11th & 12th Grade Checklists



GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission

11th Grade Student Checklist

- Regularly review your GAfutures Dashboard. Start your year by looking over the ***Plan&Pay4CollegeGA* 11th grade** letter and check your HOPE GPA.

- Meet with your school counselor to make sure you are on track to graduate and meet all necessary requirements for graduation, academic rigor and college admissions and investigate dual enrollment options.

- Continue to explore career options, how much education you'll need and the earning potential.

- Continue to research colleges and what you should look for to make sure you find a good fit. Talk to your parents about your choices, and ask them to help you clarify goals and priorities.

- Learn more about GEORGIA MATCH. It is a simple way for you to know in the fall of your senior year where you are eligible for admission (to be admitted to college), based on submitted SAT/ACT scores and your high school calculated HOPE grade point average (GPA) through 11th grade. Your GEORGIA MATCH colleges will be on your **GAfutures Student Dashboard** in October of your senior year. GEORGIA MATCH works with public and private accredited high schools in Georgia.

- Go to a PROBE College Fair. If your school has a financial aid night, be sure to attend.

- Review your family's financial situation and make sure you're planning for the cost of college appropriately. Visit the College Money Matters section and net price calculators on **GAfutures.org** for suggestions. The comparison tool at **consumerfinance.gov** is another helpful resource to compare college costs and financial aid offers.

- Consider opening a 529 College Saving Plan – it's never too late to begin saving for college.

- Take the PSAT/NMSQT to qualify for scholarships and programs associated with the National Merit Scholarship Program.

- Register for and take exams like the SAT and the ACT for college admission. Check for free test prep classes in your area.

- Start drafting essays to use for scholarships and college admissions applications.

- Search for scholarships you may be eligible for to help pay for college on GAfutures, as well as through your school counselor, community, family and friends. Ask your parents if their employer offers scholarships for the children of employees.

- Schedule campus visits or contact colleges you are interested in attending to request information about financial aid, admission requirements, applications and deadlines.



12th Grade Student Checklist

Fall Checklist

- Sign into your student GAfutures account to review your status for the following: GSFAPP, ACT and/or SAT Score, Selective Service Registration and HOPE calculated GPA.
- Review your ***Plan&Pay4CollegeGA* 12th grade** letter found on your GAfutures Dashboard.
- Your GEORGIA MATCH letter will be available in October and will also be in your **Student Dashboard**.
- November is Georgia Apply to College month where many colleges in Georgia will waive application fees. Ask your school counselor about College Application events at your high school or in your area.
- The FAFSA will be available October 1st, begin this process now by creating a StudentAid.Gov Account for yourself, your parents, and any contributor to your FAFSA.
- If you haven't done so, take the necessary admissions tests – SAT, ACT or Accuplacer. Be sure to have your test scores send to GSFC (SAT-0472 or ACT-2225) by the deadline of high school graduation for the Zell Miller Scholarship Eligibility.
- Meet with your school counselor to make sure you're on track to fulfill all graduation, admissions and academic rigor requirements.
- Ask your teachers and counselors to submit required documents (letters of recommendation) to your preferred colleges.
- Submit a request through your My GAfutures account for your high school to send your official transcript to any college you've applied to.
- Find out if your college requires the CSS/PROFILE, a supplemental financial aid form, in addition to the FAFSA.
- Stay involved in after-school activities and work hard all year. Your grades can still impact financial aid and scholarship eligibility.

Spring Checklist

- Complete any additional scholarship applications. In addition to submitting the FAFSA, be sure to submit the GSFAPP to qualify for state aid like the HOPE Scholarship.
- Review your family's financial situation and make sure you're planning for the cost of college appropriately. Visit the College Money Matters section and net price calculators on **GAfutures.org** for suggestions. The comparison tool at **consumerfinance.gov** is another helpful resource to compare college costs and financial aid offers.
- If you have questions about the aid being offered, contact that college's financial aid office.
- When you decide which college to attend, submit any required financial deposits, and confirm housing plans, freshman orientation dates and course registration. Also, notify the other colleges you were accepted to and withdraw your application.

Vocabulary

When it comes to financial aid and planning for college, there are some key terms you should know to help you understand the process and make informed decisions.

- **529 Plan:** Tax-advantaged savings plan designed to encourage saving for future college expenses. Path2College is Georgia's 529 plan.
- **COA (Cost of Attendance):** Total cost of attending a college or university, including tuition, room and board, books, lab fees, transportation and basic living expenses.
- **Contributor:** Any individual required to provide signature and consent on the FAFSA form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).
- **FAFSA (Free Application for Federal Student Aid):** Filling out a FAFSA is the first step in the financial aid process. To be eligible to receive federal financial aid, a student must complete a FAFSA.
- **Grant:** Money given to students for their education that does not typically have to be repaid. Often based on need, grants may come from federal or state programs, or sometimes from private charitable organizations.
- **HOPE GPA:** Your HOPE GPA determines if you are academically eligible for the HOPE or Zell Miller Scholarship. It includes only grades earned in core subjects – English, math, science, social studies and foreign language. You can check your HOPE GPA beginning in 10th grade through your My GAfutures account.
- **Merit-based:** Financial aid based on academic, athletic or some other type of achievement.
- **Need-based:** Need-based financial aid is reserved for low-income students.
- **Pell Grant:** Federal program that provides need-based educational grants for low-income students. Pell Grants do not typically have to be repaid.
- **SAI (Student Aid Index):** A calculation of the amount of need-based financial aid a student is eligible to receive.
- **SAR (Student Aid Report):** Your SAR summarizes the information entered on your FAFSA form and shows the amount of your EFC.
- **StudentAid.Gov Account:** Provides access to Federal Student Aid's online systems and can serve as your legal signature. You must have a StudentAid.Gov Account to complete the FAFSA.

Visit the College Planning section of GAfutures for additional information on preparing for college.

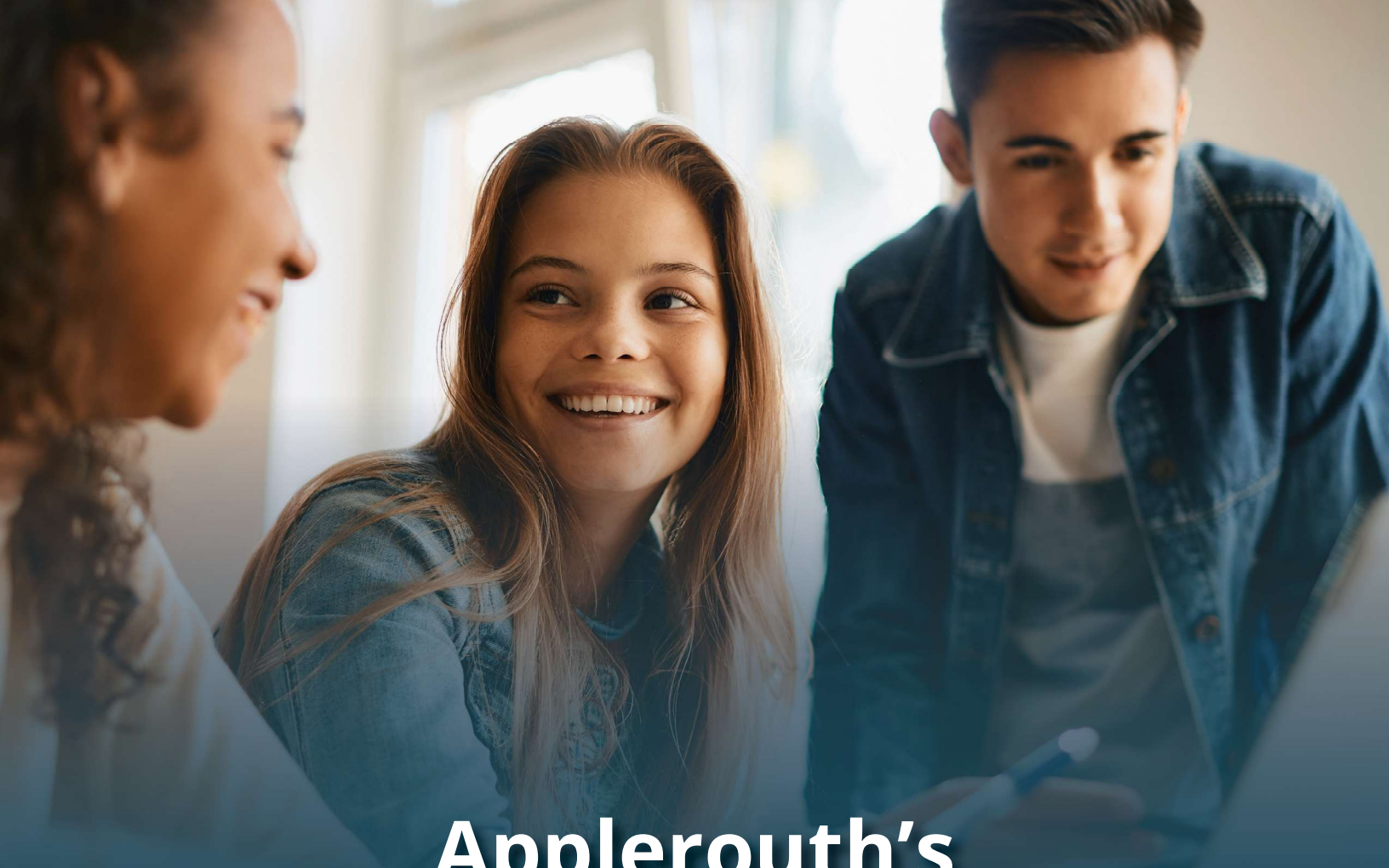
GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission

800.505.4732

© GSFC 2025

(08/25)



Applerouth's JUNIOR JUMPSTART to College Admissions Testing

applerouth

Building Better Learners for Life®

www.applerouth.com | info@applerouth.com | 866-789-PREP (7737)

How to Use This Guide

Calling all juniors! This will be a big year with a lot to juggle, including advanced classes, extracurriculars, and SAT/ACT prep.

