



# Financial Aid 101

2019-2020

**Atua Emu**

*K- 12 Outreach Representative*





# GAfutures.org



# GAfutures.org

The screenshot shows the GAfutures.org website. At the top is a dark blue header with the GSFC logo (Georgia Student Finance Commission) on the left. On the right of the header are links for 'Create an Account', 'Sign In', and 'Help', followed by a search bar. Below the header is a navigation bar with the GAfutures logo and tagline 'Explore. Plan. Succeed.' on the left, and a series of icons and labels for 'HOPE & State Aid Programs', 'Federal Aid & Scholarships', 'College Planning', 'Career Exploration', 'Resources', 'About Us', and 'My GAfutures' on the right. The main content area features a large banner on the left with an image of US dollar bills and the text 'DON'T LEAVE MONEY ON THE TABLE! FILL OUT THE FAFSA!'. Below this banner is a blue box with the text 'The FAFSA is now open! Don't wait. Submit your application today!' and a 'Learn more' button. To the right of the banner are three smaller promotional boxes: 'The FAFSA is now open! Don't wait. Submit your application today!', 'November is apply to college month!', and 'Find a Probe Fair Near You'. Each of these boxes has a small image and a brief description of the resource.

GSFC | Georgia Student Finance Commission

Create an Account Sign In Help

GAfutures  
Explore. Plan. Succeed.

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

**DON'T LEAVE MONEY ON THE TABLE! FILL OUT THE FAFSA!**

**The FAFSA is now open! Don't wait. Submit your application today!**

Completing and submitting the FAFSA is free, easy and provides you access to the largest source of financial aid available to help pay for college.

[Learn more](#)

**The FAFSA is now open! Don't wait. Submit your application today!**

Completing and submitting the FAFSA is f...

**November is Apply to College Month!**

Check out our college planning section a...

**Find a Probe Fair Near You**

Colleges from across the country and org...

**College applications are on your to-do list!**

The college application process is not a...

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

# Create Account

- \* Required information
- \* Required information for GSFAPPS, Dual Enrollment, HOPE GPA
- Acknowledgement of *Terms of Use* and *Privacy Policy*

Security Question 1 \*  
Create your first security question

Security Question 2 \*  
Create your second security question

Security Question 3 \*  
Create your third security question

GTID (Georgia Testing Identification) as provided by your High School  
Enter Georgia Test Identification

Date of Birth \*  
mm/dd/yyyy

State/Province  
Select State/Province

Street \*  
Enter street address

ZIP/Postal code \*  
Enter ZIP/Postal Code

Contact Phone  
Enter phone number

Answer \*  
Create your first security answer

Answer \*  
Create your second security answer

Answer \*  
Create your third security answer

Social Security Number \*  
SSN number without dashes

Reenter Social Security Number \*  
Reenter to confirm SSN

Country  
United States

City  
Enter city

County  
Enter county

☐ I acknowledge that I have read and accept the [Terms of Use](#) and [Privacy Policy](#) of this website and its affiliates. \*

☐ I'm not a robot

reCAPTCHA  
Privacy • Terms

Create Account

# My High School HOPE GPA

The screenshot displays the GAfutures website interface. At the top, the GSFC logo and 'Georgia Student Finance Commission' are on the left, while 'Welcome Student Sample High School' and 'Sign Out' are on the right. A search bar is also present. Below the header, a navigation bar includes 'GAfutures Explore. Plan. Succeed.' and several menu items: Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. The main content area shows a user profile with a placeholder image and a sidebar menu. The sidebar menu includes 'Profile', 'Messages', 'My High School HOPE GPA', 'My High School Transcript', and 'My College HOPE Profile'. A green arrow points from the text 'High School Students' to the 'My High School HOPE GPA' option. Another green arrow points from the text 'College students receiving HOPE/Zell Miller Funds' to the 'My College HOPE Profile' option. A message box indicates that the user's 'My High School HOPE GPA & My College HOPE Profile' is now available. A video player on the right shows a welcome message for students.

GSFC | Georgia Student Finance Commission

Welcome Student Sample High School

Sign Out Help

GAfutures Explore. Plan. Succeed.

HOPE & State Aid Programs

Federal Aid & Scholarships

College Planning

Career Exploration

Resources

About Us

My GAfutures

GAfutures.org / My GAfutures /

Messages

21 hours ago - My High School HOPE GPA & My College HOPE Profile Now Available

Keep track of your academic eligibility for the HOPE and Zell Miller Scholarship and Grant through high school and college.

