# Financial Aid 101

## FEDERAL AND STATE AID

2026-2027

GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission

# AGENDA

Define Financial Aid

Types of Financial Aid

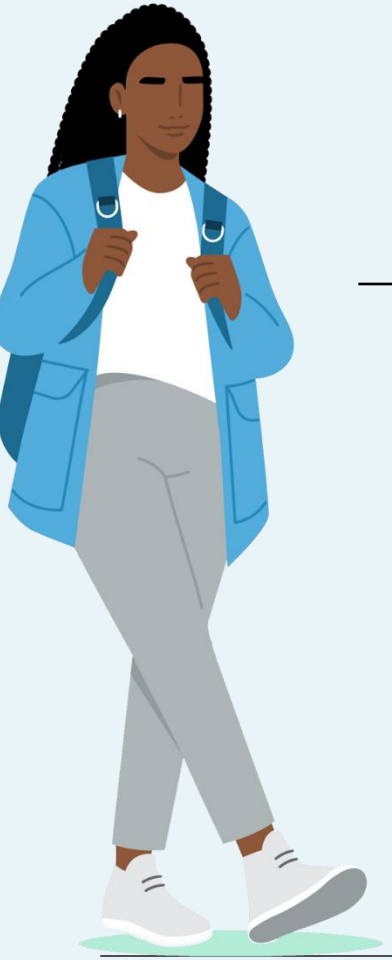
Federal Student Aid Programs

Georgia's Financial Aid Programs

The Application Process

Financial Aid Package

Resources



# Financial Aid

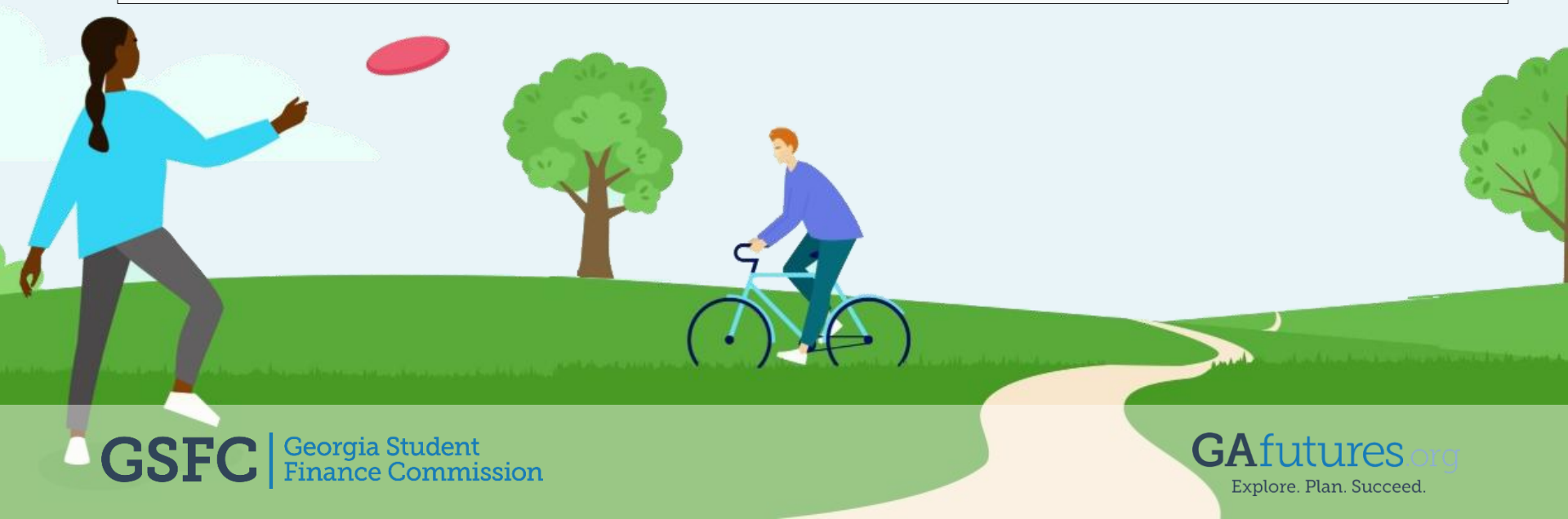
Financial aid is money to help pay for college or career school.

FINANCIAL AID

# DEFINITION

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

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



FINANCIAL AID

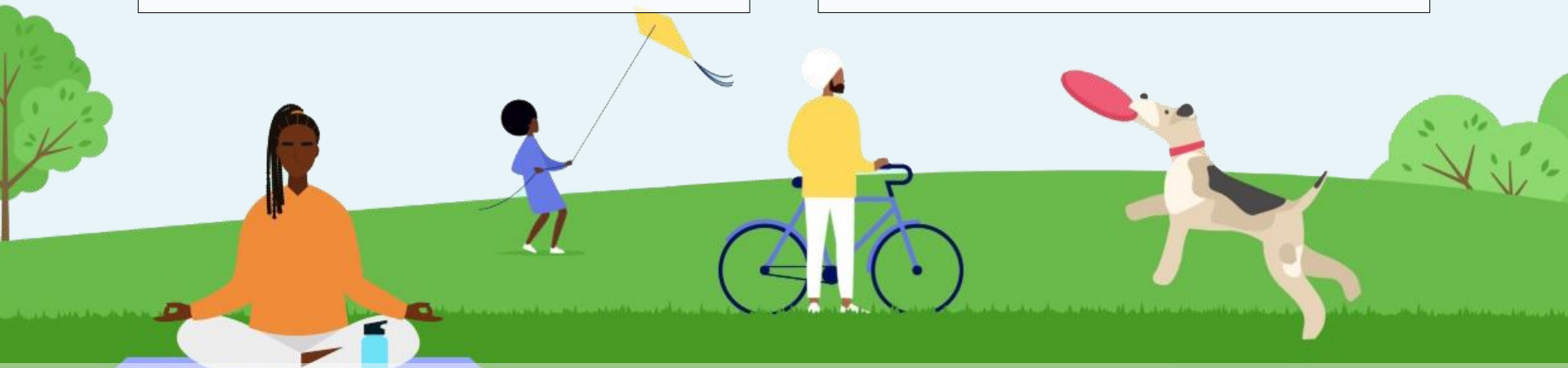
# DIRECT AND INDIRECT COSTS

## Direct Costs

Tuition
Student fees
On-campus housing
Meal plan
Parking permits

## Indirect Costs

Books
Off-campus Housing
School supplies
Transportation
Groceries



# COST OF ATTENDANCE (COA)

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

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Explore. Plan. Succeed.

