

Financial Aid 101

FEDERAL AND STATE AID

2026-2027

GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student
Finance Commission





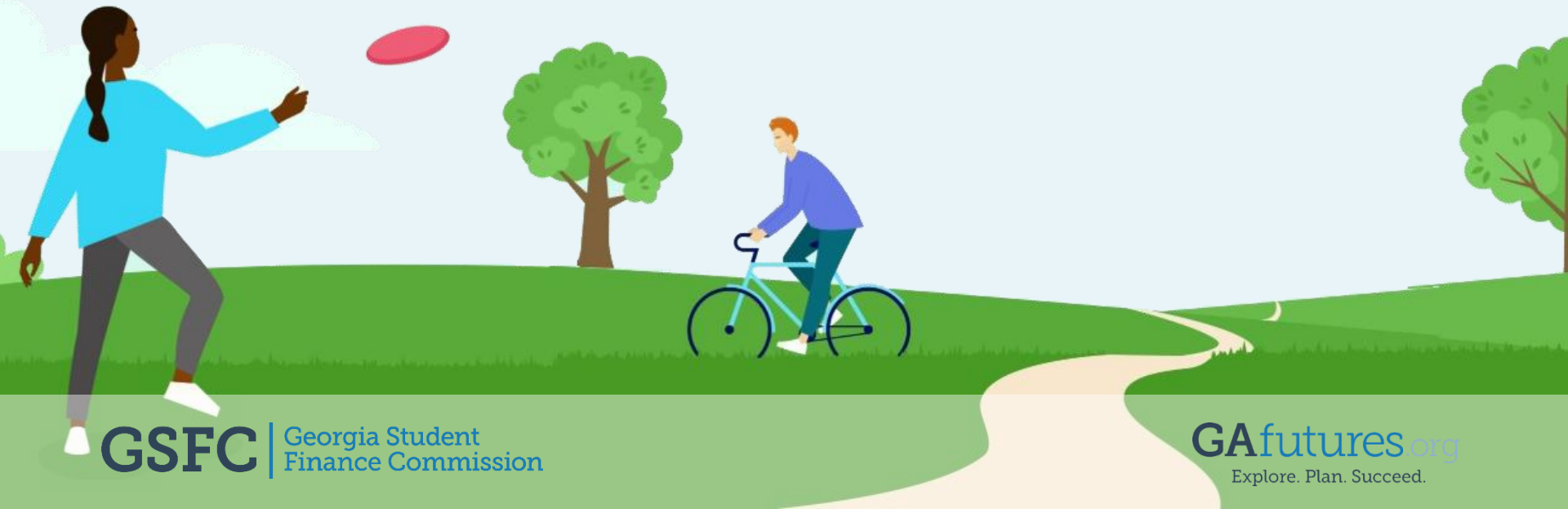
Financial Aid

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.

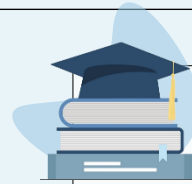


DIRECT AND INDIRECT COSTS



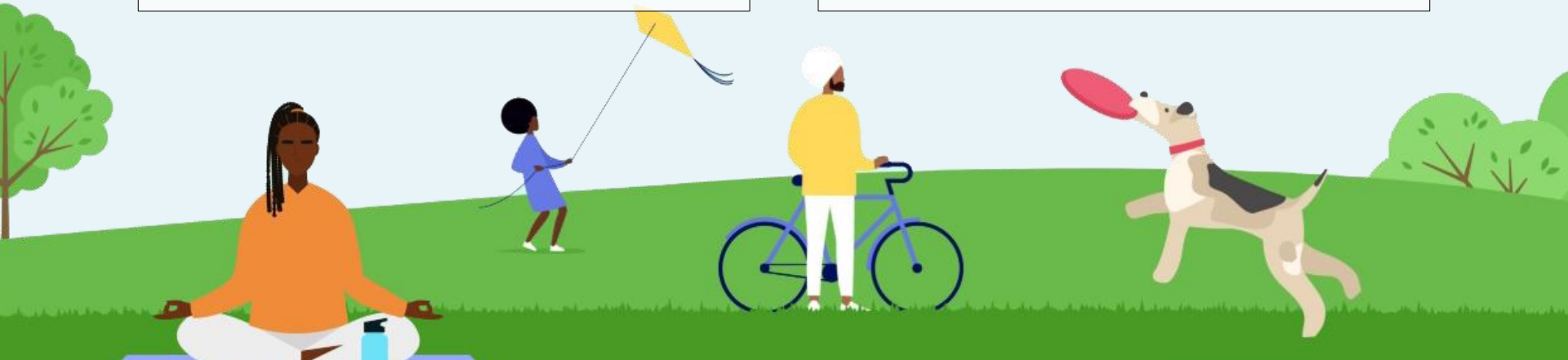
Direct Costs

Tuition
Student fees
On-campus housing
Meal plan
Parking permits



Indirect Costs

Books
Off-campus Housing
School supplies
Transportation
Groceries



COST OF ATTENDANCE (COA)

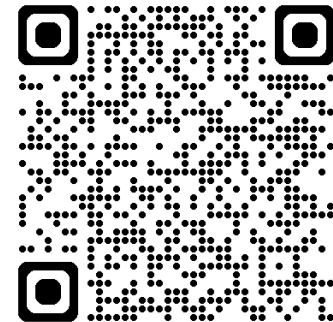
- Tuition and fees payable to the institution
- Books and supplies
- Housing and meal plans
- Personal costs
- Transportation to and from the institution

GAfutures.org

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.