Profile

Messages

My High School HOPE GPA

My High School Transcript

My College HOPE Profile

High School Students

College students receiving HOPE/Zell Miller Funds

GSFC Welcome to My GAfutures - Students

# 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](#)


# My College HOPE Profile





[HOPE & State Aid Programs](#)


[Federal Aid & Scholarships](#)

[College Planning](#)

[Career Exploration](#)

[Resources](#)

[About Us](#)

[My GAfutures](#)

[GAfutures.org](#) / [My GAfutures](#) / My College HOPE Profile

## MY COLLEGE HOPE PROFILE


Your academic eligibility for the HOPE Scholarship, Zell Miller Scholarship, HOPE Grant or Zell Miller Grant is determined by transcript data provided by your college to GSFC. The data is used to calculate your HOPE GPA, Checkpoints and Attempted/Paid Hours. The calculation is known as CHECS (College HOPE Eligibility Calculation Service). Note: the HOPE calculated GPA is not the same as your college GPA. For more information about the calculation and eligibility status, select to view the [Scholarship Calculation Eligibility Rules](#) below.

Most Recent Eligibility Status for

[Scholarship](#) [Grant](#) [Scholarship Calculation Eligibility Rules](#)

**Current Academic Eligibility:**


**HOPE Scholarship - Academically Eligible** ✓  
**Zell Miller Scholarship - Academically Eligible**  
[Must meet all other eligibility requirements.](#)



Data listed as reported from transcript data provided by your college.

☒ Display in Semester Hours ☐ Display in Quarter Hours

Most Recent Checkpoint: ?	90 Hours	Most Recent Term Reported: ?	Fall 2018
Most Recent Checkpoint Term:	Spring 2018	Most Recent Term Calculation Date:	12/19/2018
Most Recent Checkpoint Calculation Date:	12/19/2018	Most Recent Term Calculation GPA: ?	3.86
Most Recent Checkpoint Calculation GPA: ?	3.85	Total Attempted Hours: ?	102.00
High School/Home Study/GED Date: ?	05/21/2015	Next Attempted Hour Checkpoint: ?	None
Scholarship Expiration Date: ?	06/30/2022	Total Scholarship & Grant Combined Paid Hours: ? 112.00 as of Fall 2018 processed 12/19/2018	





# What is Financial Aid?





# Financial Aid

- Financial aid helps families pay for educational expenses.
- Examples include:
  - Grants
  - Scholarships
  - Loans
  - Work-Study Programs
  - Savings Plans



# Direct + Indirect Costs = Cost of Attendance (COA)

## Direct Costs

- Tuition and fees
- On campus housing
- Meal plan
- Parking permits

## Indirect Costs

- Books
- Rent for off campus housing
- School supplies
- Groceries
- Gas or MARTA cards

# Sources of Financial Aid



# Basic Eligibility Requirements

- U.S. citizen or eligible non-citizen
- High school graduate or GED recipient
- Eligible degree/certificate program
- Valid Social Security number
- Males registered for Selective Service
- Maintain Satisfactory Academic Progress



