

---

# Financial Aid 101:

Federal and State Aid

**Anna R. O'Brien**

*aroberts@gsfc.org*

---

**GSFC** | Georgia Student  
Finance Commission

**GAfutures.org**

Explore. Plan. Succeed.

# Agenda

---

- Define Financial Aid
- Types of aid
- Federal Programs
- Georgia's Financial Aid Programs
- Application Process - FAFSA
- Financial Aid Package

# Financial Aid

# Financial Aid

- Helps pay for educational expenses
  - Direct and Indirect Costs
- Costs of Attendance (COA)



# Direct and Indirect Costs

- Direct Costs
  - Tuition and fees
  - On-campus housing
  - Meal plan
  - Parking permits
- Indirect Costs
  - Books
  - Rent for off-campus housing
  - School supplies
  - Groceries



# Cost of Attendance (COA)

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



---

# Types of Financial Aid

---

# Financial Aid Types and Sources

- Forms of Financial Aid:
  - Scholarships
  - Grants
  - Loans
  - Work-study programs
- Sources of Financial Aid:
  - Federal and state government
  - Colleges and universities
  - Private foundations
  - Professional and service organizations
  - Employers and private companies





# Types of Financial Aid

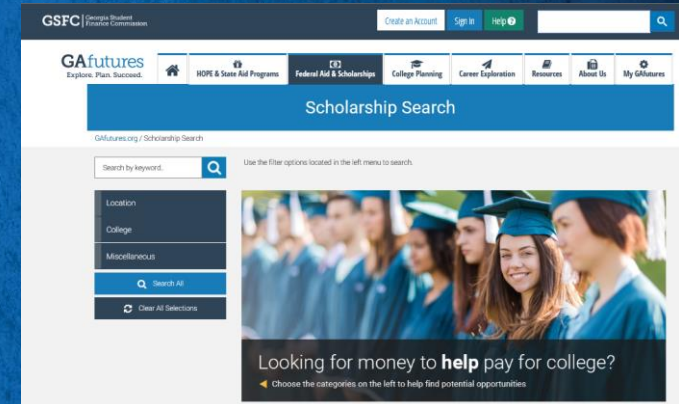
- Merit-based (HOPE Scholarship)
- Need-based (Pell Grant)
- Non-need based (HOPE Grant)
- Student or parent loans
- Employment opportunities (Federal Work Study)
- Military aid and grants (Georgia National Guard Service Cancelable Loan; UNG ROTC Grant)
- Savings plan (Path2College 529; traditional savings)



# 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 FIND OR APPLY FOR SCHOLARSHIPS!**



---

# Federal Aid Programs

---

# 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

## Grants

- Pell Grant
  - Undergraduate student with financial need
  - Maximum amount for 2024-2025 is \$7,395
- Federal Supplemental Educational Opportunity Grant (FSEOG)
  - Undergraduate student with exceptional financial need
  - Pell Grant recipients receive priority
  - Up to \$4,000

# Federal Financial Aid Programs

## Grants

- TEACH Grant

- Undergraduate, post-baccalaureate, or graduate student
- 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

## Grants

- Federal Work Study Program
  - Full-time or part-time undergraduate or graduate student
  - Earn at least minimum wage
  - On-campus positions
    - Campus tour guide
    - Library
    - Sporting events
    - Office assistant



# Federal Financial Aid Programs

## Federal Direct Loans

---

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



# Federal Financial Aid Programs

## Direct Subsidized Loans

- Direct Subsidized Loan
  - Available to undergraduate students with financial need
  - Interest is paid by the government while enrolled (at least half time)
  - Amount determined by institution and based on COA, financial need, other aid and loan limits
  - Current interest rate 6.53% (undergraduate)

# Federal Financial Aid Programs

## Direct Unsubsidized Loans

- Direct Unsubsidized Loan
  - Available to undergraduate/graduate students
  - Institution determines the amount based on COA, other financial aid awarded, and loan limits
  - Student responsible for paying the interest
    - Can choose to defer interest while enrolled at least half time, but interest will be added to the principal amount of loan
  - Current interest rate 6.53% (undergraduate)
  - Current interest rate 8.08% (graduate/professional)

# Federal Financial Aid Programs

## Direct Plus Loans

- Parent PLUS loan for a parent of dependent
  - Only one parent will be the borrower
  - Can have more than one loan for additional dependent student
- Grad PLUS loan for graduate or professional student
- Approval based on credit history
- Maximum amount is COA minus any other financial aid awarded
- Current interest rate is 9.08%

