

Financial Aid 101:

Federal and State Aid

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

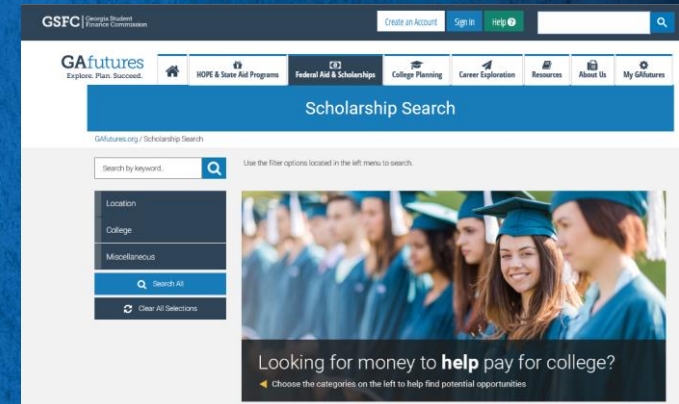
- Merit-based (HOPE Scholarship)
- Need-based (Pell Grant)
- Non-need based (HOPE Grant)
- Student or parent loans
- Employment opportunities (Federal Work Study)
- Military aid and grants (Georgia National Guard Service Cancelable Loan; UNG ROTC Grant)
- Savings plan (Path2College 529; traditional savings)



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 9.08% (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