# Company Scholarships

Sweet Hut  
Bakery

Beauty  
Master

Chik-Fil-A

Zaxby's

Dollar  
General

Chili's

QuikTrip

RaceTrac

Kroger

Publix

Sprouts

Taco Bell

TGI  
Fridays

Lowe's

Foot  
Locker

Burger  
King

Starbucks

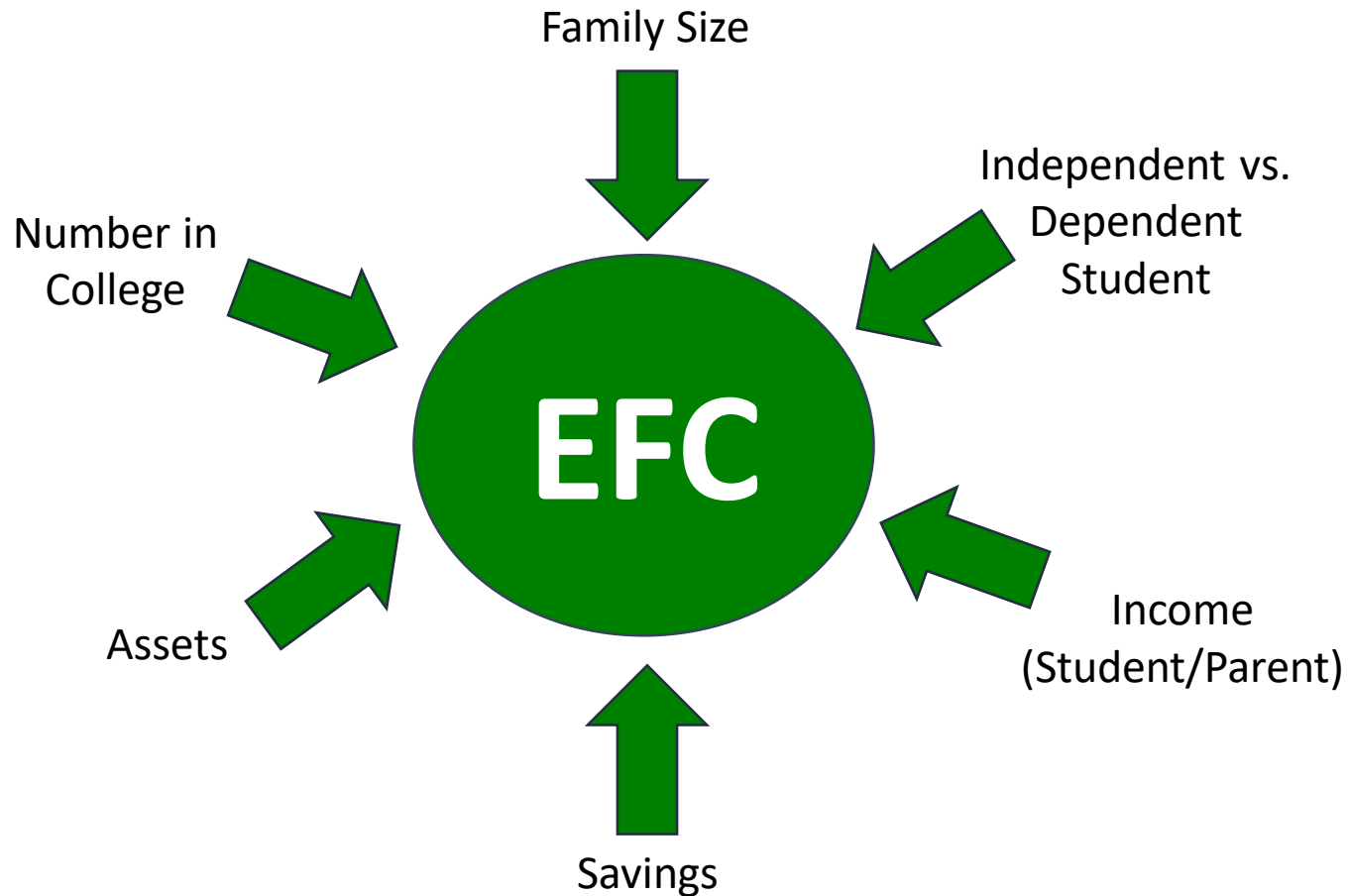
Best Buy

# How is Financial Need Calculated?

- Financial need is determined by Cost of Attendance (COA) and Expected Family Contribution (EFC)
- COA is established by the institution
- EFC is determined based on what you report on the Free Application for Federal Student Aid (FAFSA)



# Factors that Influence the EFC



# Factors that Do Not Influence the EFC

- Assets that are EXCLUDED from the FEDERAL family contribution calculation (EFC)
  - Family home
  - Family farm (under special circumstances)
  - Value of retirement accounts (IRA, KEOUGH, 401K)



