



Georgia Gwinnett
COLLEGE

www.ggc.edu

2024-25 Financial Aid

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Agenda

Financial Aid Programs

Application Process

Next Steps

Tips for Success

What can you do NOW??

What is financial aid?



Financial Aid Programs

Financial aid is to assist families in paying college expenses. It is not meant to completely cover the cost of education.

Financial aid is a family affair – both parents and student need to be active participants in the process.

Financial aid is a combination of federal, state, institutional and outside programs for which the student qualifies.



Financial Aid Programs - Federal

Federal Aid

- **Pell Grant** – eligibility determined by FAFSA data.
- **FSEOG** – college provided funds to award to most Pell eligible students.
- **FWS** – Work study. **NEVER** applies to student account. Paid via paycheck.
- **Subsidized Direct Loan** – government pays interest until repayment begins.
- **Unsubsidized Direct Loan** – interest begins to accrue as loan disburses.
- **PLUS Loan** – parent is applicant. Credit worthy loan.



Financial Aid Programs - State

State Programs

- **Hope Scholarship – Attain eligibility at HS graduation or in college.**
- **Zell Miller Scholarship – ONLY attain eligibility at HS graduation.**
- **Hope Grant – certificate and diploma programs at Technical Colleges.**
- **Zell Miller Grant – students who perform well at Technical Colleges.**
- **Tuition Equalization Grant – private Georgia colleges.**

Track Hope/Zell Miller Scholarship eligibility at GAFutures.org.



Financial Aid Programs - Other

Institutional Aid

- **Individual college scholarships and grants.**
- **Some may be merit based.**
- **Every college has their own application process.**

Outside/Private Aid

- **Scholarships from high school – check counselor's office.**
- **Community organizations.**
- **Check with your college to see how the donor gets funds to the school.**

How do you apply?



Application Process - 1

2024-25 FAFSA

- **FAFSA serves as an application for all federal programs and the state HOPE programs.**
- **FAFSA is an annual application. The 2024-25 version will use 2022 IRS tax information.**
- **Typically, FAFSA opens October 1 each year. The 2024-25 FAFSA will open by January – stay tuned for more information from your high school.**



Application Process - 2

2024-25 FAFSA

- **FAFSA is a complete rewrite this year. Still much is unknown.**
- **FSA ID is the log in credentials. Every student and every parent on the FAFSA need to create their own FSA ID.**
- **Tax filing status matters – if married you need to file Married Filing Joint or Married Filing Separate. Not Head of Household – you will need to amend.**
- **GSFAPPS at GAFutures.org is a secondary way to apply only for HOPE. It is recommended to complete both FAFSA and GSFAPPS.**

What happens after FAFSA is completed?



Next Steps

Processed FAFSAs may arrive at Financial Aid Office with additional requirements. Some of these notices come in after the original FAFSA is received.

Verification – additional documents needed to match with information on the FAFSA.

The Financial Aid Office is required to resolve any FAFSAs flagged for additional requirements or information that is considered conflicting.

Monitor your college email!!!!!! Everyday!!!

How can I be successful?



Tips for Success - 1

- **Monitor your college email!!! There are deadlines.**
- **Ask questions!! Depending on the college – call, email or visit. Prior to July/August.**
- **Do NOT wait until July/August to complete financial aid. File should be complete at your college before you graduate from high school.**
- **Complete admissions requirements early, register for earliest orientation, complete lawful presence requirements, complete immunization requirements.**



Tips for Success - 2

- **Be successful academically – attend classes!!**
- **Seek tutoring – it's free.**
- **Do not withdraw from a class without speaking with the Financial Aid Office.**
- **If eligible, apply for the Honors Program.**
- **Get involved in a campus activity. Involved students are academically successful.**



Tips for Success - 3

On campus housing can add significant charges to your student account. Be sure you have enough aid in place/payment out or pocket or a combination that gives you a zero balance well before your move in date.

Never ever call the FSA help desk (FAFSA people) for help with your FAFSA or verification questions. They are good for helping you with log in issues.

What's my action plan?



What to do now!

Visit colleges – make decision!

Apply for Admissions – use name as it appears on your SSC!

Watch and attend FSA ID creation events.

Watch and attend FAFSA completion events.

Be proactive in your planning and actions.

Thank You!! See you next Fall!!!