

Financial Aid 101

FEDERAL AND STATE AID

AUGUST 2025

GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student
Finance Commission





AGENDA

Define Financial Aid

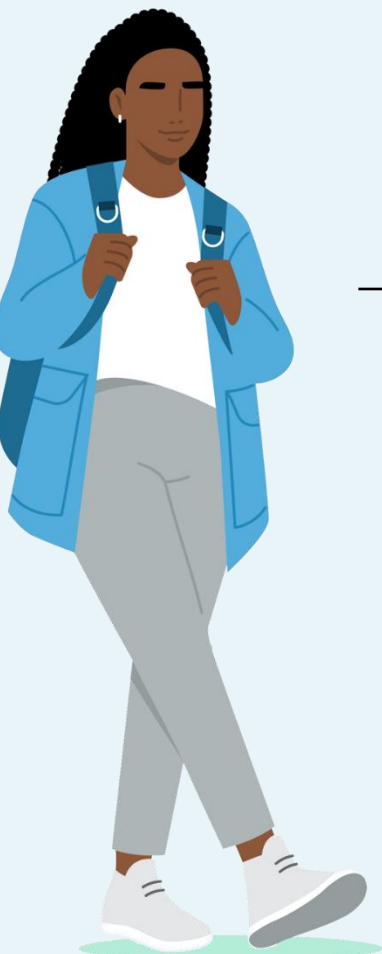
Types of Financial Aid

Federal Student Aid Programs

Georgia's Financial Aid Programs

How to Apply

Resources



Financial Aid

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

DIRECT AND INDIRECT COSTS



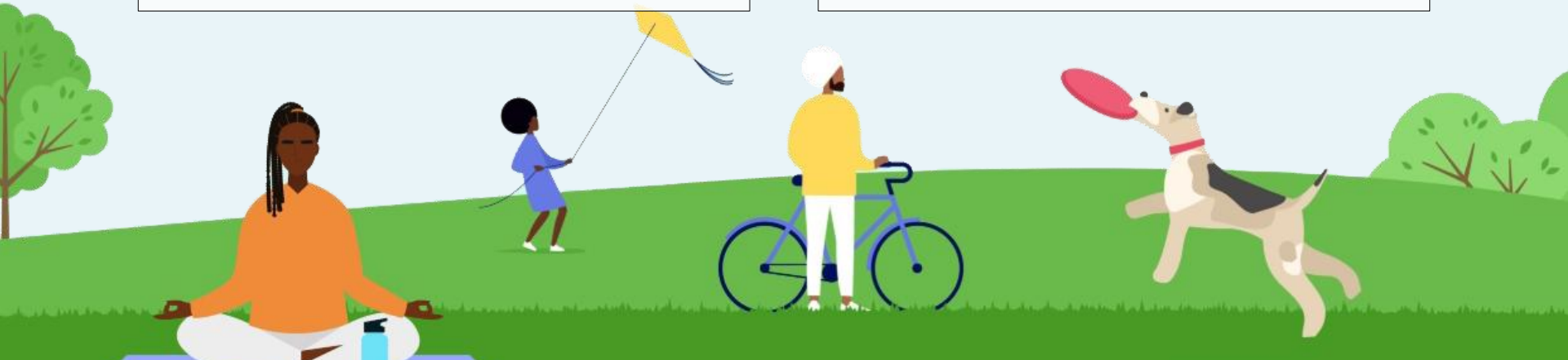
Direct Costs

Tuition
Student fees
On-campus housing
Meal plan
Parking permits



Indirect Costs

Books
Rent for off-campus
Housing
School supplies
Groceries



Types of Financial Aid

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



FINANCIAL AID FORMS AND SOURCES

Forms of Financial Aid:

- Scholarships
- Grants
- Loans
- Work-study programs

Sources of Financial Aid:

- Federal and state government
- Colleges and universities
- Professional and service organizations
- Employers and 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.