# Federal Loan Program Limits

## 2023-2024 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

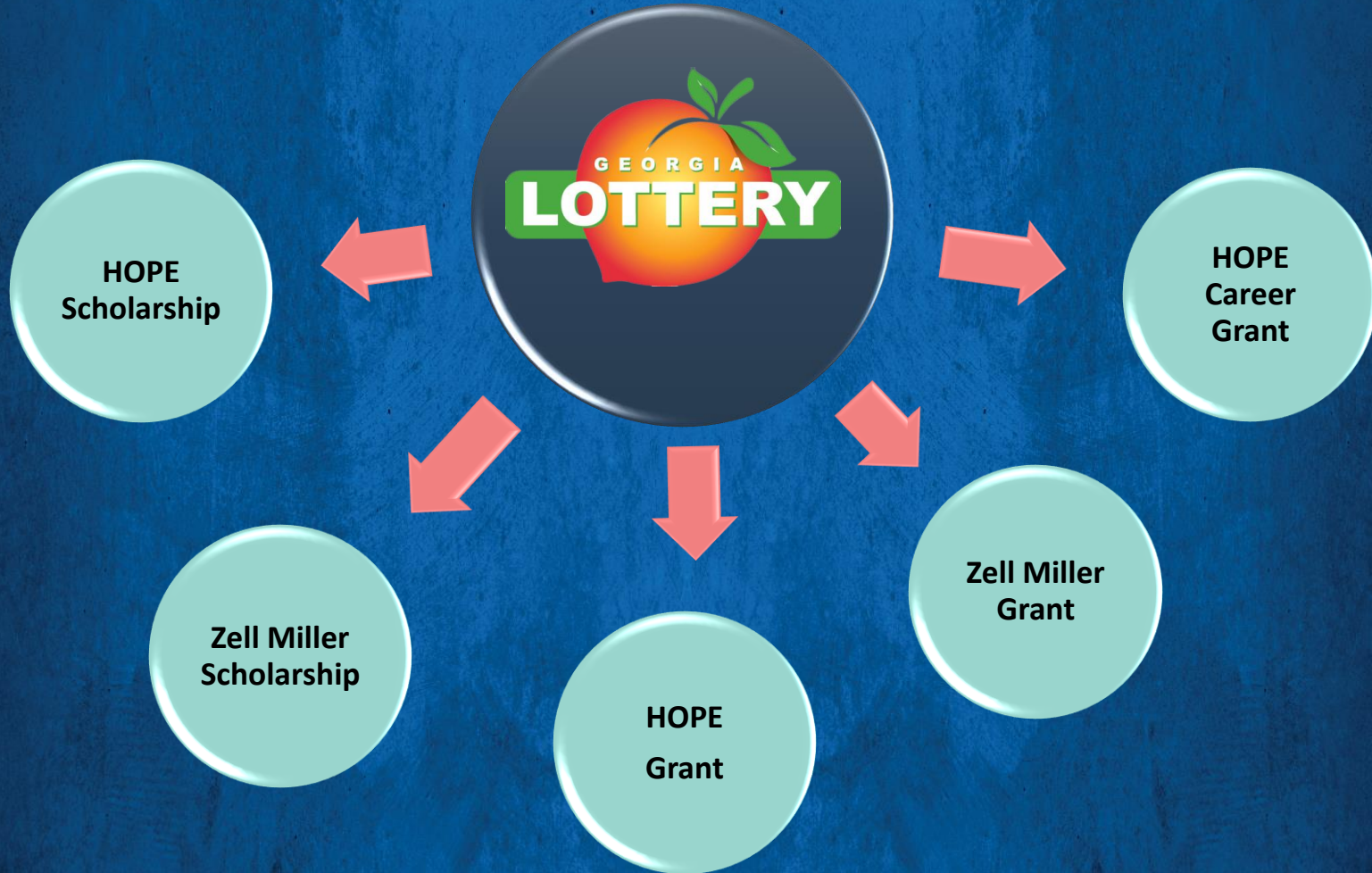
Independent Students and Dependent Students whose Parents were Denied a PLUS Loan	Base	Additional Unsubsidized	Annual Maximum Amount
Freshmen	\$3,500	\$6,000	\$9,500
Sophomore	\$4,500	\$6,000	\$10,500
Junior/Senior	\$5,500	\$7,000	\$12,500

---

# Georgia's Financial Aid Programs

---

# Helping Outstanding Pupils Educationally Program



# HOPE Program

- General Eligibility Requirements
  - Be a legal resident of Georgia
  - Be registered with the Selective Service, if required
  - 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 and other financial aid programs
  - Attend an eligible postsecondary institution
  - Must be working toward the first undergraduate program