Jumpstart your junior year with our roadmap to college admissions testing success.

Step 1: Learn about the SAT + ACT | pages 3–5

Check out our quick SAT vs. ACT infographic

- It highlights key differences and gets you up to speed in minutes.

Step 2: Figure out which test is the best fit | pages 6–9

It's best to pick one test and focus on it—don't split your prep time!

- How to choose? Take a full-length practice SAT and ACT, then compare scores.
- Use your 10th or 11th grade PSAT results to help guide your planning.

Step 3: Make a testing plan | pages 10–16

Now that you've chosen your test, it's time to build a plan to reach your score goals.

- Learn how test-required and test-optional policies can shape your strategy.
- Select test dates and create a prep timeline that fits your schedule.

Step 4: Prep with Applerouth | pages 17–18

Work with an expert tutor to follow your personalized plan.

- Boost your score with targeted strategies tailored to your strengths and goals.

Book a call with a Program Director to get a personalized testing plan. Or call 866-789-PREP (7737) to schedule a consultation.

THE SAT vs THE ACT

KEY Differences

THE SAT	THE ACT
Digital, adaptive	Paper or online, fixed format
More time per question	Faster paced
Short, single-question reading passages	Longer reading passages
Fewer math concepts, complex problems	More math concepts, straightforward problems

TIMING & SCORING

THE SAT			THE ACT	
Overall Time: 2h 14m			Overall Time: 2h 5m	
Reading & Writing (baseline module)	32m	200–800 points	1–36	35m English
Reading & Writing (adaptive module - easier or harder)	32m		1–36	50m Math
Math (baseline module)	35m	200–800 points	1–36	40m Reading
Math (adaptive module - easier or harder)	35m		1–36	40m Science (optional)
TOTAL POINTS | 400–1600			**TOTAL POINTS | 1–36**	

Time per Question

THE SAT		THE ACT		
71s Reading & Writing	95s Math	42s English	67s Math	67s Reading	60s Science (optional)

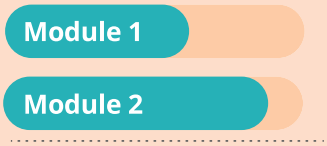
Step 1: Learn about the SAT + ACT

MATH

Number of Questions

SAT	ACT
44	45

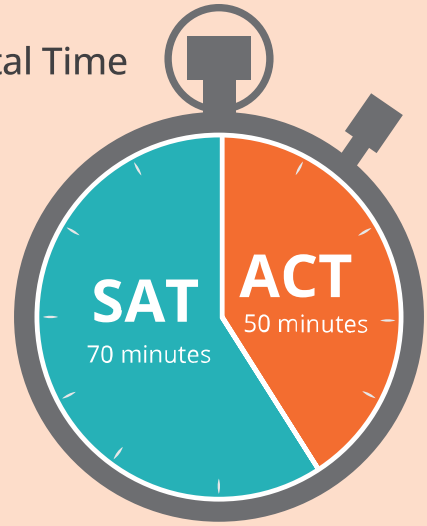
Question Difficulty



SAT
Module 2 will be more difficult if you perform well on Module 1.

ACT
Math section goes from easy to hard.

Total Time



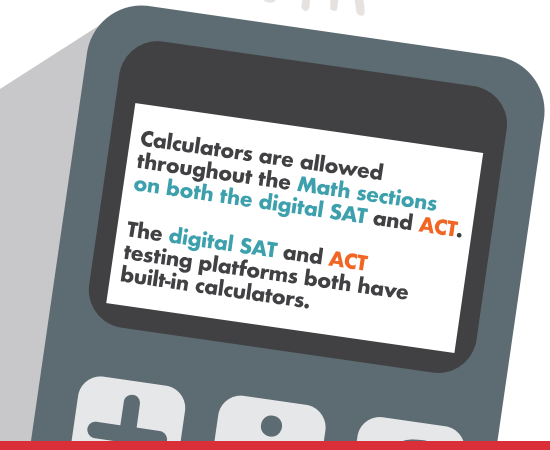
Time per Question



Formulas

The SAT provides a reference sheet of common formulas in the testing application.

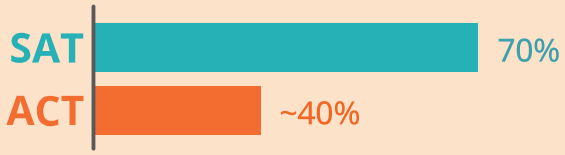
The ACT does not provide formulas for reference.



The SAT Math modules include 44 questions total. About 25% of these are student-produced response questions (i.e., grid-in), and the rest are multiple-choice.

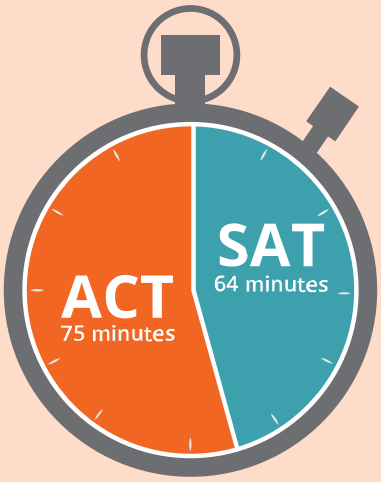
Algebra Focus

The SAT has a much greater emphasis on Algebra, as well as Data Analysis questions that ask you to incorporate information from tables and charts into your calculations. In contrast, the ACT has a more evenly spread focus among Pre-Algebra, Algebra, and Geometry.

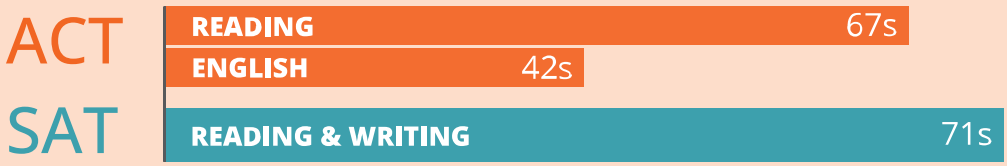


Step 1: Learn about the SAT + ACT

READING/WRITING/ENGLISH



Time per Question

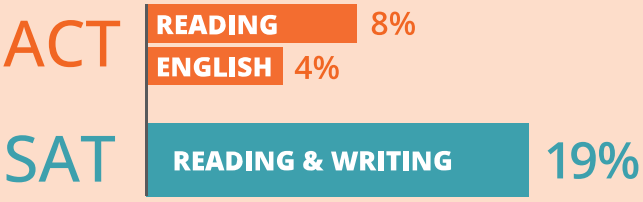


Number of Questions

SAT	ACT
54	**86**
Reading & Writing	Reading & English

Vocabulary

What percentage of questions test vocabulary?



Do the Reading/Writing/English sections have

Graphs and Charts?

SAT

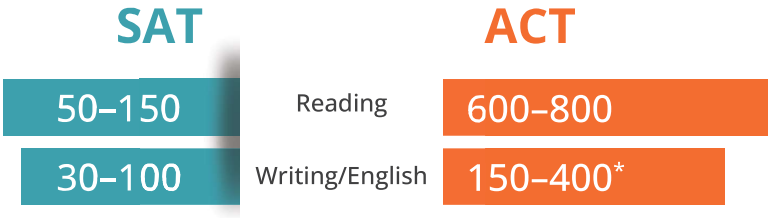
Yes, 3 to 5 Command of Evidence questions use data visuals.

ACT

Yes, 1 or 2 passages may use data visuals.

Passage Length

Avg words per passage



*The ACT English section consists of a mix of shorter passsages and longer passages.

Number of Reading Passages

SAT 25–29



ACT 4



9 questions per passage

Topics Covered

- Literature
- Social Science
- Poetry
- Nat. Science
- History
- Humanities

Distribution of topics varies. Easier adaptive modules tend to focus on literature; harder adaptive modules tend to focus on humanities and sciences.

- Literary Narrative
- Natural Science
- Social Science
- Humanities

Step 1: Learn about the SAT + ACT

Choosing a Test

Now that you've learned about the ACT and the SAT, it's time to decide which test is the best fit.

Colleges don't prefer one test over the other—but students often do. The SAT and ACT assess similar skills, but their formats, pacing, and question styles differ. The best way to find your fit is to try both.

- **Take a full-length SAT and ACT practice test, then compare your scores.** You may perform significantly better on one, making the decision easy. Even if your scores are similar, you'll get a feel for which format suits you better.
- **Review your PSAT scores (especially from 11th grade) for insight into SAT content and timing.** Just remember—10th grade scores may be less predictive due to academic growth.

In the next few pages, you'll learn how to interpret your PSAT scores and see how SAT and ACT scores compare using a concordance table.

> *"My son received his ACT scores today and finally got a 35! He did especially well in English, the section he focused on most with you. Thanks again for all of your time and expertise with the test prep."*
>
> *— Florence B., Parent of Applerouth Student*

Scan the QR code to register for a free practice test.

Understanding Your PSAT/NMSQT Score

About the PSAT/NMSQT

The PSAT/NMSQT serves multiple purposes. It provides a realistic test-taking experience in preparation for the SAT. It is an early indicator of strengths and areas for improvement. It also gives students a sense for how they would score on the SAT. **The National Merit Scholarship Corporation (NMSC) uses PSAT/NMSQT scores to select candidates for Merit Scholarship awards.**

Your PSAT Score

The PSAT and SAT share a common scoring scale, allowing for direct score comparisons. While the PSAT maxes out at 1520 and the SAT at 1600, the alignment in content means that a score earned on the PSAT reflects how a student would likely perform on the SAT if taken the same day. For example, a Math score of 500 on the PSAT typically translates to a 500 on the SAT.