2024-2025 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

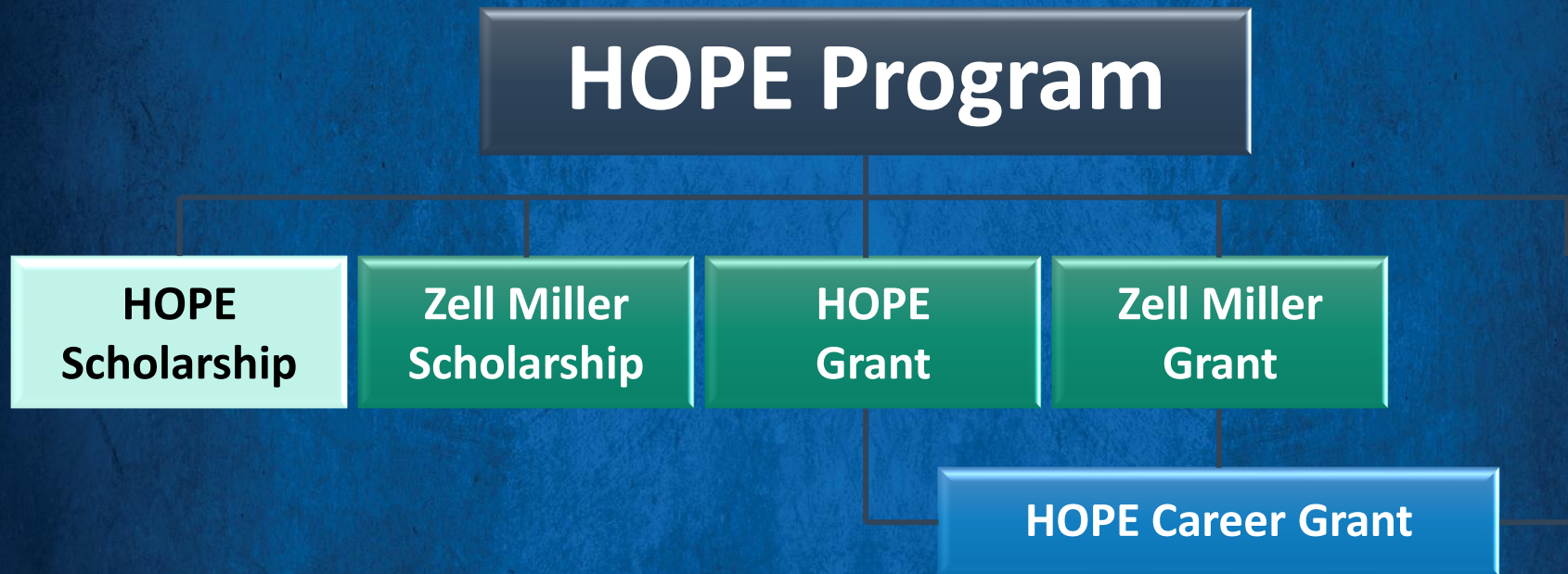
HOPE Scholarship Eligible Institutions

Effective FY 2024

PUBLIC	PRIVATE	TECHNICAL
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 South Georgia State College University of Georgia University of North Georgia University of West Georgia Valdosta State University	Agnes Scott College American InterContinental University Andrew College Berry College Brenau University Brewton-Parker College Clark Atlanta University Covenant College DeVry University Embry-Riddle Aeronautical University Emmanuel University Emory University Georgia Military College LaGrange College Life University 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 University Spelman College Thomas University Toccoa Falls College Truett McConnell University Wesleyan College Young Harris College	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

Updated 02/2024

HOPE Scholarship



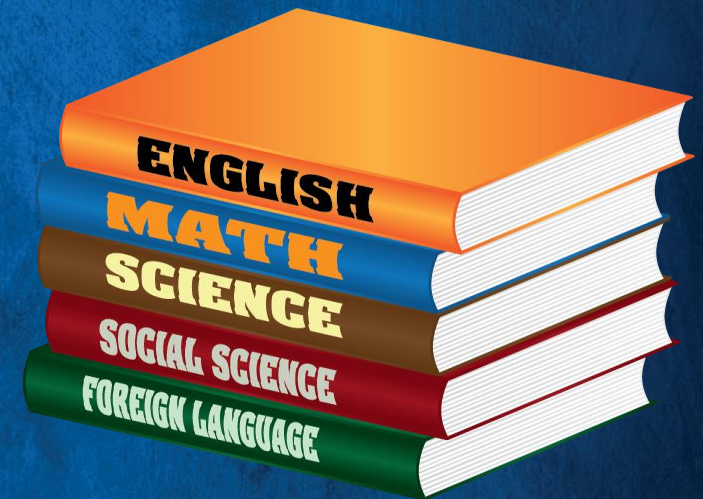
HOPE Scholarship Eligibility Requirements

- 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

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 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

The screenshot displays the GAfutures.org website. At the top left is the GAfutures logo with the tagline "Explore. Plan. Succeed." Below it is the URL "GAfutures.org / My GAfutures /". A horizontal navigation bar contains links: Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. On the left, a vertical green sidebar lists user options: 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, and Student Resources. A red arrow points from the text "College students receiving HOPE/Zell Miller funds" to the "My College HOPE Profile" link. To the right of the sidebar is a "Messages" box stating "- No recent Messages". Further right is a video player titled "Welcome to GAfutures 2021" featuring a cartoon woman and a computer monitor displaying the GAfutures website. A "Watch on YouTube" button is at the bottom of the video player.

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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
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Student Resources