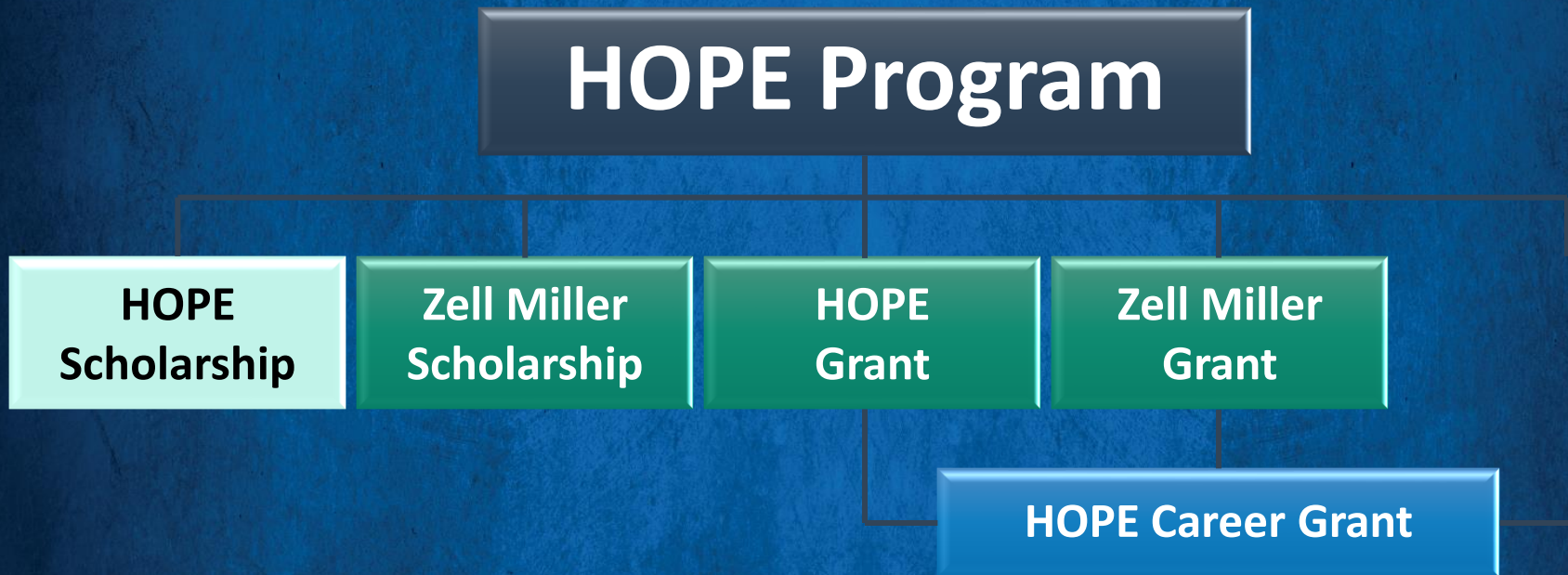
# Eligible Institutions

PUBLIC	PRIVATE	TECHNICAL
<p>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 &amp; 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                      South Georgia State College                      University of Georgia                      University of North Georgia                      University of West Georgia                      Valdosta State University</p>	<p>Agnes Scott College                      American InterContinental University                      Andrew College                      Art Institute of Atlanta                      Berry College                      Brenau University                      Brewton-Parker College                      Clark Atlanta University                      Covenant College                      DeVry University                      Embry-Riddle Aeronautical University                      Emmanuel College                      Emory University                      Georgia Military College                      Herzing University                      LaGrange College                      Life University                      Mercer University                      Morehouse College                      Oglethorpe University                      Paine College                      Piedmont College                      Point University                      Reinhardt University                      Saint Leo University                      Savannah College of Art &amp; Design                      Shorter University                      South University                      Spelman College                      Thomas University                      Toccoa Falls College                      Truett McConnell University                      Wesleyan College                      Young Harris College</p>	<p>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</p>

Updated 05/19



# HOPE Scholarship



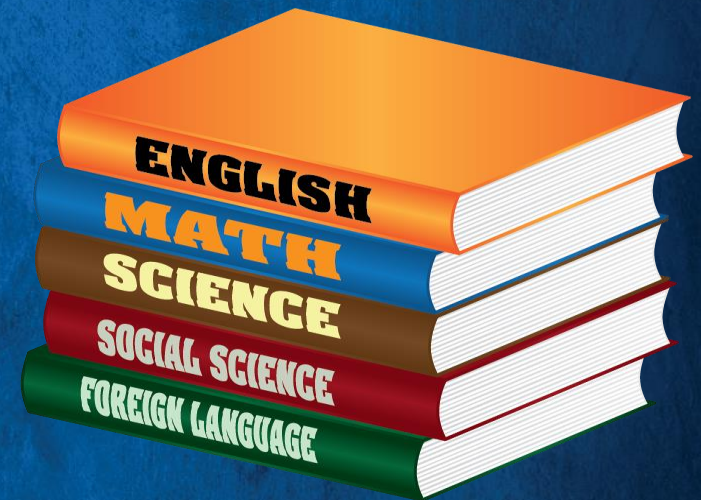
# HOPE Scholarship Eligibility Requirements

- Students must pursue an associate or bachelor's degree
- Graduate with a 3.0 high school HOPE GPA
  - After high school graduation, may also be earned in college
- 4 academically rigorous course credits