**Plan&Pay4CollegeGA**

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

# Types of Financial Aid

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

# FORMS OF FINANCIAL AID AND SOURCES

## FORMS OF FINANCIAL AID

- Scholarships
- Grants
- Work-study Programs
- Loans

## SOURCES OF FINANCIAL AID

- Federal and State government
- Colleges and universities
- Professional organizations
- Service organizations
- Employers
- Private foundations/companies

# TYPES OF FINANCIAL AID

- Merit-based (HOPE Scholarship)
- Need-based (Pell Grant)
- Non-need based (HOPE Grant)
- Student or parent loans
- Employment opportunities (Federal Work Study)
- Military aid and grants (Georgia National Guard Service Cancelable Loan; UNG ROTC Grant)
- Savings plan (Path2College 529; traditional savings)

# GAFUTURES SCHOLARSHIP SEARCH

## Scholarship Search Tips

- Start search early!
- Don't stop at one, two, or three!
- Be creative!
  Consider family, hobbies, career interests, medical history, or college major
- Look for scholarships even after beginning college!

DO NOT PAY ANYONE TO HELP YOU FIND OR APPLY FOR SCHOLARSHIPS!

# Federal Student Aid Programs

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

# HOW TO GET FEDERAL STUDENT AID

- ✓ Be a U.S. citizen or eligible non-citizen
- ✓ Be a high school graduate or GED recipient
- ✓ Be enrolled in an eligible degree/certificate program
- ✓ Have a valid Social Security number
- ✓ Maintain Satisfactory Academic Progress

# FEDERAL FINANCIAL AID PROGRAMS

**Pell Grant**

## Federal Pell Grant

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

# FEDERAL FINANCIAL AID PROGRAMS

**FSEOG**

## Federal Supplemental Educational Opportunity Grant (FSEOG)

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

# FEDERAL FINANCIAL AID PROGRAMS

Federal Work Study

## Federal Work Study Program

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

# FEDERAL FINANCIAL AID PROGRAMS

TEACH Grant

## TEACH Grant Program

- Enrolled in coursework to begin a career in teaching
- Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students
- Up to $4,000; becomes a loan if you do not teach as required

# FEDERAL FINANCIAL AID PROGRAMS

Loans

## Federal Loan Program

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

# DIRECT SUBSIDIZED & UNSUBSIDIZED LOANS

## Direct Subsidized Loan

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

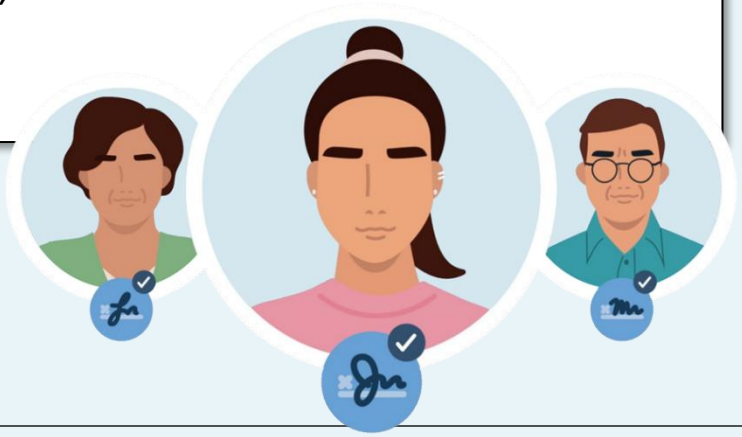
## Direct Unsubsidized Loan

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

# DIRECT SUBSIDIZED LOAN

## Direct PLUS Loan for Parents

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



# FEDERAL LOAN PROGRAM LIMITS

## 2026 - 2027 Academic Year

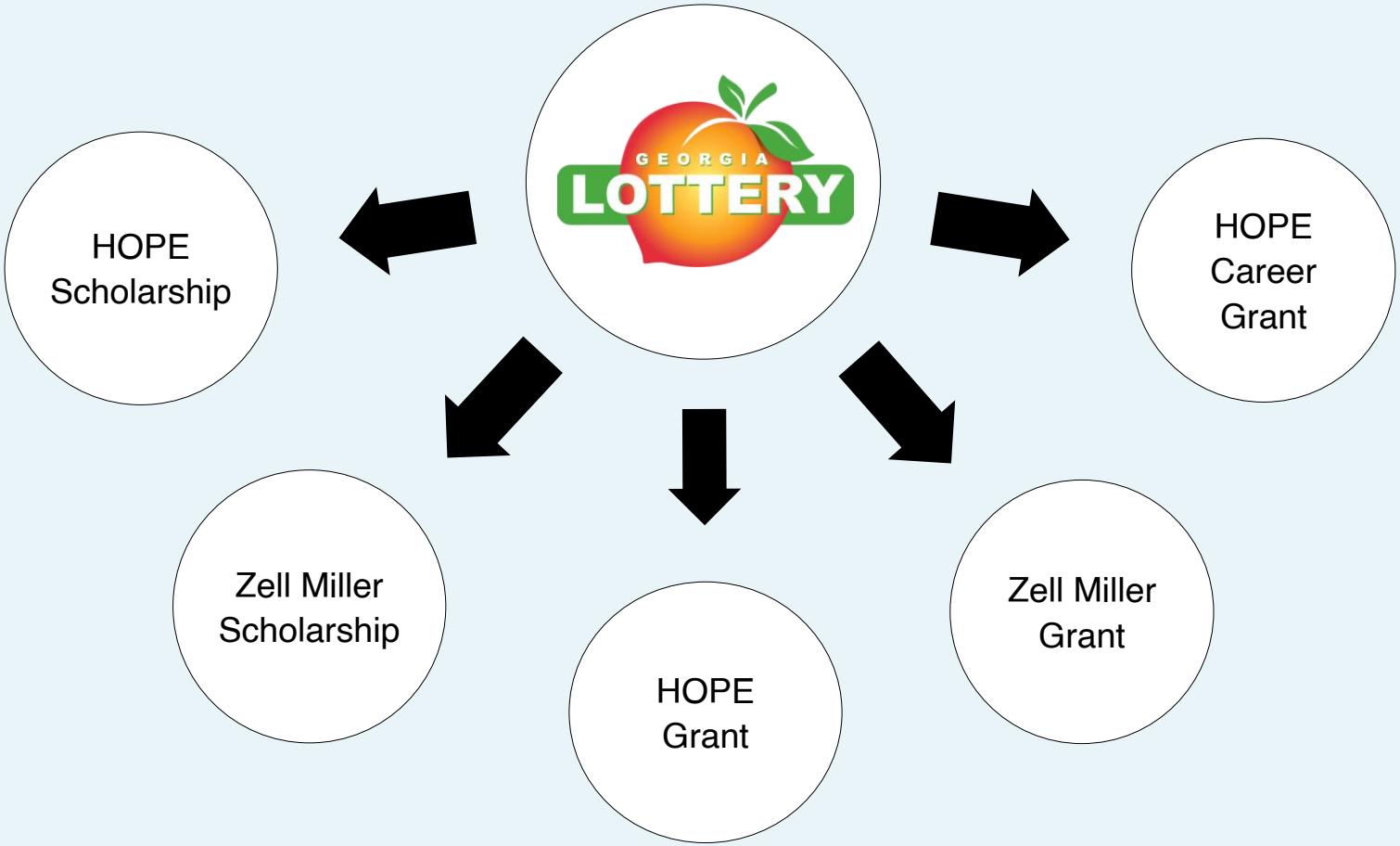
| Initial Loan Amount for dependent students whose parents are eligible for a PLUS Loan | Base | Additional Unsubsidized | Annual Maximum Amount |
|---|---|---|---|
| Freshmen | $3,500 | $2,000 | $5,500 |
| Sophomore | $4,500 | $2,000 | $6,500 |
| Junior/Senior | $5,500 | $2,000 | $7,500 |

