



# **Financial Aid 101:**

## **Federal and State Aid**



**GSFC** | Georgia Student  
Finance Commission

# Agenda

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



# 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



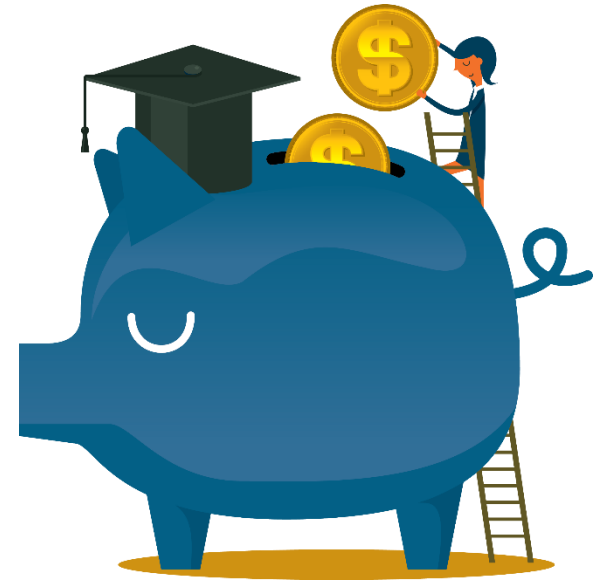


# Types of Financial Aid



# 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:

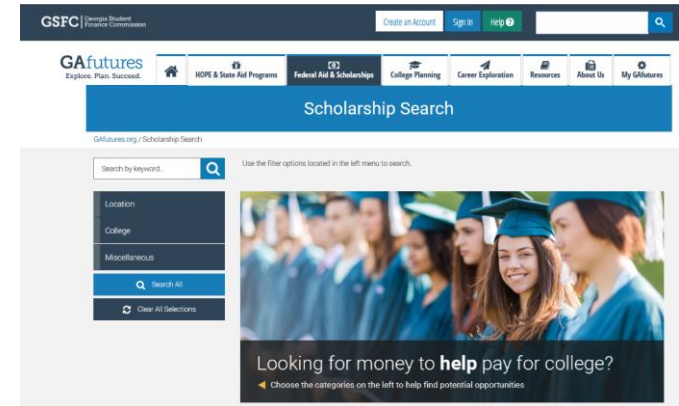
- Need-based



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





# Federal Aid Programs



# 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

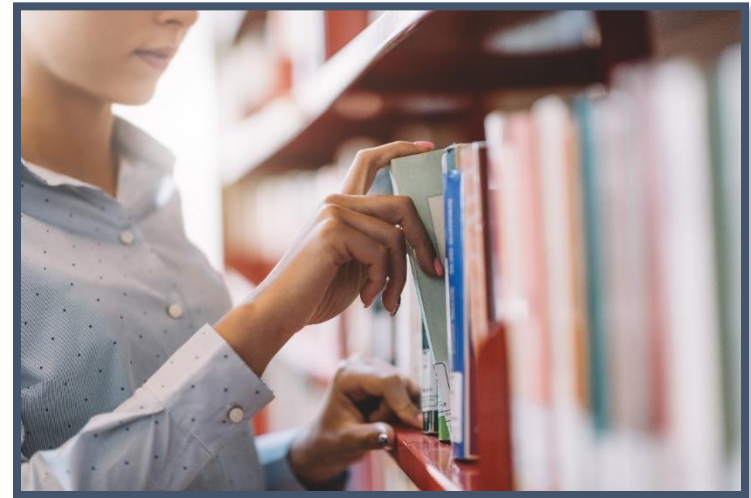


# Federal Financial Aid Programs Grants

- Pell Grant
  - Undergraduate student with financial need
  - Maximum amount for 2021-2022 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