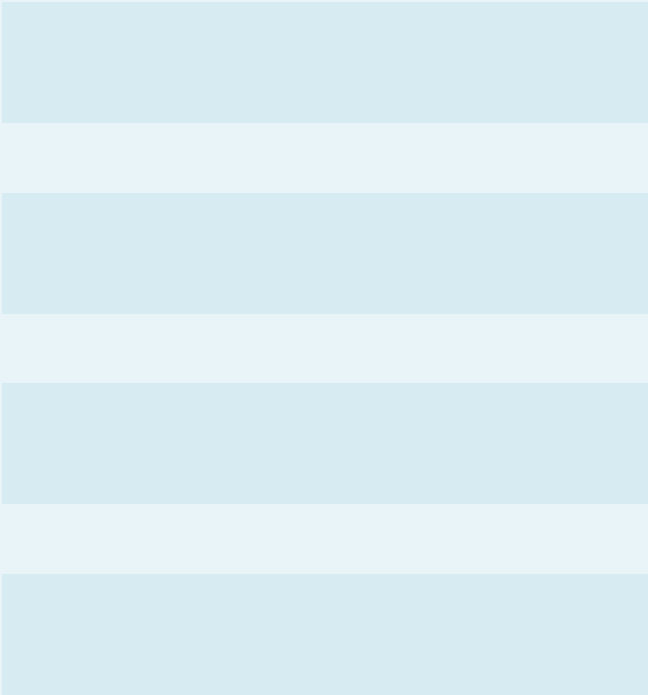
HOW TO GET FEDERAL STUDENT AID

- ✓ 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



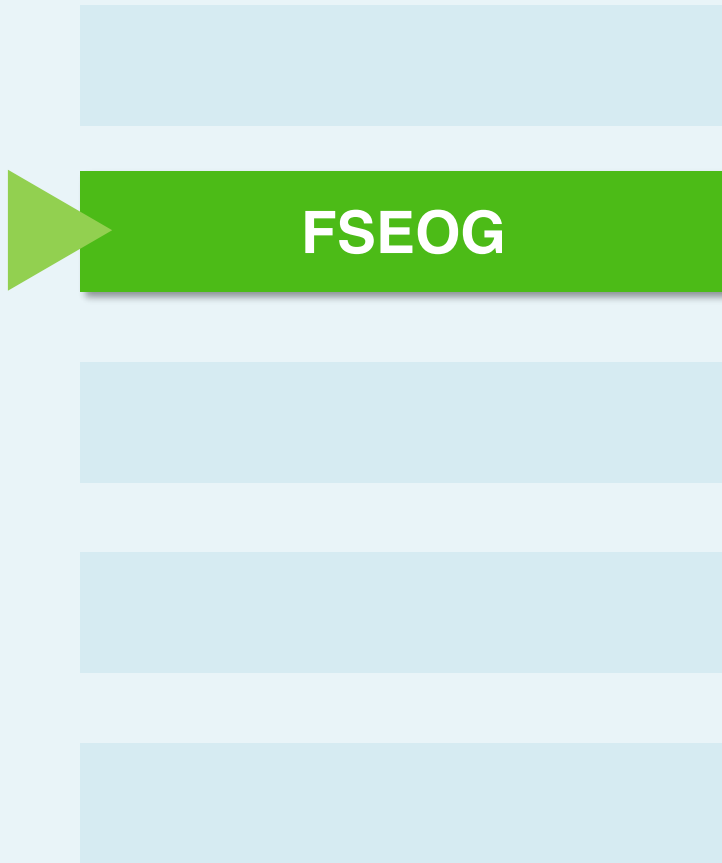
Pell Grant



Federal Pell Grant

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

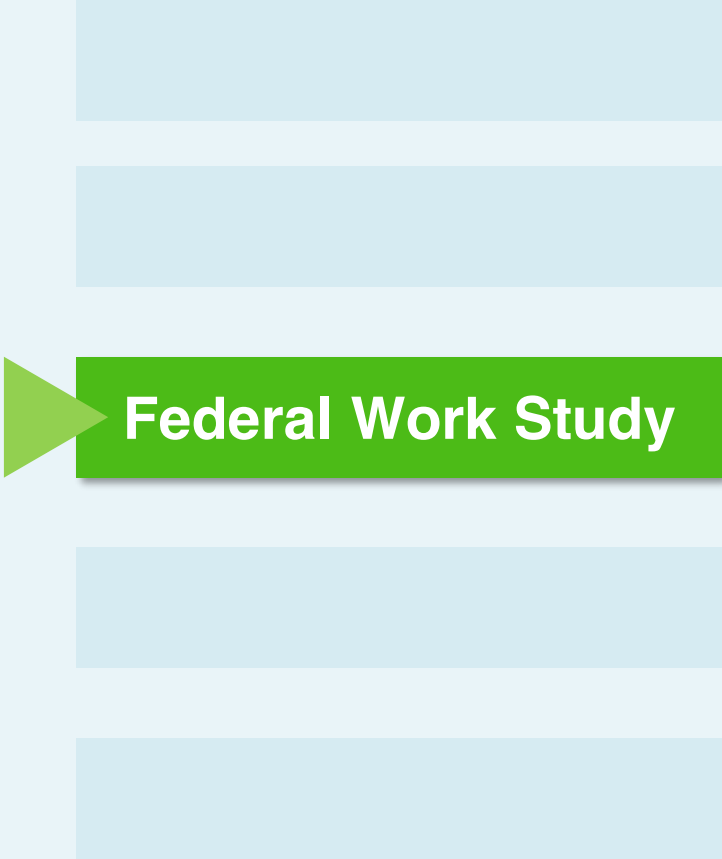
FEDERAL FINANCIAL AID PROGRAMS



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