Messages
- No recent Messages

Welcome to GAfutures 2021

Watch on YouTube

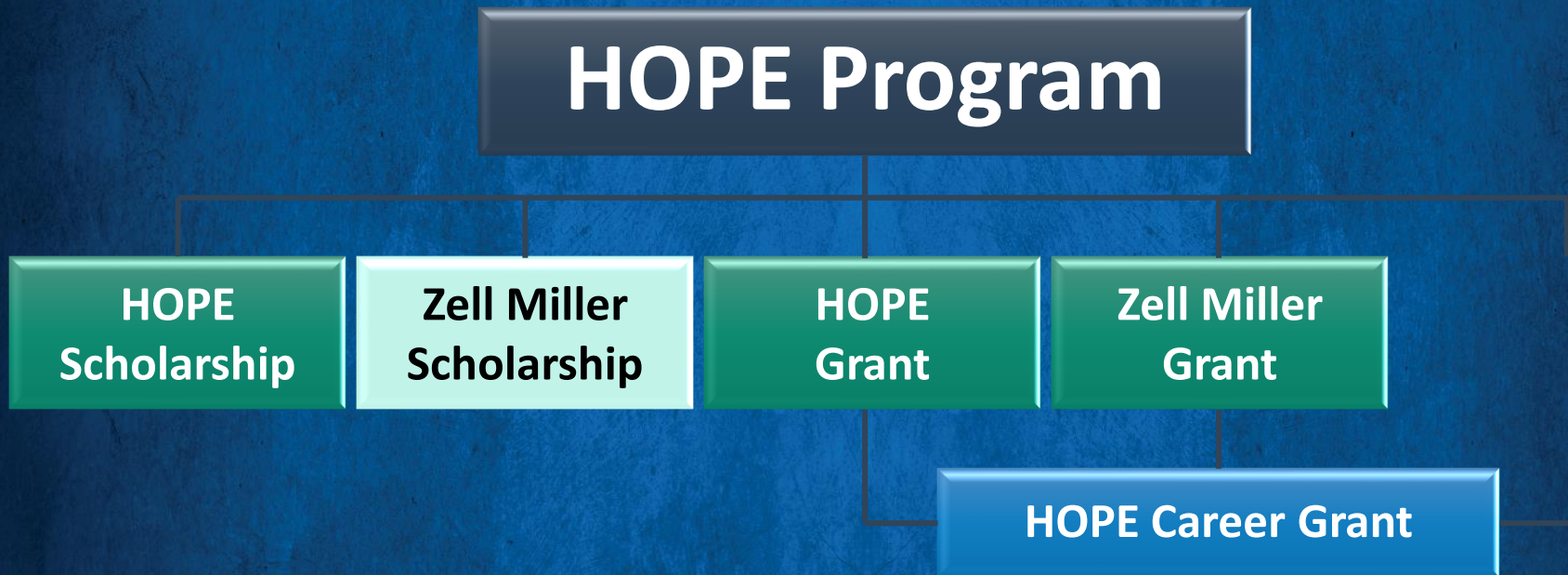
College students receiving HOPE/Zell Miller funds