- 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

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



# 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

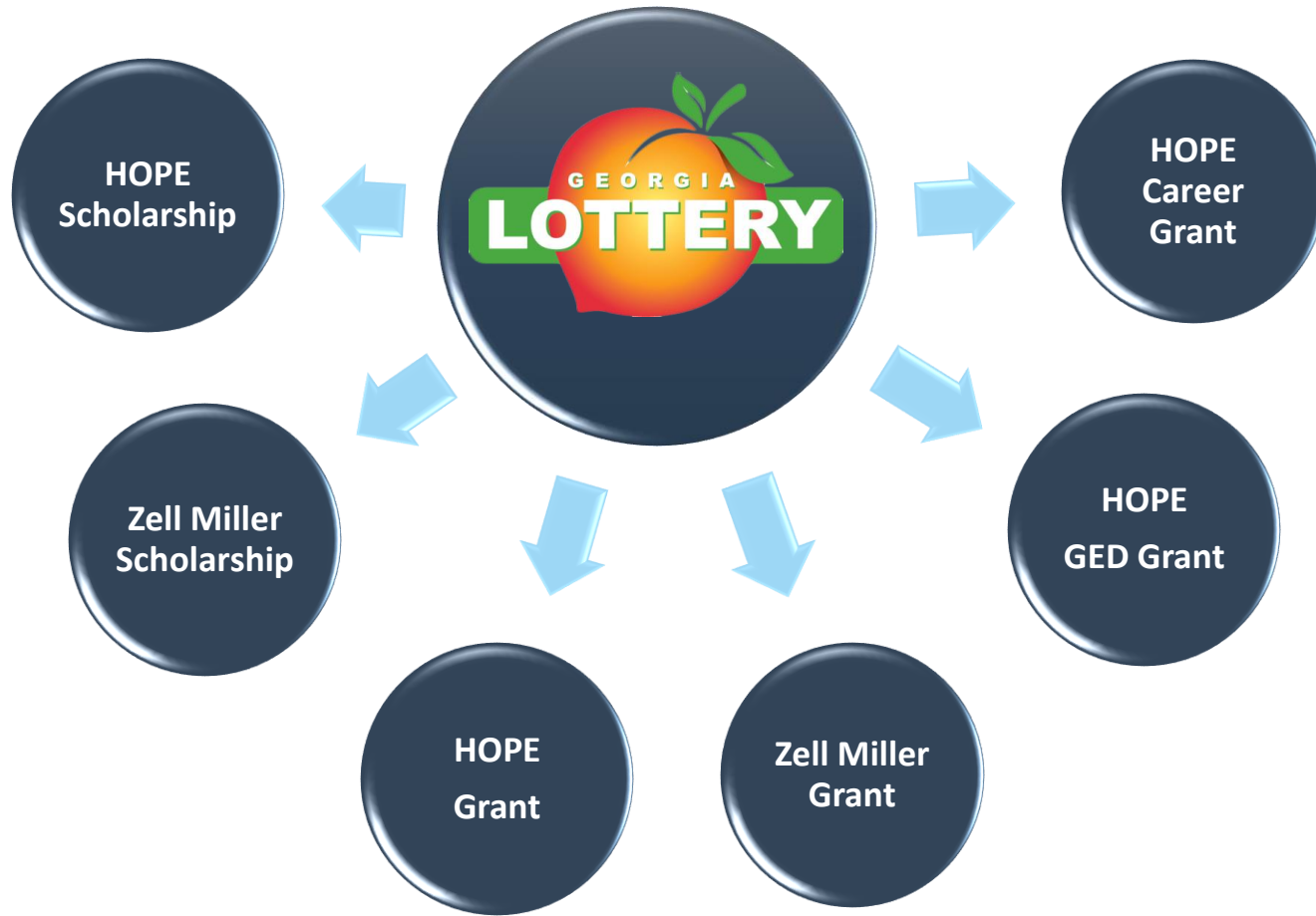
Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500