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

# HOPE Program

Helping Outstanding Pupils Educationally Program

# Helping Outstanding Pupils Educationally Program



HOPE PROGRAM

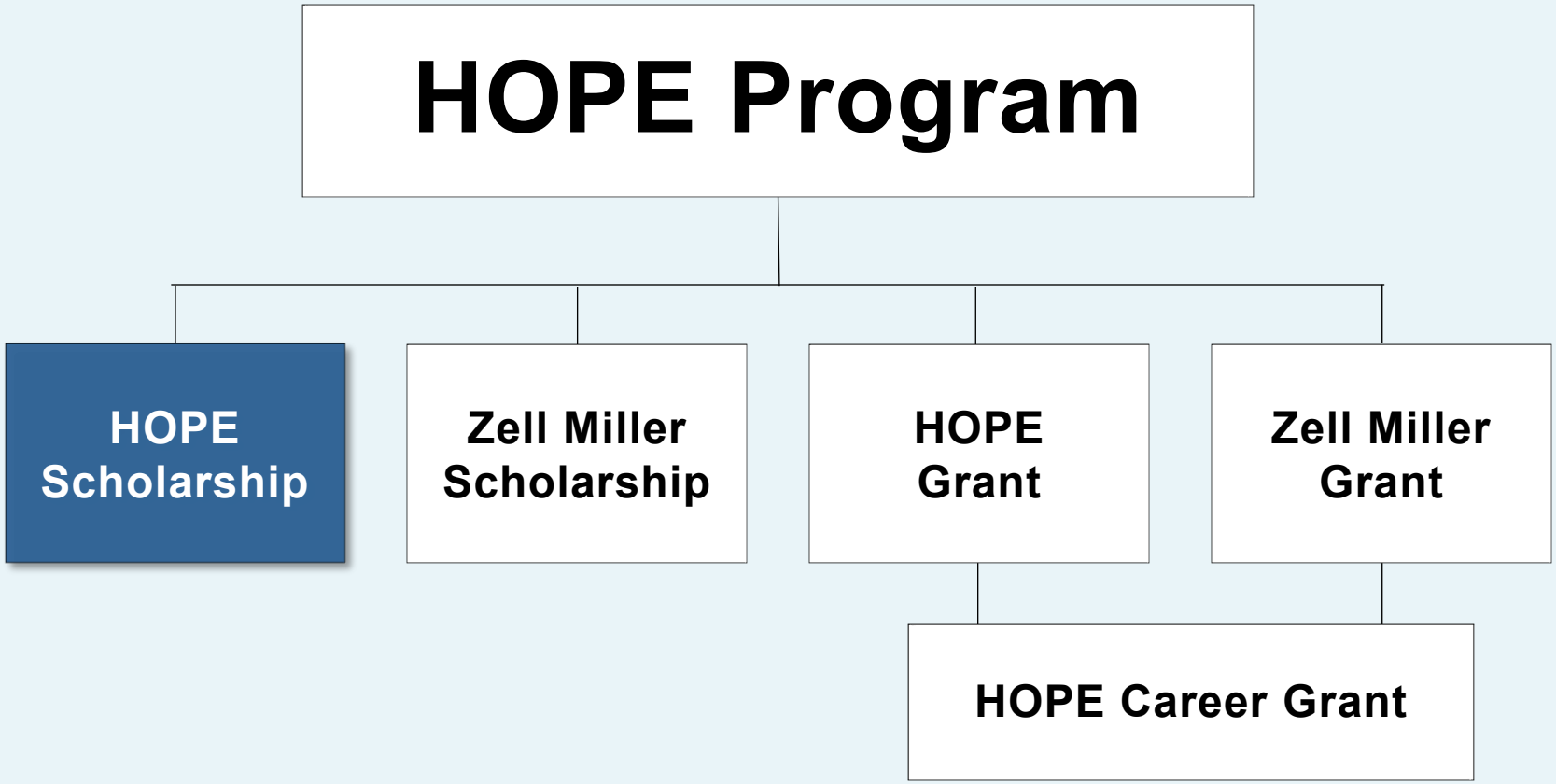
# BASIC ELIGIBILITY REQUIREMENTS

Student must:

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

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

# HOPE SCHOLARSHIP



# HOPE SCHOLARSHIP ELIGIBILITY REQUIREMENTS

Student must:

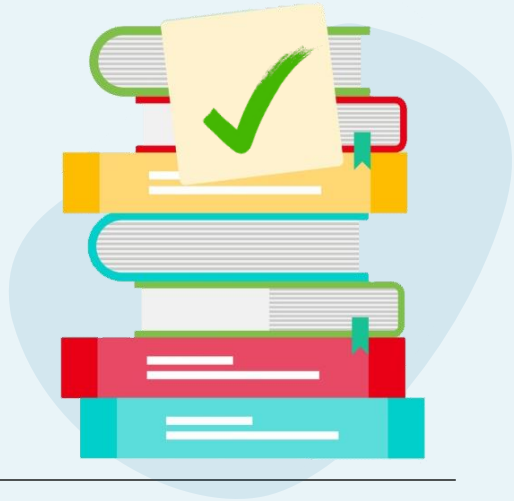
- Be enrolled in a degree program
- Graduate with a 3.0 high school HOPE GPA
  - High school HOPE GPA is different from cumulative high school GPA
  - High school HOPE GPA is calculated from grades in core curriculum courses 9th – 12th grade
  - After high school graduation, HOPE Scholarship may also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

# ACADEMICALLY RIGOROUS COURSES

Courses must be on the Academic Rigor Course List.