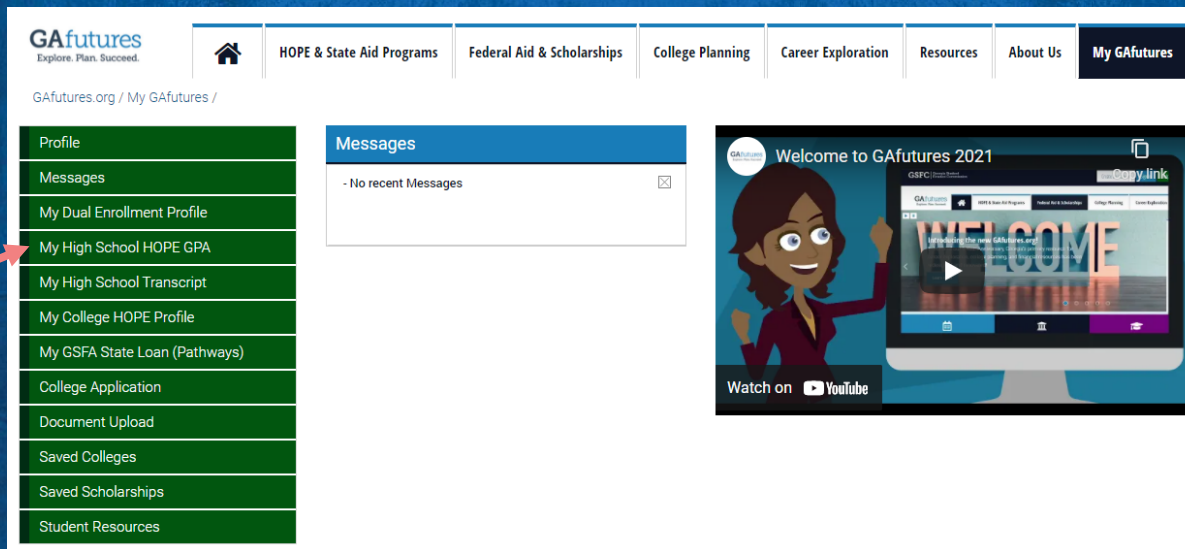
# Academically Rigorous Courses

- Courses must be on 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

- ONLY calculated by GSFC
- Only core courses from 9th through 12th grade
- Transcripts are uploaded by the high school
- 4 academically rigorous course credits
- Log into GAfutures.org account to access HOPE GPA



The screenshot displays the GAfutures.org website interface. At the top, the GAfutures logo is on the left, and a navigation menu includes 'HOPE & State Aid Programs', 'Federal Aid & Scholarships', 'College Planning', 'Career Exploration', 'Resources', 'About Us', and 'My GAfutures'. Below the navigation, the breadcrumb path reads 'GAfutures.org / My GAfutures /'. A green sidebar menu on the left contains the following items: Profile, Messages, My Dual Enrollment Profile, My High School HOPE GPA (highlighted with a red arrow), My High School Transcript, My College HOPE Profile, My GSFA State Loan (Pathways), College Application, Document Upload, Saved Colleges, Saved Scholarships, and Student Resources. The main content area features a 'Messages' section with '- No recent Messages' and a video player titled 'Welcome to GAfutures 2021' with a play button and 'Watch on YouTube' text.

# My High School 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 calculated GPA and required ACT or SAT scores at the time of high school graduation, you may be academically eligible for the Zell Miller Scholarship.

Date High School Submitted Transcript Record:

## 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

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](#)

# Maintaining the HOPE Scholarship

- Students must maintain 3.0 college HOPE GPA at all checkpoints including:
  - End of every Spring semester/quarter
  - 30/45 attempted semester/quarter hours
  - 60/90 attempted semester/quarter hours
  - 90/135 attempted semester/quarter hours
  - Three-Term Checkpoint, if enrolled less than full-time for first three semesters/quarters



# College HOPE GPA

GAfutures  
Explore. Plan. Succeed.

GAfutures.org / My GAfutures /

- Profile
- Messages
- My Dual Enrollment Profile
- My High School HOPE GPA
- My High School Transcript
- My College HOPE Profile
- My GSFA State Loan (Pathways)
- College Application
- Document Upload
- Saved Colleges
- Saved Scholarships
- Student Resources