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
 - Undergraduate student with financial need
 - Maximum amount for 2025-2026 is \$7,395

- 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

- 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

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



DIRECT SUBSIDIZED LOAN

Direct Subsidized Loan

- Available to undergraduate students with financial need
- Interest is paid by the government while enrolled (at least half time)
- Amount determined by institution and based on COA, financial need, other aid and loan limits
- Current interest rate 6.39% (undergraduate)

DIRECT UNSUBSIDIZED LOAN

Direct Unsubsidized Loan

- Available to undergraduate/graduate students
- Institution determines the amount based on COA, other financial aid awarded, and loan limits
- Student responsible for paying the interest
Can choose to defer interest while enrolled at least half time, but interest will be added to the principal amount of loan
- Current interest rate 6.39% (undergraduate)
- Current interest rate 7.94% (graduate/professional)

DIRECT PLUS LOAN

- Parent PLUS loan for a parent of dependent
 - Only one parent will be the borrower
 - Can have more than one loan for additional dependent student
 - Approval based on credit history
 - Maximum amount is COA minus any other financial aid awarded
 - Current interest rate is 8.94%
- Grad PLUS loan for graduate or professional student

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

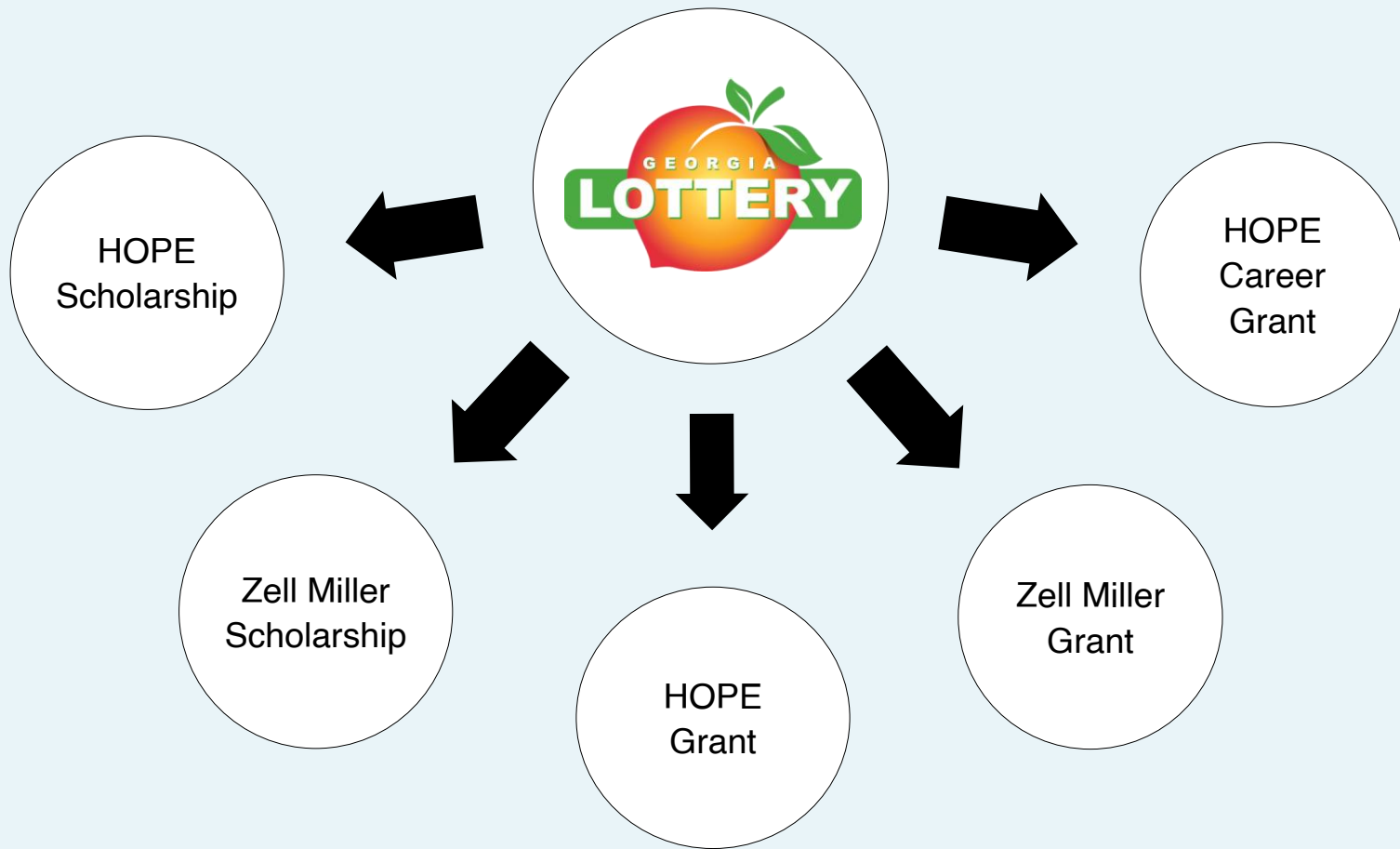
Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500