This includes:

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



# MY HIGH SCHOOL HOPE GPA

HOPE GPA:

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

HOPE PROGRAM

# MY HIGH SCHOOL HOPE GPA

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

The eligible core courses begin with the following prefixes:

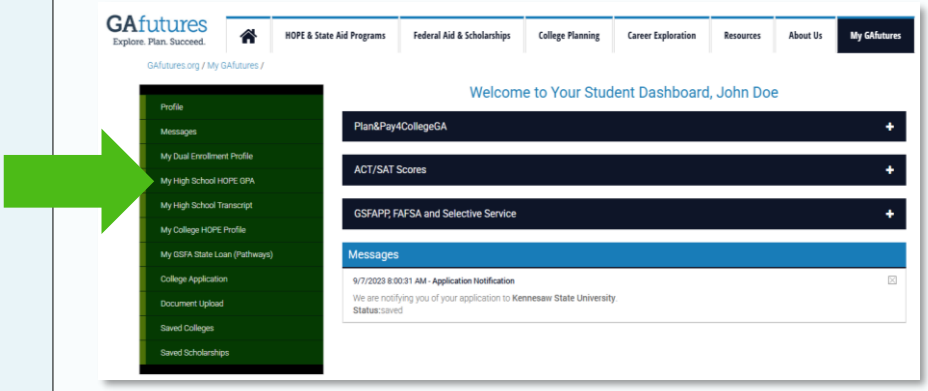
- English - course numbers beginning with 23
- Mathematics - course numbers beginning with 27
- Science – course numbers beginning with 26 or 40
- Social studies – course numbers beginning with 45
- Foreign language – course numbers beginning with 60 – 64
- Specific fourth science courses from GaDOE's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

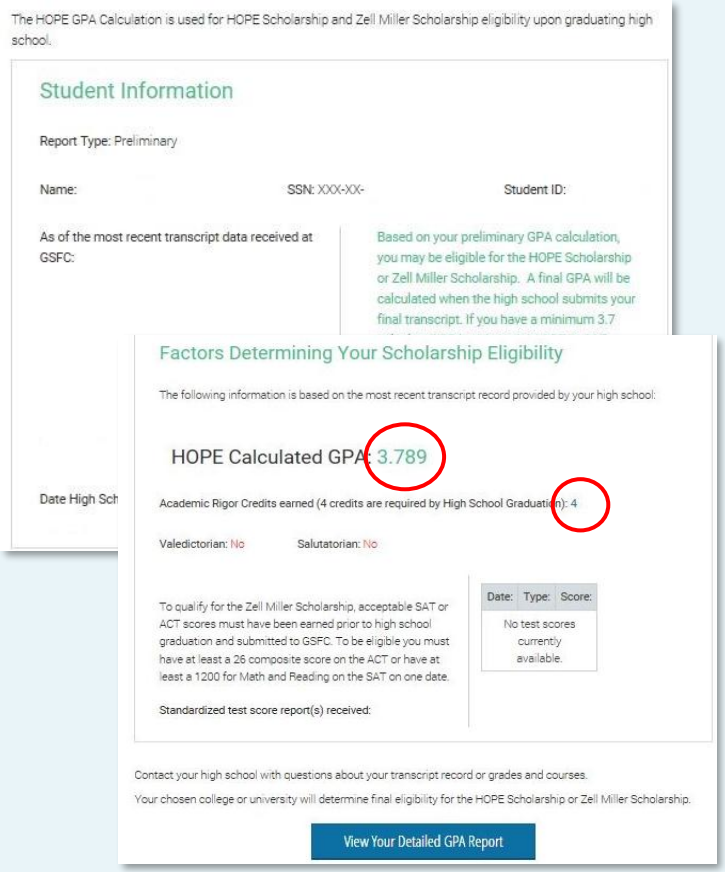
**FOR MORE INFO:**

## HOPE PROGRAM

# MY HIGH SCHOOL HOPE GPA

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



# COLLEGE HOPE GPA

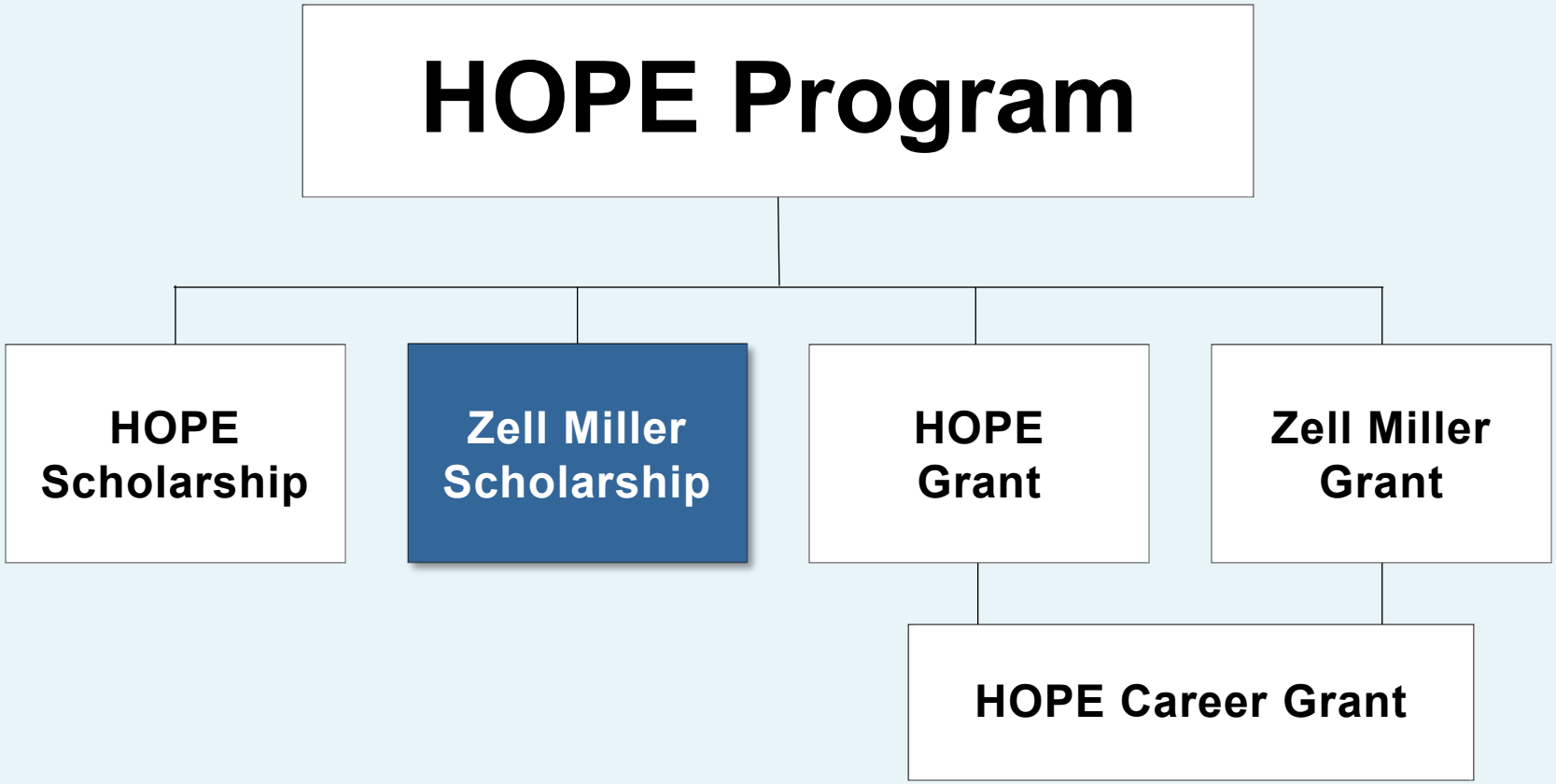
Maintain 3.0 college HOPE GPA at all checkpoints:

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

# HOPE SCHOLARSHIP KEY NOTES

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

# ZELL MILLER SCHOLARSHIP



# ZELL MILLER SCHOLARSHIP

Complete four (4) academically rigorous course credits and one of the following:

Designated valedictorian or salutatorian

**AND**

Meet minimum HOPE eligibility requirements

Minimum 3.7 high school HOPE GPA, as calculated by GSFC, in core curriculum courses

**AND**

1200 SAT total test score

**OR**

25 ACT composite score

# ZELL MILLER SCHOLARSHIP

Maintain 3.3 college HOPE GPA at all checkpoints:

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

# ZELL MILLER SCHOLARSHIP KEY NOTES

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

# HOPE VS ZELL MILLER SCHOLARSHIP

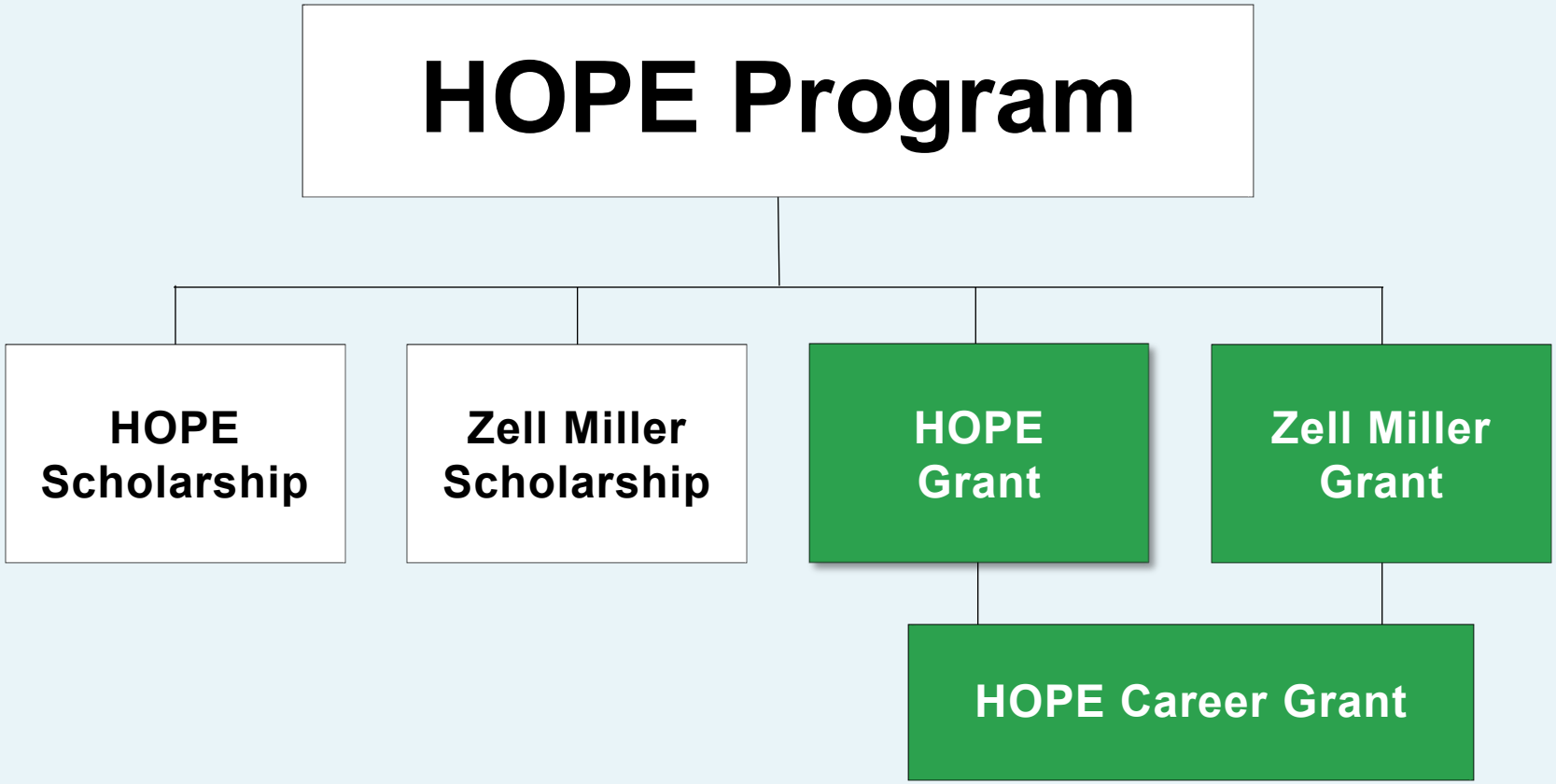
| Program Eligibility | HOPE Scholarship | Zell Miller Scholarship |
|---|---|---|
| High School HOPE GPA | 3.0 | 3.7 |
| Rigor credits | 4 | 4 |
| SAT Score | N/A | 1200 |
| ACT Score | N/A | 25 |

# HOPE & ZELL MILLER SCHOLARSHIPS

Students can lose eligibility due to one of the following:

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

# HOPE PROGRAM GRANTS



# HOPE GRANT BASIC ELIGIBILITY

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

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## Types of Programs

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

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

# HOPE GRANT BASIC ELIGIBILITY

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

# ZELL MILLER GRANT BASIC ELIGIBILITY

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

# HOPE CAREER GRANT BASIC ELIGIBILITY

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

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

HOPE PROGRAM

# HOPE VS ZELL MILLER SCHOLARSHIP

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

| | HOPE Scholarship | Zell Miller Scholarship |
|---|---|---|
| Public Institutions (full-time) | 100% of previous year's standard tuition rate | 100% of current year's standard tuition rate |

# HOPE CAREER GRANT AWARD AMOUNTS

## ALL PROGRAMS

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

## TRUCK DRIVING (CSQ1, CT61, CZTD or CT81)

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

## BASIC LAW ENFORCEMENT (BPC1)

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

# OTHER STATE PROGRAMS

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

# OTHER STATE PROGRAMS

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

# 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.

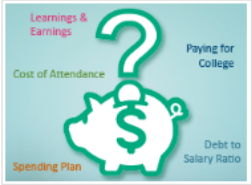
**State Scholarships and Grants**
Learn about other Georgia scholarship and grant programs including Dual Enrollment and the Public Safety Memorial Grant.