Messages  
- No recent Messages

Welcome to GAfutures 2021  
WELCOME

Watch on YouTube

College students receiving HOPE/Zell Miller funds

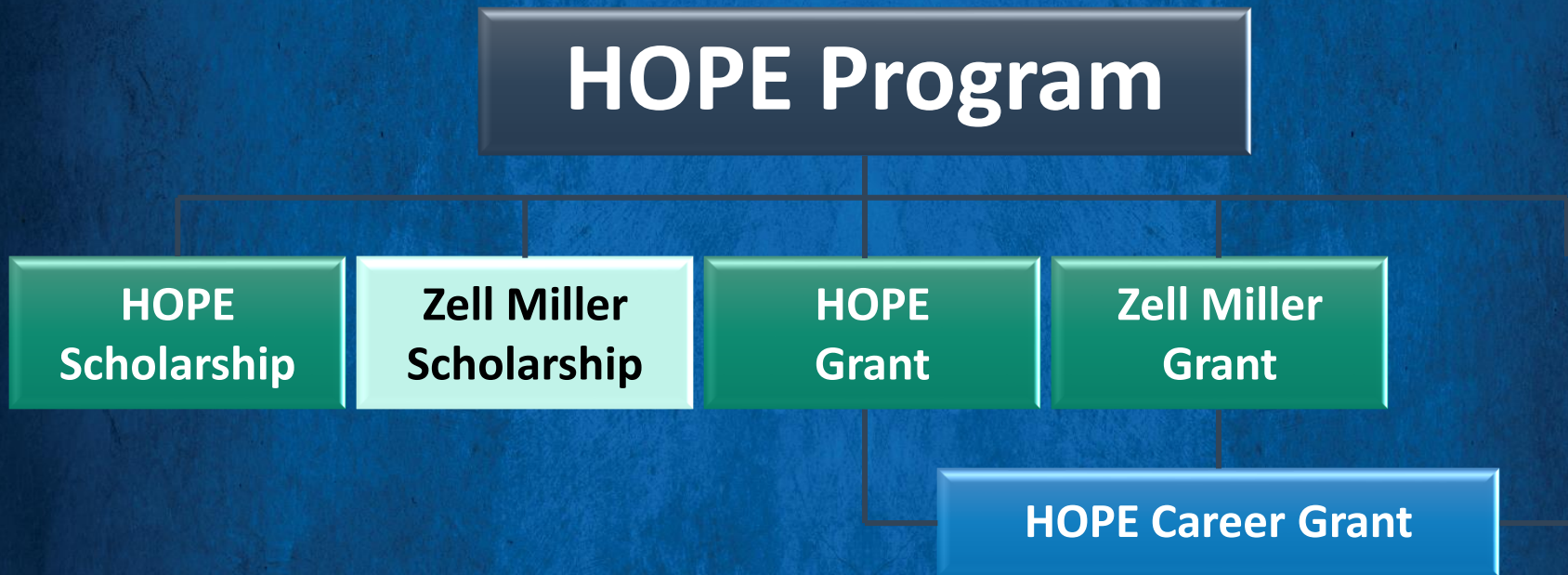
# College HOPE GPA

- **ONLY** calculated by GSFC
- Calculated every semester/quarter
- STEM courses are weighted .5 for all grades except an A and F
- High school Dual Enrollment courses are not included





# Zell Miller Scholarship



# Eligibility Requirements

## Rigor Requirements and one of the following:

Designated valedictorian or salutatorian

**AND**

- Meet minimum HOPE eligibility requirements



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

**AND**

- 1200 SAT total test score

**OR**

- 25 ACT composite score

# Maintaining the Zell Miller Scholarship

- Students must maintain 3.3 college HOPE GPA at following 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

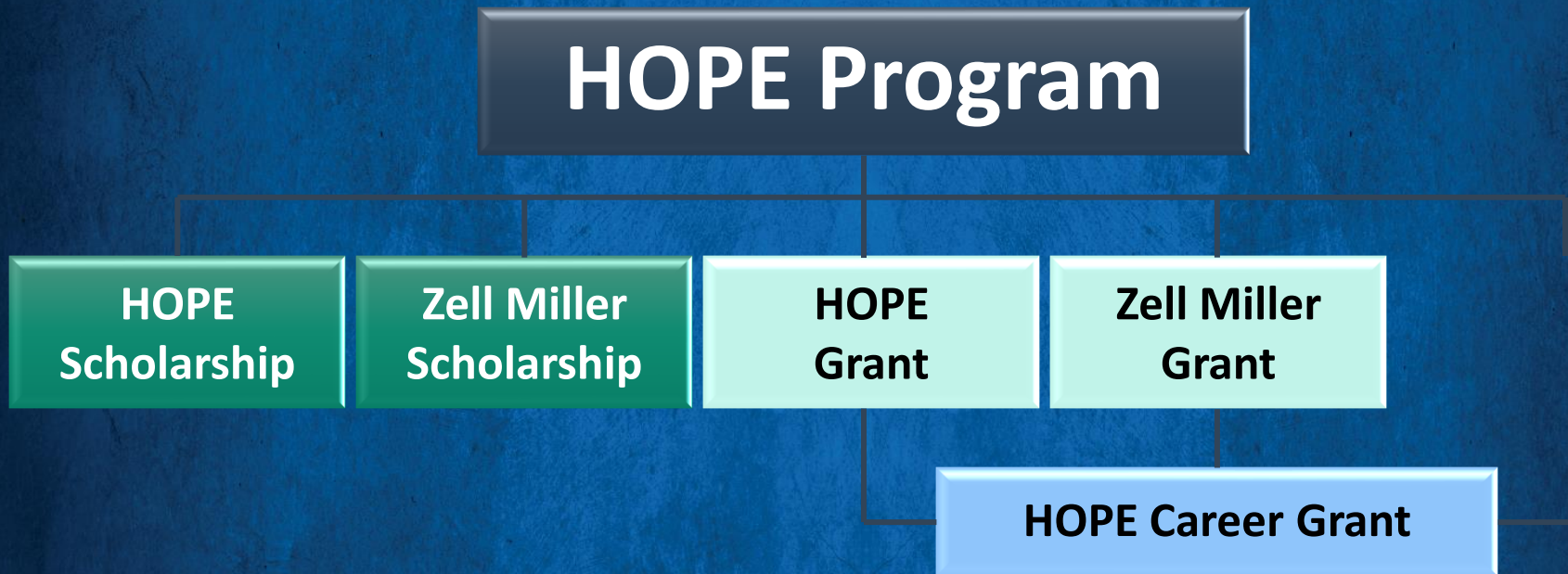


# HOPE & Zell Miller Scholarships

- Students lose eligibility due to one of the following:
  - GPA requirement not met (3.0 for HOPE; 3.3 for Zell Miller)
  - Reaching maximum attempted hours
    - 127 semester
    - 190 quarter
  - 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



