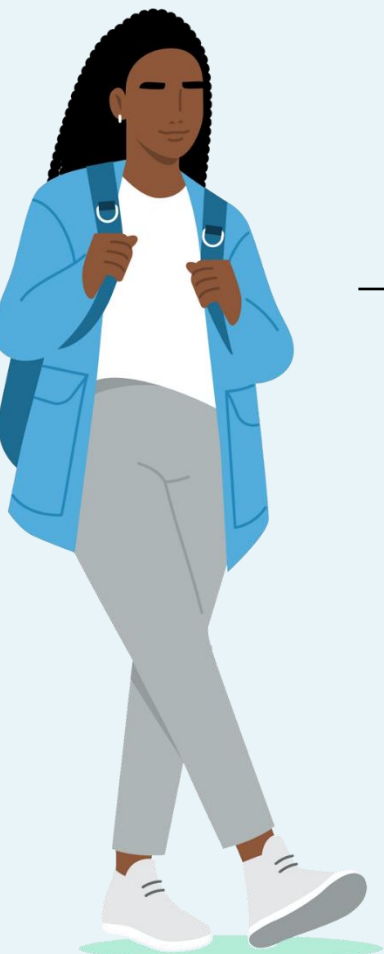
Federal Student Aid Programs

Georgia's Financial Aid Programs

The Application Process

Financial Aid Package

Resources



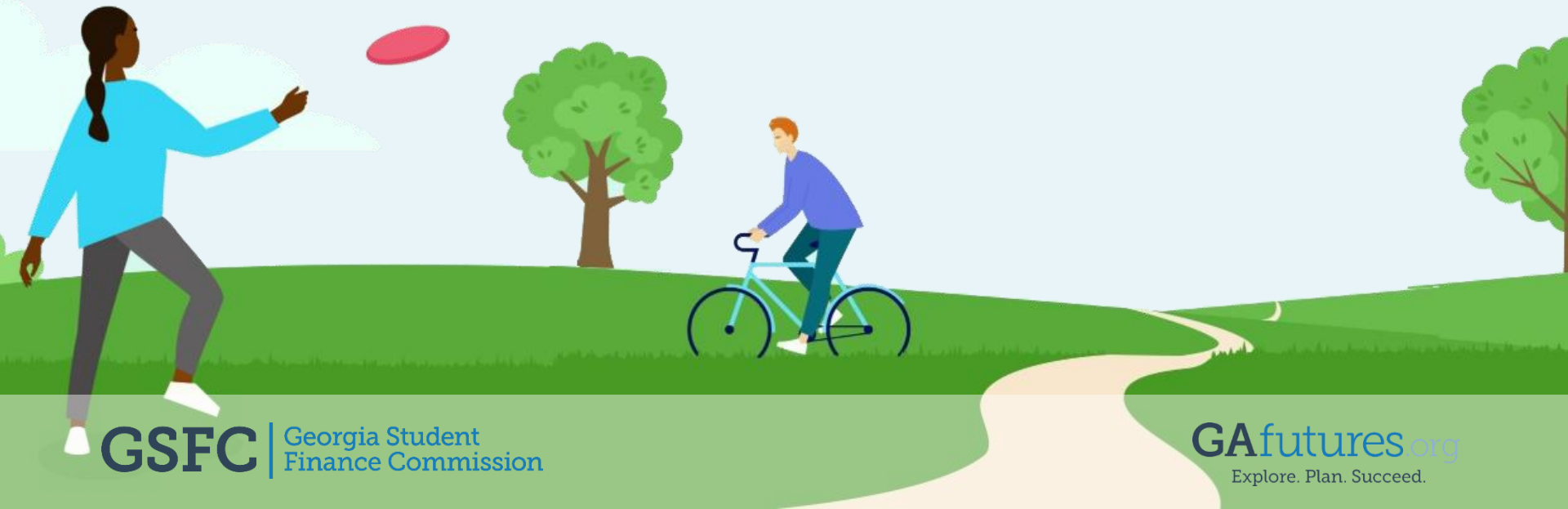
Financial Aid

Financial aid is money to help pay for college or career school.

FINANCIAL AID DEFINITION

Financial aid: Money offered to help assist students in funding their post-secondary education.

Costs of Attendance (COA): Costs associated with attendance established by the college/university.

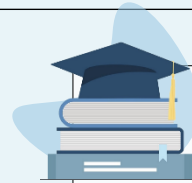


DIRECT AND INDIRECT COSTS



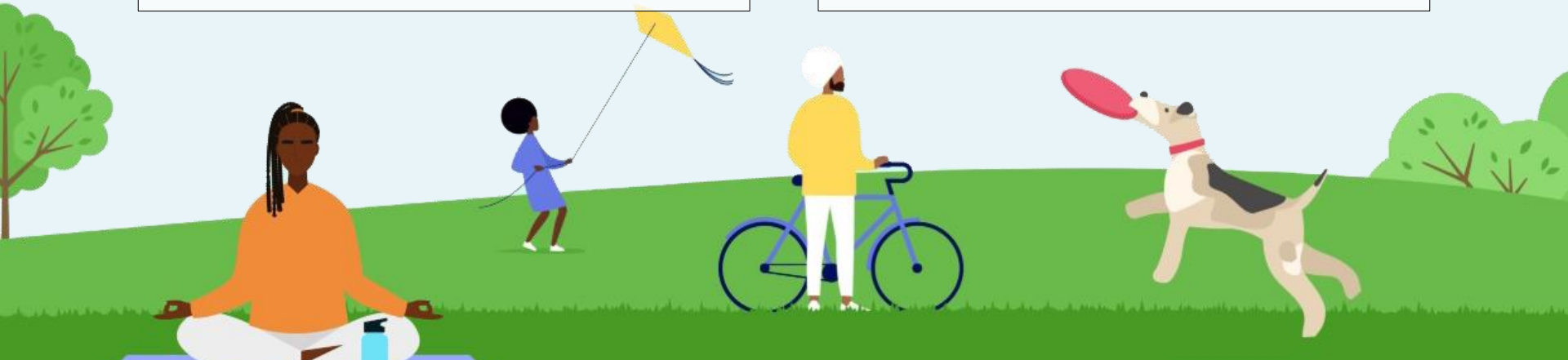
Direct Costs

Tuition
Student fees
On-campus housing
Meal plan
Parking permits



Indirect Costs

Books
Off-campus Housing
School supplies
Transportation
Groceries



COST OF ATTENDANCE (COA)

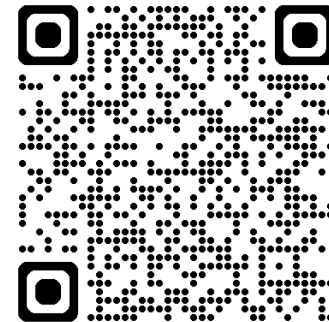
- Tuition and fees payable to the institution
- Books and supplies
- Housing and meal plans
- Personal costs
- Transportation to and from the institution

GAfutures.org

Explore. Plan. Succeed.

Plan&Pay4CollegeGA

Use the Plan&Pay4CollegeGA tool to compare annual Cost of Attendance and possible financial aid award amounts for Georgia's public and private postsecondary institutions.



Types of Financial Aid

Financial aid is available in the form of grants, scholarships, work-study funds, and loans.



FORMS OF FINANCIAL AID AND SOURCES

FORMS OF FINANCIAL AID

Scholarships

Grants

Work-study Programs

Loans

SOURCES OF FINANCIAL AID

Federal and State government

Colleges and universities

Professional organizations

Service organizations

Employers

Private foundations/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 YOU
FIND OR APPLY FOR SCHOLARSHIPS!

Federal Student Aid Programs

Federal student aid programs provide financial assistance to students attending a college or career school within the United States.