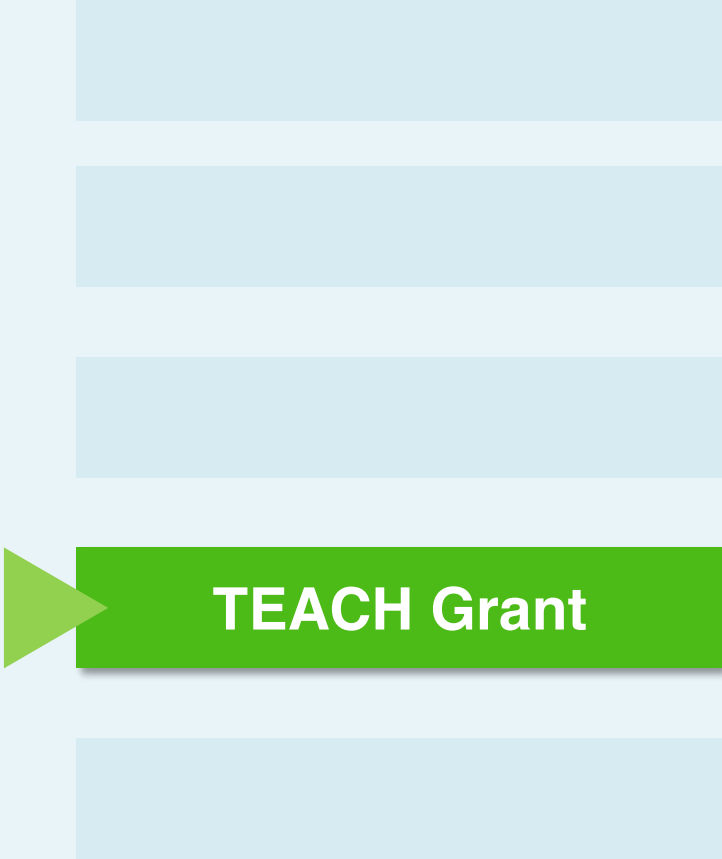


Federal Work Study

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

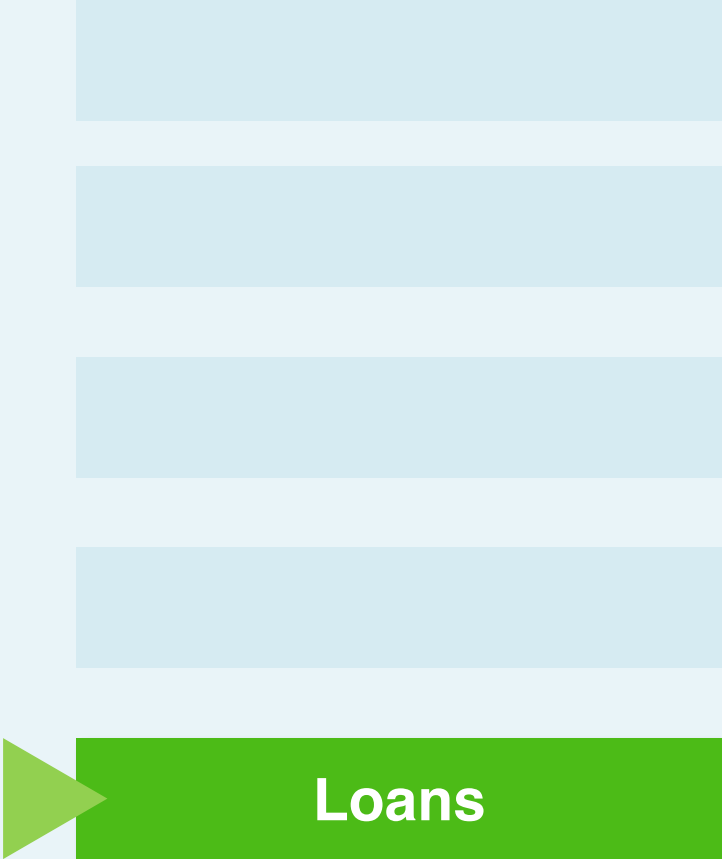


TEACH Grant

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

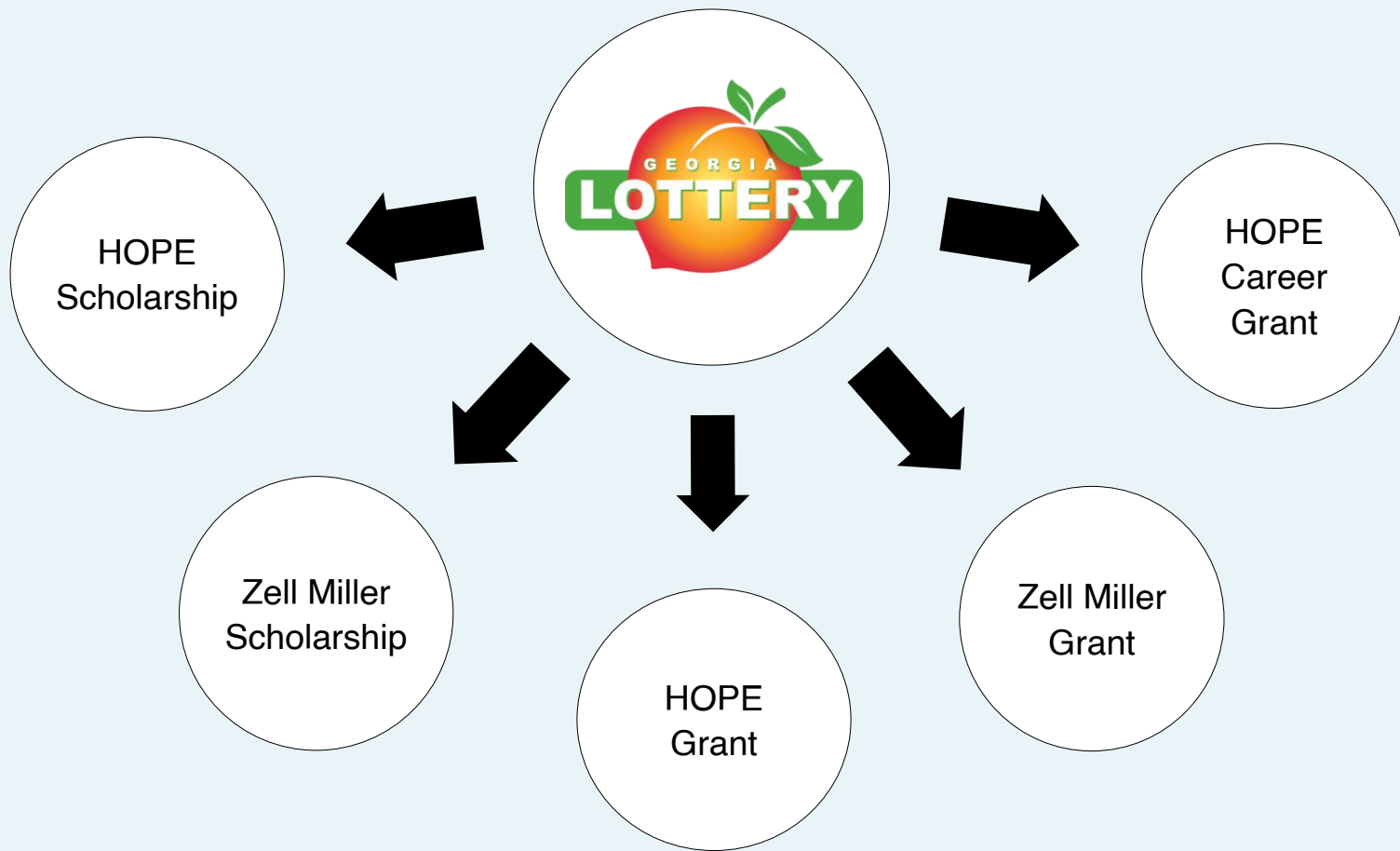
- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Federal PLUS Loan for parents of dependent undergraduate students