# Grants



# HOPE Grant

- Eligibility Requirements:
  - Enrolled in certificate or diploma program
  - High school diploma/GED not required
  - High school GPA and/or test scores not considered



# Maintaining the HOPE Grant

- Students must maintain a 2.0 college cumulative GPA at the following checkpoints:
  - 30 HOPE Grant paid semester hours
  - 60 HOPE Grant paid semester credit hours
- Maximum 63 paid semester hours



# Zell Miller Grant

- Eligibility Requirements:
  - Minimum 3.5 college cumulative GPA
  - Checkpoints occur at the end of every term of enrollment
  - Must be a HOPE Grant recipient initially
  - May be paid retroactively for first term
  - Maximum 63 combined paid hours Zell Miller and HOPE Grants





# Award Amounts

	HOPE Scholarship	Zell Miller Scholarship
<b>Public Institutions</b>	portion of tuition	full standard tuition
<b>Private Institutions Full-time</b>	\$2,496 per semester (fall, spring, summer)  \$1,664 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
<b>Public Institutions</b>	portion of tuition	full standard tuition

# HOPE Career Grant

- HOPE Grant and Zell Miller Grant recipients eligible for HOPE Career Grant

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

# HOPE Career Grant

## All Programs

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

## Truck Driving (CSQ1, CT61, CZTD or CT81)\*

Enrolled Semester Hours	Award Amount
1-5 hours	\$333
6-8 hours	\$667
9+ hours	\$1,000

# Other State Programs

- Georgia National Guard Service Cancelable Loan
  - Provides tuition assistance to eligible members of the Georgia National Guard for undergraduate and graduate programs; member agrees to service repayment
- Public Safety Memorial Grant
  - Provides assistance to the dependent children of Georgia public safety officers who were permanently disabled or killed in the line of duty
- Tuition Equalization Grant (TEG)
  - Provides grant assistance toward educational costs to Georgia residents enrolled full-time at an eligible private college or university

# Other State Programs

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

# Completing the FAFSA

# Application and Process



**GAfutures**  
Explore. Plan. Succeed.

HOPE & State Aid Programs   Federal Aid & Scholarships   College Planning   Career Exploration   Resources   About Us   My GAfutures

Postsecondary Functions   **High School Functions**   User Info & Messages   Admin Functions

GAfutures.org / My GAfutures / Application / GSFAPP

A R Johnson High School | Change?

### GSFAPP

Welcome to the Georgia Student Finance Application (GSFAPP)!

The GSFAPP is a quick and secure application to apply for:

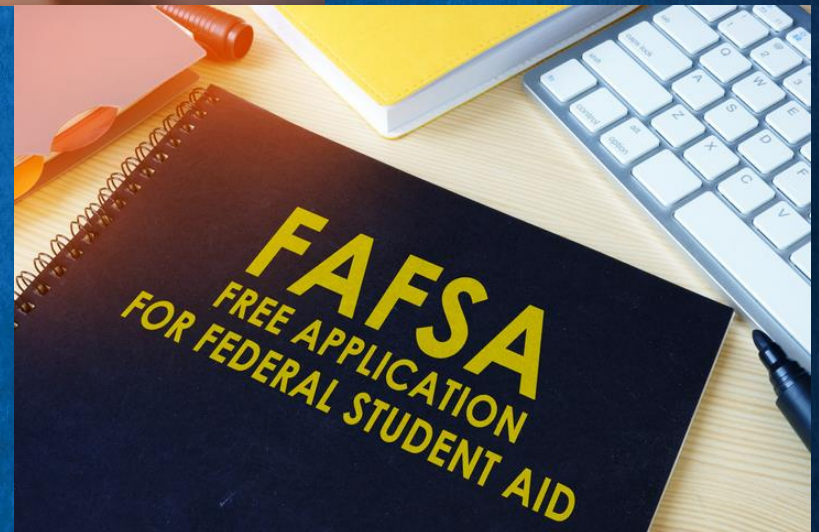
- HOPE and Zell Miller Scholarship
- HOPE and Zell Miller Grant
- Georgia Tuition Equalization Grant (GTEG)
- IPSE Grant

**Before you begin, review your GAfutures Profile to make sure your name, date of birth, and social security number are correct. This data is populated into your GSFAPP and must be correct, as you cannot change them on the application.**

Male applicants must meet the Selective Service Requirement.  
Georgia state law requires Selective Service registration for all males 18 years of age and older in order to qualify for state financial aid (including HOPE and Zell Miller Scholarship and Grant and GTEG). OSFC verifies Selective Service registration as part of the application process.  
You should complete your registration before starting the GSFAPP. Registering for Selective Service only takes a few minutes. To register or check your registration visit: [www.SSS.gov](http://www.SSS.gov)  
More information can be found at the GAfutures Selective Service Registration page.