# Georgia's Financial Aid Programs



# Helping Outstanding Pupils Educationally Program




# HOPE Program

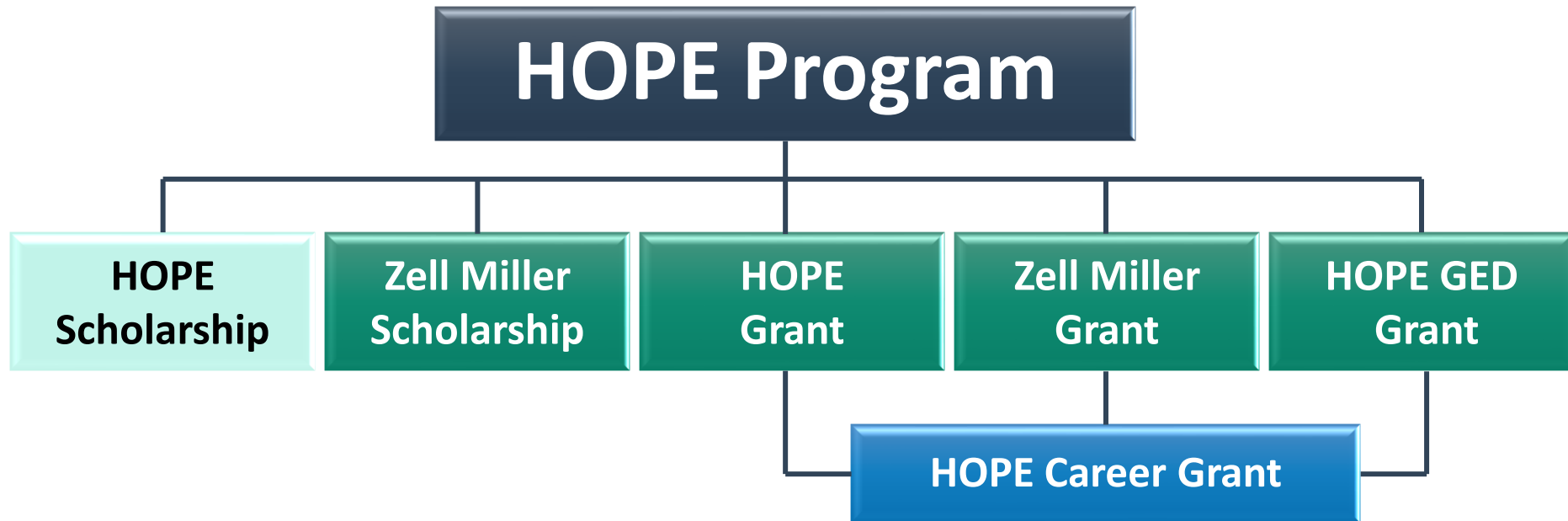
- General Eligibility Requirements
  - Be a legal resident of Georgia
  - Be registered with the Selective Service, if required
  - Be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990
  - Meet U.S. citizenship or eligible non-citizen requirements
  - Be in good standing on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



# Eligible Institutions

PUBLIC	PRIVATE	TECHNICAL
<p>Abraham Baldwin Agricultural College  Albany State University  Atlanta Metropolitan State College  Augusta State University  Clayton State University  College of Coastal Georgia  Columbus State University  Dalton State College  East Georgia State College  Fort Valley State University  Georgia College &amp; State University  Georgia Gwinnet 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</p>	<p>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 &amp; Design  Shorter University  South University  Spelman College  Thomas University  Toccoa Falls College  Truett McConnell University  Wesleyan College  Young Harris College</p>	<p>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 Technical College</p> 