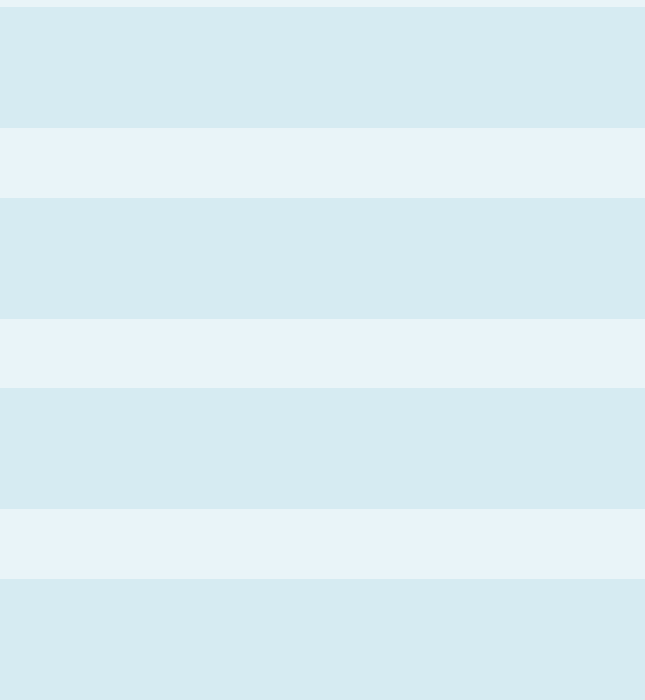
HOW TO GET FEDERAL STUDENT AID

- ✓ 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



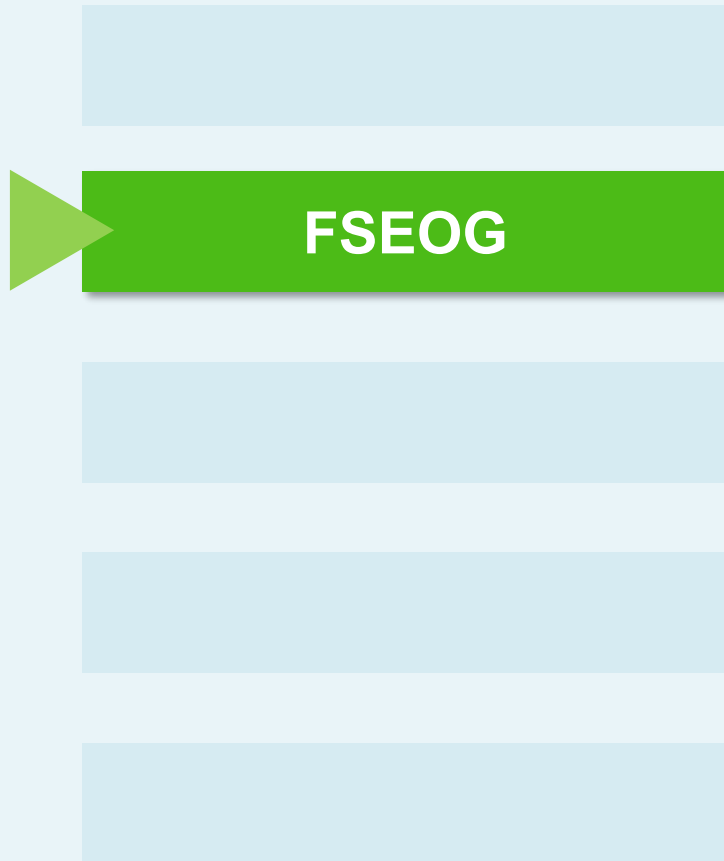
Pell Grant



Federal Pell Grant

- Need-based federal grant
- Undergraduate student with financial need
- Maximum amount for 2026-2027 is \$7,395

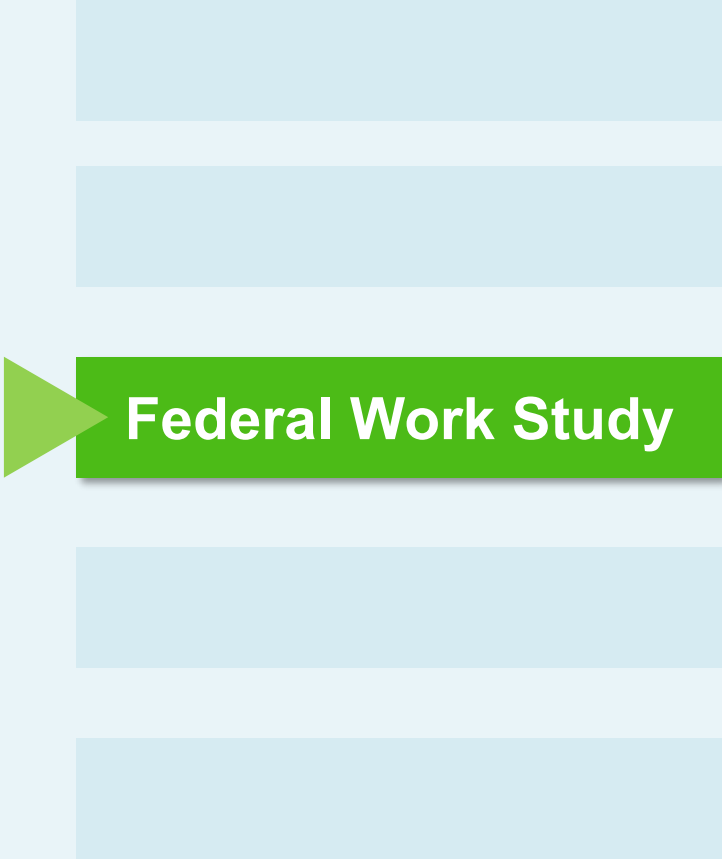
FEDERAL FINANCIAL AID PROGRAMS



Federal Supplemental Educational Opportunity Grant (FSEOG)

- Undergraduate student with exceptional financial need
- Campus-based: not every school participates; funding is limited
- Up to \$4,000

FEDERAL FINANCIAL AID PROGRAMS

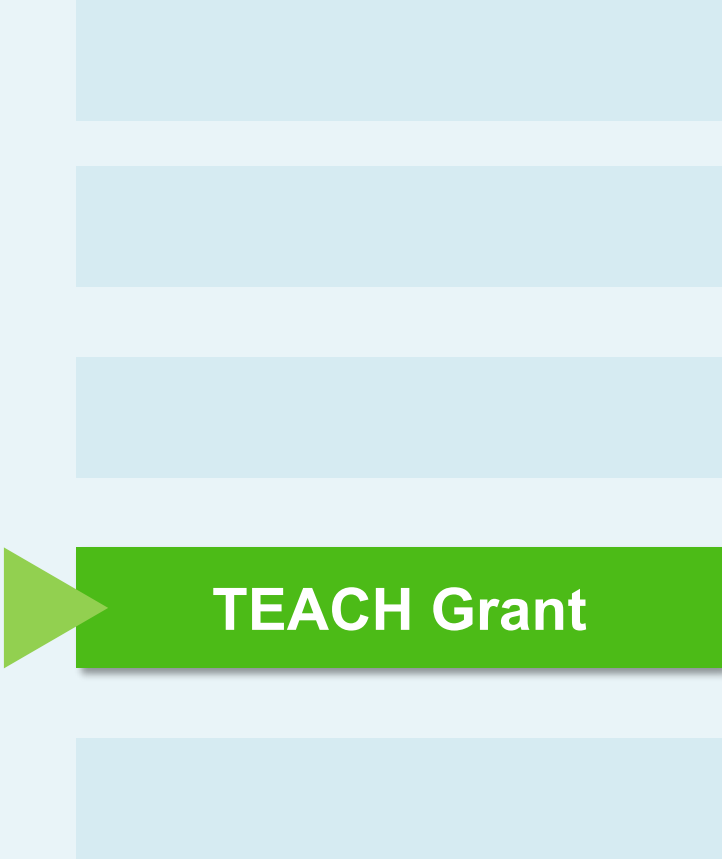


Federal Work Study

Federal Work Study Program

- Full-time or part-time undergraduate or graduate student
- Earn at least Federal minimum wage
- Need-based, first-come first-serve basis (limited funds)
- On-campus or off-campus positions