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 PROGRAM

HOPE ELIGIBLE INSTITUTIONS

PUBLIC

Abraham Baldwin Agricultural College
Albany State University
Atlanta Metropolitan State College
Augusta University
Clayton State University
College of Coastal Georgia
Columbus State University
Dalton State College
East Georgia State College
Fort Valley State University
Georgia College & State University
Georgia Gwinnett College
Georgia Highlands College
Georgia Institute of Technology
Georgia Southern University
Georgia Southwestern State University
Georgia State University
Gordon State College
Kennesaw State University
Middle Georgia State University
Savannah State University
University of Georgia
University of North Georgia
University of West Georgia
Valdosta State University

TECHNICAL

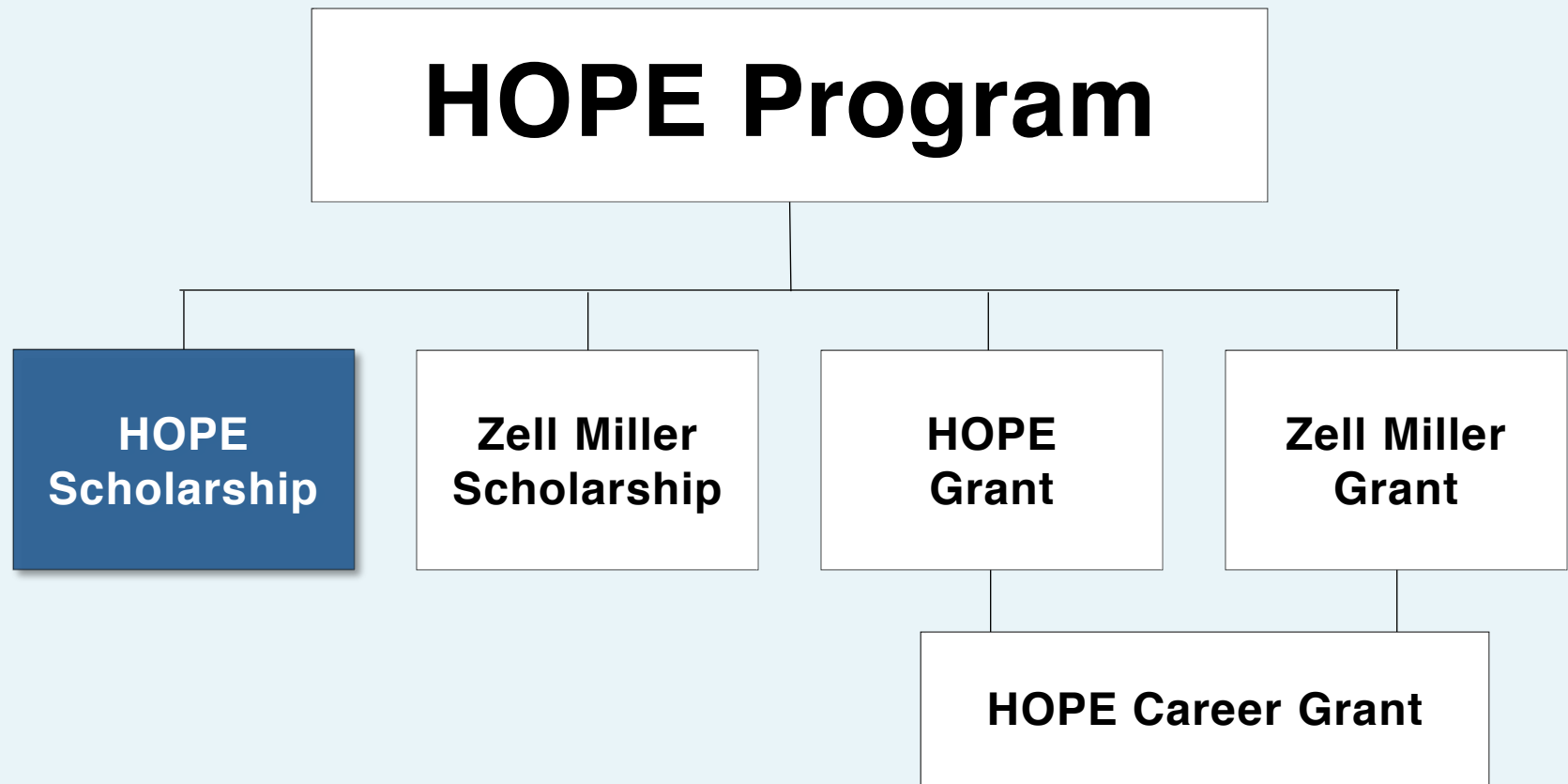
Albany Technical College
Athens Technical College
Atlanta Technical College
Augusta Technical College
Central Georgia Technical College
Chattahoochee Technical College
Coastal Pines Technical College
Columbus Technical College
Georgia Northwestern Technical College
Georgia Piedmont Technical College
Gwinnett Technical College
Lanier Technical College
North Georgia Technical College
Oconee Fall Line Technical College
Ogeechee Technical College
Savannah Technical College
South Georgia Technical College
Southeastern Technical College
Southern Crescent Technical College
Southern Regional Technical College
West Georgia Technical College
Wiregrass Georgia Technical College

PRIVATE

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

Visit GAfutures.org to view this complete list.

HOPE SCHOLARSHIP



HOPE SCHOLARSHIP ELIGIBILITY REQUIREMENTS

Student must:

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

ACADEMICALLY RIGOROUS COURSES

Courses must be on the Academic Rigor Course List.

This includes:

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



MY HIGH SCHOOL HOPE GPA

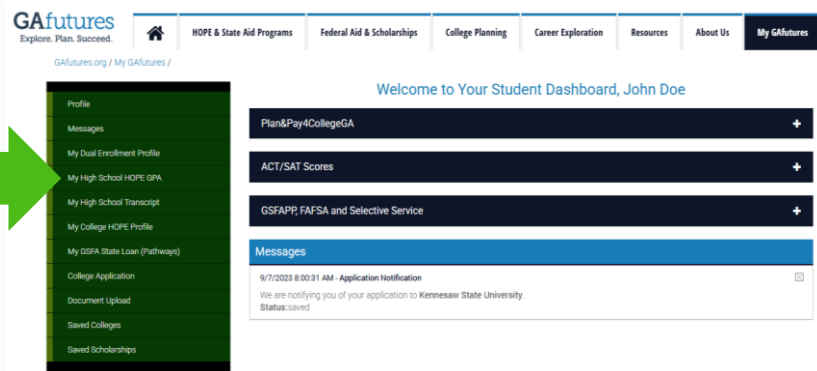
HOPE GPA:

- 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

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



The HOPE GPA Calculation is used for HOPE Scholarship and Zell Miller Scholarship eligibility upon graduating high school.