# 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:

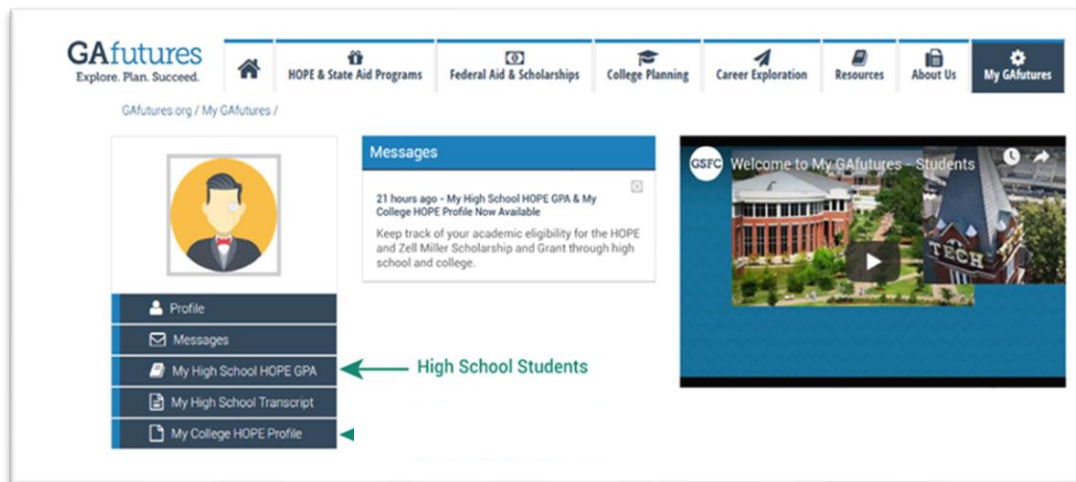
- Advanced Placement (AP)
- International Baccalaureate (IB)
- Dual Enrollment in degree level core subjects
- Advanced math
- Advanced science
- Foreign language II or higher





# 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.

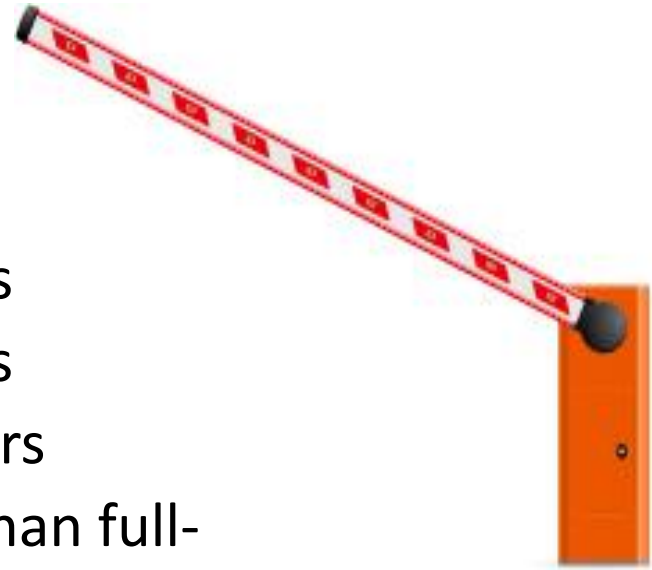
Your chosen college or university will determine final eligibility for the HOPE Scholarship or Zell Miller Scholarship.

[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 welcome message for 'Sample High School' is on the right, accompanied by 'Sign Out' and 'Help' buttons. Below this is a navigation bar with links for 'HOPE & State Aid Programs', 'Federal Aid & Scholarships', 'College Planning', 'Career Exploration', 'Resources', 'About Us', and 'My GAfutures'. The main content area features a user profile on the left with a menu including 'Profile', 'Messages', 'My High School HOPE GPA', 'My High School Transcript', and 'My College HOPE Profile'. A message box on the right states: '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.' On the far right, a video player shows a 'Welcome to My GAfutures - Students' message with a video thumbnail of a college building.

GSFC | Georgia Student Finance Commission

Welcome Student  
Sample High School

Sign Out Help

GAfutures  
Explore. Plan. Succeed.