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

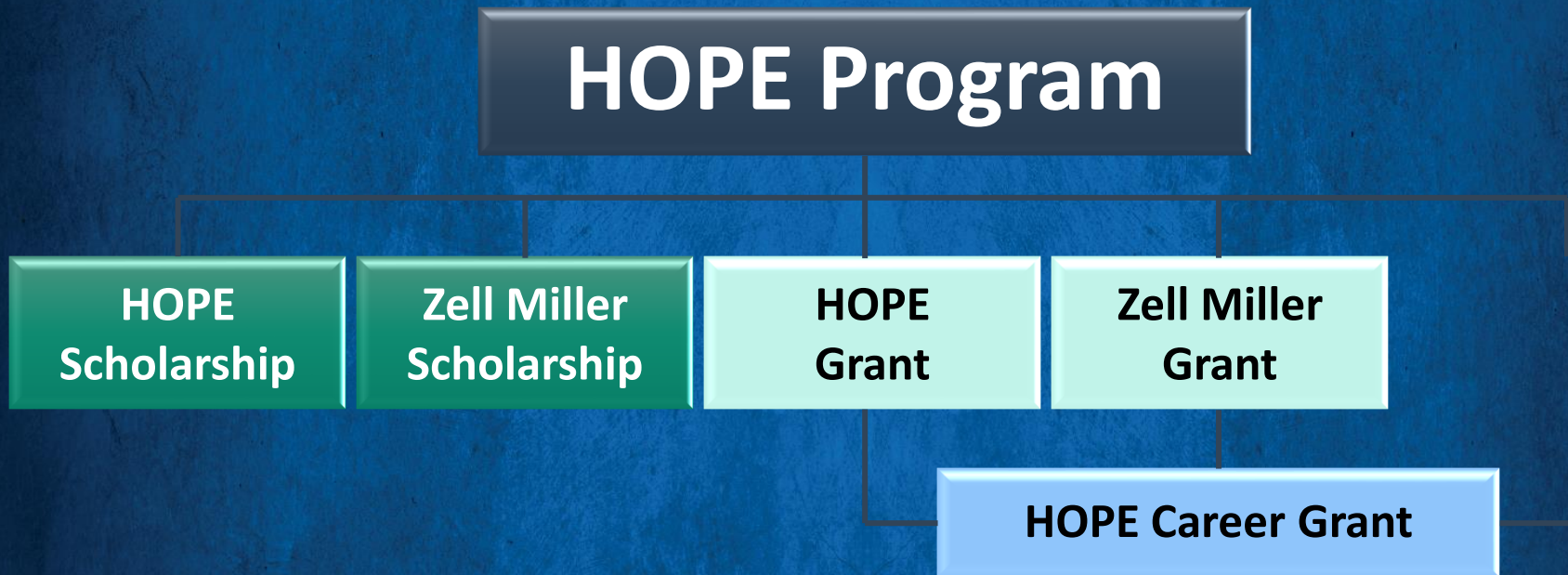


HOPE & Zell Miller Scholarships

- 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
Public Institutions	portion of tuition	full standard tuition
Private Institutions Full-time	\$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
Public Institutions	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

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:

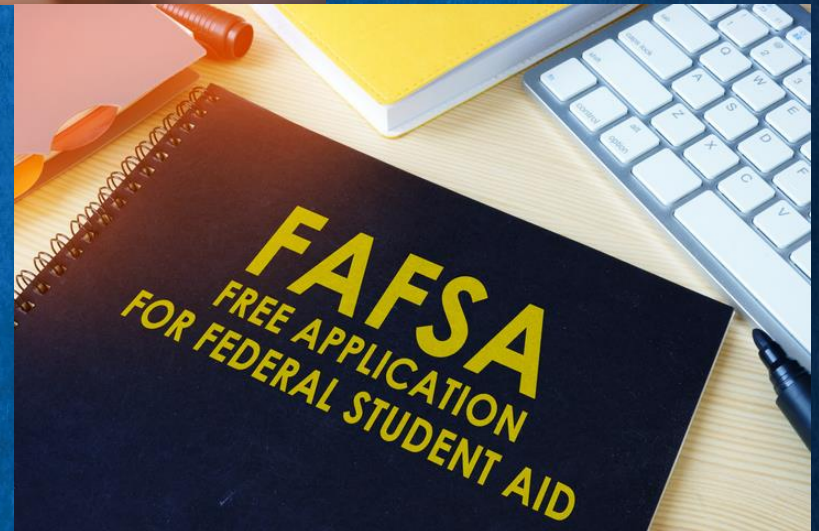
- HOPE and Zell Miller Scholarship
- HOPE and Zell Miller Grant
- Georgia Tuition Equalization Grant (GTEG)
- IPSE Grant

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). GSFC 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
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



Federal Aid

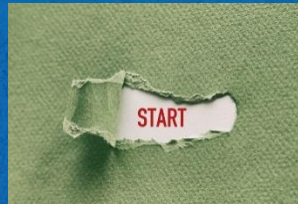
GA State Aid



HOPE Eligible Institution



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



Completing the FAFSA

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](https://gafutures.org) for events nearby
- Do not pay anyone to complete FAFSA



Completing the FAFSA

The screenshot shows the Federal Student Aid (FAFSA) website. At the top, there is a navigation bar with links for 'Help Center', 'Submit a Complaint', and 'English | Español'. Below this is the 'FederalStudentAid' logo, followed by links for 'FAFSA® Form', 'Loans and Grants', 'Loan Repayment', and 'Loan Forgiveness'. A user profile for 'Kathryn' is visible. The main content area features a large illustration of three students interacting with the 'FAFSA form' text. To the left of this illustration, a box titled 'A Better 2024-25 FAFSA® Form' contains text about the new form's availability and a link to 'Learn more about 2024-25 FAFSA updates'. Below this, there are buttons for 'Start New Form' and 'Access Existing Form'. A link for 'Edit a 2023-24 FAFSA Form' is also present. At the bottom, a section titled 'Check FAFSA® Deadlines for the State You Live In' includes a 'School Year' dropdown, a 'State of Residence' dropdown, a 'Find Deadlines' button, and a link to 'View All FAFSA Deadlines'. A small owl icon is in the bottom right corner of this section.