Your NMSC Selection Index

As a junior, your PSAT score is used to determine eligibility for the **National Merit Scholarship Program**. The National Merit Selection Index is calculated by doubling your Reading & Writing score, adding your Math score, and dividing the total by 10. This formula gives extra weight to Reading & Writing and yields a maximum Selection Index score of 228. Only a small percentage of students score high enough to earn recognition.

For full details on eligibility and steps in the competition, visit **nationalmerit.org**.

> *"Applerouth was a big factor in my son's success. He went from a 1170 to a 1350 superscore, which I believe was the difference in his acceptance to UGA. That score also earned him significant scholarships—his freshman year will cost about $15K instead of $50K at other schools he was considering."*
>
> *— Blake T., Parent of Applerouth Student*

Need help understanding your PSAT score?

Scan the QR code to make an appointment with a Program Director or call 866-789-PREP (7737) for assistance.

Step 2: Figure out which test is the best fit

PSAT and National Merit Eligibility

While the PSAT is not used directly for college admissions, the junior-year PSAT/NMSQT is used to determine eligibility for honors and scholarships through the **National Merit Scholarship Program**. Until students advance beyond the Semifinalist stage, recognition is based solely on PSAT scores.

Eligibility is determined using the National Merit Selection Index (SI), calculated as follows:
SI = (2 × Reading & Writing + Math) ÷ 10

National Merit Scholarship Program

Junior PSAT/NMSQT
1,600,000 Juniors

Fall of junior year: Each October, approximately 1.3 million juniors take the PSAT/NMSQT and enter the National Merit Scholarship Program. **Only junior-year PSAT/NMSQT scores are considered.**

Approximately 50,000 participants qualify for the National Merit Scholarship Program.

Commended Students
34,000

September of senior year:

Approximately 34,000 of the top 50,000 students are recognized as Commended Students.

For potentially high-scoring students who are striving to win a National Merit Scholarship, we recommend taking a practice PSAT prior to the official test to increase their familiarity with the test's online features and questions.

7,700 students from a pool of about 1.3 million juniors will become scholarship winners.

Semifinalists
16,000

September of senior year:

Approximately 16,000 of the top 50,000 students are recognized as Semifinalists and continue in the competition. Semifinalists are determined proportionally by state, and the score cutoffs vary by year. In February of senior year, those Semifinalists who meet certain requirements will be named Finalists.

Scholarship Winners
7,700

Mid spring of senior year:

From the pool of Finalists, approximately 7,000 students will be awarded scholarships through the National Merit Scholarship Corporation (NMSC) or sponsoring colleges and corporations. In addition, about 700 students who meet specific criteria set by corporate sponsors will receive Special Scholarships—these recipients do not need to be Finalists.

Step 2: Figure out which test is the best fit

SAT/ACT Concordance Table

Colleges do not have a preference between the SAT and the ACT. Here is the concordance table of comparable SAT and ACT scores. The SAT has a greater score range (400–1600), so multiple SAT scores often correspond to a single ACT score.

SAT	ACT
Total Score	Composite Score
1570–1600	36
1530–1560	35
1490–1520	34
1450–1480	33
1420–1440	32
1390–1410	31
1360–1380	30
1330–1350	29
1300–1320	28
1260–1290	27
1230–1250	26
1200–1220	25
1160–1190	24
1130–1150	23
1100–1120	22
1060–1090	21
1030–1050	20
990–1020	19
960–980	18
920–950	17
880–910	16
830–870	15
780–820	14
730–770	13
690–720	12
650–680	11

Data from the College Board and ACT, Inc.'s *Guide to the 2018 ACT/SAT Concordance*, released June 2018.

Need help deciding between the SAT and ACT?

Reach out to an Applerouth Program Director at 866-789-7737 or scan the QR code for expert advice.

Step 2: Figure out which test is the best fit

Official SAT/ACT Test Dates

SAT TEST DATES

The SAT is offered about 8 times per academic year, from late August through early June.

Registration deadlines are typically 1 month before each test date, with scores released about 2 weeks after.

Visit **collegeboard.org** to view test dates and locations and to register directly.

ACT TEST DATES

The ACT is offered 7 times per academic year, from September through July.

Registration deadlines are typically about 5 weeks before each test date, and scores are released within 2 to 8 weeks.

To find and register for upcoming ACT dates, visit **myact.org**.

Scan the QR code for a free practice test and a personalized score report to guide your student's prep.

Understanding Test-Optional and Test-Required Admissions

Over the past few years, test scores have made a major comeback in college admissions—especially at top-tier schools. While many colleges adopted test-optional policies during the pandemic, a growing number are now reversing course.

Backed by internal data and new research, many institutions have found that standardized test scores remain one of the strongest predictors of college success. This shift has significant implications for current and future applicants.

What Students Need to Know About the Return of Test Scores

Are test scores becoming important again in college admissions?

Yes. Seven of the top 10 U.S. colleges (per the **US News and World Report** rankings) now require test scores again. Many others "recommend" or "encourage" score submission—signaling scores matter.

Does test-optional mean that scores don't matter?

No. "Test-optional" doesn't mean "test-blind."

If you submit strong test scores, they'll still be considered—and can strengthen your application by providing additional evidence of academic readiness. Many test-optional schools also require scores for merit scholarship consideration. In short, test scores can still make a big difference.

> *"Our daughter is headed to Princeton—her dream school! We're so grateful for all the support and expert prep that helped her achieve the scores she needed. Thank you for everything!"*
>
> *— Parent of Applerouth Student*

Why are colleges reinstating testing requirements?

Internal studies at Yale, Dartmouth, UT Austin, and others show test scores strongly predict college performance, retention, and academic success—often more so than GPA alone.

What about STEM-focused schools?

Math scores are especially important for STEM applicants. Schools like **MIT**, **Johns Hopkins**, and **Carnegie Mellon** now require test scores to gauge quantitative readiness.

Are more students submitting test scores now?

Yes. **Common App** data shows an 11% rise in score submissions, with especially notable increases at selective test-optional schools like **UChicago** and **UNC Chapel Hill**.

Will more schools return to test requirements?

It's highly likely. In 2025 alone, Miami, Penn, Ohio State, Auburn, Alabama, and Princeton all reinstated testing. LSU and Claremont McKenna returned to testing in 2026, and more schools are expected to follow.

Want reliable practice scores—minus the pressure?

Scan the QR code to register for a free online practice test and get a detailed score report with personalized insights to guide your student's test prep plan.

SAT + ACT Testing Timelines

When Should I Take the SAT or ACT?

As a general rule, we recommend that students prepare for and complete their college admissions testing during junior year. Exact timelines will vary: some students start as early as the summer after sophomore year, while others wait until the fall of senior year (though that can be cutting it close!).

If you're a current junior and haven't started planning yet—now's the time!

Making a Testing Plan

At Applerouth, we generally recommend planning to take the SAT or ACT up to three times—though many students reach their goal in just one or two tries. Having backup dates on the calendar helps reduce stress and protects against unexpected cancellations.

If you're aiming for a meaningful score increase, expect to spend 50–70 hours preparing, including:

- Tutoring, classes, or self-paced courses
- Homework assignments
- Practice tests

We recommend completing most of your prep in the 10–12 weeks before your first test, then doing a light review before later test dates.

Early Decision/Early Action: Final test by October of senior year

Regular Decision: Final test by December of senior year

Check each college's admissions website for exact deadlines. A clear plan now means less stress—and better results—later.

Putting Your Plan into Action

Here's how to implement an effective testing plan:

- Schedule 2–3 test dates before the end of fall semester senior year (October, if applying Early Action or Early Decision)
- Start prepping 10–12 weeks before your first test
- Review and refresh before each additional test

Your Test Prep Timeline Checklist

- ☐ Start prep after finishing most of Algebra 2.
- ☐ Prep when extracurricular and family commitments are lighter.
- ☐ Plan for **up to three official tests** to hit your score goal.
- ☐ Aim to complete testing by October of senior year for Early Decision or by December for Regular Decision.

> *"Our son will be heading to UGA this fall—his first-choice school! We're thrilled, and we truly believe his nearly 300-point SAT score increase through tutoring contributed to his admissions success."*
>
> *— Lisa D., Parent of an Applerouth Student*

Early Summer After Sophomore Year

PICK A TEST + SET A GOAL

- Start by taking a practice SAT and ACT to see which test fits you best. Then, set a target score based on your college list.
- If your scores are already in range—great! If not, we'll help you get there. Applerouth offers one-on-one tutoring, group classes, and self-paced prep to fit every student's needs.

Middle of Summer Before Junior Year

SELECT YOUR TEST DATES

- Balancing school, activities, and test prep starts with looking at the big picture. Begin with your college application deadlines and work backward.
- Plan for up to **three test dates**—you may not need them all, but it gives you flexibility and the chance to superscore by combining your best section results.
- Also, consider your math readiness. Since the SAT and ACT cover **Algebra I, Algebra II, and Geometry**, it's best to start testing once you've completed most of that material—typically the summer before junior year is a great time to begin prep.

Late Summer Before Junior Year

PLAN YOUR PREP

- Choose test dates that give you time to prep—and avoid conflicts like AP exams or sports tournaments.
- Connect with Applerouth for a custom testing plan and personalized guidance.
- And don't forget to register at **act.org** or **collegeboard.org**.

Fall of Junior Year

TAKE THE OFFICIAL TEST

- If you've completed Algebra II, aim to take your first official test in the fall of junior year.
- Still working through Algebra II? Spring of junior year is a better time to test.

Sample Testing Plans for Juniors

These sample plans show how students can structure their prep and testing. The key goal: finish testing before senior year, with fall dates as a backup.

Sample Testing Plan: Early Application (ACT)

Michael, a junior aiming for early admissions, knows he must complete all testing by October of senior year.

Target Tests:

- June ACT
- July ACT
- September ACT (backup if needed)

Prep Window:

- Start prep in March of junior year
- Complete most prep before the June ACT
- Light review before July and, if necessary, September tests

Sample Testing Plan: Regular Application (SAT)

Brianna, a junior applying regular decision, plans to finish testing by December of senior year.