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

GAfutures.org / My GAfutures /

**Messages**

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

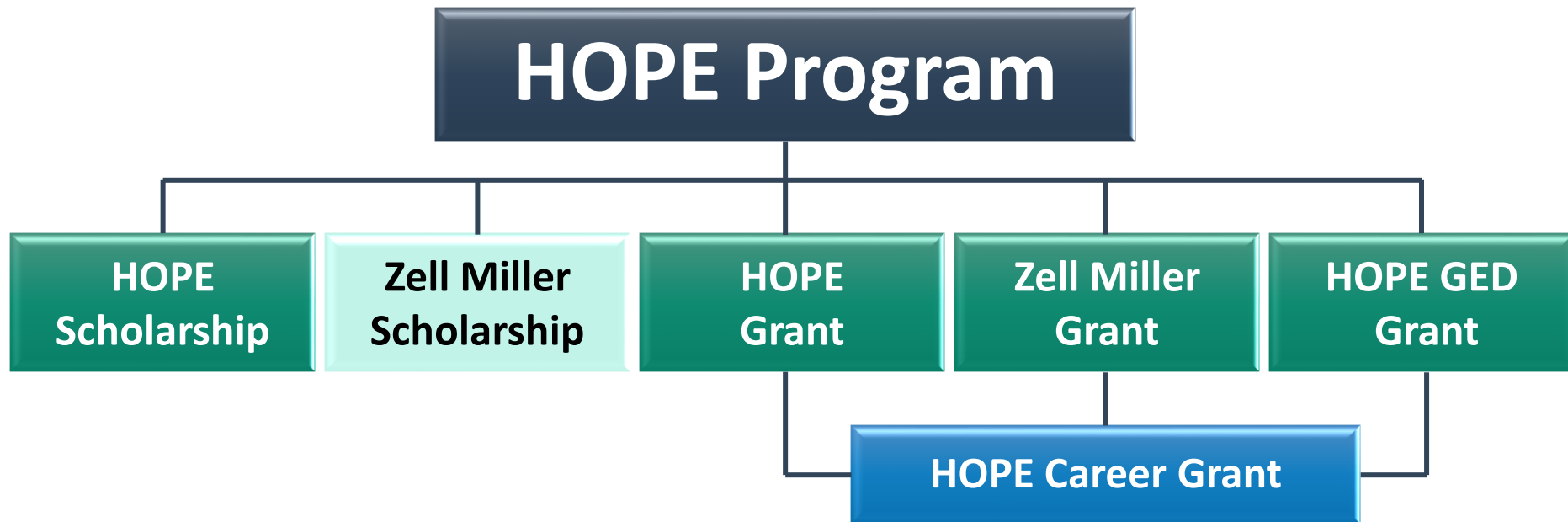
Keep track of your academic eligibility for the HOPE and Zell Miller Scholarship and Grant through high school and college.

Profile  
Messages  
My High School HOPE GPA  
My High School Transcript  
My College HOPE Profile

College students receiving HOPE/Zell Miller Funds

GSFC Welcome to My GAfutures - Students

# 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

**Class of 2021 graduates have until the high school graduation date to submit their eligible SAT and ACT scores.** The scores must be submitted to GSFC by the high school graduation date.

We continuously update the FAQs on the COVID-19 page on [www.gafutures.org](http://www.gafutures.org)