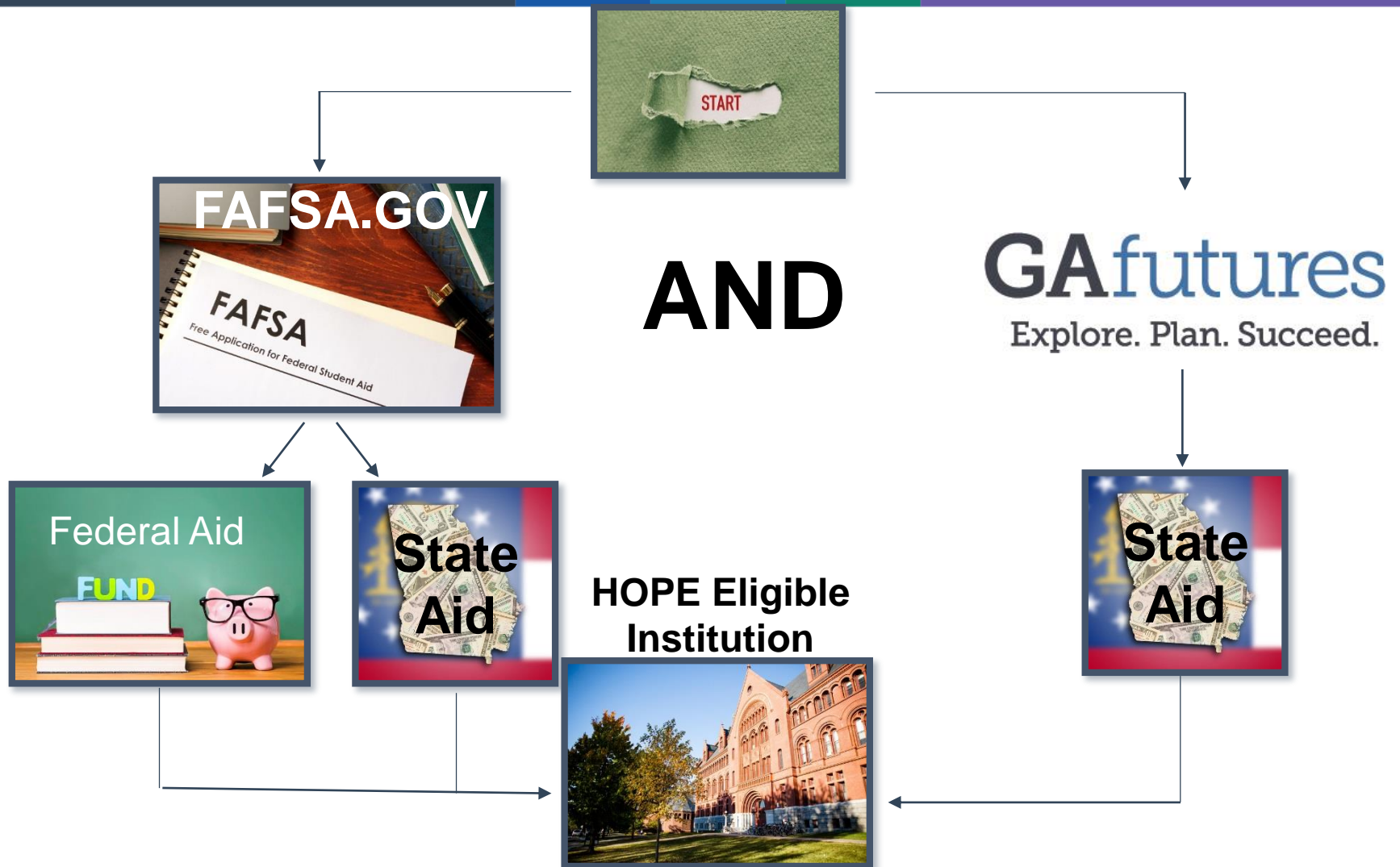




# The Application Process



# FAFSA and GSFAPPS



# The Georgia Student Financial Aid Application System (GSFAPPS)



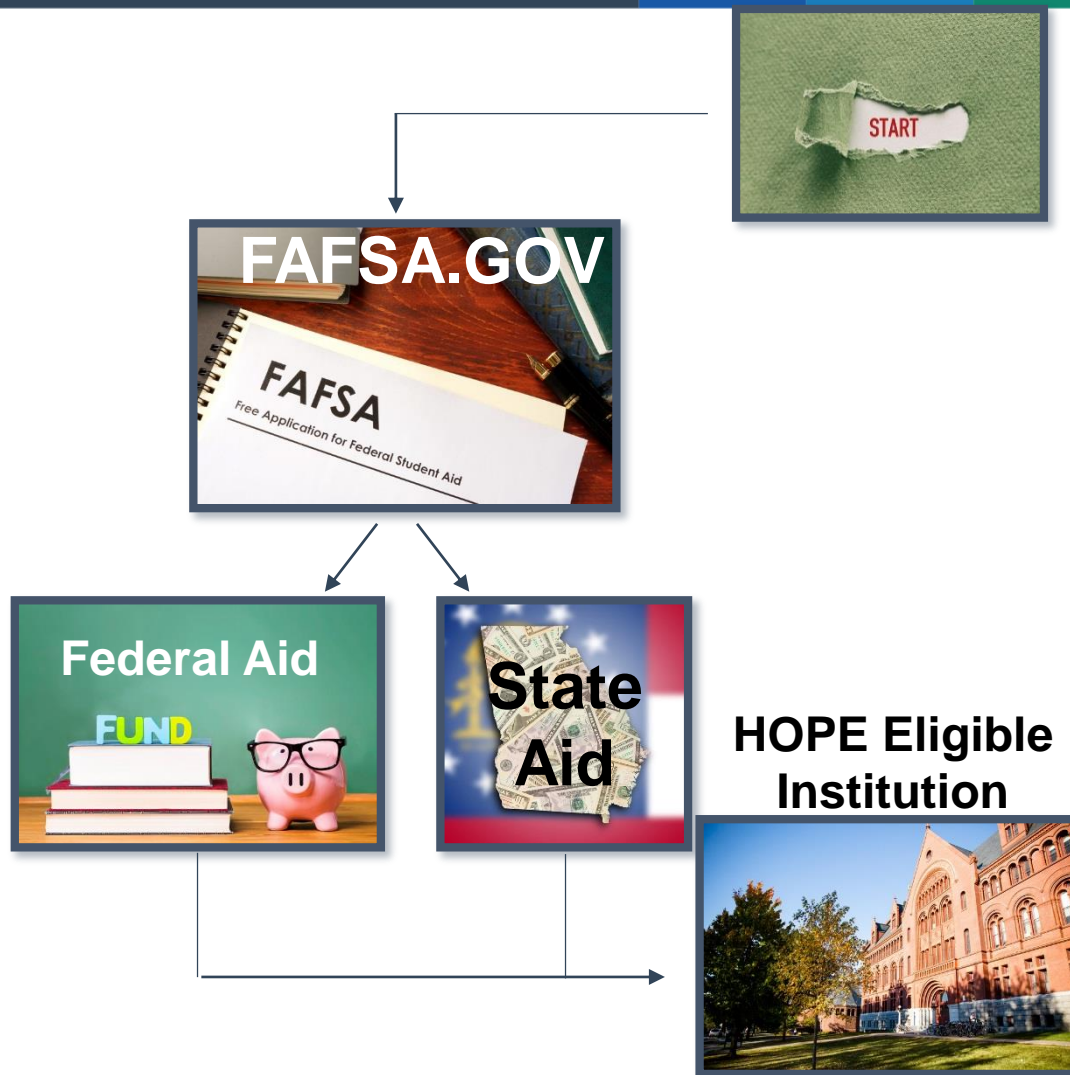
- Determine eligibility for state aid **only**
- One-time application
- GAfutures account