FEDERAL FINANCIAL AID PROGRAMS

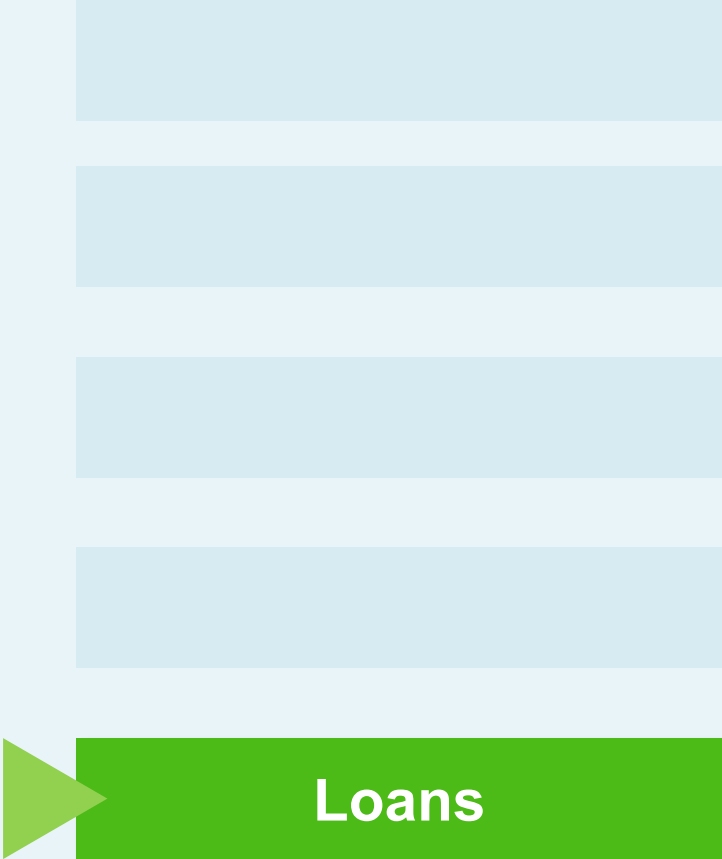


TEACH Grant

TEACH Grant Program

- 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



Loans

Federal Loan Program

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Federal PLUS Loan for parents of dependent undergraduate students

DIRECT SUBSIDIZED & UNSUBSIDIZED LOANS

Direct Subsidized Loan

- Available to undergraduate students with financial need
- **Interest is paid by the government while enrolled (at least half time) and during grace period.**
- Amount determined by institution and based on COA, financial need, other aid and loan limits
- Current interest rate 6.52% (undergraduate)

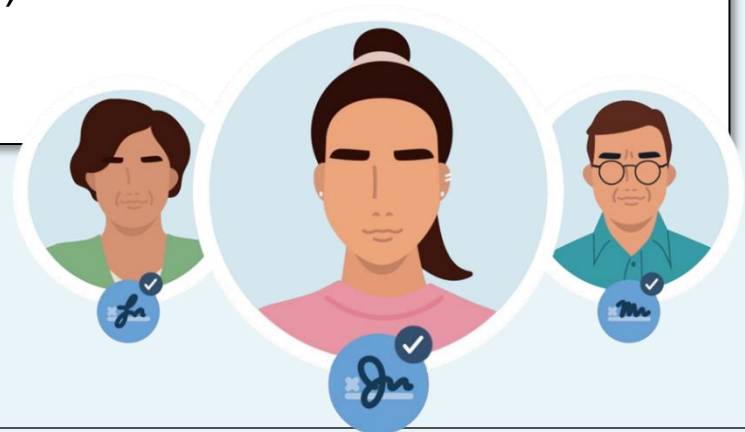
Direct Unsubsidized Loan

- Available to undergraduate, graduate, and professional students
- **The student is responsible for the interest while enrolled and during grace period.**
- Amount determined by institution and based on COA, financial need, other aid and loan limits
- Current interest rate 6.52% (undergraduate)

DIRECT SUBSIDIZED LOAN

Direct PLUS Loan for Parents

- Only one parent will be the borrower
- Can have more than one loan for additional dependent student
- Approval based on credit history
- Annual loan limit: \$20,000 on behalf of each student (for those ineligible for the interim exception)
- Current interest rate is 9.07%



FEDERAL STUDENT AID

FEDERAL LOAN PROGRAM LIMITS

2026 - 2027 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

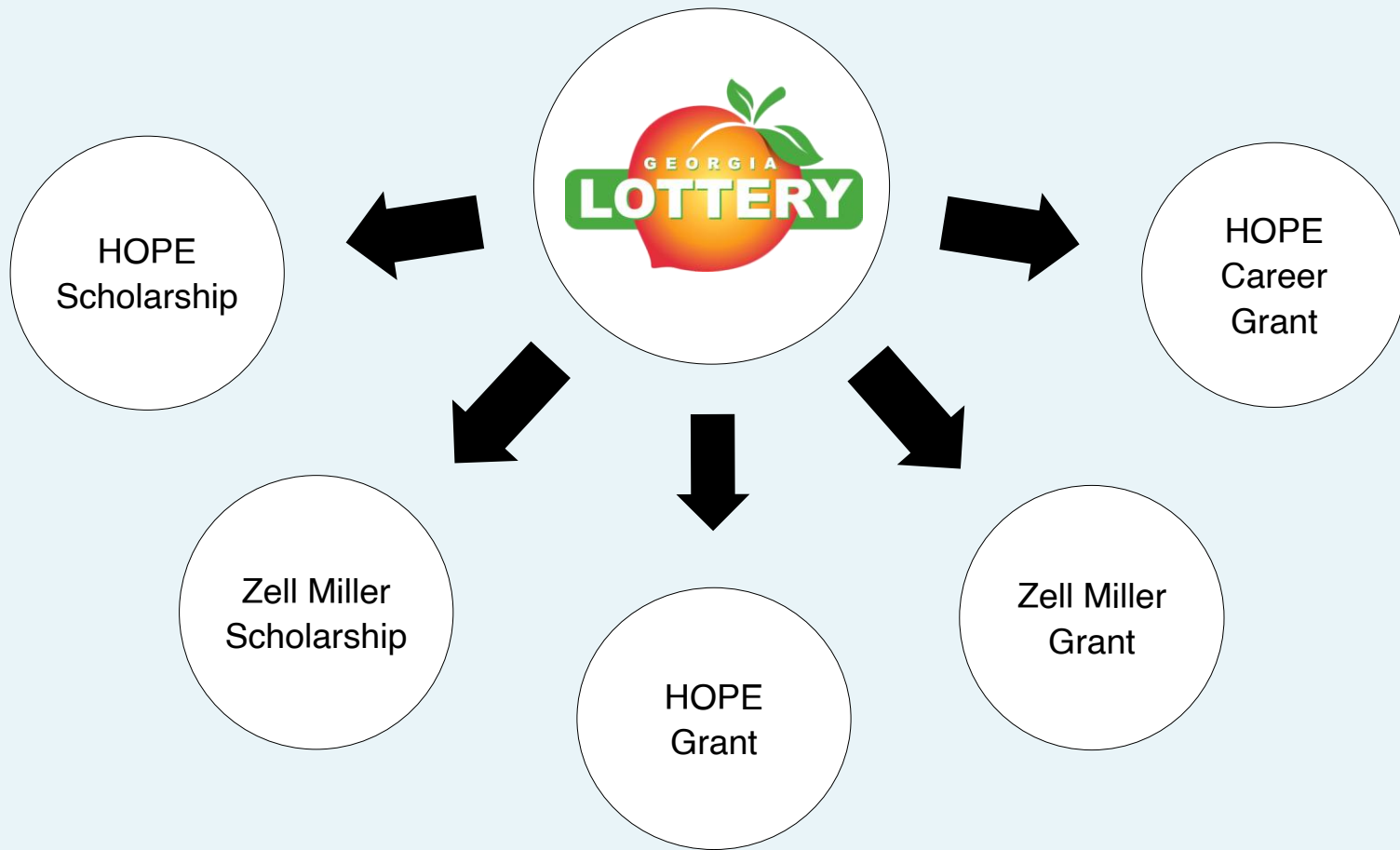
Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500