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
- Be in Good academic standing (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 PROGRAM

BASIC ELIGIBILITY REQUIREMENTS

PUBLIC

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
University of Georgia
University of North Georgia
University of West Georgia
Valdosta State University

TECHNICAL

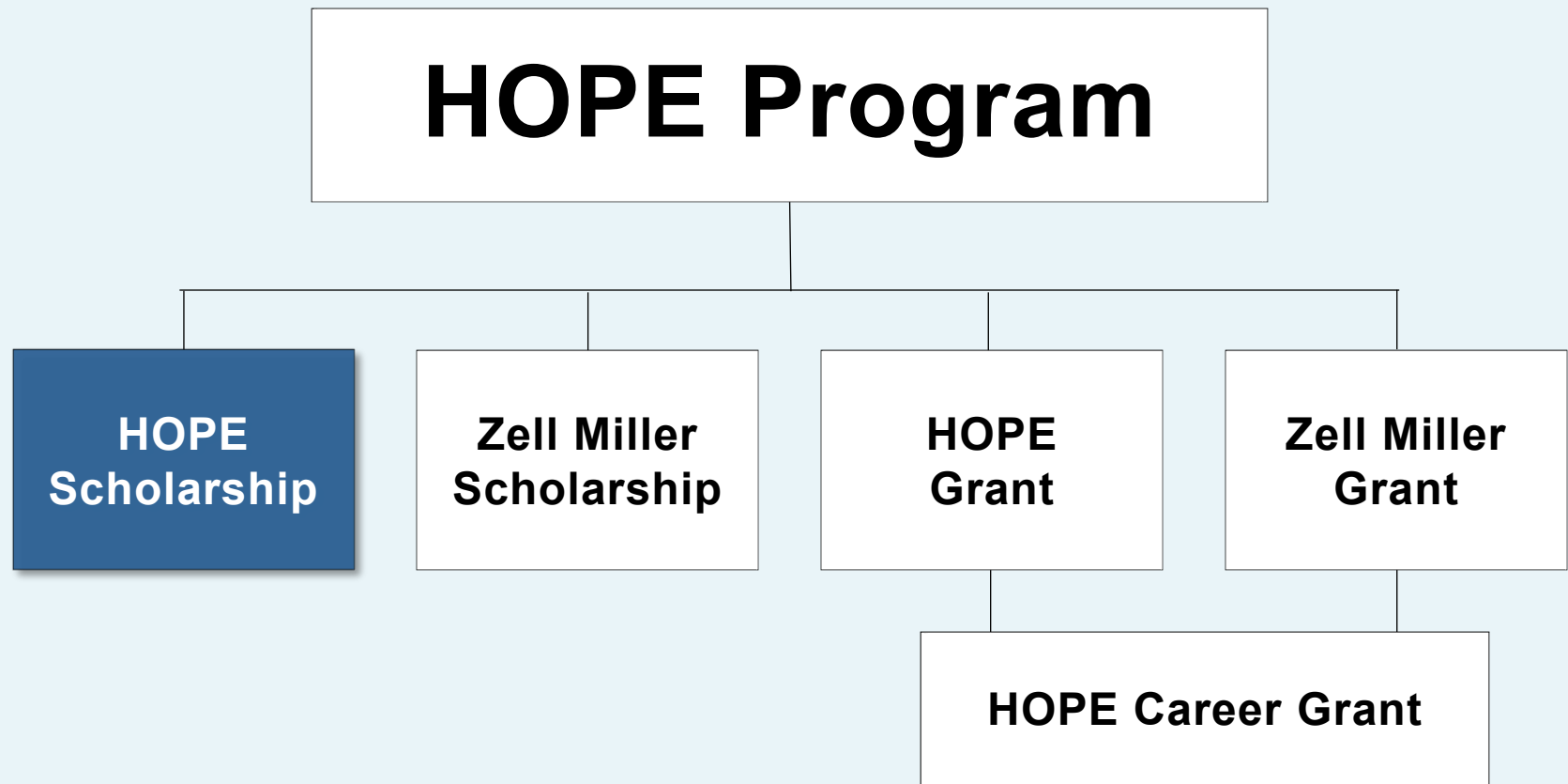
Albany Technical College
Athens Technical College
Atlanta Technical College
Augusta Technical College
Central Georgia Technical College
Chattahoochee Technical College
Coastal Pines Technical College
Columbus Technical College
Georgia Northwestern Technical College
Georgia Piedmont Technical College
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