**GAfutures**  
Explore. Plan. Succeed.

**HOPE Eligible  
Institution**



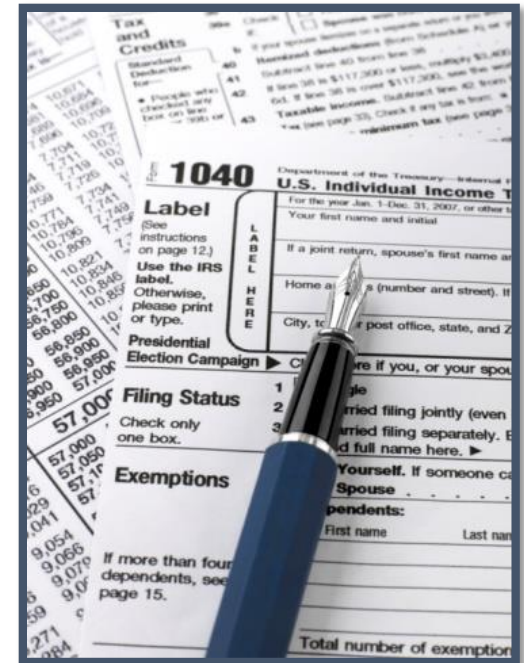
# Free Application for Federal Student Aid (FAFSA)



- Available on October 1<sup>st</sup>
- Renew annually
- Determine eligibility for federal and state aid
- List up to 10 institutions

# What You Need to Complete the FAFSA

- Social Security number (*Alien Registration Number, if not a U.S. citizen*)
- **2018** 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



# Federal Student Aid Identification

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the AMERICAN MIND®

## Create a New FSA ID

An FSA ID is a username and password that gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

*Important: When you are done, select the CANCEL button to clear your data even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.*

Create an FSA ID

Manage My FSA ID

Create your FSA ID username and password below.

Username

?

Password

?

✓ Numbers ✓ Uppercase Letters ✓ Lowercase Letters ✓ 8-30 Characters ☐ Show Text

Confirm Password

?

CONTINUE >

- FSAID.ed.gov
- Students/parents must create an FSA ID using:
  - Verified email address
  - Verified phone number
- FSA IDs should not be shared



# Submitting the FAFSA

Welcome to

## myStudentAid

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

**Need money for college?**  
Submitting the FAFSA® form is quick,  
and most importantly, it's FREE.

**START HERE**

• •

### Before You Start

The new 2020-21 FAFSA is here! Some states and schools have limited funds, so don't delay! To begin your application, select **Start Here**.

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Q Search FAFSA® Help

Prepare for College ▾ Types of Aid ▾ Who Gets Aid ▾ FAFSA®: Apply for Aid ▾ How to Repay Your Loans ▾

Home » FAFSA®: Apply for Aid

## FAFSA®: Apply for Aid

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

**NEW TO THE FAFSA® PROCESS?**  
Completing the FAFSA form is free. Fill it out now.

**RETURNING USER?**  
Correct info • Add a school  
View your *Student Aid Report* (SAR)

**START HERE >** **LOG IN >**

### FAFSA® Announcements

- The 2019-20 FAFSA form is here! Some states and schools have limited funds, so submit your application today. Also, check out the new **myStudentAid** app for iOS and Android.

The FAFSA form will be unavailable due to scheduled maintenance every Sunday from 3-11 a.m. Eastern time.

# Submitting the FAFSA

**FAFSA  
2020 - 2021**

**Fall  
2020**

**Spring  
2021**

**Summer  
2021**

**FAFSA  
2019-2020**

**Fall  
2019**

**Spring  
2020**

**Summer  
2020**



# Student Demographics

[Exit](#) [Reset FAFSA](#) [View FAFSA Summary](#) [Save](#) [Help](#)

Personal Information for Student

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

**i** Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your Social Security Number

123-45-6789

Your first name **?**

John

Your middle initial **?**

Your last name **?**

Doe

Your date of birth **?**

01/01/2003

# Work-Study

Exit

Reset FAFSA

View FAFSA Summary

Save

Help

Student Education

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

What will your high school completion status be when you begin college in the 2020-2021 school year?