HOPE Program

Helping Outstanding Pupils Educationally Program



Helping Outstanding Pupils Educationally Program



HOPE PROGRAM

BASIC ELIGIBILITY REQUIREMENTS

Student must:

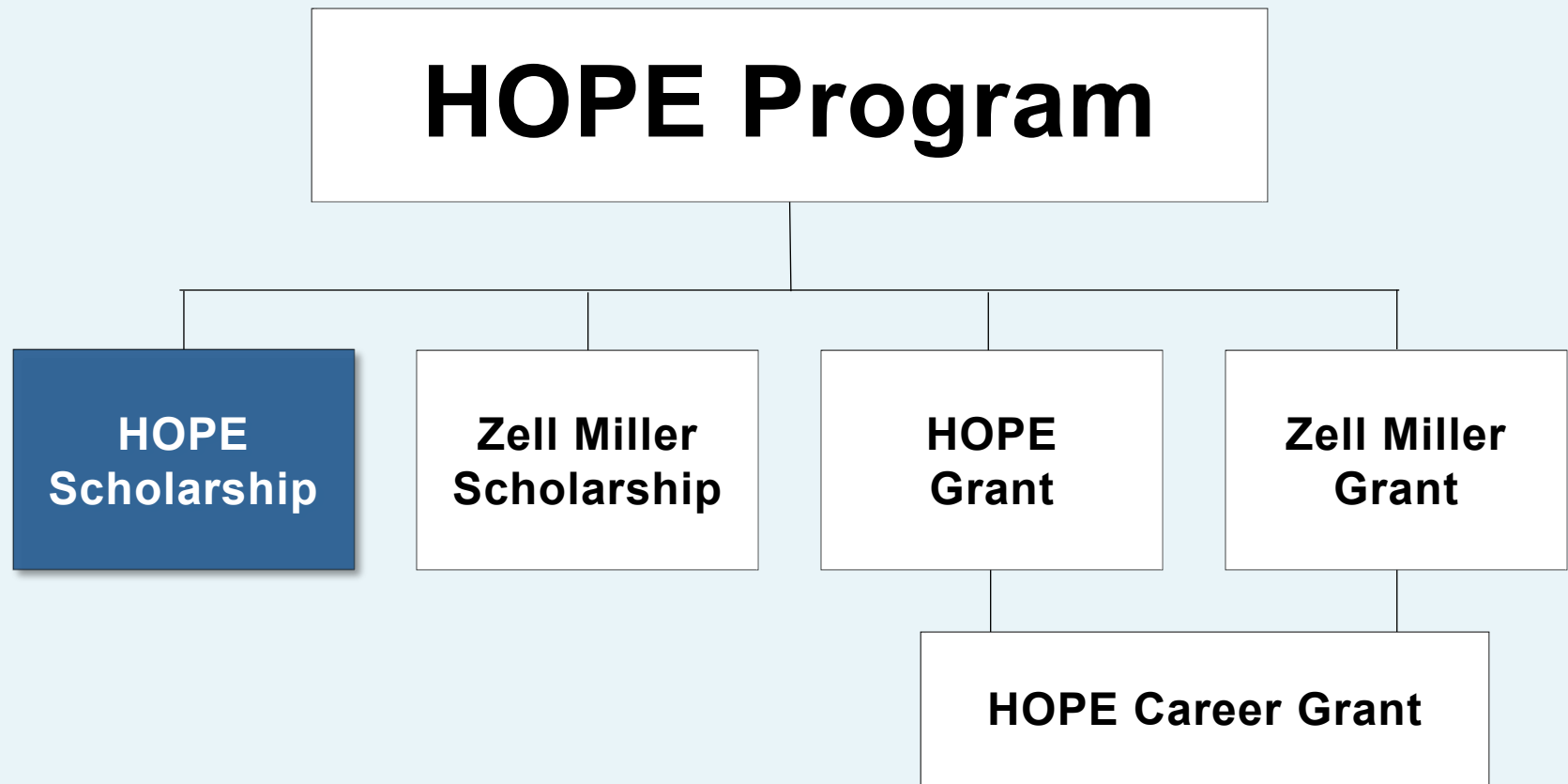
- Be a U.S. citizen or eligible non-citizen
- Be a Georgia resident (as determined by College/University)
- Be working towards the first undergraduate program
- Maintain Satisfactory Academic Progress (SAP)
- Attend a HOPE eligible institution



ATTENTION MALE STUDENTS: Georgia state law requires Selective Service registration for males (18+ years old) to qualify for state aid programs.



HOPE SCHOLARSHIP



HOPE SCHOLARSHIP ELIGIBILITY REQUIREMENTS

Student must:

- Be enrolled in a degree program
- Graduate with a 3.0 high school HOPE GPA
 - High school HOPE GPA is different from cumulative high school GPA
 - High school HOPE GPA is calculated from grades in core curriculum courses 9th – 12th grade
 - After high school graduation, HOPE Scholarship may also be earned in college
- Complete four (4) academically rigorous course credits during high school

ACADEMICALLY RIGOROUS COURSES

Courses must be on the 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

HOPE GPA:

- ONLY calculated by GSFC
- Only core courses from 9th through 12th grade
- From the eligible core courses, any weighting added by the high school is removed, then half a point (0.5) is added back to grades of “B”, “C”, “D”, and “F” for AP, IB, and Dual Enrollment degree-level core courses.
- Transcripts are uploaded by the high school
- 4 academically rigorous course credits

HOPE PROGRAM

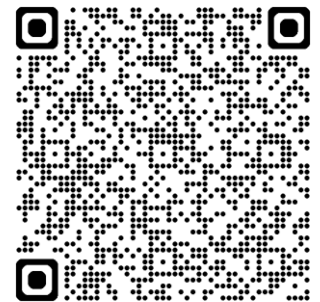
MY HIGH SCHOOL HOPE GPA

The high school HOPE GPA calculation includes core courses as defined by Georgia Department of Education (GaDOE).

The eligible core courses begin with the following prefixes:

- English - course numbers beginning with 23
- Mathematics - course numbers beginning with 27
- Science – course numbers beginning with 26 or 40
- Social studies – course numbers beginning with 45
- Foreign language – course numbers beginning with 60 – 64
- Specific fourth science courses from GaDOE's Fourth Science List
- ➔ ▪ **Beginning with the class of 2027, Georgia Department of Education approved Advanced Fine Arts courses.**

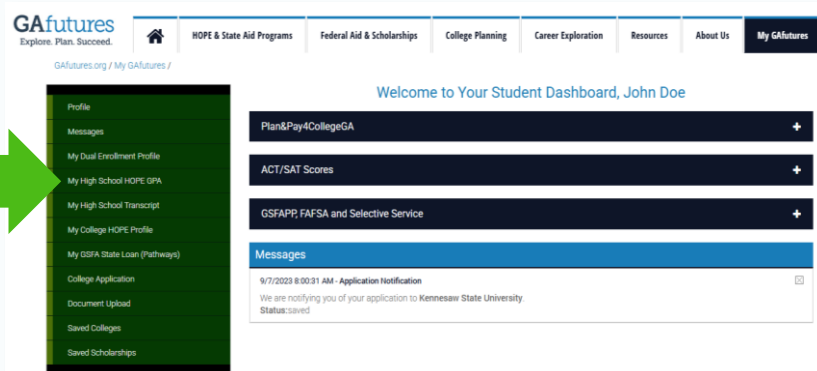
FOR MORE INFO:



HOPE PROGRAM

MY HIGH SCHOOL HOPE GPA

Log in to GAfutures.org
account to access your
HOPE GPA.



GAfutures
Explore. Plan. Succeed.