Target Tests:

- June SAT
- August SAT
- October & November SATs (optional backups)
- May SAT (optional early start)

Prep Window:

- If taking May SAT: begin prep in January or February
- If starting with June SAT: begin prep in March
- Complete core prep before the June test
- Review before August test and any fall test(s)

Remember: Every student's path is different. Your timeline depends on your goals, classes, and schedule. Use this summer and fall to find your rhythm—by planning now, you're already ahead.

Need help with your testing plan?

Scan the QR code to schedule a call with one of our expert Program Directors for personalized guidance.

About Applerouth

Student-Focused Approach

The tests may be standardized, but our approach is anything but. With Applerouth, you'll receive:

- Expert guidance to create the best-fit test prep plan
- A custom tutor match based on your goals and learning style
- Personalized, one-on-one tutoring sessions
- Consistent communication with parents throughout the process
- Access to Applerouth's proprietary curriculum and practice materials

Better Results

Applerouth students earn higher test scores, improve their grades, and gain lasting confidence. Our proven approach delivers real results that help students reach their goals.

Flexible Options— In Person or Online

Wherever you are, we're here to help. Our expert tutors work with students across the U.S. and around the world. With over 40,000 students served in the last two decades, we're ready when you are.

5 pts

Average ACT Increase*

130 pts

Average SAT Increase*

*Average point spike for private tutoring students who complete 85% of their homework and complete at least 20 hours of SAT tutoring or 24 hours of ACT tutoring.



A strong SAT or ACT score can open doors to top colleges and unlock merit-based scholarships.



We offer one-on-one tutoring tailored to each student's strengths, challenges, and schedule—designed to boost scores and build lasting confidence.



Backed by research in cognition, memory, and motivation, our approach helps students work smarter—and achieve more.

NOTES

Applerouth Tutoring Services

www.applerouth.com
info@applerouth.com
866-789-PREP (7737)

Atlanta Metropolitan Area
404-728-0661

Austin Metropolitan Area
866-789-PREP (7737)

Chicago Metropolitan Area
847-239-5247

New York Tri-State Area
212-731-4676

Seattle Metropolitan Area
206-456-6864

Washington D.C. Metropolitan Area
202-558-5644

Online & International
866-789-PREP (7737)

Ready to Take the Next Step?

Schedule a call with a Program Director to find the right test prep plan for your student.



"Thank you to Applerouth for the incredible support you've provided to our daughter. She'll be attending Northeastern University on a full-ride scholarship! A special thanks to her tutor for playing such an important role in building her confidence and self-esteem."

— Bosombo G.,
Parent of an Applerouth Student

applerouth

@applerouth @applerouteducation www.applerouth.com

© 2026 Applerouth Tutoring Services. SAT® is a trademark registered and/or owned by the College Board, which was not involved in the production of, and does not endorse, this product. ACT® is a registered trademark of ACT, Inc., and PSAT/NMSQT® is a registered trademark of the College Board and the National Merit Scholarship Corporation, none of which were involved in the production of, and do not endorse, this product. Test names are the property of the respective trademark holders, none of whom endorse or are affiliated with Applerouth Tutoring Services.

SAT Test Dates

Test Date	Registration Deadline
May 2, 2026	Apr 17, 2026
Jun 6, 2026	May 22, 2026
Aug 22, 2026	Aug 7, 2026
Sep 12, 2026	Aug 28, 2026
Oct 3, 2026	Sep 18, 2026
Nov 7, 2026	Oct 23, 2026
Dec 5, 2026	Nov 20, 2026
Mar 6, 2027	Feb 19, 2027
May 1, 2027	Apr 16, 2027
Jun 5, 2027	May 21, 2027

Register at www.sat.org

ACT Test Dates

Test Date	Registration Deadline
Jun 13, 2026	May 8, 2026
Jul 11, 2026	Jun 5, 2026
Sep 19, 2026	Aug 14, 2026
Oct 17, 2026	Sep 11, 2026
Dec 12, 2026	Nov 6, 2026
Feb 27, 2027	Jan 22, 2027
Apr 10, 2027	Mar 5, 2027
Jun 12, 2027	May 7, 2027
Jul 10, 2027	Jun 4, 2027

Register at www.act.org



applerouth

Building Better Learners for Life®

www.applerouth.com | info@applerouth.com | 866.789.PREP (7737)

Paying for College



GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission

What is Financial Aid

Financial aid is money to help pay for your postsecondary education. Financial aid can be grants, scholarships, loans or work-study programs. Types and sources of financial aid include:

Types of Aid	Sources of Aid
Merit-based Scholarships *(e.g., HOPE Scholarship)*	State Government
Need-based Grants *(e.g., Pell Grant)*	Federal Government
Non-need-based Grants *(e.g., HOPE Grant)*	Colleges and Universities
Student or Parent Loans	Private Foundations
Work-Study Programs	Employers and Private Companies
Military Aid Grants	Professional and Service Organizations

Basic Eligibility Requirements

In order to determine eligibility for federal and some state financial aid programs, students must:

- Demonstrate financial need or exhibit academic merit, depending on the type of financial aid
- Have a high school diploma or General Educational Development (GED) diploma
- Be enrolled in, or accepted to, an institution participating in federal financial aid programs
- Be a U.S. citizen, permanent resident or eligible non-citizen
- Have a valid Social Security number
- Meet Georgia Drug-Free Postsecondary Education Act of 1990 criteria
- Not be in default or owe a refund on any federal or state student grant or federal or state student loan
- Be registered with the US Selective Service, if required (State Aid Programs)

The FAFSA

With the Free Application for Federal Student Aid (FAFSA), you can apply for financial aid for multiple colleges and funding sources. Simply visit **fafsa.gov** to begin your online application.

The FAFSA will be available in October 1st. If you are planning on attending college in the fall of 2025, you should complete the 2025-26 FAFSA.

How is your financial need calculated?

In general, your financial need is determined by two factors:

- Cost of Attendance (COA) is tuition, fees, room and board, transportation and other costs associated with attendance established by the college/university.
- Student Aid Index (SAI) is a formal evaluation of a student's approximate financial resources to contribute toward their postsecondary education for a specific award year.

COA – SAI = Financial Need

What Happens Next?

- Once you have completed and submitted your FAFSA, you will receive a Student Aid Report (SAR) in 3-5 days. Your SAR is a summary of the information you reported on the FAFSA.
- Colleges listed on your FAFSA will receive and review the Institutional Student Information Record (ISIR) after your FAFSA has been submitted. This is the information schools use to determine your aid eligibility.
- Once the college/university has reviewed the ISIR, a financial aid package is generated and sent to you via email or regular mail. Contact the college/university about their timeframe for this process.

GSFAPP and Other Financial Aid Applications

In addition to the FAFSA, the GSFAPP (Georgia Student Finance Application) is the state application for the HOPE and Zell Miller Scholarship and Grant, Tuition Equalization Grant and Inclusive Postsecondary Education Grant programs. The application takes three to five minutes to complete and only needs to be completed once and it is good for ten years. You can complete the GSFAPP on **GAfutures.org**.

You may also need to complete other institutional applications or forms. Be sure to contact the colleges/universities of interest or visit their website(s) to find out what other forms or applications are required.

Sample Financial Aid Award

Housing: On Campus Residency: In-State	Estimated Cost of Attendance 2 Semesters Student Aid Index Established Financial Need	$18,359 - $0 $18,359

Type of Aid	Fall	Spring	Summer	Total	Accept?
Federal Pell Grant	$3,697	$3,698	$0	$7,395	Yes or No
HOPE Scholarship*	$2,732	$2,732	$0	$5,464	Yes or No
Federal Direct Loan – Sub†	$1,750	$1,750	$0	$3,500	Yes or No
Federal Direct Loan – Unsub†	$1,000	$1,000	$0	$2,000	Yes or No
Total for Academic Year				$18,359	

*HOPE Scholarship award based on 15 semester hours per term at a regional university in Georgia. The actual award amounts vary by eligible institution. †Loan amount based on dependent student status.

Federal Financial Aid Programs

The Federal Government has financial aid programs that include grants and work-study awards that do not need to be repaid, as well as various loans that require repayment. For more information on the types of federal aid, visit **studentaid.gov**.

- Federal Grants and Work-Study
  - Pell Grant and Workforce Pell
  - Federal Supplemental Educational Opportunity Grant
  - Work-Study Award
- Federal Direct Loan Programs
  - Subsidized loan – The government pays the interest on the loan while you are in school, during the six-month grace period after you graduate or drop below half-time enrollment, and during deferment periods. Subsidized loans are awarded based on financial need.
  - Unsubsidized loan – You are responsible for paying the interest while enrolled in school. You can decide not to pay the interest while in school and it will be added to the loan balance until repayment begins.

Annual Limits	Subsidized and/or Unsubsidized Loan
1st Year Undergraduate	$5,500 - No more than $3,500 can be subsidized
2nd Year Undergraduate	$6,500 - No more than $4,500 can be subsidized
3rd Year and Beyond Undergraduate	$7,500 - No more than $5,500 can be subsidized
Graduate or Professional Student	$20,500 (unsubsidized only)

With the exception of a graduate or professional student, the loan amounts included in the chart are based on dependent student status. To learn more about whether a student is dependent or independent, visit studentaid.gov.

Georgia Financial Aid Programs

In addition to federal financial aid programs, Georgia residents may also be eligible for state-specific financial aid programs administered by GSFC.