# 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



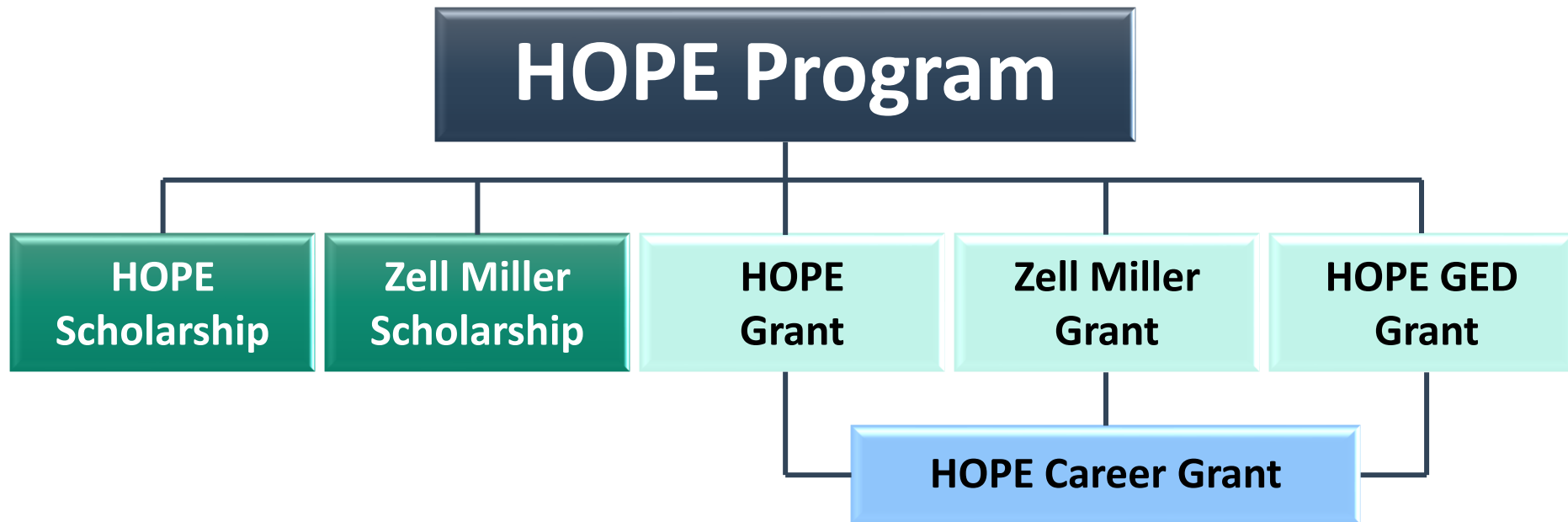
# HOPE & Zell Miller Scholarships

- 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
<b>Public Institutions</b>	portion of tuition	full standard tuition
<b>Private Institutions Full-time</b>	\$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