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

GAfutures.org / My GAfutures /

Welcome to Your Student Dashboard, John Doe

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

Plan&Pay4CollegeGA
ACT/SAT Scores
GSFAPP, FAFSA and Selective Service

Messages
9/7/2023 8:00:31 AM - Application Notification
We are notifying you of your application to Kennesaw State University.
Status:saved

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

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

Date High Sch

Academic Rigor Credits earned (4 credits are 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](#)

COLLEGE HOPE GPA

Maintain 3.0 college HOPE GPA at all checkpoints:

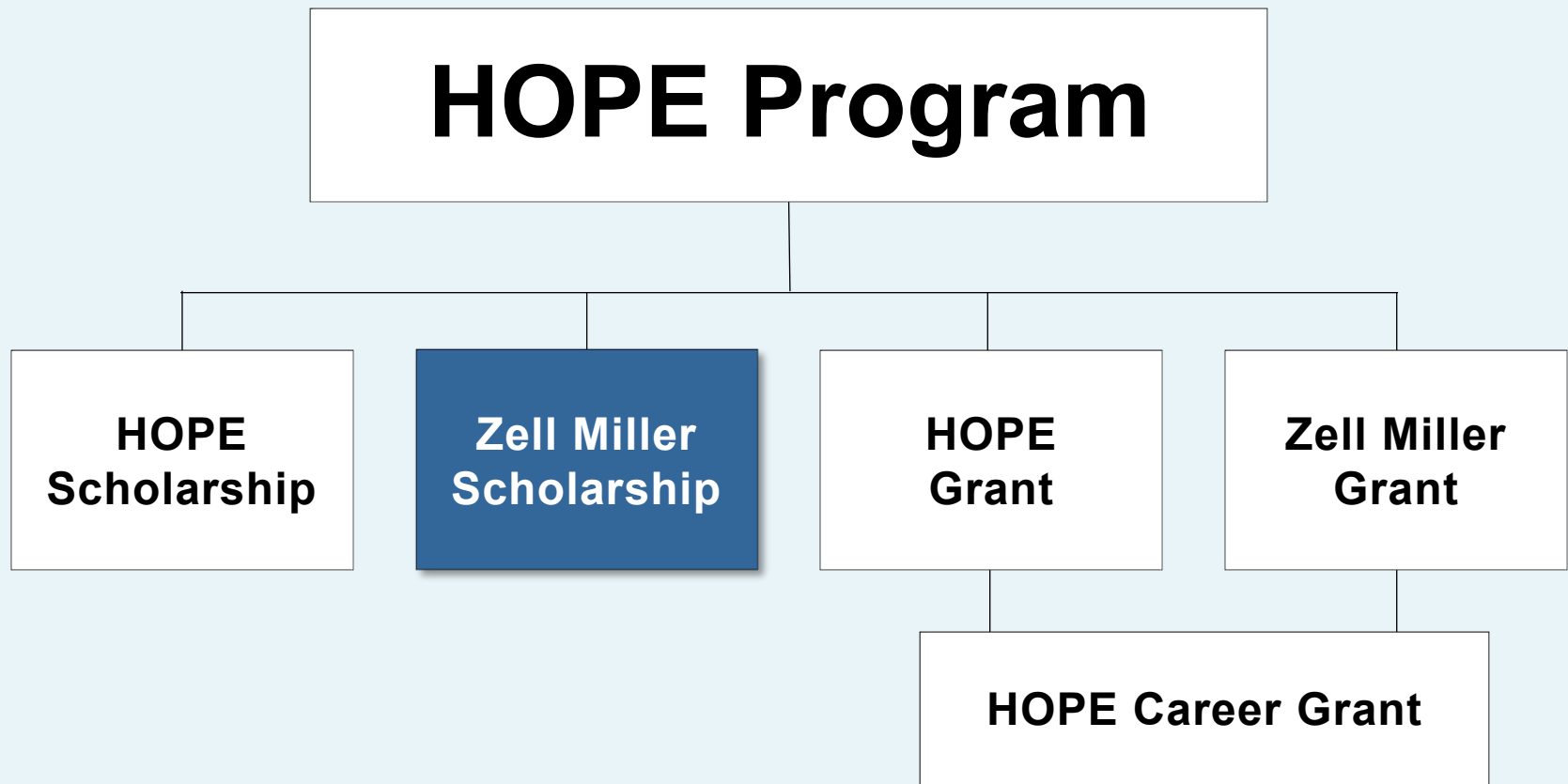
- End of every Spring semester/quarter
- 30/45 attempted semester/quarter hours
- 60/90 attempted semester/quarter hours
- 90/135 attempted semester/quarter hours
- Three-term Checkpoint, if enrolled less than full-time for first three semesters/quarters

HOPE SCHOLARSHIP KEY NOTES

- Regain HOPE Scholarship eligibility one time, only at an attempted hours checkpoint
- Dual Enrollment courses are not counted towards:
 - College HOPE GPA
 - Attempted HOPE hours
- HOPE Scholarship can be earned while attending an eligible institution



ZELL MILLER SCHOLARSHIP



HOPE PROGRAM

ZELL MILLER SCHOLARSHIP

Complete four (4) academically rigorous course credits 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

25 ACT composite score

ZELL MILLER SCHOLARSHIP

Maintain 3.3 college HOPE GPA at all 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

ZELL MILLER SCHOLARSHIP KEY NOTES

- Regain Zell Miller eligibility one time only at an attempted hours checkpoint
- Dual Enrollment classes are not counted towards:
 - College HOPE GPA
 - Attempted HOPE hours
- Zell Miller Scholarship can be only earned at high school graduation
- Submit test scores to GSFC
 - SAT code 0472, ACT code 2225
 - May also be submitted via student document upload on GAfutures.org

HOPE PROGRAM

HOPE VS ZELL MILLER SCHOLARSHIP

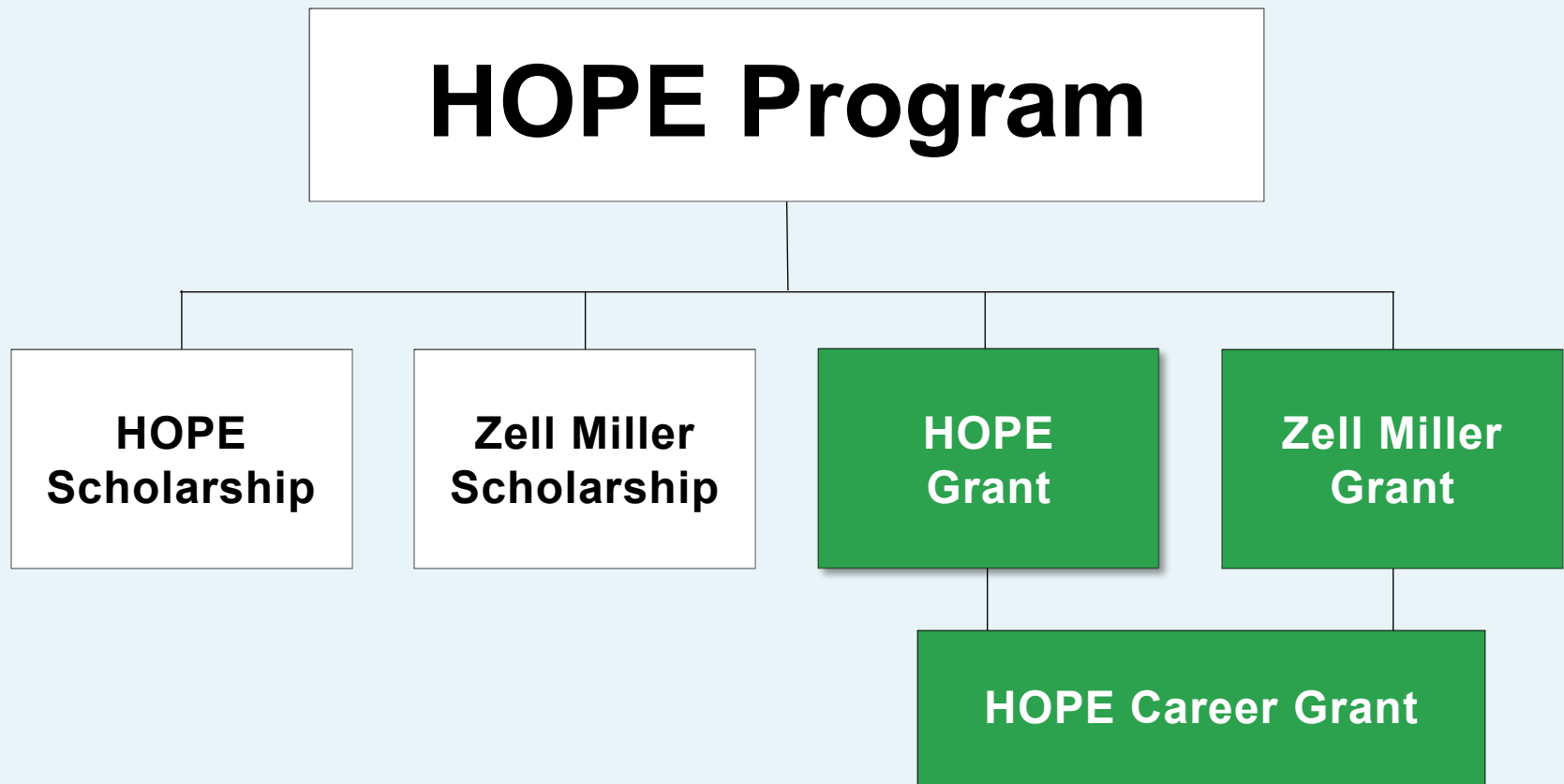
Program Eligibility	HOPE Scholarship	Zell Miller Scholarship
High School HOPE GPA	3.0	3.7
Rigor credits	4	4
SAT Score	N/A	1200
ACT Score	N/A	25