**State Military Programs**

Trending | Shortcuts

- GEORGIA MATCH
- GSFAPP
- 2025-2026 Award Amounts
- Promise Scholarship
- Your HOPE GPA

**College Money Matters**




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

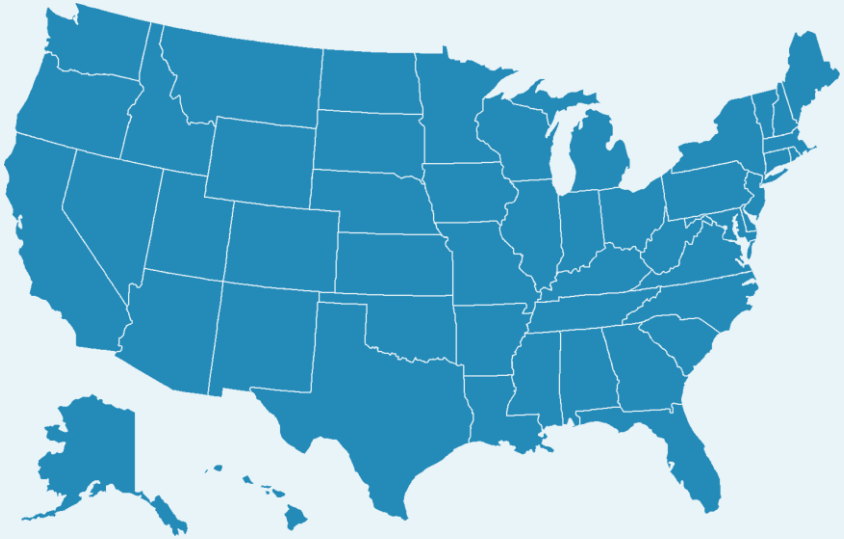
# THE GEORGIA STUDENT FINANCE APPLICATION (GSFAPP)

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

## THE APPLICATION PROCESS

# FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

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



THE APPLICATION PROCESS

# HOW TO APPLY

## FAFSA

- Federal Pell Grant
- FSEOG
- Federal Student Loans
- Federal PLUS
- HOPE Scholarship/Grant
- Zell Miller Scholarship/Grant
- HOPE Career Grant

## GSFAPP

- HOPE Scholarship/Grant
- Zell Miller Scholarship/Grant
- HOPE Career Grant

# Completing the FAFSA

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

# FREE APPLICATION FOR FEDERAL STUDENT AID

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

**DO NOT PAY ANYONE TO COMPLETE THE FAFSA!**

## COMPLETING THE FAFSA

# WWW.FAFSA.GOV

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form | Grants and Loans | Loan Repayment | Loan Forgiveness | BILL

### Get Money To Help Pay for School

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

| Start a 2026–27 FAFSA® Form | Edit a 2026–27 FAFSA® Form | Accept an Invitation for a 2026–27 FAFSA® Form |
|---|---|---|
| Start New Form | Edit Existing Forms | Accept an Invitation |

Need the 2025–26 FAFSA Form?

Start New Form | Edit Existing Forms or Accept an Invitation

### Check FAFSA® Deadlines for the State You Live in

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

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

School Year | State of Residence | Find Deadlines

View All FAFSA Deadlines

# WHICH FAFSA® FORM DO I COMPLETE?

## 2026 – 2027 FAFSA

IF ATTENDING:

Fall 2026

Spring 2027

Summer 2027

*Use 2024 tax returns*

Available:
**NOW**

## 2027 – 2028 FAFSA

IF ATTENDING:

Fall 2027

Spring 2028

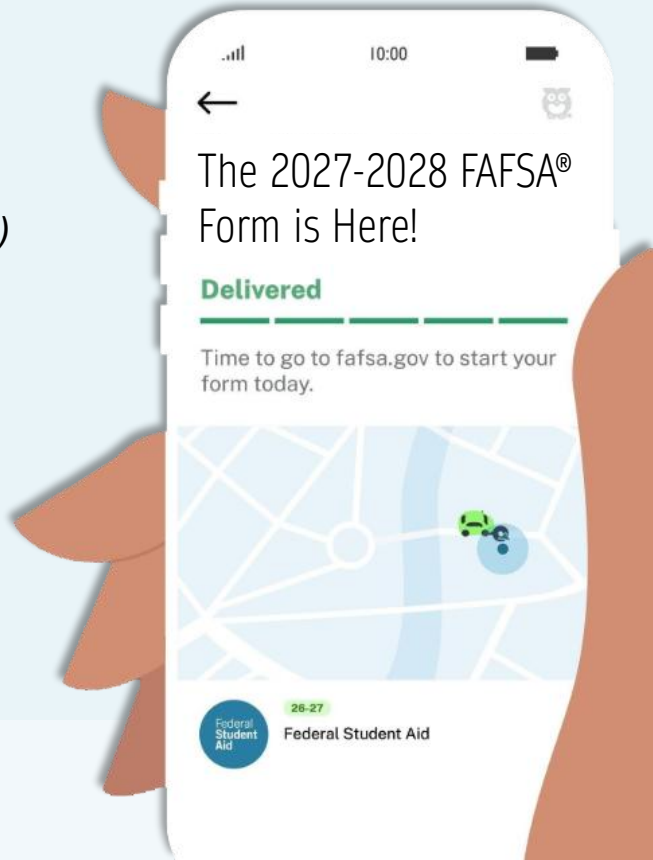
Summer 2028

*Use 2025 tax returns*

Available on/by:
**October 1, 2026**

# WHAT IS NEEDED TO COMPLETE THE FAFSA

- Social Security number *(Alien Registration Number, if not a U.S. citizen)*
- Federal income tax returns, W-2s and other records of money earned
- Bank statements and investment records *(if applicable)*
- Records of untaxed income *(if applicable)*
- A StudentAid.gov account *(to log in and to sign electronically)*