Student Information

Report Type: Preliminary

Name:

SSN: XXX-XX-

Student ID:

As of the most recent transcript data received at GSFC:

Based on your preliminary GPA calculation, you may be eligible for the HOPE Scholarship or Zell Miller Scholarship. A final GPA will be calculated when the high school submits your final transcript. If you have a minimum 3.7

Factors Determining Your Scholarship Eligibility

The following information is based on the most recent transcript record provided by your high school.

HOPE Calculated GPA: 3.789

Date High Sch

Academic Rigor Credits earned (4 credits are required by High School Graduation): 4

Valedictorian: No

Salutatorian: No

To qualify for the Zell Miller Scholarship, acceptable SAT or ACT scores must have been earned prior to high school graduation and submitted to GSFC. To be eligible you must have at least a 26 composite score on the ACT or have at least a 1200 for Math and Reading on the SAT on one date.

Standardized test score report(s) received:

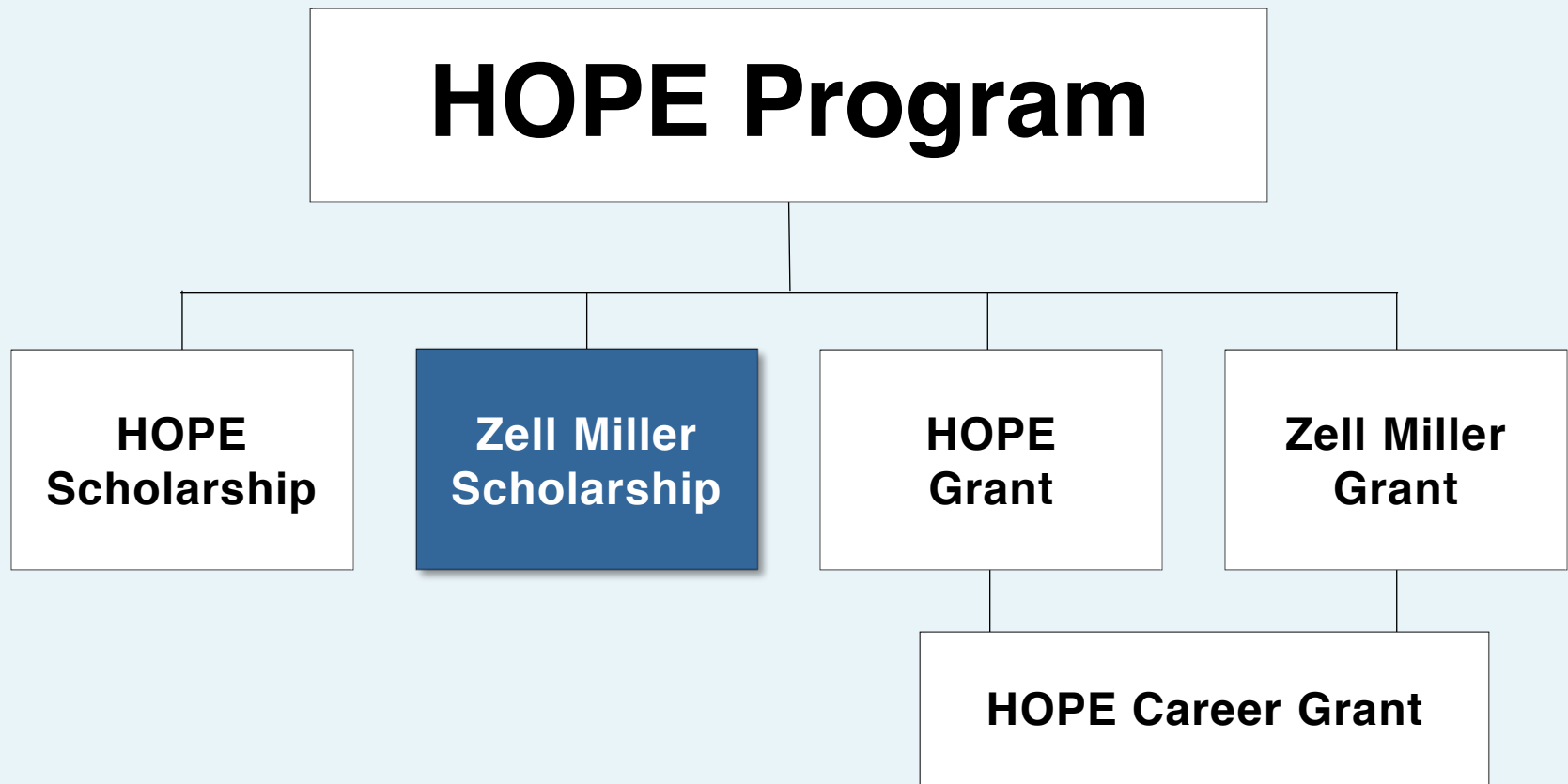
Date:	Type:	Score:
No test scores currently available.		

Contact your high school with questions about your transcript record or grades and courses.

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

[View Your Detailed GPA Report](#)