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 31st 2023

FAFSA 2025 - 2026

If attending:

Fall 2025

Spring 2026

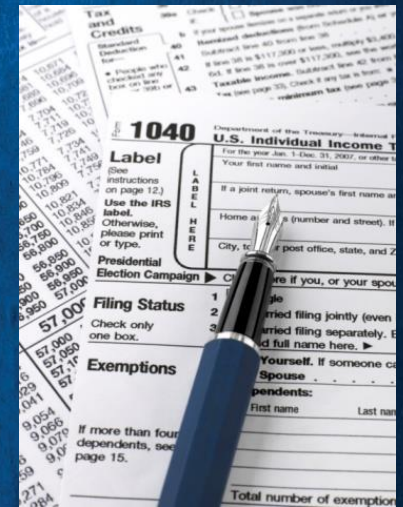
Summer 2026

Use 2023 tax returns

Available
TBD

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 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

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



Student Demographics



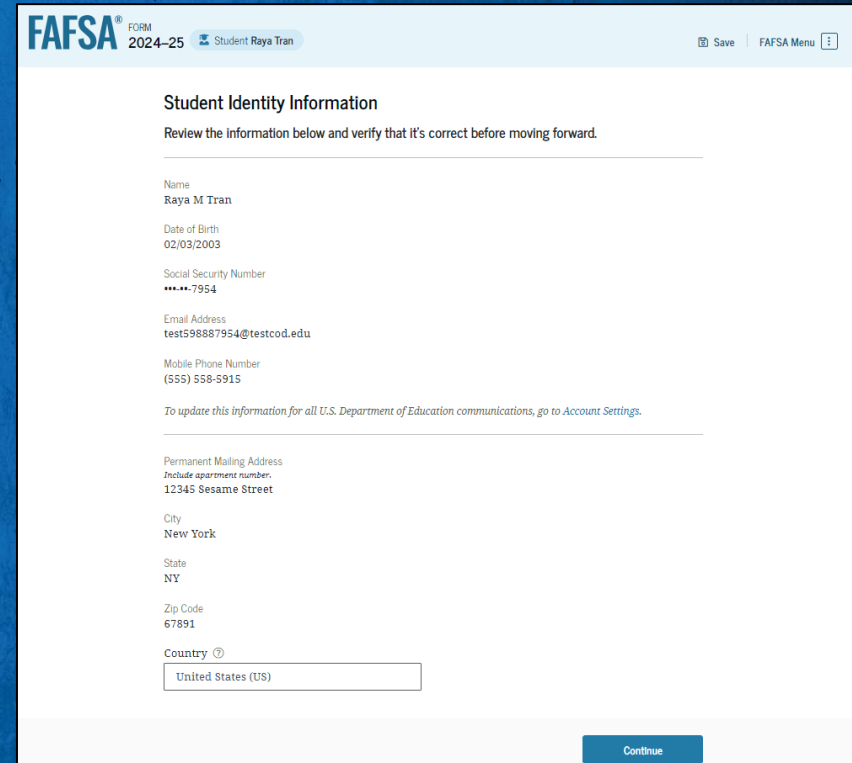
FAFSA[®] FORM 2024-25

Welcome, Raya,
to the FAFSA[®] Form

I am starting the FAFSA form as a

☒ Student  ☐ Parent 

Previous Continue



FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name
Raya M Tran

Date of Birth
02/03/2003

Social Security Number
***-**-7954

Email Address
test598887954@testcod.edu

Mobile Phone Number
(555) 558-5915


To update this information for all U.S. Department of Education communications, go to Account Settings.