- Accelerated Career Education (ACE) Grant
- Behavioral Health Professions Service Cancelable Loan
- Dual Enrollment
- Georgia College Completion Grant
- Georgia National Guard Service Cancelable Loan
- Georgia HERO Scholarship
- Georgia Public Service Memorial Grant
- Georgia Tuition Equalization Grant
- GMC State Service Scholarship
- HOPE Career Grant
- HOPE Grant
- HOPE Scholarship
- HSE Examination Grant
- Inclusive Postsecondary Education Grant
- Peace Officer Loan Repayment
- REACH Georgia Scholarship
- Scholarship for Engineering Education
- UNG Military Scholarship
- UNG ROTC Grant
- UNG ROTC Grant for Future Officers
- Zell Miller Grant
- Zell Miller Scholarship

For more information on any of these programs, visit **GAfutures.org**.

Important Resources

GAfutures.org – Learn about federal and Georgia-specific financial aid programs, search for colleges and scholarships, and explore various career paths.

FAFSA.gov – Complete and track your FAFSA.

studentaid.gov – Find information to help get ready for college and learn more about federal student aid.

Basic Financial Aid Terms

Education Loans – Money borrowed by a student or parent from the federal government or a private lender to fund postsecondary education; requires repayment with interest.

FAFSA (Free Application for Federal Student Aid) – Application completed by students and parents to apply for federal financial aid, along with some state programs.

Federal Financial Aid – Money offered by the federal government to assist eligible students in funding their post-secondary education.

Grants – Money available to eligible students based upon financial need, past academic performance, service to the community or special areas of study; does not require repayment.

GSFAPP (Georgia Student Finance Application) – is the state application for HOPE Programs, Tuition Equalization Grant, and IPSE. The GSFAPP is easy to complete and is good for ten years. Available on **GAfutures.org**.

ISIR (Institutional Student Information Record) – Contains the information submitted on the FAFSA and the EFC as well as other information regarding financial aid eligibility. The ISIR is electronically transmitted to the school.

SAI (Student Aid Index) – is a formal evaluation of a student's approximate financial resources to contribute toward their postsecondary education for a specific award year.

SAR (Student Aid Report) – Document you will receive after your FAFSA is processed. Your SAR will contain a summary of information reported on the FAFSA as well as your EFC.

Scholarships – Money for college that does not have to be repaid. This money can come from many sources, including the government, community groups, schools and corporations. Awards may be based on academic merit, artistic or athletic talent, major or hobbies. Search for scholarships on **GAfutures.org**.

Service Cancelable Loans – Student loans that will not have to be repaid if certain conditions are met. Examples of service cancelable loans are the Georgia National Guard Service Cancelable Loan and the Scholarship for Engineering Education.

Work-Study Programs – Provide part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses.

Checklist For Financial Aid

- Create a GAfutures account. Be sure it has your correct legal name, social security number and date of birth
- Complete your FASFA. You and one parent will need to create an FSA ID.
- Check with the admissions and financial aid offices at your college to see if any additional documents are needed.
- Check your college account and email frequently; they will communicate with you through their portal and via email.
- Investigate private aid sources such as civic groups, clubs, religious organizations and businesses. Check out the scholarship search on **GAfutures.org** for more possibilities.
- Work toward having all of your documents completed before summer.
- GSFC Outreach Representatives are available to assist you with completing any Financial Aid application, including the FAFSA. Visit **GAfutures.org/about-us/** to find the Outreach team.

	2026-27 FAFSA	2027-28 FAFSA
Income Tax Year	2024	2025
Semester Attending	Fall 2026	Fall 2027

What is GSFC?

Georgia Student Finance Commission (GSFC), is the state agency committed to helping Georgia residents achieve their higher education dreams by providing a wide range of financial aid programs and services. We work closely with high school and college administrators to ensure that Georgia students are able to take full advantage of all available financial aid opportunities.

GAfutures.org
Explore. Plan. Succeed.

800.505.4732

GSFC | Georgia Student Finance Commission

© GSFC 2025

HOPE Program



GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission

HOPE and Zell Miller Scholarships

Academic Eligibility from High School

HOPE Scholarship

- Minimum 3.0 HOPE GPA as calculated by the Georgia Student Finance Commission (GSFC) in core curriculum courses (English, math, science, foreign language, social science)
- *Rigor requirements

Zell Miller Scholarship

*Rigor requirements and one of the following:

Designated valedictorian or salutatorian	OR	Minimum 3.7 HOPE GPA as calculated by GSFC in core curriculum courses **AND** total test score of 1200 SAT on a single national administration or composite test score of 25 ACT on a single national or state/district administration earned by graduation date

Academic Rigor courses are determined by the course number. Refer to the full Academic Rigor Course List on* ***GAfutures.org**.*

What are Rigor Requirements?

Rigor courses: Advanced Math, Advanced Science, Foreign Language, Advanced Placement (AP) in core subjects, International Baccalaureate (IB) in core subjects, degree-level Dual Credit Enrollment courses in core subjects taken at an eligible postsecondary institution.

Students graduating from high school must earn four full credits from the above list.

Award Amounts 2025-26 Academic School Year

	HOPE Scholarship*	Zell Miller Scholarship*
Public Institution	Portion of standard tuition†	Full standard tuition†
Private Institution 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)
Private Institution Half-time	$1,493 per semester (fall, spring, summer) $1,017 per quarter (fall, winter, spring, summer)	$1,493 per semester (fall, spring, summer) $1,017 per quarter (fall, winter, spring, summer)

Complete award amounts available on* ***GAfutures.org**.* *†Up to 15 credit hours.*

Maintaining

HOPE Scholarship

Students must maintain a minimum cumulative 3.0 calculated HOPE GPA* at designated checkpoints (end of every spring semester and at 30, 60 and 90 attempted semester hours; end of every spring quarter and at 45, 90 and 135 attempted quarter hours). If a student's calculated HOPE GPA falls below a 3.0, they will lose the HOPE Scholarship and will only be eligible to regain it once.

Zell Miller Scholarship

Students must maintain a minimum cumulative 3.3 calculated HOPE GPA* at designated checkpoints (end of every spring semester and at 30, 60 and 90 attempted semester hours; end of every spring quarter and at 45, 90 and 135 attempted quarter hours). If a student's calculated HOPE GPA falls below a 3.3, they will lose the Zell Miller Scholarship but may still be eligible for the HOPE Scholarship. Students can regain the Zell Miller Scholarship only once.

Calculated HOPE GPA refers to all attempted hours after high school graduation. Approved postsecondary STEM courses taken fall 2018 and later, at an eligible postsecondary institution in Geogia, receive .5 weight to grade B, C or D. Approved courses can be found at* ***GAfutures.org**. STEM courses taken during high school are not given the STEM weight for postsecondary GPA calculation.*

Losing Eligibility

A student will lose eligibility for the HOPE Scholarship and the Zell Miller Scholarship due to one of the following:

- Calculated HOPE GPA requirement not met
- Maximum attempted and/or paid hours reached (127 semester/190 quarter)
- Funds not used within ten years of high school graduation or equivalent
- Bachelor's degree received
- On the second loss, a student becomes permanently ineligible

HOPE Grant

Academic Eligibility

- No high school graduation requirement
- Must be enrolled in a certificate or diploma program at a participating University System of Georgia (USG) or Technical College System of Georgia (TCSG) institution

Award Amount

- Portion of standard tuition, up to 15 credit hours (per semester); award amounts available at **GAfutures.org**
- Paid hours received while in high school count towards the HOPE Grant paid hours limit of 63 and towards the 127 paid hours cap for HOPE and Zell Miller Scholarship

Maintaining

- Minimum 2.0 calculated HOPE Grant GPA or higher at designated checkpoints (30/60 paid semester hours)
- Only eligible to regain the HOPE Grant once

Losing Eligibility

- Calculated HOPE GPA requirement not met
- Maximum paid hours reached (63 semester)
- Bachelor's degree received

Zell Miller Grant

Academic Eligibility

- No high school graduation requirement
- Must be enrolled in a certificate or diploma program at a participating University System of Georgia (USG) or Technical College System of Georgia (TCSG) institution
- First term awarded retroactively after earning a minimum 3.5 or higher calculated HOPE Grant GPA

Award Amount

- Full standard tuition, up to 15 credit hours (per semester); award amounts available at **GAfutures.org**
- Paid hours received while in high school count towards the Zell Miller Grant paid hours limit of 63 and towards the 127 paid hours cap for HOPE and Zell Miller Scholarship

Maintaining

- Minimum 3.5 calculated HOPE Grant GPA required at the end of every semester/quarter
- Eligible to regain Zell Miller Grant if minimum 3.5 calculated HOPE Grant GPA earned at the end of the next term

Losing Eligibility

- Calculated HOPE GPA requirement not met
- Maximum paid hours reached (63 semester)
- Bachelor's degree received

HOPE Career Grant

Academic Eligibility

- Enrolled in specific high-demand certificate and diploma programs at a participating University System of Georgia (USG) or Technical College System of Georgia (TCSG) institution
- HOPE Grant and Zell Miller Grant eligibility requirements apply

Award Amount

- Awards are a fixed amount per term based on the program and number of hours enrolled
- Approved programs and award amounts available on **GAfutures.org**

For more information on the HOPE Programs, visit GAfutures.org.

GAfutures Student Dashboard

Sign into your student GAfutures account to quickly review your status for the following:

- GSFAPP
- FAFSA
- ACT and/or SAT Scores
- Selective Service Registration
- View GEORGIA MATCH Letters (High School Seniors)

To view your information, make sure you create a student GAfutures account using your full name, date of birth, social security number, and high school name. If the information is incorrect, you will not be able to view your status. If you have already created an account, click the green Profile tab to make sure your information is correct.
GAfutures is a secure site for its users with an account. GSFC has implemented numerous security measures to protect your personal information.

Other State Financial Aid Programs

In addition to the HOPE Programs, GSFC administers other state financial aid programs for the state of Georgia. These programs are designed to assist students with the cost of their postsecondary education.