ZELL MILLER SCHOLARSHIP



HOPE PROGRAM

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

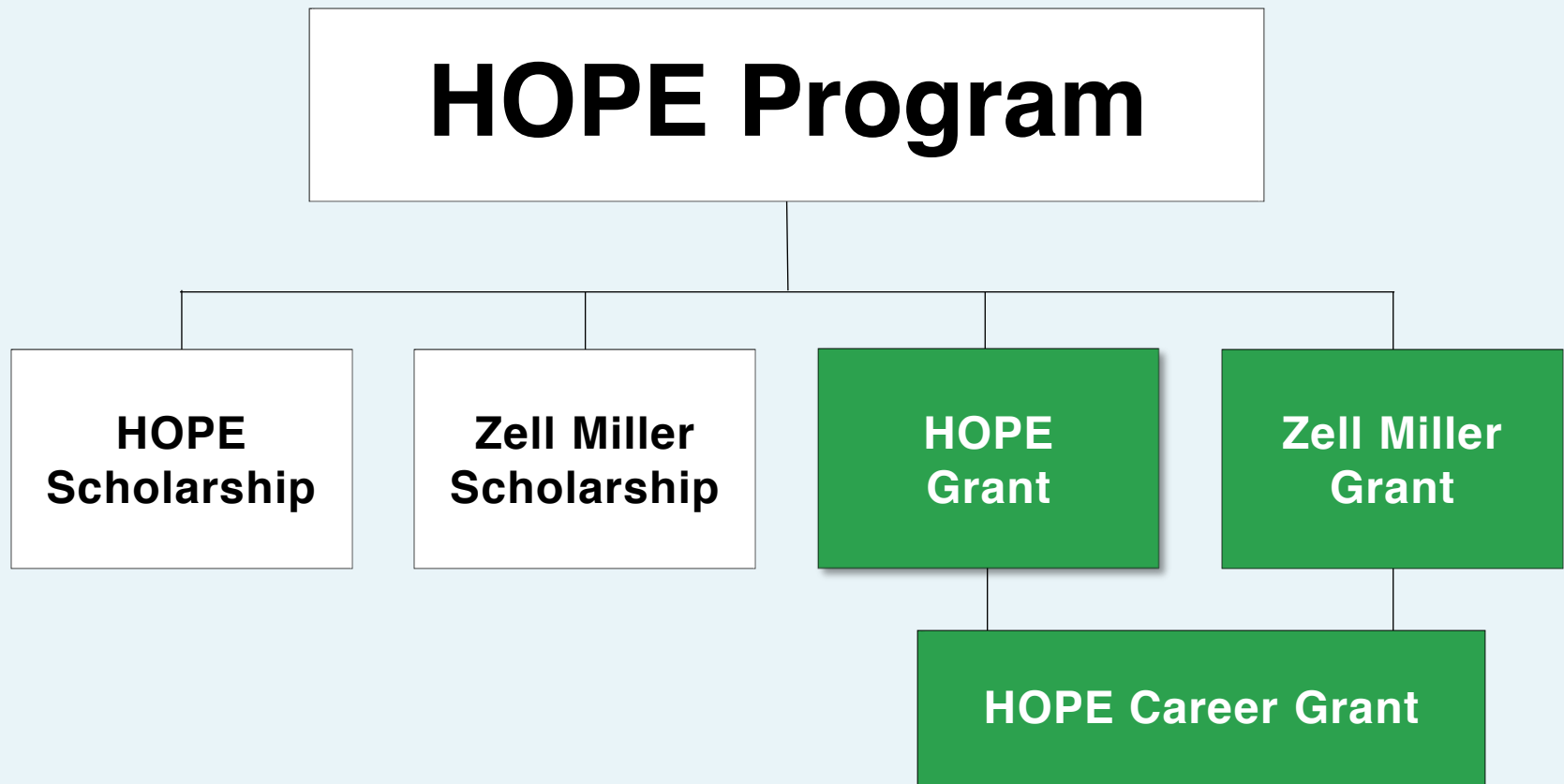
25 ACT composite score

HOPE PROGRAM

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 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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Explore. Plan. Succeed.

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 PROGRAM

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/GRANT

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

GEORGIA STUDENT FINANCE COMMISSION

NEW PROGRAMS

DREAMS Scholarship

The DREAM Scholarship Program is Georgia's first statewide need-based scholarship program.

This program helps eligible Georgia students cover college costs that remain after other financial aid has been applied. It is designed to increase college access and affordability for students with financial need.

APPLICATION PROCEDURE

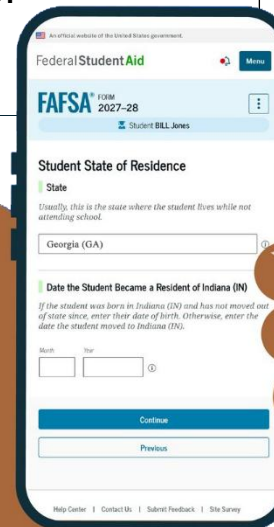
1. Submit a FAFSA each year.
2. Apply for admission to an eligible USG or TCSG institution.
3. Complete required Financial Toolkit modules.
4. Meet the work/service requirement.

ELIGIBLE INSTITUTIONS

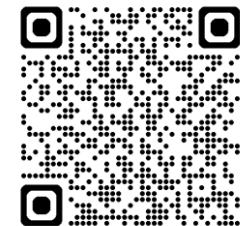
University System of Georgia (USG) and Technical College System of Georgia (TCSG)

AWARD AMOUNT

Eligible students may receive up to \$3,000 per academic year.



FOR MORE INFORMATION:



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

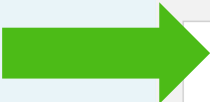
GEORGIA STUDENT FINANCE COMMISSION

APPLY FOR STATE PROGRAMS

HOPE & State Aid Programs

[GAfutures.org / HOPE & State Aid Programs](#)

HOPE & STATE AID PROGRAMS



State Aid Applications

Learn how to properly apply for state financial aid programs administered by the Georgia Student Finance Commission.

HOPE & Zell Miller Scholarships

Georgia's HOPE Program provides merit-based scholarships for eligible in-state postsecondary institutions.

HOPE & Zell Miller Grants

The HOPE and Zell Miller Grants provide financial assistance for college that does not have to be paid back.

State Loans

GSFC also administers State Loan programs for Georgia residents pursuing specific professional careers or participating in state military programs.

State Scholarships and Grants

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

State Military Programs

Trending

Shortcuts

GEORGIA MATCH

GSFAPP

2025-2026 Award Amounts

Promise Scholarship

Your HOPE GPA

College Money Matters

Learnings & Earnings

Cost of Attendance

Spending Plan

Paying for College

Debit to Salary Ratio



College Money Matters can help you get financially fit before, during and after college.

Learn more

Credit Transfer Tool

EMBARK Georgia

GSFC | Georgia Student Finance Commission

GAfutures.org
Explore. Plan. Succeed.



GEORGIA MATCH identifies up to 45 Georgia public colleges and universities that are an academic match based on a high school senior's HOPE GPA.

Request Info

Asks for more information to be sent to the student about that institution. (pamphlets, brochures, emails).

Claim Your Spot

Notifies the college of the student's intent to begin the admission process for next Fall.

The letter will list all USG and TCSG institutions for which the student meets preliminary academic eligibility for admission (based on their calculated HOPE GPA GSFC has on record at the time of the letter).

Letters are mailed by the end of October so that students can take advantage of November's Apply to College Month.