HOPE & ZELL MILLER SCHOLARSHIPS

Students can lose eligibility due to one of the following:

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

HOPE PROGRAM GRANTS



HOPE GRANT BASIC ELIGIBILITY

- Meet general eligibility requirements for HOPE Program
- Enrolled in certificate or diploma program
- High school diploma/GED not required
- No high school GPA and/or test scores required

GAfutures.org
Explore. Plan. Succeed.

Types of Programs

Diploma programs are designed to be completed in about 1 to 2 years.

Certificate programs are designed to be completed in a shorter time frame compared to degree programs. They can range from a few months to a year.



HOPE GRANT BASIC ELIGIBILITY

- Maintain 2.0 college cumulative GPA at the following checkpoints:
 - 30 paid semester credit hours
 - 60 paid semester credit hours
- Maximum 63 paid semester hours



ZELL MILLER GRANT BASIC ELIGIBILITY

- Minimum 3.5 college cumulative GPA
- Checkpoints at the end of each term enrolled
- Must be a HOPE Grant recipient initially
- Paid retroactively for first term
- Maximum 63 paid hours



HOPE PROGRAM

HOPE CAREER GRANT BASIC ELIGIBILITY

The HOPE Career Grant is available to Georgia residents who are receiving the HOPE Grant or Zell Miller Grant and are in select majors specifically aligned with industries in which there are more jobs available in Georgia than there are skilled workers to fill them.

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

HOPE PROGRAM

HOPE VS ZELL MILLER SCHOLARSHIP

	HOPE Scholarship	Zell Miller Scholarship
Public Institutions (full-time)	100% of previous year's standard tuition rate	100% of current year's standard tuition rate
Private Institutions (full-time)	\$2,985 per semester (fall, spring, summer) \$2,034 per quarter (fall, winter, spring, summer)	\$2,985 per semester (fall, spring, summer) \$2,034 per quarter (fall, winter, spring, summer)
	HOPE Scholarship	Zell Miller Scholarship
Public Institutions (full-time)	100% of previous year's standard tuition rate	100% of current year's standard tuition rate

HOPE PROGRAM

HOPE CAREER GRANT AWARD AMOUNTS

ALL PROGRAMS

Enrolled Semester Hours	Award Amounts
1-2 hours	\$125
3-8 hours	\$250
9+ hours	\$500

TRUCK DRIVING (CSQ1, CT61, CZTD or CT81)

Enrolled Semester Hours	Award Amounts
1-5 hours	\$366
6-8 hours	\$733
9+ hours	\$1,100

BASIC LAW ENFORCEMENT (BPC1)

Enrolled Semester Hours	Award Amounts
1-12 hours	\$1,875
13+ hours	\$3,750

OTHER STATE PROGRAMS

- **Georgia National Guard Service Cancelable Loan**
Tuition assistance to eligible members of the Georgia National Guard for undergraduate and graduate programs. Member agrees to service repayment.
- **Georgia Military College State Service Scholarship**
Provide outstanding Georgia Military College students with a full two-year scholarship loan program.
- **Public Safety Memorial Grant**
Assistance to dependent children of Georgia public safety officers permanently disabled or killed in the line of duty.
- **Tuition Equalization Grant (TEG)**
Grant for Georgia residents enrolled full-time at an eligible private college or university.

OTHER STATE PROGRAMS

- DREAMS Scholarship
- Foster Care Scholarship
- Georgia College Completion Grant (GCCG)
- HERO Scholarship
- Inclusive Postsecondary Education Grant
- REACH Scholarship (scholars selected during middle school)
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant for Future Officers

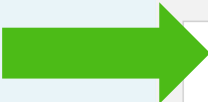
GEORGIA STUDENT FINANCE COMMISSION

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.

State Loans

GSFC also administers State Loan programs for Georgia residents pursuing specific professional careers or participating in 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

Trending

Shortcuts

GEORGIA MATCH

GSFAPP

2025-2026 Award Amounts

Promise Scholarship

Your HOPE GPA

College Money Matters

Learnings & Earnings

Cost of Attendance

Spending Plan

Paying for College

Debit to Salary Ratio

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

Learn more

Credit Transfer Tool

EMBARK Georgia

The Application Process

Federal and State Aid



THE APPLICATION PROCESS

THE GEORGIA STUDENT FINANCE APPLICATION (GSFAPP)

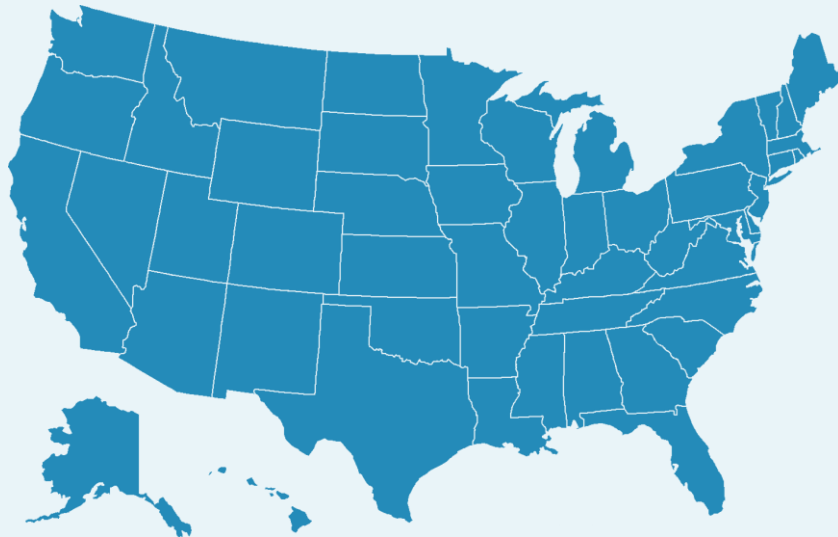
- Determines eligibility for state aid **only**
- Complete during senior year
- One-time application
- Student must have a GAfutures account



THE APPLICATION PROCESS

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

- Determines eligibility for federal and state aid
- Renew annually
- Available on/by October 1st each year



THE APPLICATION PROCESS

HOW TO APPLY

FAFSA

Federal Pell Grant

FSEOG

Federal Student Loans

Federal PLUS

HOPE Scholarship/Grant

Zell Miller Scholarship/Grant

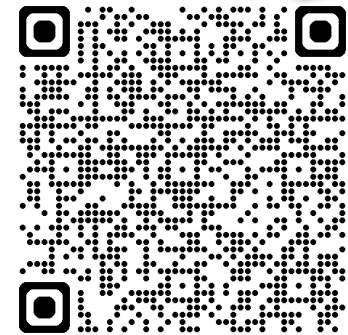
HOPE Career Grant

GSFAPP

HOPE Scholarship/Grant

Zell Miller Scholarship/Grant

HOPE Career Grant



Completing the FAFSA

FAFSA stands for the Free Application for Federal Student Aid. It is a form that students in the United States complete to determine their eligibility for financial aid.