- Once you submit your GSFAPP, a confirmation page will display with your application number. Your GSFAPP information will be shared with your college's Financial Aid Office so your eligibility for the state programs may be determined. The Financial Aid Office may require documentation to determine eligibility. Keep in mind: Colleges tend to contact applicants and students through their website portal or by the email assigned to you by the college.

[Start Application](#)



# The Georgia Student Finance Application (GSFAPP)



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

**GAfutures.org**

**GA State Aid**

**HOPE Eligible Institution**

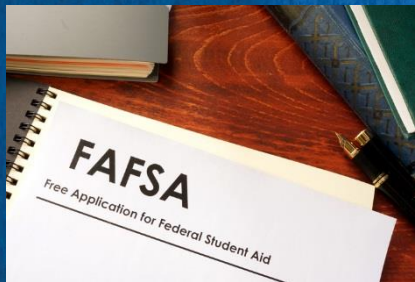




# Free Application for Federal Student Aid (FAFSA)



**Studentaid.gov**



- Renew annually
- Determines eligibility for federal and state aid
- List up to 20 institutions
- Will be available on December 1<sup>st</sup> 2024

**Federal Aid**



**GA State Aid**



**HOPE Eligible Institution**



# Completing the FAFSA (Free Application for Federal Student Aid)

- First step in financial aid search
- Application is free
- Begin by creating FSA ID
  - Use to sign your FAFSA
  - If dependent student, parent will also need an FSA ID
- Find a FAFSA Completion event for help
  - Check with school counselor for financial aid nights or FAFSA workshops
  - Visit [Gafutures.org](http://Gafutures.org) for events nearby
- Do not pay anyone to complete FAFSA



# Completing the FAFSA

An official website of the United States government. Help Center Submit a Complaint English | Español

FederalStudentAid AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

🔔 👤 Kathryn ▾ 🔍

### A Better 2024–25 FAFSA® Form

The 2024–25 FAFSA form is now available. We've started sending submitted applications to colleges and states. [Learn more about 2024–25 FAFSA updates.](#)

#### 2024–25 FAFSA® Form

[Start New Form](#) [Access Existing Form](#)

Need to access last year's form? [Edit a 2023–24 FAFSA Form](#)

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

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

School Year  State of Residence

[Find Deadlines](#)

[View All FAFSA Deadlines](#)

www.studentaid.gov website

# When to Submit the FAFSA

## FAFSA 2024-2025

*If attending:*

**Fall 2024**

**Spring 2025**

**Summer 2025**

*Use 2022 tax returns*

Available  
December 31<sup>st</sup> 2023

## FAFSA 2025 - 2026

*If attending:*

**Fall 2025**

**Spring 2026**

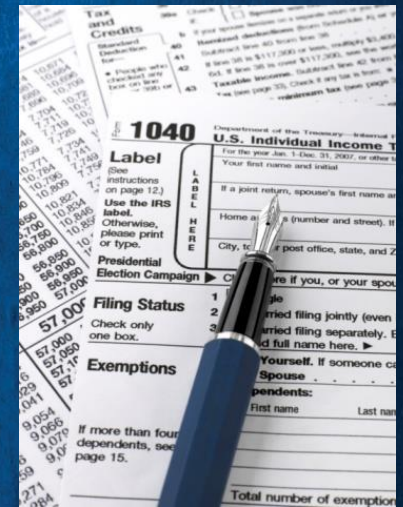
**Summer 2026**

*Use 2023 tax returns*

Available  
December 1<sup>st</sup> 2024

# 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*)
- An FSA ID to sign electronically



# Steps to Creating an FSA ID

- Go to [studentaid.gov](http://studentaid.gov) and click the link to create an FSA ID
- 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/fsaid](http://StudentAid.gov/fsaid)

# FSA ID Tips

- Create your own FSA ID
- Never share FSA ID
- Keep and remember FSA ID
- Use FSA ID each year to fill out FAFSA and for lifetime of any loans
- Parents may need to create FSA ID as well
- Email address can be associated with only one FSA ID



---

# Comparing Financial Aid Packages

---



# Comparing Financial Aid Packages

- To receive a Financial Aid Package, a student must:
  - List the institution on the FAFSA
  - Complete verification process, if selected
  - Apply for admission
  - And at some institutions, be accepted
- Each institution is different. For more information, check with the Institution's financial aid office.