LEARN MORE



The Application Process

Federal and State Aid



THE APPLICATION PROCESS

THE GEORGIA STUDENT FINANCE APPLICATION (GSFAPP)

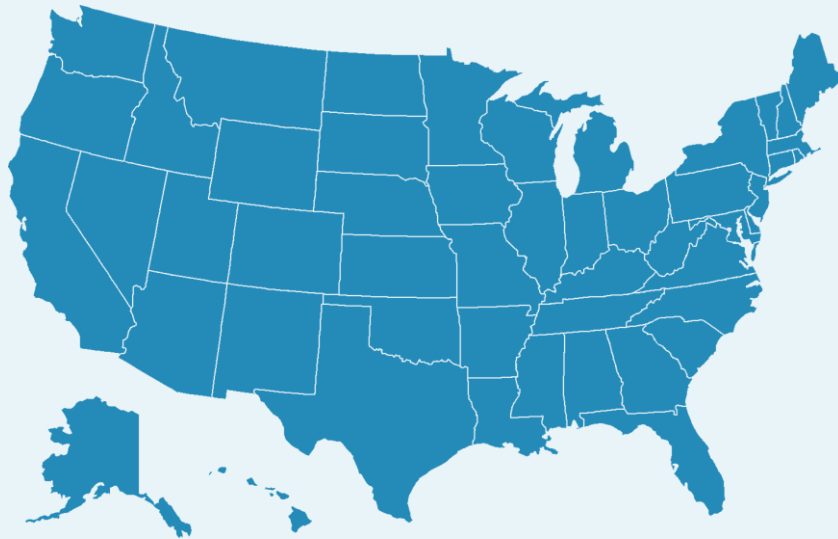
- Determines eligibility for state aid **only**
- Complete during senior year
- One-time application
- Student must have a GAfutures account



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

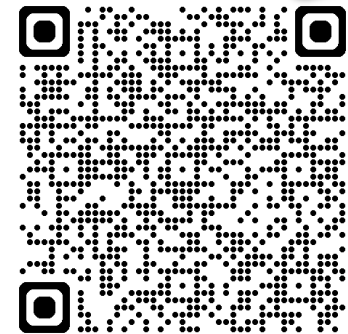
HOPE Career Grant

GSFAPP

HOPE Scholarship/Grant

Zell Miller Scholarship/Grant

HOPE Career Grant



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

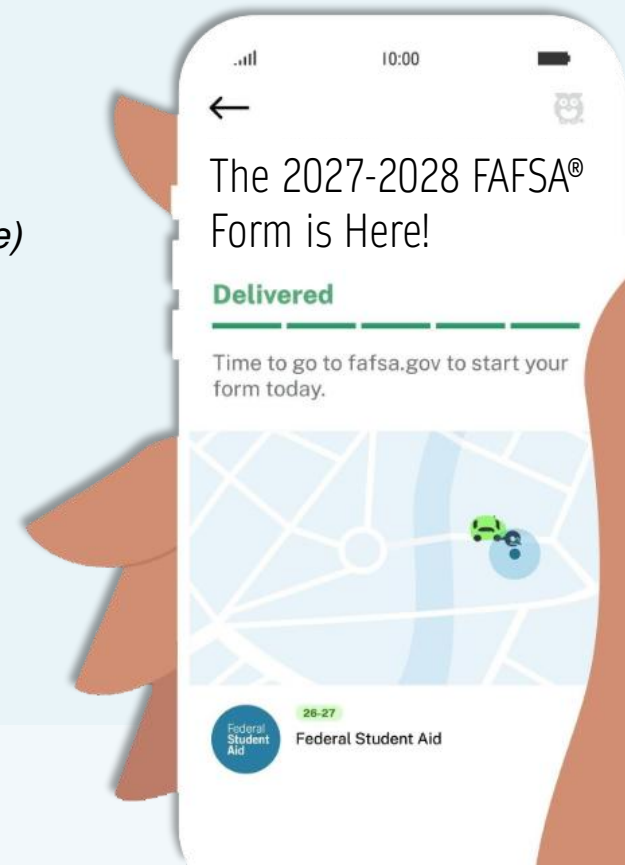
Use 2025 tax returns

Available:
NOW

COMPLETING THE FAFSA

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)*



FAFSA ASSETS: **WHAT COUNTS** AND WHAT DOESN'T

Reporting "Current Net Worth" on the FAFSA

VALUES ARE AS OF THE DAY YOU SUBMIT

DO Report

- ✓ **Cash, checking & savings**
Today's balances
- ✓ **Stocks, bonds, mutual funds**
Plus money market accounts & CDs
- ✓ **Real estate you don't live in**
Anything other than your primary residence
- ✓ **The student's own 529 plan**

DON'T Report

- ✗ **Your primary home**
- ✗ **401(k)s, IRAs, pensions, annuities**
- ✗ **Life insurance policies**
- ✗ **529 plans for siblings not applying**
Or UGMA/UTMA accounts the student does not own
- ✗ **Small businesses & family farms**
New under OBBBA: under 100 employees, or a farm you live on
- ✗ **Credit cards, car loans, student loans**
Only debt secured by a reported asset reduces its value

Resources

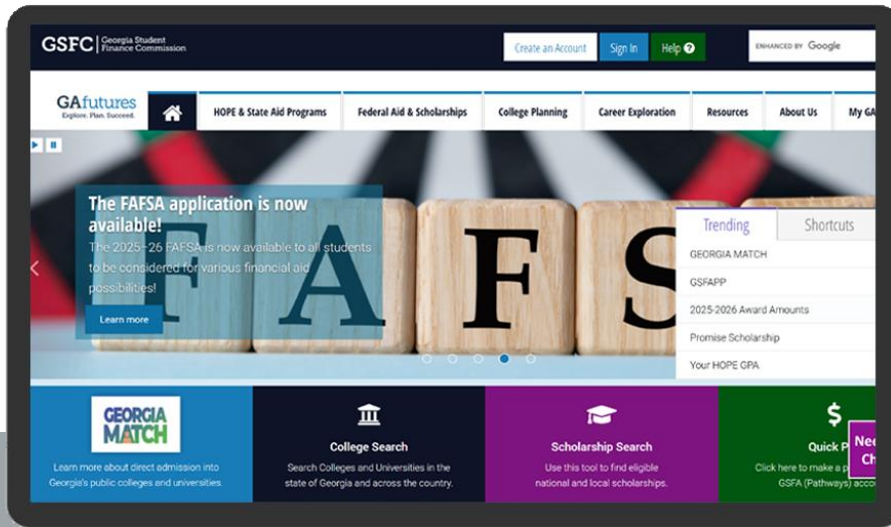
Learn about financial aid resources to help pay for college.