# STEPS TO CREATING A STUDENTAID.GOV ACCOUNT

- Visit StudentAid.gov. Click the link to create an account
- Create a username and password, and enter email
- Enter demographic information and select challenge questions and answers
- Review information and read and accept the terms and conditions
- Confirm cell number and email address by using the secure code

FOR ADDITIONAL HELP, VISIT STUDENTAID.GOV/ACCOUNT

# STUDENTAID.GOV ACCOUNT TIPS

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

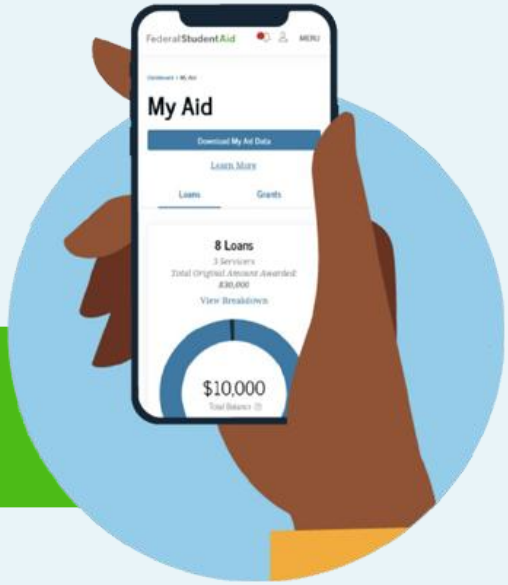
# Comparing Financial Aid Packages

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

# RECEIVING A FINANCIAL AID AWARD LETTER

To receive a Financial Aid Package, a student must:

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




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

# FINANCIAL AID AWARD OFFERS

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

- Cost to attend the institution for the year
- Amount of financial aid the institution is providing
- Amount family is expected to contribute
- Additional need to be funded through other sources

# COMPARE AWARD OFFERS

## SCHOLAR UNIVERSITY

| | | |
|---|---|---|
| Housing: On Campus<br><br>Residency: In-State | Cost of Attendance (COA)<br>Student Aid Index (SAI)<br>Estimated Financial Need | $29,086<br>- 1,000<br>$28,086 |

| Type of Aid | Fall | Spring | Total |
|---|---|---|---|
| Pell Grant | $3,698 | $3,697 | $7,395 |
| HOPE Scholarship | $3,840 | $3,840 | $7,680 |
| Band Scholarship | $1,000 | $1,000 | $2,000 |
| Volunteer Organization | $1,000 | $1,000 | $2,000 |
| Something Church | $200 | $200 | $400 |
| Subsidized Loan | $1,750 | $1,750 | $3,500 |
| Unsubsidized Loan | $1,000 | $1,000 | $2,000 |
| Total for Academic Year | | | $24,975 |

## HALLMARK COLLEGE

| | | |
|---|---|---|
| Housing: On Campus<br><br>Residency: In-State | Cost of Attendance (COA)<br>Student Aid Index (SAI)<br>Estimated Financial Need | $20,185<br>- 1,000<br>$19,185 |

| Type of Aid | Fall | Spring | Total |
|---|---|---|---|
| Pell Grant | $3,698 | $3,697 | $7,395 |
| FSEOG | $2,000 | $2,000 | $4,000 |
| HOPE Scholarship | $1,335 | $1,335 | $2,670 |
| Volunteer Organization | $1,000 | $1,000 | $2,000 |
| Something Church | $200 | $200 | $400 |
| Subsidized Loan | $1,295 | $1,295 | $2,590 |
| Unsubsidized Loan | $565 | $565 | $1,130 |
| Total for Academic Year | | | $20,185 |

COMPARING FINANCIAL AID PACKAGES

# THE BEST ORDER TO ACCEPT AID

1

## Scholarship and Grants

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

Understand all the conditions.

Make sure it's truly free.

2

## Earned money

(e.g., Work Study)

Does not have to be paid back.

Money is paid through paycheck based on hours worked.

Considers class schedule and study time.

3

## Borrowed money

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

Must be paid back with interest.

Understand all conditions.

# Resources

Learn about financial aid resources to help pay for college.

# GAfutures.org

Explore. Plan. Succeed.

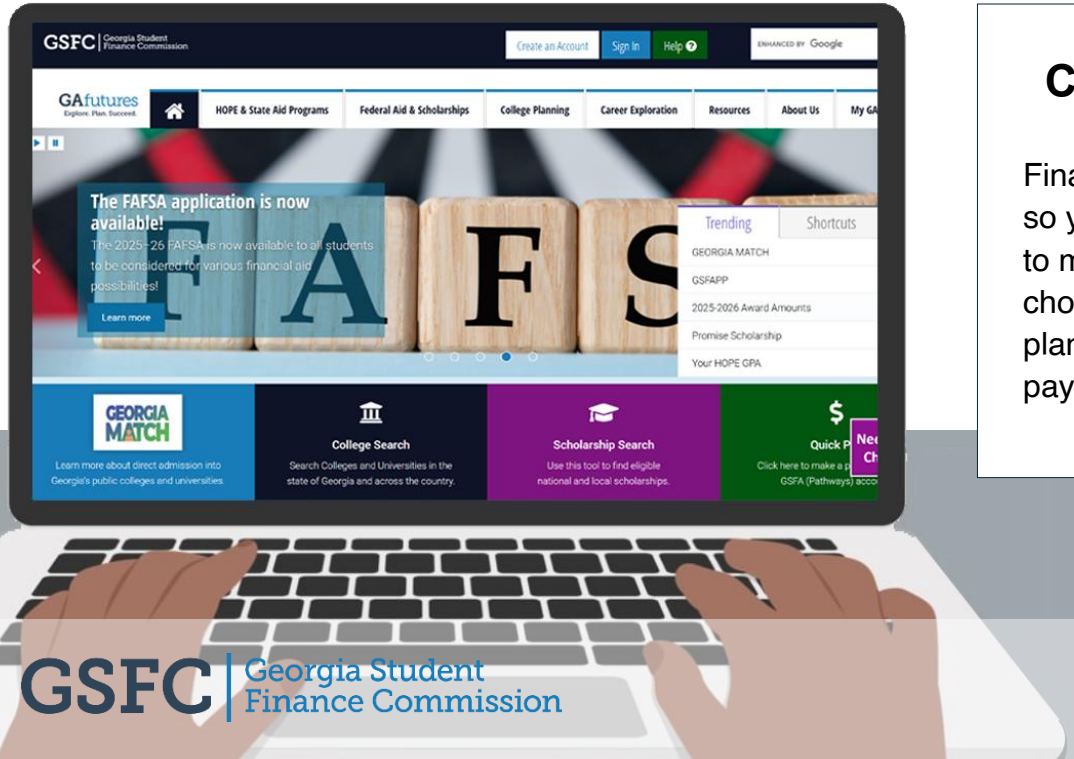
Georgia's FREE online resource to help students plan, apply, and find affordable ways to pay for college.