High school diploma

What college degree or certificate will you be working on when you begin the 2020-2021 school year?

1st bachelor's degree

Will you have your first bachelor's degree before you begin the 2020-2021 school year?

☐ Yes ☒ No

What will your college grade level be when you begin the 2020-2021 school year?

Never attended college/1st yr.

Are you interested in being considered for work-study?

☒ Yes ☐ No ☐ Don't know

PREVIOUS

NEXT

# Selective Service System

✖ Exit

🗑️ Reset FAFSA

📄 View FAFSA Summary

✓ Save

🔗 Help

Student Selective Service

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Are you male or female?

?

☒ Male ☐ Female

📘

Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid.

Are you registered with the Selective Service System?

?

☐ Yes ☒ No

Do you want us to register you with the Selective Service System?

?

☒ Yes ☐ No

➔ PREVIOUS

NEXT ➔

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# High School Selection

[Exit](#) [Reset FAFSA](#) [View FAFSA Summary](#) [Save](#) [Help](#)

Search for High School

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

i

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

i

Enter the name, city, and state of your high school, then click **Search**.

?

What is the name of your high school?

Carver

In what city is your high school located?

In what state is your high school located?

Georgia

SEARCH

PREVIOUS

NEXT

# High School Selection

## High School Search Results

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

**i** We found 7 results that meet your criteria. Click the **Select** link next to the correct high school to add it to your application.

To narrow your results click **New Search** and change the information in the entry fields to better clarify your request.

If your high school is not listed, click **Next** to continue and make sure the high school name, city and state have all been entered correctly.

Search Results: 1 to 7 of 7.

SELECT	School Name: Carver High School City: Atlanta
SELECT	School Name: Carver High School City: Columbus
SELECT	School Name: Early College High School At Carver City: Atlanta
SELECT	School Name: George Washington Carver Freshman Campus City: Douglas
	School Name: School Of Health Sciences And Research At Carver

« « 1 » »

# High School Selection

## Search for High School

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

✓ The high school you selected was added to your application. Click **Next** to continue.

i

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

i

Enter the name, city, and state of your high school, then click **Search**.

?

What is the name of your high school?

CARVER HIGH SCHOOL

In what city is your high school located?

ATLANTA

In what state is your high school located?

Georgia

30

# Post-Secondary Institution Selection

## Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

John, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)?  
☐ Yes ☒ No

State  
Georgia

City (optional)

School Name (optional)  
GSU

SEARCH TIPS

PREVIOUS

SEARCH

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# Post-Secondary Institution Selection

[Exit](#) [Reset FAFSA](#) [View FAFSA Summary](#) [Save](#) [Help](#)

College Search Results

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

**i** You can add up to 10 colleges to your FAFSA.

All of the information you include on your FAFSA, with the exception of the list of colleges, will be sent to each of the colleges you list. In addition, all of your FAFSA information, including the list of colleges, will be sent to your state grant agency.

**i** To select schools from the Search Results, click the checkbox to the left of each school you'd like to add to your FAFSA, then click **Next** or **Add More Schools** to continue.

Search Results: 1 to 3 of 3. You have **2 schools** selected.

Sort By: Best Match

<input checked="" type="checkbox"/>	School Name: <a href="#">Georgia Southern University</a> City: Statesboro State: GA Federal School Code: 001572
<input checked="" type="checkbox"/>	School Name: <a href="#">Georgia State University</a> City: Atlanta State: GA Federal School Code: 001574
<input type="checkbox"/>	School Name: <a href="#">Middle Georgia State University</a> City: Macon State: GA Federal School Code: 001581

VIEW COLLEGE INFO

ADD MORE SCHOOLS

NEXT



# Dependency Status

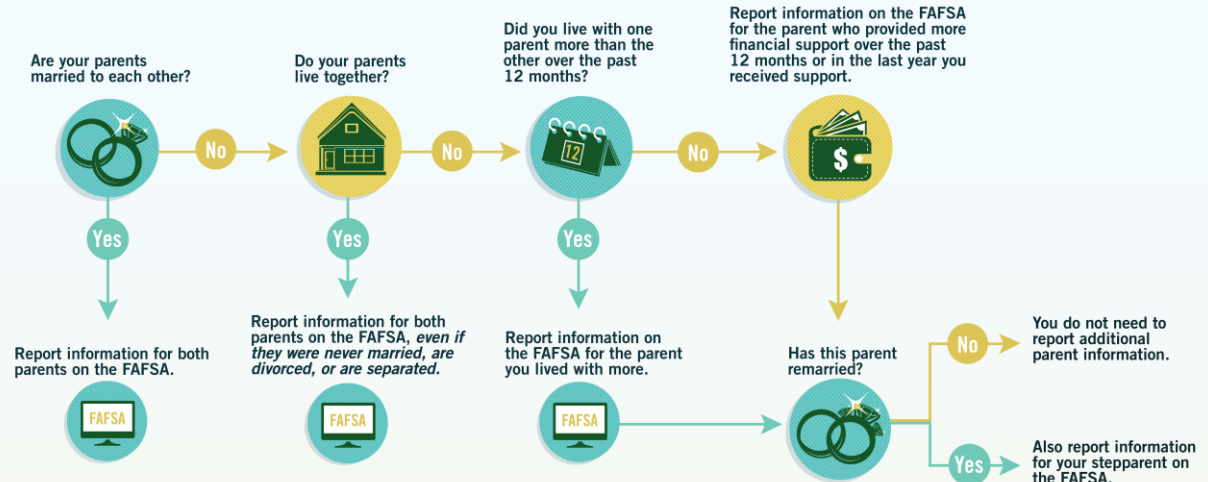
- 1** Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2019 for the 2019–20 school year, will you be 24 by Jan. 1, 2019 (i.e., were you born before Jan. 1, 1996)?
- 2** Are you married or separated but not divorced?
- 3** Will you be working toward a master's or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?
- 4** Do you have children who receive more than half of their support from you?
- 5** Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- 6** Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- 7** Are you a veteran of the U.S. armed forces?
- 8** At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
- 9** Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- 10** Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