PRIVATE

Agnes Scott College
American InterContinental University
Andrew College
Berry College
Brenau University
Brewton-Parker Christian University
Clark Atlanta University
Covenant College
DeVry University
Embry-Riddle Aeronautical University
Emmanuel University
Emory University
Georgia Military College
LaGrange College
Life University
Luther Rice College & Seminary*
Mercer University
Morehouse College
Oglethorpe University
Paine College
Piedmont University
Point University
Reinhardt University
Saint Leo University
Savannah College of Art & Design
Shorter University
South College
South University
Spelman College
Thomas University
Toccoa Falls College
Truett McConnell University
Wesleyan College
Young Harris College

Visit GAfutures.org to view the complete list.

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



HOPE PROGRAM

MY HIGH SCHOOL HOPE GPA

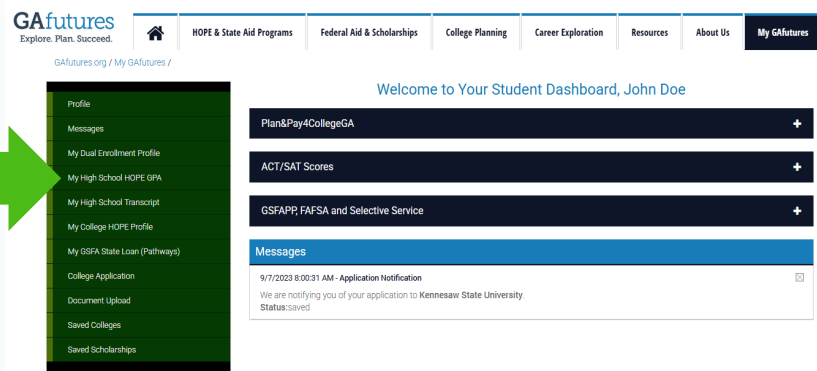
HOPE GPA:

- ONLY calculated by GSFC
- Only core courses from 9th through 12th grade
- AP, IB, and Dual Enrollment college level courses weighted .5 for all grades except for A and F
- Transcripts are uploaded by the high school
- 4 academically rigorous course credits

HOPE PROGRAM

MY HIGH SCHOOL HOPE GPA

Log in to GAfutures.org
account to access your
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

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 School

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.