- Accelerated Career Education (ACE) Grant
- Behavioral Health Professions Service Cancelable Loan
- Dual Enrollment
- Georgia College Completion Grant
- Georgia Military College State Service Scholarship
- Georgia National Guard Service Cancelable Loan
- Georgia HERO Scholarship
- Georgia Public Service Memorial Grant
- Inclusive Postsecondary Education Grant
- Peace Officer Loan Repayment
- REACH Georgia Scholarship
- Scholarship for Engineering Education
- Georgia Tuition Equalization Grant
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

For more information on state financial aid programs, visit **GAfutures.org**.

Additional Eligibility Requirements

In addition to meeting the requirements for specific state financial aid programs, students must meet the following basic eligibility requirements:

- Be a legal resident of Georgia
- Meet academic achievement standards required by the program or college
- Be registered with the US Selective Service, if required (State Aid Programs)
- 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 or other financial aid programs
- Not have exceeded the maximum award limits for any state financial aid program
- Meet enrollment requirements
- Attend an eligible postsecondary institution

GAfutures.org
Explore. Plan. Succeed.

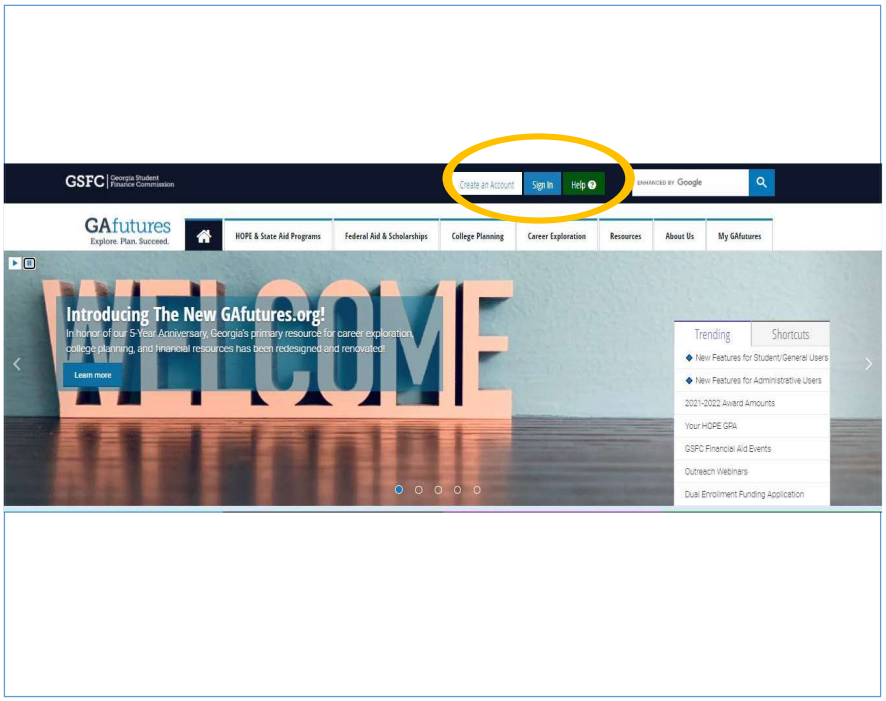
GSFC | Georgia Student Finance Commission

800.505.4732

© GSFC 2025

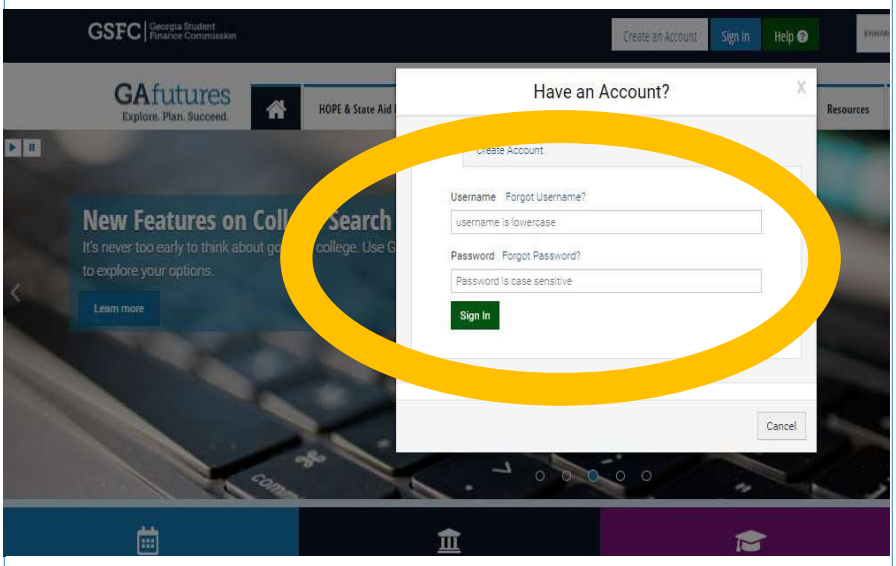
Step 1:

Select the **Sign In** option at the top of the GAfutures.org homepage.



Step 2:

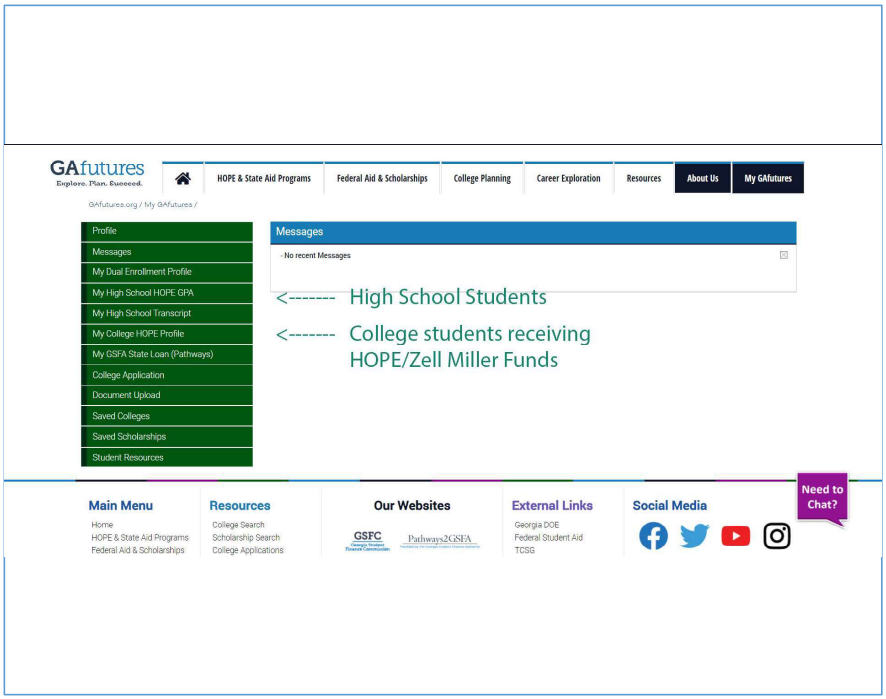
Enter your **Username and Password information**, then select **Sign In**.



Step 3:

Your HOPE GPA can be found by selecting **My High School HOPE GPA**.

Note: The HOPE GPA is based on courses completed while in high school.



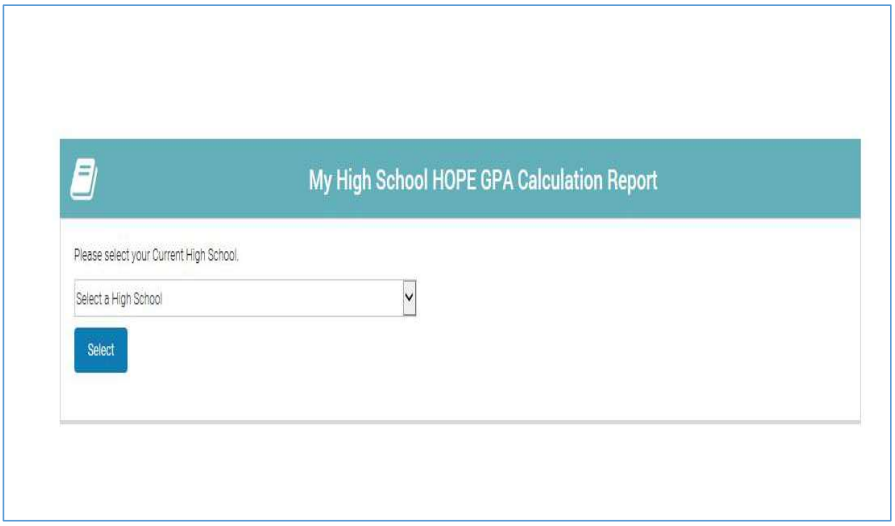
Step 4:

Your My High School HOPE GPA report can be generated by selecting your current high school.

Please note: You will only have information regarding your HOPE GPA if your high school has sent Georgia Student Finance Commission your High School transcript for calculation.

In addition, your GAfutures profile must include your high school name, social security number, and date of birth.





GRADE POINT AVERAGE (GPA) CHEAT SHEET



As you will soon learn, there are many different definitions of GPA. Here are a few of them:

1. **Cumulative Numeric Average:** Fulton County calculates cumulative numeric averages for students by adding up all grades in all classes and dividing by the total number of classes taken. This numeric average is on a 100 point scale; i.e., 87.963 out of 100. Remember, failed grades, summer school grades, and online grades are included in this. All courses listed on the transcript are averaged together. Also, Fulton County adds 7 points to the final passing grade for each Honors, AP/IB and college course taken (Dual Enrollment); therefore, the Cumulative Numeric Average is a weighted average. This is shown as the final grade on the transcript.