COMPLETING THE FAFSA

FREE APPLICATION FOR FEDERAL STUDENT AID

- Application is free
- Begin by creating a StudentAid.gov account
 - Used to sign your FAFSA
 - If dependent student, parent will also need a StudentAid.gov account
- Find a FAFSA Completion event for help
 - Check with your high school counselor for financial aid nights or FAFSA workshops
 - Visit GAfutures.org for events nearby



DO NOT PAY ANYONE TO COMPLETE THE FAFSA!

COMPLETING THE FAFSA

WWW.FAFSA.GOV

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

FAFSA® Form ▾

Grants and Loans ▾

Loan Repayment ▾

Loan Forgiveness ▾

  BILL ▾



Get Money To Help Pay for School

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

Start a 2026–27 FAFSA® Form
[Start New Form](#)

Edit a 2026–27 FAFSA® Form
[Edit Existing Forms](#)

Accept an Invitation for a 2026–27 FAFSA® Form
[Accept an Invitation](#)



Need the 2025–26 FAFSA Form?

[Start New Form](#) | [Edit Existing Forms or Accept an Invitation](#)

Check FAFSA® Deadlines for the State You Live in

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year

▾

State of Residence

▾

[Find Deadlines](#)
[View All FAFSA Deadlines](#)

GSFC | Georgia Student
Finance Commission

GAfutures.org
Explore. Plan. Succeed.

WHICH FAFSA® FORM DO I COMPLETE?

2026 – 2027 FAFSA

IF ATTENDING:

Fall 2026

Spring 2027

Summer 2027

Use 2024 tax returns

Available:

NOW

2027 – 2028 FAFSA

IF ATTENDING:

Fall 2027

Spring 2028

Summer 2028

Use 2025 tax returns

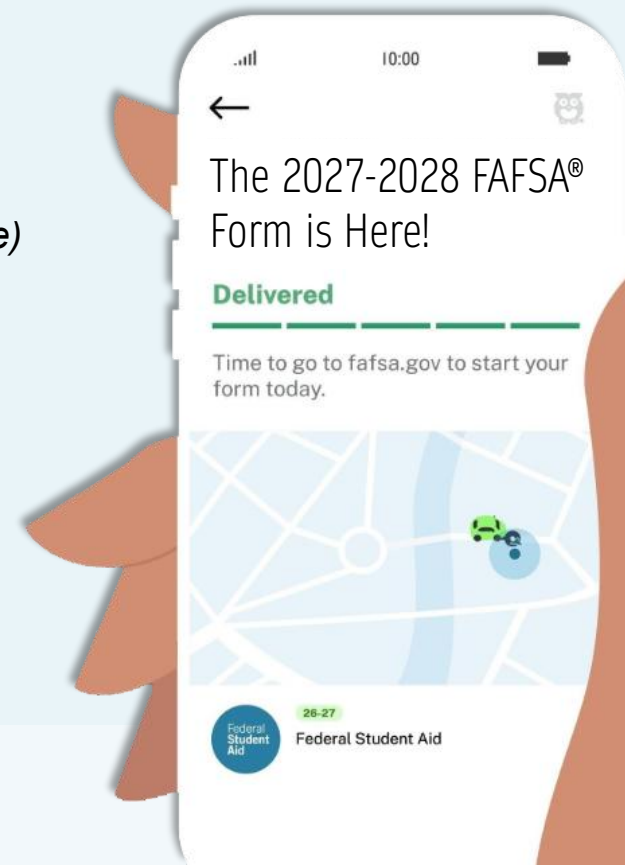
Available on/by:

October 1, 2026

COMPLETING THE FAFSA

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)*
- A StudentAid.gov account *(to log in and to sign electronically)*



COMPLETING THE FAFSA

STEPS TO CREATING A STUDENTAID.GOV ACCOUNT

- Visit StudentAid.gov. Click the link to create an account
- 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/ACCOUNT](https://studentaid.gov/account)

STUDENTAID.GOV ACCOUNT TIPS

- Create your own StudentAid.gov account
- Never share StudentAid.gov account information
- Use your same StudentAid.gov account information each year to fill out FAFSA and for lifetime of any loans
- Parents may need to create StudentAid.gov account as well
- Email address can be associated with only one StudentAid.gov account

Comparing Financial Aid Packages

A financial aid package is the total amount of financial assistance offered to a student to help cover the costs of their education.



COMPARING FINANCIAL AID PACKAGES

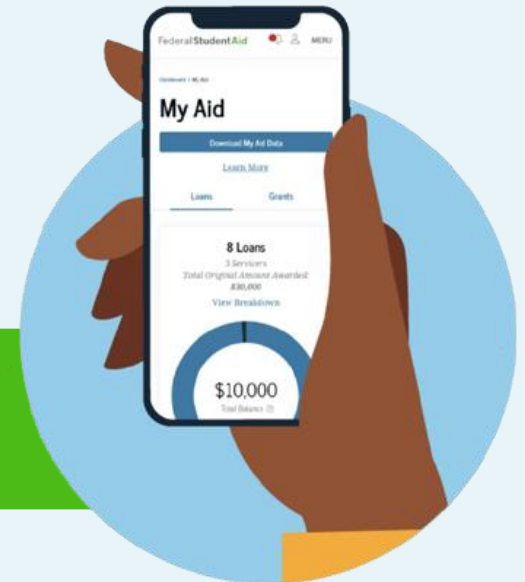
RECEIVING A FINANCIAL AID AWARD LETTER

To receive a Financial Aid Package, a student must:

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



Each institution is different. For more information, check with your college's Financial Aid Office.



FINANCIAL AID AWARD OFFERS



Financial aid awards will all have basically the same information included:

Cost to attend the institution for the year

Amount of financial aid the institution is providing

Amount family is expected to contribute

Additional need to be funded through other sources

COMPARING FINANCIAL AID PACKAGES

COMPARE AWARD OFFERS



SCHOLAR UNIVERSITY

Housing: On Campus	Cost of Attendance (COA)	\$29,086	
	Student Aid Index (SAI)	<u>- 1,000</u>	
Residency: In-State	Estimated Financial Need	\$28,086	
Type of Aid	Fall	Spring	Total
Pell Grant	\$3,698	\$3,697	\$7,395
HOPE Scholarship	\$3,840	\$3,840	\$7,680
Band Scholarship	\$1,000	\$1,000	\$2,000
Volunteer Organization	\$1,000	\$1,000	\$2,000
Something Church	\$200	\$200	\$400
Subsidized Loan	\$1,750	\$1,750	\$3,500
Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total for Academic Year			\$24,975



HALLMARK COLLEGE

Housing: On Campus	Cost of Attendance (COA)	\$20,185	
	Student Aid Index (SAI)	<u>- 1,000</u>	
Residency: In-State	Estimated Financial Need	\$19,185	
Type of Aid	Fall	Spring	Total
Pell Grant	\$3,698	\$3,697	\$7,395
FSEOG	\$2,000	\$2,000	\$4,000
HOPE Scholarship	\$1,335	\$1,335	\$2,670
Volunteer Organization	\$1,000	\$1,000	\$2,000
Something Church	\$200	\$200	\$400
Subsidized Loan	\$1,295	\$1,295	\$2,590
Unsubsidized Loan	\$565	\$565	\$1,130
Total for Academic Year			\$20,185

COMPARING FINANCIAL AID PACKAGES

THE BEST ORDER TO ACCEPT AID

1

Scholarship and Grants

(e.g., money that you don't
have to pay back!)