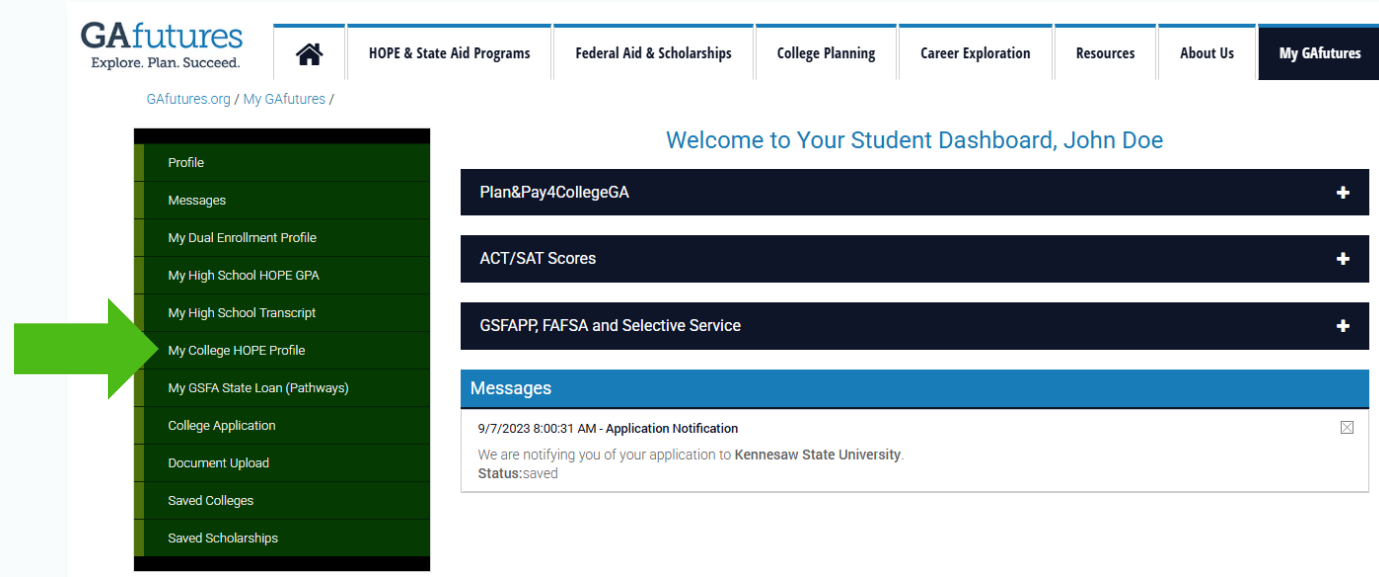
[View Your Detailed GPA Report](#)

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

College students can check their college HOPE GPA by accessing their GAfutures account.