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.



RESOURCES

FAFSA CHECKLIST & INFORMATION



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

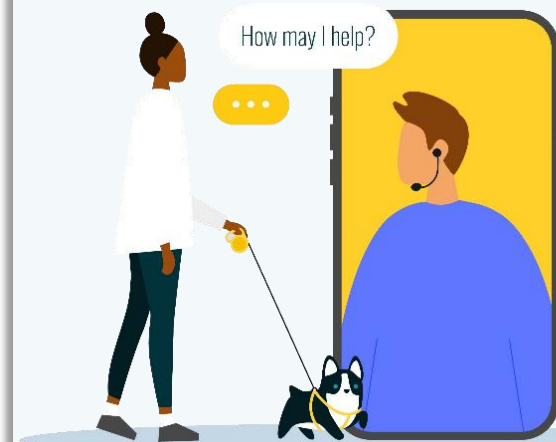
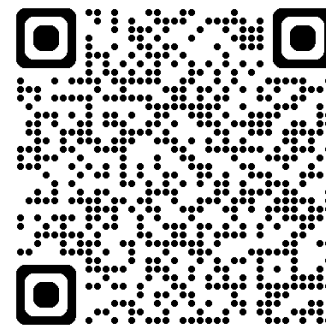
Estimate types of federal student aid you may be eligible for before you complete the Free Application for Federal Student Aid (FAFSA®) Form.

LOAN SIMULATOR

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

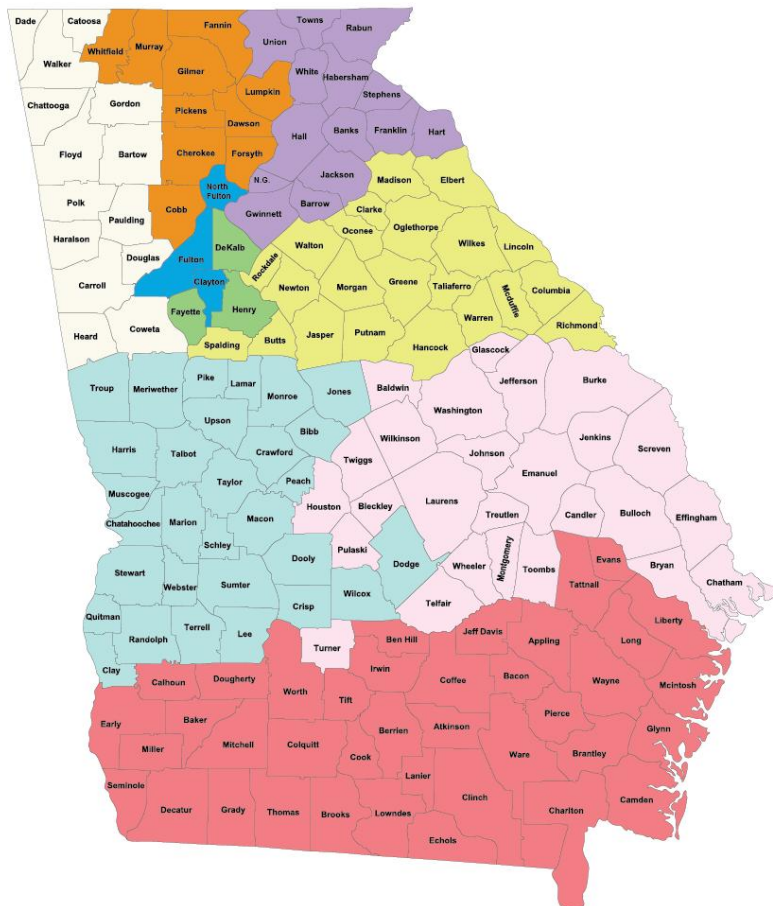
FEDERAL STUDENT AID
INFORMATION CENTER:

1-800-433-3243



RESOURCES

GSFC REPRESENTATIVE MAP



Contact your GSFC Representative



Adrienne Langford
alangford@gsfc.org
678.218.7770



Jonita Coleman
jcoleman@gsfc.org
770.749.8008



Ben Meadows
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678.495.8103



Brenda Vaughn
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Gabrielle Poss
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Hal Wilkinson
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678.495.8965



Katie Minich
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404.556.0545



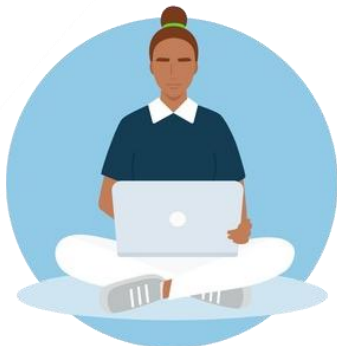
Lakissa Jackson
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404-360-2838



Anna Roberts
aroberts@gsfc.org
404.706.1550

RESOURCES

CONTACT US



outreach@gsfc.org

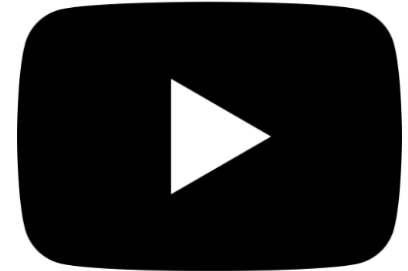
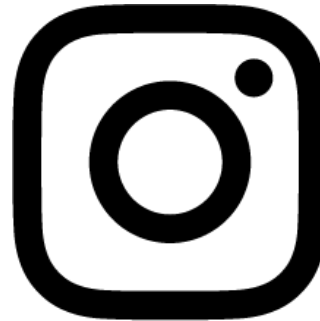


(800) 505-4732



RESOURCES

BE SOCIAL



SOCIAL MEDIA HANDLE:

@GAfutures

REPRESENTATIVE:

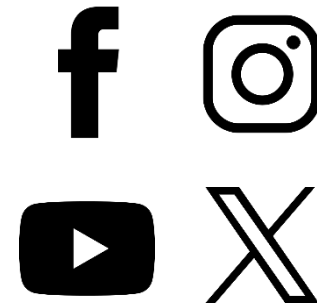
@Adrienne_FAInfo



Friendly Reminders

Be social with GSFC

Like/follow us and find tips, resources, event information and more about planning, preparing and paying for college.



Create a GAfutures account

Students can check their HOPE GPA and learn more about the HOPE and Zell Miller Scholarship.

GAfutures.org
Explore. Plan. Succeed.