Understand all the
conditions.

Make sure it's truly free.

2

Earned money

(e.g., Work Study)

Does not have to be paid
back.

Money is paid through
paycheck based on hours
worked.

Considers class schedule
and study time.

3

Borrowed money

(e.g., federal student loans,
state government loans,
college loans, private loans)

Must be paid back with
interest.

Understand all conditions.

Resources

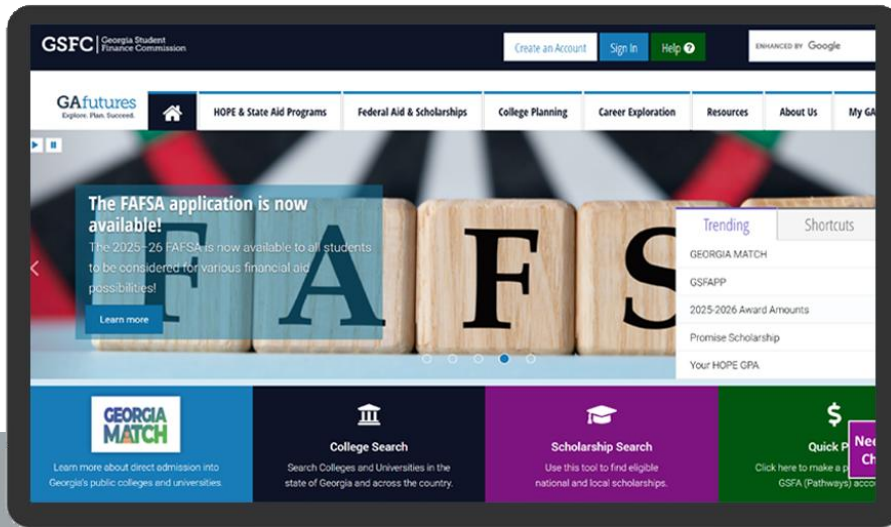
Learn about financial aid resources to help pay for college.



GAfutures.org

Explore. Plan. Succeed.

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



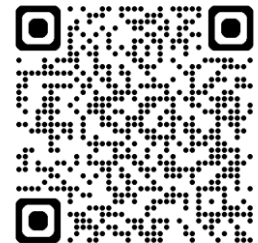
COLLEGE SEARCH TOOL

Search for colleges and universities in Georgia and across the country, using attributes such as public/private, size of school, programs offered.



COLLEGE MONEY MATTERS

Financial literacy education so you are better equipped to make smart financial choices in relation to planning, applying, and paying for college.



MY GAFUTURES

Here's what you can do with a *My GAFutures* account:

- Check your High School HOPE GPA
- Apply for Dual Enrollment funding and other state financial aid programs
- View and request high school transcripts
- Apply to participating colleges
- Receive general updates and reminders from GSFC



Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

WWW.STUDENTAID.GOV

Federal Student Aid offers resources and tools to help students manage their financial aid, including loan repayment options and the FAFSA application.

FEDERAL STUDENT AID ESTIMATOR

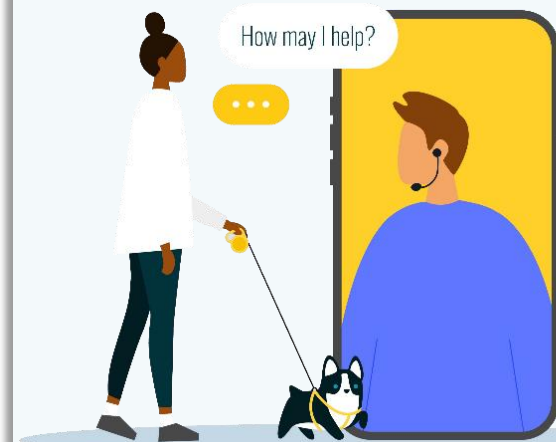
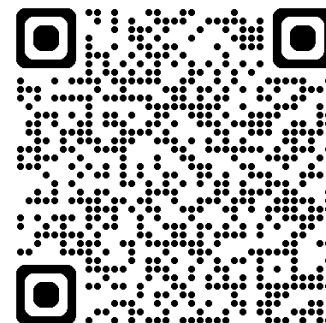
Estimate types of federal student aid you may be eligible for before you complete the Free Application for Federal Student Aid (FAFSA®) Form.

LOAN SIMULATOR

Loan Simulator helps you estimate monthly student loan payments and choose a loan repayment option that best meets your needs and goals.

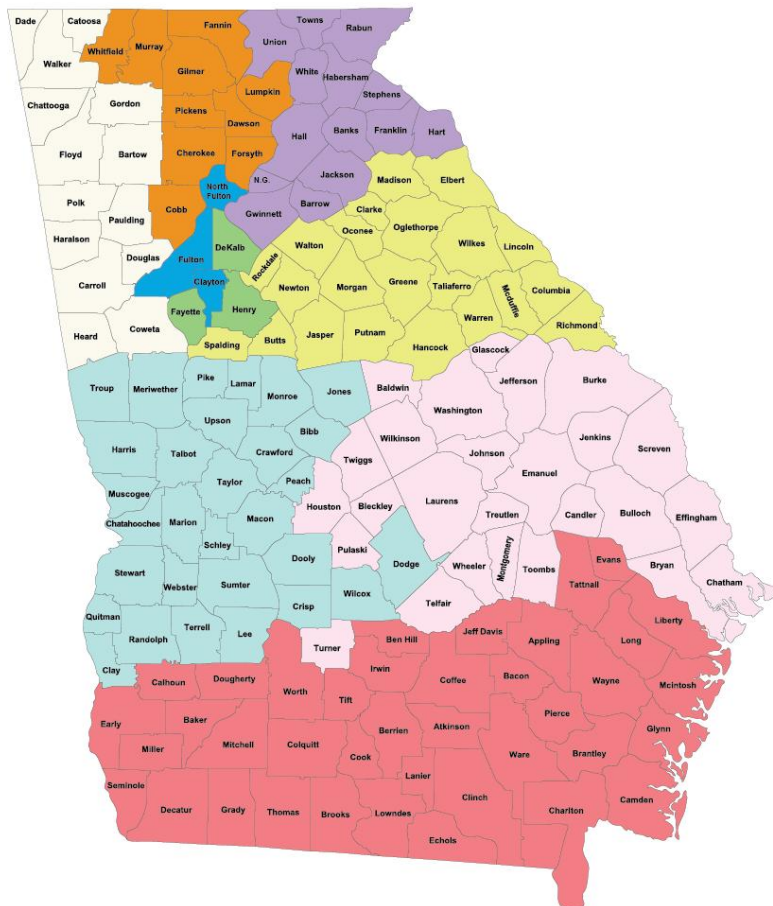
FEDERAL STUDENT AID
INFORMATION CENTER:

1-800-433-3243



RESOURCES

GSFC REPRESENTATIVE MAP



Contact your GSFC Representative



Adrienne Langford
alangford@gsfc.org
678.218.7770



Ben Meadows
benm@gsfc.org
678.495.8103



Gabrielle Poss
gposs@gsfc.org
404.706.1997



Katie Minich
katiem@gsfc.org
404.556.0545



Anna Roberts
aroberts@gsfc.org
404.706.1550



Jonita Coleman
jcoleman@gsfc.org
770.749.8008



Brenda Vaughn
brendav@gsfc.org
770.570.2204



Hal Wilkinson
halw@gsfc.org
678.495.8965



Lakissa Jackson
ljackson@gsfc.org
404-360-2838

RESOURCES

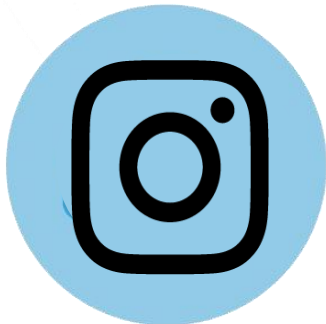
CONTACT US



outreach@gsfc.org
aroberts@gsfc.org



(800) 505-4732
(404) 706-1550



@gafutures
@aroberts.gsfc