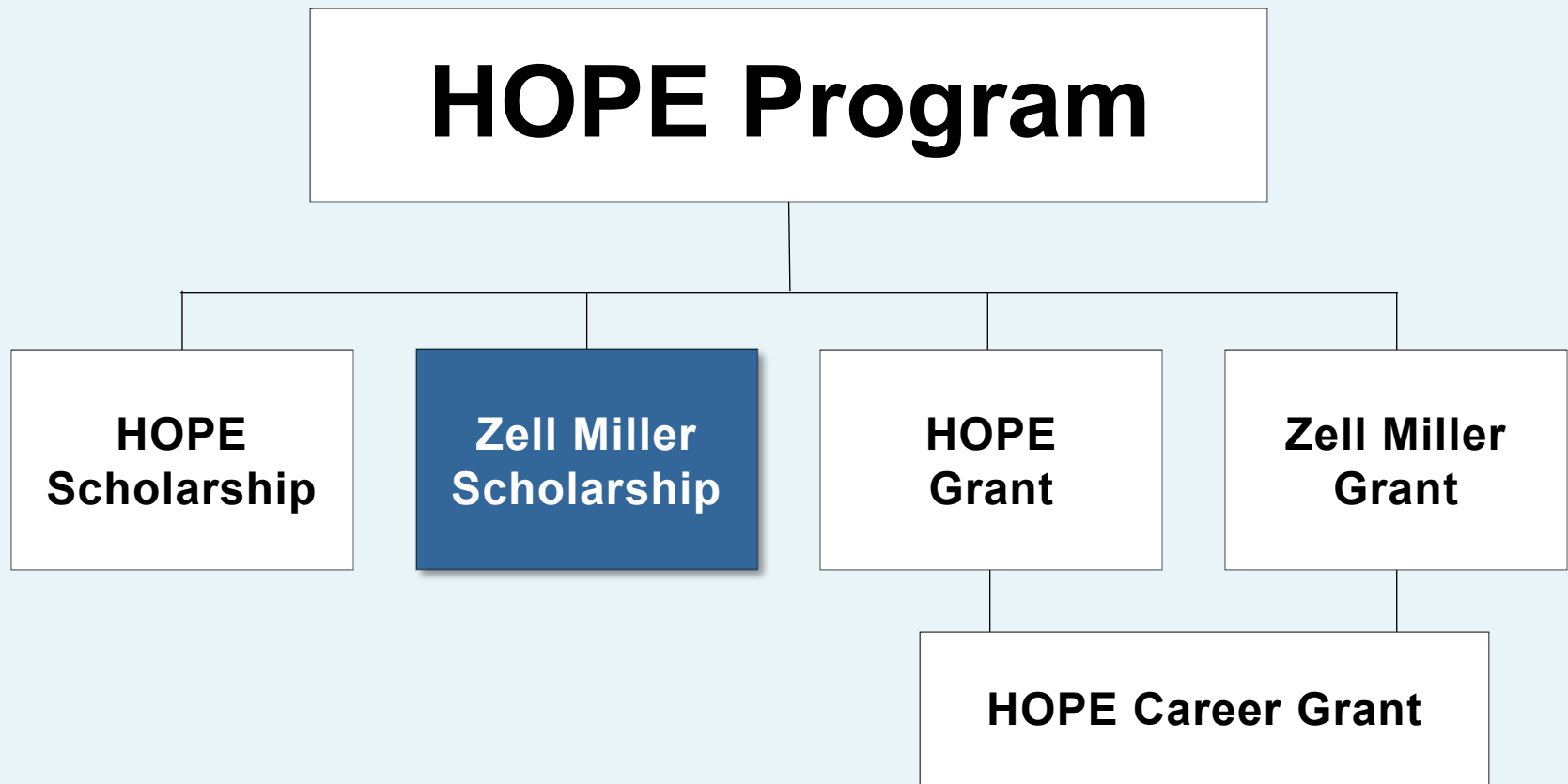


The screenshot displays the GAfutures website interface. At the top, the GAfutures logo is on the left, and a navigation bar contains links for Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. Below the navigation bar, the URL 'GAfutures.org / My GAfutures /' is shown. A green arrow points to the 'My High School HOPE GPA' option in the left sidebar menu. The main content area is titled 'Welcome to Your Student Dashboard, John Doe' and features three expandable sections: 'Plan&Pay4CollegeGA', 'ACT/SAT Scores', and 'GSFAPP, FAFSA and Selective Service'. Below these is a 'Messages' section with a notification dated 9/7/2023 8:00:31 AM regarding an application to Kennesaw State University.

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



ZELL MILLER SCHOLRSHIP

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

25 ACT composite score for
students graduating after
December 31, 2023

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

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.
- **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

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

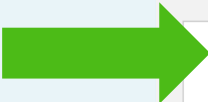
GEORGIA STUDENT FINANCE COMMISSION

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)

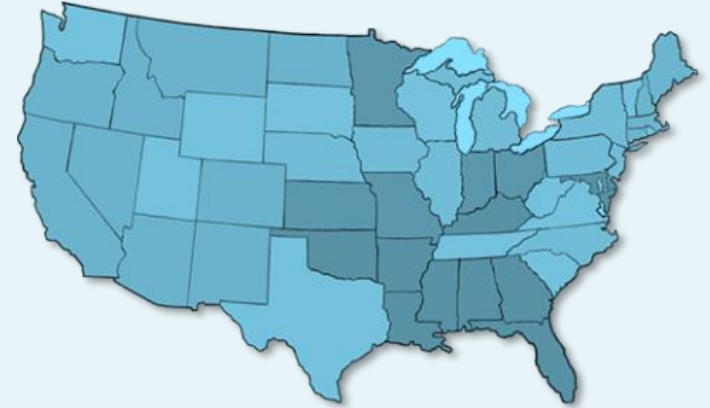
- Determines eligibility for state aid **only**
- One-time application
- GAfutures account



THE APPLICATION PROCESS

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

- Renew annually
- Determines eligibility for federal and state aid
- List up to 20 institutions



COMPLETING THE FAFSA

WHICH FAFSA® FORM DO I COMPLETE?

2025 – 2026 FAFSA

IF ATTENDING:

Fall 2025

Spring 2026

Summer 2026

Use 2023 tax returns

Available:

December 2024

2026 - 2027 FAFSA

IF ATTENDING:

Fall 2026

Spring 2027

Summer 2027

Use 2024 tax returns

Available:

October 2025



Resources

Learn about financial aid resources to help pay for college.



RESOURCES

FINANCIAL AID 101

GAfutures.org
Explore. Plan. Succeed.