2. **Academic GPA:** Fulton County does NOT calculate averages on a 4.0 scale. First you must contact the college to find out how they calculate GPA's. Most will use this scale: A=4.0, B=3.0, C=2.0, and F=0. Looking at your academic courses (English, Math, Science, Social Studies, World Language) assign a 4, 3, 2 or 0 for each course, add them together and divide by the total number of academic courses. This will be an estimated academic GPA. If the college gives extra points for Honors, AP/IB and Dual Enrollment, please add the points before calculating. If the college takes off the additional 7 points added for Honors, AP/IB and Move On When Ready, do that first before assigning the 4, 3, 2, etc. Each college calculates GPA's differently; therefore, you may have 4 or 5 slightly different GPA calculations if you are applying to 4 or 5 different colleges. PLEASE NOTE: Contact the College Admissions office to find out how they calculate the GPA. ***Fulton County counselors CANNOT calculate GPAs for you.***

3. **HOPE Scholarship GPA:** The GPA for the HOPE Scholarship is calculated by averaging **ALL** academic courses (English, Math, Science, Social Studies, and World Language) taken in **high school**, including failed courses. **Grades from high school courses taken in middle school are not calculated in the HOPE GPA.** All courses are averaged together, and students need to earn a 3.0 GPA for the HOPE Scholarship and a 3.7 for the Zell Miller Scholarship. In addition, all honors points are removed before the calculation and .50 weighting is added back in for AP/IB and Dual Enrollment courses only. The grading scale is as follows A = 90-100 = 4.0, B = 80-89 = 3.0, C = 70-79 = 2.0 F = 0. If it is an Honors, AP/IB course, or Dual Enrollment course, remove the 7 points before converting to 4, 3, 2 or 0. All AP/IB and Dual Enrollment courses can have .50 added back in. For ex: 96 in AP Lang/Comp. Remove 7 points = 89. 89= 3.0. .50 weighting added back in for an AP course, total weight for this course is 3.5. Please note: A 2.99 GPA does NOT qualify you for HOPE. All calculations are done by the Georgia Student Finance Commission.

CALCULATING THE ACADEMIC GPA

Fulton County does NOT calculate averages on a 4.0 scale. First, contact the college to find out how they calculate GPA's. Most will use this scale: A = 4.0, B = 3.0, C = 2.0 and F = 0. Looking at your academic courses (English, Math, Science, Social Studies, And World Language) assign a Quality Point of 4.0, 3.0, 2.0 or 0.0 for each course, add them together and divide by the total number of academic courses. This will be an estimated academic GPA. If the college gives extra points for Honors, AP/IB and Dual Enrollment, please add the points before calculating. If the college takes off the additional 7 points added for Honors, AP and Dual Enrollment, do that first before assigning the 4.0, 3.0, 2.0, etc. Each college calculates GPAs differently. PLEASE NOTE: Contact the College Admissions office to find out how they calculate the GPA.

COURSE (Academic – English, Math, Science, Social Studies, and World Language)	**GRADE**	**QUALITY POINT** A = 90 -100 = 4.0 B = 80 - 89 = 3.0 C = 70 - 79 = 2.0 F = 0 - 69 = 0.0	**GRADE** **without the 7 Honors Points if applicable**	**QUALITY POINT** A = 90 -100 = 4.0 B = 80 - 89 = 3.0 C = 70 - 79 = 2.0 F = 0 - 69 = 0.0
Ex. 9th Grade Lit/Comp H – Semester 1	86	3	79	2
Ex. 9th Grade Lit/Comp – Semester 2	94	4	94	4
	Weighted GPA		**Unweighted GPA**	

FAFSA Checklists



GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission

FAFSA Checklist

Create Your StudentAid.Gov Account

- Go to **studentaid.gov/fsa-id/create-account/launch** to create your account.
- Create a username and password, then enter your email address and cell phone number. (Note: Use an email address you check regularly and will have access to over the next few years.)
- Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.
- Review your information and read and accept the terms and conditions.
- Confirm your email address using the secure code, which will be sent to the email address you entered when you created your StudentAid.Gov Account. Once you verify your email address, you can use it instead of your username to log in to complete your FAFSA.

Submit Your FAFSA

The FAFSA will be available October 1st, for attending college in the Fall of 2026. The earlier you submit it, the more opportunity you have to receive financial aid to help pay for your education after high school.

- Your Social Security Number.
- Your Alien Registration Number (if you are not a U.S. citizen).
- Your (parent's/contributor's) 2024 tax returns, W-2s and other records of money earned.
- Bank statements and records of investments (if applicable).
- You and your parent's/contributor's StudentAid.Gov Account to sign electronically.
- You and your parents/contributors must give consent before the FAFSA is processed.

1. Go to fafsa.gov and login using your StudentAid.Gov Account.
- Applying online is quicker, easier and ensures your information will be saved for next year. Don't forget, you will need to fill out a FAFSA every school year to be eligible for federal funds.

2. Enter personal information.
- Make sure everything you enter is exactly how it appears on official government documents. Student and/or parent/contributor must have a StudentAid.Gov Account in order to use the DDX (Direct Data Exchange) Tool.

3. Choose up to 20 schools.
- Be sure to include schools you are seriously considering, whether you've applied or have been accepted yet. You will get an estimate of your financial aid eligibility.

4. Enter your financial information.
- The DDX Tool can transfer your tax data to your application automatically.

5. Think you're finished? Double-check.
- Make sure you receive a confirmation page indicating your FAFSA has been submitted or instructions of what is needed to complete your FAFSA. Print this page. Visit your dashboard at studentaid.gov to print a copy of your FAFSA Submission Summary, formally known as the Student Aid Report (SAR). Check the summary to make sure there are no mistakes. Be sure you and your parent/contributor have provided consent to avoid processing delays.
- Be sure you and your contributor have provided consent to avoid processing delays.

After the FAFSA Checklist

1. Review your FAFSA Submission Summary.

- After submitting your FAFSA, you can visit your Student Aid Dashboard at studentaid.gov and print a copy of your FAFSA Submission Summary, formerly the Student Aid Report (SAR). The Summary is the information you provided on your FAFSA and indicates if you are selected for verification. If you have, the first thing to do is relax. Then, learn more about the next steps on the back of this checklist.

2. Locate your Student Aid Index (SAI)

- Your SAI may be located on your FAFSA Submission Summary.
- The need formula is: Cost of Attendance (COA) minus Student Aid Index (SAI) and other financial assistance equals eligibility for need-based financial aid.
- Student Aid Index (SAI) – Applicants who do not qualify for a maximum Pell Grant may still qualify if their calculated SAI is less than the maximum Pell Grant award for the award year. The applicant's Pell Grant award for full-time enrollment will equal the maximum Pell Grant for the award year minus SAI. The Pell Grant will be adjusted if the applicant enrolls less than full-time or if the applicant's Cost of Attendance (COA) is less than the calculated Pell Grant Award.
- Minimum Pell Grant – Applicants whose SAI is greater than the maximum Pell Grant award for the award year may still qualify for a Pell Grant, based on family size, adjusted gross income, and poverty guidelines.

3. Check your GAfutures Dashboard.

- Once GSFC has received verification of your FAFSA completion, it will appear on your GAfutures Dashboard. Sign in to your account and check your dashboard a week after you have completed the FAFSA to see that this is correct. If you do not see your FAFSA on your dashboard, please contact GSFC at gsfc@gsfc.org

4. Make corrections if needed.

- Once you review your FAFSA Submission Summary, you may find there is missing data or an error. It is important to contact your college's financial aid office with any questions before making corrections. Corrections can be made by logging on to FAFSA.gov. Note: Any changes to the FAFSA must be signed with the appropriate StudentAid.Gov Account(s) and submitted.
- Your SAR information will be sent to each school listed on your FAFSA. Based on that information, the school may request additional information to correct your FAFSA.

5. Take next steps.

- The school(s) you applied to, have been accepted to and listed on the FAFSA, will calculate your aid and send you an electronic or paper award letter/award package with how much aid you're eligible for at that school. The timing of when you receive your award letter/award package varies from school to school and depends on when you apply, if any verification requirements have been completed, and how the school chooses to schedule awarding of aid.
- Contact the financial aid office at the school(s) you applied to for more information or if you have any questions about your financial aid.

6. Check your emails often.

- Financial aid offices will primarily communicate through your college email. Make sure to check yours often. Requests for additional, often time-sensitive information, as well as your award letter/award package will be sent via email.

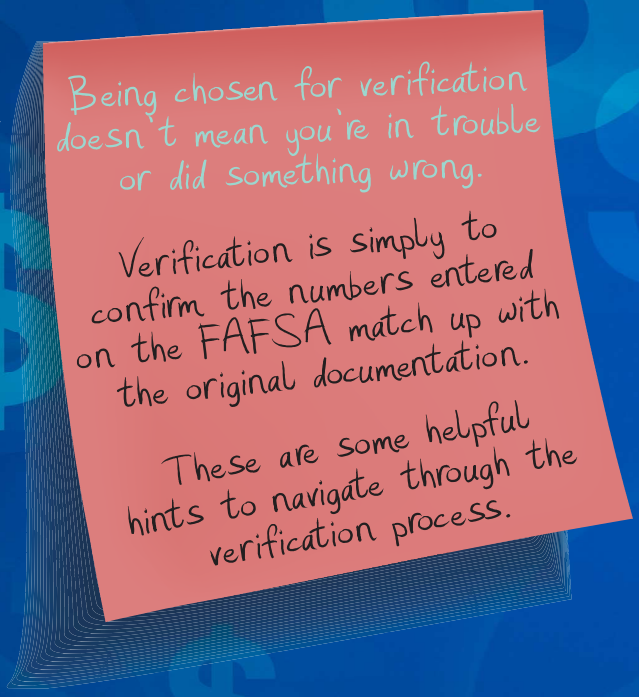
Selected for Verification?

1. Contact your Financial Aid Office(s).

- If you submitted your FAFSA information to multiple schools, contact each one to determine the documents you will need to provide for verification. Remember, verification is time sensitive and you do not want to miss any deadlines.