<b>Public Institutions</b>	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

# 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

**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** ✕



# The FAFSA



# Completing the FAFSA

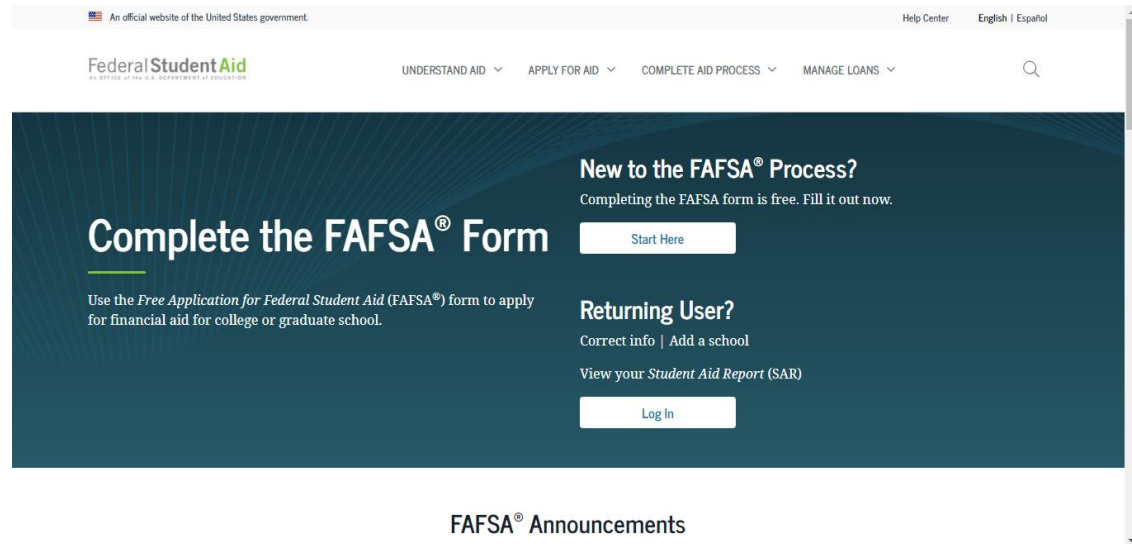
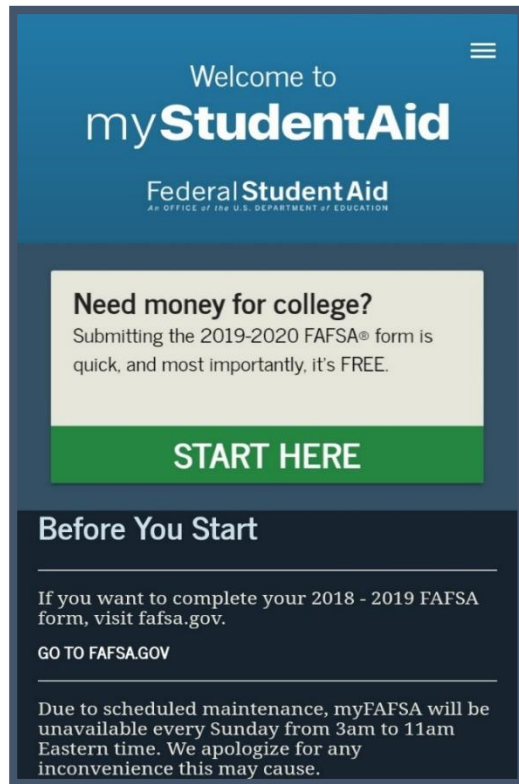
## (Free Application for Federal Student Aid)