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

GSFC | Georgia Student
Finance Commission

www.gsfc.org

The Georgia Student Finance Commission maintains **GAfutures**, promotes financial literacy and administers most state scholarships, grants and loans, including the nationally-acclaimed HOPE Scholarship.

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 FAFSA application.

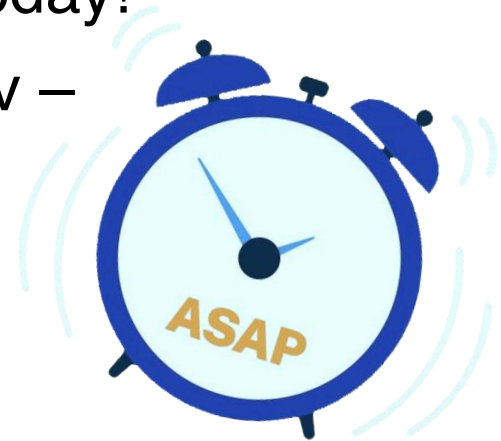
RESOURCES

NEXT STEPS

- Create an 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

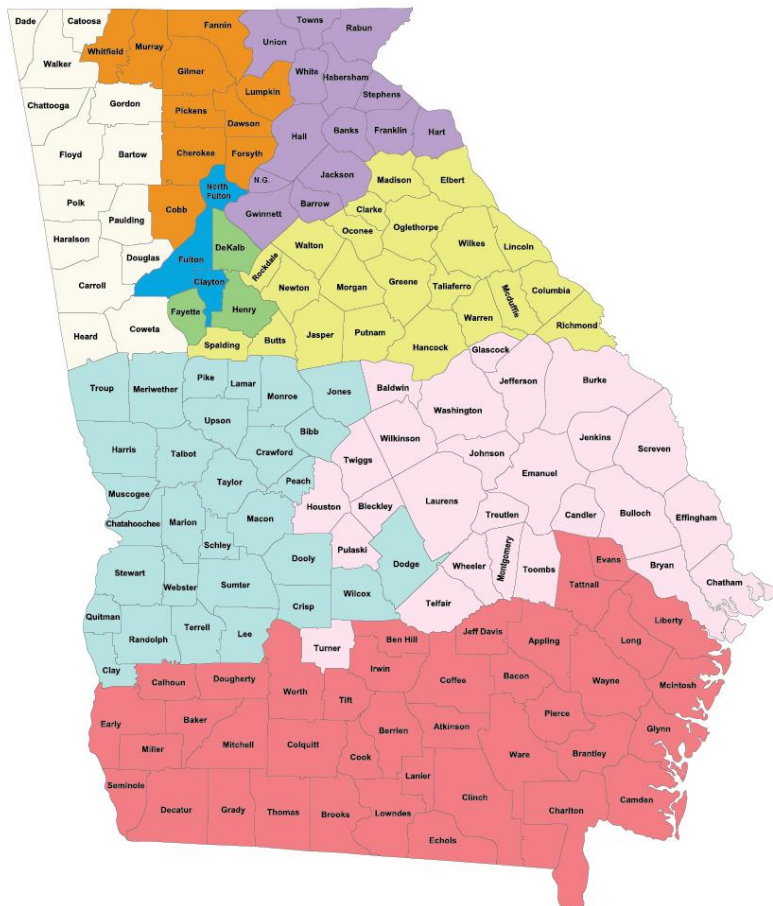
SENIORS:

- Complete GSFAPP on GAfutures.org today!
- Complete the FAFSA on Studentaid.gov – available on October 1st!



RESOURCES

GSFC REPRESENTATIVE MAP



Contact your GSFC Representative



Adrienne Langford
alangford@gsfc.org
678.218.7770



Ben Meadows
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678.495.8103



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Katie Minich
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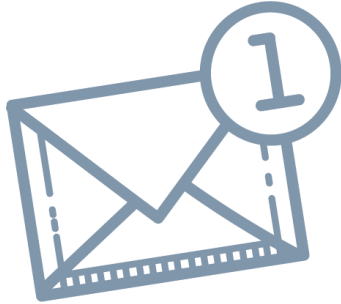
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RESOURCES

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