# Who's the Parent?

## WHO'S MY PARENT WHEN I FILL OUT MY FAFSA®?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.<sup>1</sup> For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters



Aunts or Uncles

If you're not sure whom to report as a parent, you can visit [StudentAid.ed.gov/afsa/filling-out/parent-info](https://StudentAid.ed.gov/afsa/filling-out/parent-info) or call 800-4-FED-AID (800-433-3243).

<sup>1</sup> If you're not sure whether you are a dependent student, go to [StudentAid.gov/afsa/filling-out/dependency](https://StudentAid.gov/afsa/filling-out/dependency)

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# Parent Information

[Exit](#) [Reset FAFSA](#) [View FAFSA Summary](#) [Save](#) [Help](#)

Parent Tax Filing Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

✓ Application was successfully saved.

For 2018, has your mother completed her IRS income tax return or another tax return?

?

Already completed

What type of income tax return did your mother file for 2018?

?

IRS 1040

For 2018, what is your mother's tax filing status according to her tax return?

?

Head of Household


IRS Data Retrieval Tool

Applying is faster and easier if your mother transfers her tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!


➔

LINK TO IRS ↕

# IRS Data Retrieval Tool

 An official website of the United States Government



[Return to FAFSA](#) | [Help](#) | [Logout](#)  | [Español](#)

## 2018 Federal Income Tax Information

Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the U.S. Department of Education (ED) to populate any applicable FAFSA® questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA form.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed Portion of IRA Distributions & Pensions/Annuities
Name(s)	Adjusted Gross Income	Tax-exempt Interest Income
Social Security Number	Income Earned from Work	IRA Deductions and Payments
Filing Status	Income Tax	Status of Amended Returns Received
IRS Exemptions	Education Credits	

Refer to your tax records if you have a question about the values you reported.

### Transfer My Tax Information into the FAFSA Form

The tax information provided to fafsa.gov will populate the answers to the appropriate FAFSA questions. After the FAFSA questions are populated, your IRS session will end, and you will return to your FAFSA form. Check this box if you are choosing to transfer your information.



**TRANSFER NOW**



### Do Not Transfer My Tax Information and Return to the FAFSA Form

By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end, and you will return to your FAFSA form.



**DO NOT TRANSFER**



# Sign & Submit

## Signature Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

**i** Both you and a parent need to sign your FAFSA.

Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA.

**Be sure not to mix up your and your parent's FSA IDs when signing.**

Student Signature Needed

Signature Status: Unsigned

PROVIDE STUDENT SIGNATURE


Parent Signature Needed

Signature Status: Unsigned

PROVIDE PARENT SIGNATURE

PREVIOUS

# Confirmation Page

**Congratulations,**  
Your FAFSA was successfully submitted to Federal Student Aid.


Confirmation Number: F 10300007009 09/06/2018 15:0:30

Data Release Number ( [DRN](#)):

**What Happens Next**

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:

PRINT THIS PAGE 

[Collapse All](#)

**Estimated Expected Family Contribution (EFC) = 000000**

- The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.
- The EFC is not how much aid you will receive or how much you have to pay for college.


**Estimated Eligibility Information**

- Based on the [eligibility criteria](#), you may be eligible for the following:
- [Pell Grant](#) Estimate - \$6,095.00
- [Direct Stafford Loan](#) Estimate - \$9,500.00
- You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit (AOTC)*.

# Student Aid Report (SAR)


**Processed Information**

**Federal Student Aid FAFSA** 

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2019

**Electronic Student Aid Report (SAR)**

The SAR summarizes the information you submitted on your Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	
Processed Date:	EFC: 000000 *  DRN: 2006

**Comments About Your Information**

Learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit (AOTC)*.