2. Gather and/or complete requested documents.

- **Tax information** - If you and your parents/contributors (if you're a dependent) used the DDX (Direct Data Exchange) tool, the Financial Aid Office will most likely not need your tax information. However, if the DDX tool was not used, a copy of your tax return or tax transcript will be needed. If you or your parents/contributors need to obtain tax transcripts, they can be accessed online at irs.gov. For security purposes, you will need your Social Security number, date of birth, filing status and mailing address to access and request your records.
- **W-2s and/or other financial documents** - If you or your parents/contributors did not file a return, W-2s or other financial documents (e.g., proof of child support) may be requested.
- **Verification worksheets** - The Financial Aid Office will provide verification worksheets to accompany any requested documents. In some instances, completing and submitting this information will satisfy verification.



3. Make sure to send in your verification documents before your school's deadline.

- Changes to your SAI are rare after you submit your documents for verification, and only occur if your verification materials show a discrepancy from your original FAFSA.
- Need-based institutional aid, such as campus-based scholarships and grants, are time sensitive and are often first-come, first-served. So, submit your verification documents as soon as possible.

4. Follow up on changes to your financial aid package/award letter.

- Keep in mind there is a chance your SAI could change if verification and the original FAFSA information are vastly different. This difference could either increase or decrease your SAI and change your financial aid package/award letter.
- If there are changes to your financial aid package/award letter, contact your Financial Aid Office to determine how you should move forward.

GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission

800.505.4732

© GSFC 2025

Dual Enrollment



GAfutures.org
Explore. Plan. Succeed.

DUAL ENROLLMENT

Dual Enrollment

Georgia's Dual Enrollment program allows high school students (10th – 12th grade) to earn college credits while working on their high school diploma. Dual Enrollment is designed to make it easier for students to take advantage of all the options to enroll in college courses while still in high school.

(Public high school students pursuing an accelerated career diploma (ACD) must apply for ACE Grant.)

Funding Cap

- The Dual Enrollment Funding Cap is 30 semester or 45 quarter hours.
- The Funding Cap is a hard cap based on hours paid by the Dual Enrollment funding program for terms of enrollment (as invoiced by the postsecondary institutions).
- The Funding Cap does not include dual credit coursework attempted and paid by other sources.
- All students are subject to the Dual Enrollment Funding Cap.

Student Eligibility

- Any student enrolled in and physically attending a public or private high school in Georgia or an eligible home study program. Student's high school or home study program has completed a Participation Agreement.
- 11th and 12th graders may take any approved Dual Enrollment courses listed on the Course Directory, at an eligible participating postsecondary institution (USG, TCSG or private).
- 10th graders may enroll in approved Career, Technical and Agricultural Education (CTAE) courses listed on the Course Directory at a participating TCSG institution only.
- 10th graders who have a minimum SAT score of 1200 or minimum ACT composite score of 26 on a single national test administration, may enroll in any approved courses listed on the Course Directory at a TCSG, USG or private eligible participating postsecondary institution. Note: The student's qualifying test score must be in GSFC's system prior to the student's Dual Enrollment funding Application being approved by the high school or home study.
- Be a legal resident of Georgia
- Meet U.S. citizenship or eligible non-citizen requirements
- Dual Enrollment funding is only available for a maximum of 15 semester hours or 12 quarter hours per term.
- Admission requirements at the chosen postsecondary institution(s) must be met.
- A student must maintain Satisfactory Academic Progress (SAP) as defined by the college or university they are attending.
- Students that complete high school graduation requirements prior to officially graduating may continue participation in Dual Enrollment until high school graduation.
- Meet federal Selective Service registration requirements, per Georgia state law. The requirement to register applies to males who were born on or after January 1, 1960, are at least 18, are citizens or eligible non-citizens who came to the United States prior to age 26

Program requirements and eligibility are subject to change

Course Options

Students must select eligible approved courses from the Dual Enrollment Course Directory on **GAfutures.org.** The Course Directory includes comparable required courses such as degree and non-degree level core courses (English, math, science, social studies, foreign language), and Career, Technical and Agricultural Education courses. Course selections must be approved for high school credit by the student's high school counselor. Dual Enrollment courses are available for fall, spring and summer semesters and fall, winter, spring and summer quarters.

Tuition, Mandatory Fees and Books

The specific Dual Enrollment award amount will vary based on the postsecondary institution and the number of credit hours in which a student is enrolled. Complete Dual Enrollment award amounts are available on **GAfutures.org**. In most cases, the program covers all required standard tuition, mandatory fees and required book expenses. Students are responsible for lost or damaged books, books that are considered optional or specific course-related fees, such as a lab fee.

Benefits of Dual Enrollment for Students

- Earning college credits while still in high school may enable students to graduate early and/or possibly even earn an associate degree, diploma or certificate.
- Dual enrollment can help students adjust to certain aspects of the college experience (e.g., classes, coursework, instruction, being on a college campus) so the transition from high school to college may be easier.
- Students who participate in a dual enrollment program are more likely to go to college and earn a degree.
- Students may be able to take classes that are not offered at their high school, especially in subject areas they are interested in for a potential career.
- Taking college-level classes while still in high school may build confidence and encourage those students who may not be thinking about college to reconsider.

Application Process

- The annual online application is completed through **GAfutures.org**.
- Application deadlines may vary. Students should check with their high school and postsecondary institution for the application deadline for each term.
- Students attending a Georgia eligible participating public or private high school must complete the annual online Dual Enrollment funding application.
- Students attending a home study program must complete the annual online Dual Enrollment funding application
  - First, the Georgia home study parent/guardian official must create a GAfutures Education Professional account for the name of the home study program. The Georgia Home Study Program parent/guardian will receive an assigned HSP# to provide to the student prior to completing the annual online Dual Enrollment funding application.
- Once the student has completed their portion of the application, the parent/guardian must electronically complete the Parent Participation Agreement section of the student's application.
  - Provide parent/guardian's email address.
  - Parent receives an email to complete the online acknowledgment.
- The student's eligible participating high school counselor must approve the student's Dual Enrollment courses and funding application.
- The student must be accepted by the college. The eligible participating college must approve the student's Dual Enrollment courses and funding application.

Frequently Asked Questions

- **What do students have to do to participate in Dual Enrollment?**
  To participate in Dual Enrollment, students must meet the admission requirements and be accepted at the postsecondary institution(s) of their choice, and make satisfactory academic progress. Interested students should see their high school counselor and visit **GAfutures.org** for complete program information and to access the annual online Dual Enrollment funding application.

- **What expenses does the Dual Enrollment program cover for eligible participants?**
  Students who meet all eligibility requirements will receive a student-specific award amount to be applied to tuition, mandatory fees and required books for a maximum of 15 semester or 12 quarter hours per term. The award amounts for Dual Enrollment can be found on **GAfutures.org** and are paid directly to the postsecondary institution. The postsecondary institution must provide the required textbooks for the approved Dual Enrollment courses. How the books are provided to the Dual Enrollment student is determined by the postsecondary institution.

Frequently Asked Questions

- **What expenses are students responsible for when they are receiving Dual Enrollment Funding?**
  Students may incur expenses for course-related fees and supplies required for a particular course or optional fees charged by the postsecondary institution. If the postsecondary institution provided the textbooks through a lending program, students may be charged a lost or damaged book fee if the book is not returned in the required condition. Contact the postsecondary institution selected for more information. Students are responsible for tuition and fees for any course(s) taken that is not listed in the Dual Enrollment Course Directory and listed on their Dual Enrollment funding application.

- **What expenses are students responsible for upon reaching the Dual Enrollment Funding Cap?**
  Students are responsible for charges as a result of hours which are not covered by the Dual Enrollment funding program such as continuing to enroll in dual enrollment coursework upon reaching the Funding Cap or enrollment in courses not listed on the approved Course Directory. Upon reaching the Funding Cap, the eligible postsecondary institution may charge tuition and a prorated portion of the mandatory fees and book costs, based on credit hours not covered by Dual Enrollment funding.

- **Can a Dual Enrollment student attend more than one postsecondary institution in one term?**
  Yes, a Dual Enrollment student may take courses at more than one postsecondary institution. The Dual Enrollment funding application must be completed for each participating eligible postsecondary institution. The student is eligible to receive Dual Enrollment funds for tuition, mandatory fees and book allowance for a maximum of 15 semester or 12 quarter hours per term.

- **Is there a limit to the number of credit hours a student may enroll in during one term?**
  An eligible Dual Enrollment student may enroll in and receive funding for courses up to the maximum of 15 semester or 12 quarter hours per term.

- **What classes/courses are available to students?**
  Approved courses for Dual Enrollment are listed in the Dual Enrollment Course Directory. Approved classes may include degree level or non-degree level courses in the five main academic areas (English, math, science, social studies and foreign language), as well as Career, Technical and Agricultural Education offerings. The Course Directory can be found on **GAfutures.org**. The courses a student chooses each term must be listed on his or her Dual Enrollment funding application and must be approved by the high school and postsecondary institution(s) he or she will be attending.

- **Can students participate in Dual Enrollment if they will be in high school longer than four years?**
  Yes, eligible students may participate until they reach the Funding Cap.

Other State Financial Aid Programs

- GSFC administers other state financial aid programs for the state of Georgia. These programs are designed to assist students with the cost of their postsecondary education. For more information, visit **GAfutures.org**.
  - Accelerated Career Education (ACE) Grant
  - Behavioral Health Professions Service Cancelable Loan
  - Georgia College Completion Grant
  - Georgia HERO Scholarship
  - Georgia Military College State Service Scholarship
  - Georgia National Guard Service Cancelable Loan
  - Georgia Public Service Memorial Grant
  - HOPE Career Grant
  - HOPE Grant
  - HOPE Scholarship
  - Inclusive Postsecondary Education Grant
  - Peace Officer Loan Repayment
  - REACH Georgia Scholarship
  - Scholarship for Engineering Education
  - Georgia Tuition Equalization Grant
  - University of North Georgia Military Scholarship
  - University of North Georgia ROTC Grant
  - University of North Georgia ROTC Grant for Future Officers
  - Zell Miller Grant
  - Zell Miller Scholarship

GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission

800.505.4732

© GSFC 2025