# Financial Aid Award Offers

- Financial aid awards will all have basically the same information included:
  - How much it will cost to attend the institution for the year
  - The amount of financial aid the institution is providing
  - The amount family is expected to contribute
  - Any additional need to be funded through other sources

# Compare Award Offers



## GOTHAM UNIVERSITY

Housing: On Campus	Estimated Cost of Attendance (CoA) 2 Semesters	\$28,086
Residency: In-State	Expected Family Contribution (EFC)	- 1000
	Established Financial Need (EFN)	\$27,086

Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$3,247	\$3,248	\$0	\$5,395	Yes or No
HOPE Scholarship	\$3,840	\$3,840	\$0	\$7,680	Yes or No
Band Scholarship	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Something Church	\$200	\$200	\$0	\$400	Yes or No
Subsidized Loan	\$1,750	\$1,750		\$3,500	
Unsubsidized Loan	\$1,000	\$1,000		\$2,000	
<b>Total for Academic Year</b>				<b>\$22,975</b>	

## PAISLEY COLLEGE

Housing: On Campus	Estimated Cost of Attendance (CoA) 2 Semesters	\$19,035
Residency: In-State	Expected Family Contribution (EFC)	- 1000
	Established Financial Need (EFN)	\$18,035

Type of Aid	Fall	Spring	Summer	Total	Accept?
Pell Grant	\$3,247	\$3,248	\$0	\$5,395	Yes or No
Federal Supplemental Education Opportunity Grant (FSEOG)	\$2,000	\$2,000	\$0	\$4,000	Yes or No
Federal Work Study	\$790	\$790	\$0	\$1,580	Yes or No
HOPE Scholarship	\$1,335	\$1,335	\$0	\$2,670	Yes or No
Volunteer Organization	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Something Church	\$200	\$200	\$0	\$400	Yes or No
Subsidized Loan	\$1,070	\$1,070	\$0	\$2,140	
Unsubsidized Loan	\$500	\$500	\$0	\$1,000	
<b>Total for Academic Year</b>				<b>\$19,185</b>	

# The Best Order to Accept Aid

## 1. Scholarships and Grants

- Understand all the conditions
- Make sure it is truly free

## 2. Work Study

- Doesn't have to be paid back
- Money is paid through a paycheck based on hours worked
- Consider class schedule and study time

## 3. Federal Student Loans

- Must be paid back with interest
- Consider a subsidized loan first – interest doesn't accrue until repayment

## 4. State Government or College Loans

- Must be paid back with interest
- Understand all the conditions

## 5. Private Loans

- Must be paid back with interest
- Usually higher interest and less favorable terms
- Understand all the conditions



---

# Additional Resources

---

# Additional Resources

- [GAfutures.org](http://GAfutures.org)
- [GSFC.org](http://GSFC.org)
- [StudentAid.gov](http://StudentAid.gov)
  - Prepare for College
  - Complete FAFSA
  - Types of Aid
  - Who Gets Aid
  - Apply for Aid
  - Repay Your Loans

	CHATTAHOOCHEE TECHNICAL COLLEGE	KENNESAW STATE UNIVERSITY	UNIVERSITY OF WEST GEORGIA
Tuition & Mandatory Fees	\$ 3,540	\$ 6,948	\$ 5,610
Books & Supplies/Living Expenses (Food & Housing)	\$ 11,484	\$ 20,670	\$ 22,349
Annual Cost of Attendance	\$ 15,024	\$ 27,618	\$ 27,959
HOPE & Zell Miller Scholarship	\$ 3,000	\$ 5,562	\$ 5,464
HOPE & Zell Miller Grant	\$ 0	\$ 0	\$ 0
HOPE Career Grant	\$ 0	\$ 0	\$ 0
Tuition Equalization Grant (TEG)	\$ 0	\$ 0	\$ 0
Average Institutional Aid	\$ 0	\$ 0	\$ 0

# GAfutures.org

The screenshot shows the GAfutures.org website interface. At the top left is the GSFC Georgia Student Finance Commission logo. To the right are links for 'Create an Account', 'Sign In', and 'Help'. A search bar with 'ENHANCED BY Google' is also present. Below the navigation bar is a main menu with categories: Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. The main content area features a large banner for 'New Features on College Search Tool' with a 'Learn more' button. To the right of the banner is a 'Trending' and 'Shortcuts' sidebar with a list of items including 'New Features for Student/General Users', 'New Features for Administrative Users', '2021-2022 Award Amounts', 'Your HOPE GPA', 'GSFC Financial Aid Events', 'Outreach Webinars', and 'Dual Enrollment Funding Application'. At the bottom, there are four colored boxes: 'GSFC Financial Aid Events' (blue), 'College Search' (purple), 'Scholarship Search' (green), and 'Make a Payment' (orange). A 'Need to Chat?' button is located in the bottom right corner.

# Your Next Steps

- Create account at **GAfutures.org**
- Check your HOPE GPA to see if you are on track to be eligible for the HOPE or Zell Miller Scholarship
- Seniors: Complete the FAFSA beginning October 1





# Contact Me!



**404-706-1550**



**[aroberts@gsfc.org](mailto:aroberts@gsfc.org)**



**[aroberts.gsfc](https://www.instagram.com/aroberts.gsfc)**

# Be Social

---