Based on the information we have on record for you, your EFC is 000000. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your school will use your EFC to determine your financial aid eligibility for federal grants, loans, and work-study, and possible funding from your state and school.

Your FAFSA has been selected for a review process called verification. Your school has the authority to request copies of certain financial documents from you and your parent(s).

- Students should review the Student Aid Report (SAR) as soon as it is available for EFC, estimated award amounts, etc.
  - Additional documentation may be requested by the Financial Aid Office

# Special Circumstances

- Cannot report on FAFSA
- Send explanation to financial aid office at each college
- College will review special circumstances:
  - Request additional documentation
  - Decisions are final and cannot be appealed to U.S. Department of Education

## **Examples of Special Circumstances:**

- Change in employment status
- Medical expenses not covered by insurance
- Change in parent marital status
- Unusual dependent care expenses
- Student cannot obtain parent information





# Federal Programs



# Federal Programs

- Pell Grant
  - Maximum award amount for 2019-2020: \$6,195
  - Based on financial need, COA, full-time or part-time status and plans to attend school for a full academic year or less
- Federal Supplemental Educational Opportunity Grant (FSEOG)
  - Full-time, undergraduates only
  - Awards range from \$100 - \$4,000
- Federal Work-Study Grant

# Federal Programs

- Direct Subsidized Loan
  - Interest is paid by the government while enrolled (at least half-time)
- Direct Unsubsidized Loan
  - Student is responsible for paying the interest on loan
- Federal PLUS Loan – for parents of undergraduate students
- Grad PLUS Loan – for graduate and professional students

# Interest Rates

## Direct and PLUS Loans

Type of Loan	Interest Rates
<b>Direct Subsidized Loans and Direct Unsubsidized Loans</b> <i>(Undergraduates)</i>	4.53%
<b>Direct Unsubsidized Loans</b> <i>(Graduate or Professional Students)</i>	6.08%
<b>Direct PLUS Loans</b> <i>(Parents and Graduate or Professional Students)</i>	7.08%

# Federal Loan Program Limits

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



# State Programs

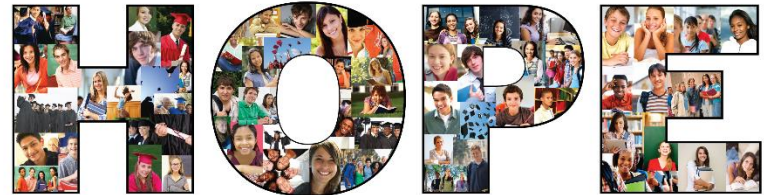


# Eligible Institutions

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>

# HOPE Program

- Academic or Merit Scholarships
  - HOPE Scholarship
  - Zell Miller Scholarship
- Grants
  - HOPE Grant
  - Zell Miller Grant
  - HOPE Career Grant
  - HOPE GED Grant



HELPING OUTSTANDING PUPILS EDUCATIONALLY



# Other State Programs

- Student Access Loan (SAL) Program
- Georgia Military College State Service Scholarship
- Georgia National Guard Service Cancelable Loan
- HERO Scholarship
- Public Safety Memorial Grant
- REACH Scholarship
- Scholarship for Engineering Education (SEE)
- Scholarship for Engineering Education for Minorities (MSEE)
- Tuition Equalization Grant (TEG)
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers



# Financial Aid Award Offer



# Financial Aid Award Offer

## To receive an offer students should:

- Apply for admission
- List the institution on the FAFSA and/or GSFAPPS
- Complete verification process, if selected
- And at some institutions, be accepted

*Each institution is different. For more information, check with the Financial Aid Office.*

# Financial Aid Award Offer

Name: Doe, John  
ID: 987 65 4321

March 1, 2020

Housing: On-Campus	Estimated Cost of Attendance	2 Semesters	\$19,375
Residency: In-State	Expected Family Contribution		<u>- 0</u>
	Established Financial Need		\$19,375

Type of Aid	Fall	Spring	Summer	Total	Accept?
Federal Pell Grant	\$3,098	\$3,097	\$0	\$6,195	Yes or No
HOPE Scholarship*	\$3,840	\$3,840	\$0	\$7,680	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				\$19,375	

*\*Estimated HOPE Scholarship award amount for 15 credit hours per semester at Georgia State University for the 2019-2020 academic school year. Award amounts vary by institution. Complete award amounts can be found on [GAfutures.org](http://GAfutures.org).*



# Additional Resources



# Additional Resources

- **GAfutures.org**
- **FAFSA.gov**
- **StudentAid.gov**
  - Prepare for College
  - Types of Aid
  - Who Gets Aid
  - Apply for Aid
  - Repay Your Loans



# Financial Aid Webinars



Visit [GSFC.Eventbrite.com](https://GSFC.Eventbrite.com)

# We Are Here to Help!

**Atua Emu**

- **678.218.7770**
- **[AtuaE@GSFC.org](mailto:AtuaE@GSFC.org)**