- First step in financial aid search
- Application is free – [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- 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



[www.fafsa.gov](http://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 ▾ 🔍

## 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



# 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](https://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](https://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



# School Selection

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

Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

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

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

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

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

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

State  
Georgia

City (optional)

School Name (optional)  
Paisley College

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

# Dependency Status

**Student Marital Status**

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

STUDENT INFORMATION

✓ 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

PREVIOUS NEXT

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# Dependency Status

- 1 Will you be 24 years of age or older by January 1<sup>st</sup> of the school year for which you are applying for financial aid?
- 2 As of today, are you married?
- 3 At the beginning of the 2021-2022 school year, will you be working on a master's or doctorate program
- 4 Do you have children who will receive more than half of their support from you?
- 5 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?
- 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 your parents deceased, were you in foster care or were you a dependent or ward of the court?
- 9 Are you an emancipated minor or are you in 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?

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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

Site Last Updated: Sunday, September 29, 2019

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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 below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions.

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

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

Tax Year	Type of Return Filed	Unfunded 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.☐

**TRANSFER NOW** ⓘ

**DO NOT TRANSFER** ⓘ

# 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

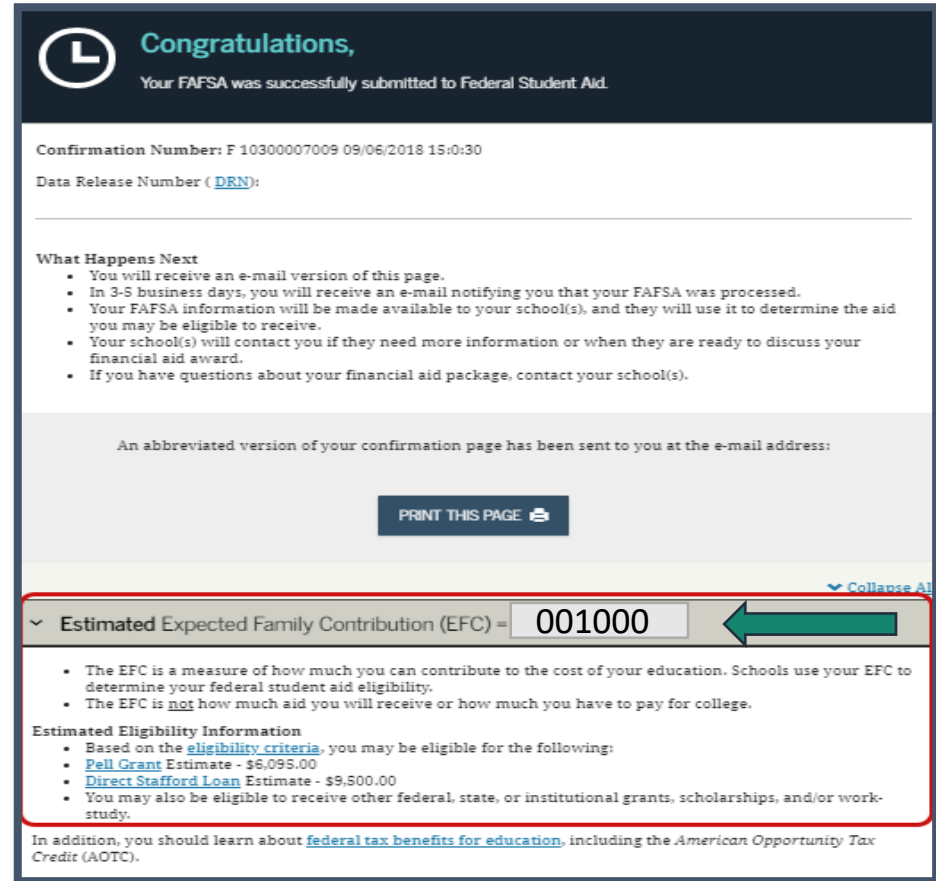
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# Confirmation Page

- 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 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 for "Estimated Eligibility Information" which includes eligibility criteria, Pell Grant and Direct Stafford Loan estimates, and a note about federal tax benefits for education.

**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



# 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 Financial Aid Office.*



# Additional Resources



# Additional Resources

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



# GAfutures.org

The screenshot shows the GAfutures.org website. At the top is a dark blue header with the GSFC logo (Georgia Student Finance Commission) on the left, and links for 'Create an Account', 'Sign In', and 'Help' on the right. Below the header is a navigation bar with icons and labels for 'HOPE & State Aid Programs', 'Federal Aid & Scholarships', 'College Planning', 'Career Exploration', 'Resources', 'About Us', and 'My GAfutures'. The main content area features a large banner with the text 'Stay on track Got HOPE? Keep HOPE!' over a background image of a person's feet on a running track. To the right of the banner are two smaller promotional boxes: one titled 'Keep Track of Your HOPE Eligibility' and another titled 'Use Checklists To Help Prep For College'. At the bottom of the main content area, there are three event listings: 'Financial Aid 101' (Tuesday, February 9th at 5pm), 'The FAFSA' (Tuesday, March 9th at 5pm), and 'HOPE Programs' (Tuesday, April 13th at 5pm).

**GSFC** | Georgia Student Finance Commission

Create an Account Sign In Help ?

**GAfutures**  
Explore. Plan. Succeed.

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

**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.

**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.

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

**Financial Aid 101**  
Tuesday, February 9th at 5pm

**The FAFSA**  
Tuesday, March 9th at 5pm

**HOPE Programs**  
Tuesday, April 13th at 5pm

# Your Next Steps

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



# GSFC Representative Map



## Contact your GSFC Representative



**Angie Wilson**  
angiew@gsfc.org  
678.495.8101



**Katie Minich**  
katiem@gsfc.org  
404.556.0545



**Ben Meadows**  
benm@gsfc.org  
678.495.8103



**Marcus Hilliard**  
marcush@gsfc.org  
404.694.8844



**Brenda Vaughn**  
brendav@gsfc.org  
770.570.2204



**William Walker**  
williamw@gsfc.org  
404.360.2838



**Carol Ann Lott**  
caroll@gsfc.org  
678.495.8884



**Adrienne Langford**  
alangford@gsfc.org  
678.218.7770



**Hal Wilkinson**  
halw@gsfc.org  
678.495.8965

# Contact Us

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**800.505.4732**



**outreach@gsfc.org**

# Be Social

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