## COLLEGE SEARCH TOOL

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

## COLLEGE MONEY MATTERS

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



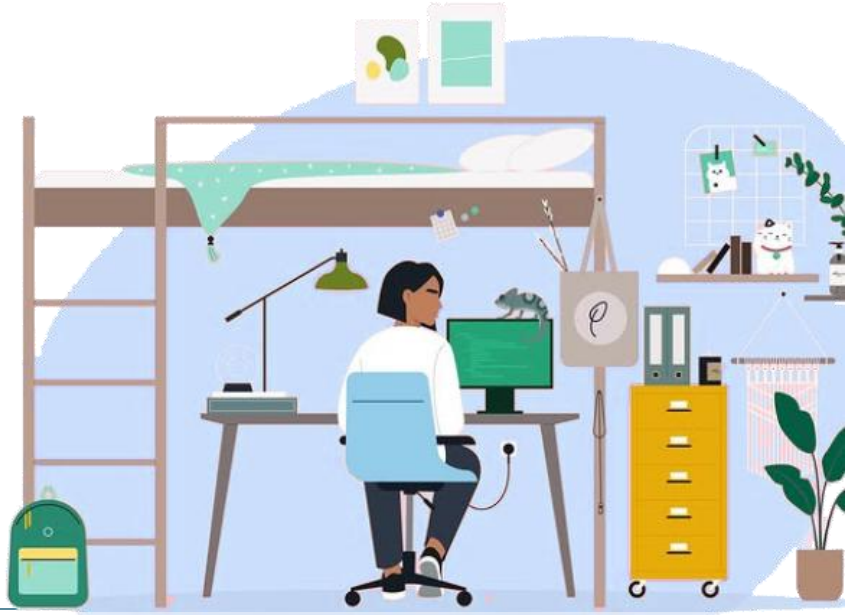

GSFC | Georgia Student Finance Commission

GAfutures.org
Explore. Plan. Succeed.

# *MY GAFUTURES*

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

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



Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

# WWW.STUDENTAID.GOV

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

## FEDERAL STUDENT AID ESTIMATOR

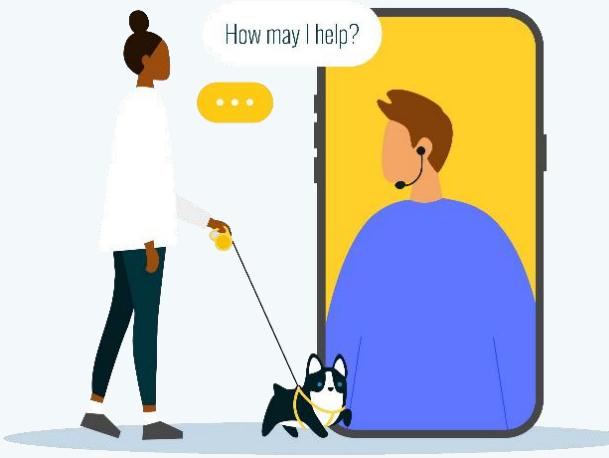
Estimate types of federal student aid you may be eligible for before you complete the Free Application for Federal Student Aid (FAFSA®) Form.

## LOAN SIMULATOR

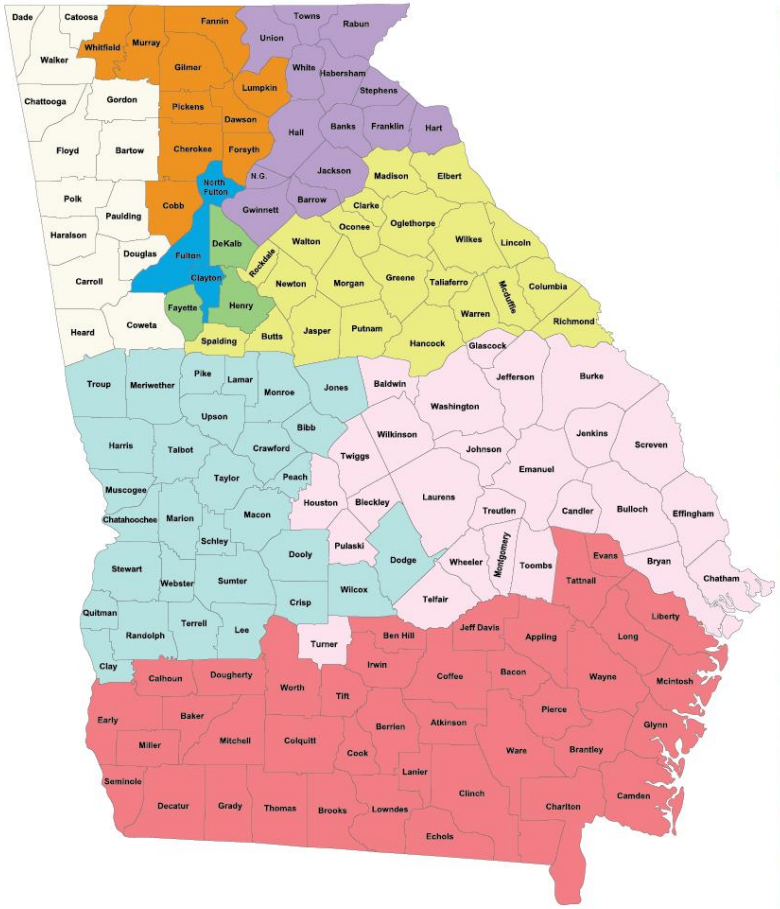
Loan Simulator helps you estimate monthly student loan payments and choose a loan repayment option that best meets your needs and goals.

FEDERAL STUDENT AID INFORMATION CENTER:

**1-800-433-3243**



# GSFC REPRESENTATIVE MAP

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RESOURCES

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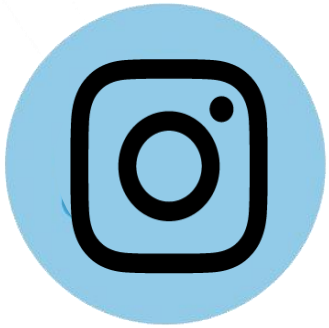
**aroberts@gsfc.org**

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



**@gafutures**
**@aroberts.gsfc**