Permanent Mailing Address
Include apartment number:
12345 Sesame Street

City
New York

State
NY

Zip Code
67891

Country 
United States (US)

Continue

Dependent Student Provides Consent and Approval

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

Provide Consent and Approval or Be Ineligible for Federal Student Aid

Summary

Your consent and approval is needed to retrieve and disclose federal tax information (FTI). With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA form. If you don't provide consent and approval, you will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education's (ED) redisclosure of my federal tax information, as described below. By accepting below, I consent to and affirmatively approve of, as applicable, the following:

- ED may disclose my Social Security number (SSN), Taxpayer Identification Number (TIN), last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors (as defined in 26 U.S.C. § 6103(i)(13)(E)) for the purpose of determining eligibility for, and the amount of, federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their Free Application for Federal Student Aid (FAFSA) form.
- Authorized persons at ED and its contractors (as defined in 26 U.S.C. § 6103(i)(13)(E)) may use my federal tax information for the purpose of determining the eligibility for, and amount of, Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of title IV of the Higher Education Act of 1965, as amended, for myself or a FAFSA applicant who has requested that I share my FTI on the FAFSA form.
- ED may redisclose my federal tax information received from the IRS pursuant to 26 U.S.C. § 6103(i)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
 - Institutions of higher education participating in the federal student aid programs authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended;
 - State higher education agencies;
 - Scholarship organizations designated prior to December 19, 2019, by the Secretary of Education; and
 - Contractors of institutions of higher education and state higher education agencies to administer aspects of the institution's or state agency's activities for the application, award, and administration of such financial aid.

By accepting below, I consent electronically to the use of my FSA ID (username and password) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the Privacy Act of 1974, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service (PAS) System of Record (18-11-12).

Frequently Asked Questions

Who should provide consent and approval?

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?

What happens after I provide consent and approval?

What happens if I decline consent and approval?




Select "Approve" to consent and approve to using your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous

Decline

Approve

School Selection

FAFSA[®] FORM 2024-25  Student Raya Tran  Save | FAFSA Menu 

✓

Personal Circumstances

✓

Demographics

✓

Financials

4

Colleges

5


Signature

Where should we send the FAFSA[®] information?

Search and select colleges and career schools.

If you can't find your school when searching by School Name or State, try searching by School Code.

You can add up to 20 colleges and career schools to the FAFSA[®] form.

 0 out of 20 schools selected


[View Selected Schools](#)

Search by School Name

Search by School Code


State

Calif



California (CA)

School Name - optional

 Search

Previous

Continue

Dependency Status


FAFSA[®] FORM 2024-25 Student Raya Tran

Your Personal Circumstances

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.

→ Sometimes we need to collect information from other people after we review your answers. We'll let you know if this is the case.

[Previous](#) [Continue](#)



FAFSA[®] FORM 2024-25 Student Raya Tran [Save](#) [FAFSA Menu](#)

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Student Marital Status

☒ Single (Never Married)

☐ Married (not Separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

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Dependency Status

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Student Personal Circumstances

Select all that apply.

☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training. ⓘ

☐ The student is a veteran of the U.S. armed forces. ⓘ

☐ The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2024 and June 30, 2025. ⓘ

☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). ⓘ

☐ At any time since the student turned 13, they were a ward of the court. ⓘ

☐ At any time since the student turned 13, they were in foster care. ⓘ

☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence. ⓘ

☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. ⓘ

☒ None of these apply.

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Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

☐ Yes ☒ No

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Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? ⓘ

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☐ Yes ☒ No

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Personal Circumstances


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Your Dependency Status



Dependent Student

Based on your answers, you are a dependent student. This means you must provide parent information on your FAFSA[®] form. This information helps determine how much federal student aid you're eligible to receive.

Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information? ⓘ

Select "No" if the student wants a financial aid administrator at their school to determine eligibility for ALL types of financial aid, including grants, loans, and work-study funds. The student's parent(s) will be required to provide their information on the FAFSA form.

☐ Yes

☒ No

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Who's My Parent?

Is My Parent a **CONTRIBUTOR** When I Fill Out My FAFSA® Form?

Federal
Student
Aid

A **parent** means your legal (biological or adoptive) parent or a person that the state has determined to be your legal parent. A **stepparent** is considered a parent if they have adopted you. Stepparents that have not adopted you will be identified as a parent spouse.

Are your biological or adoptive parents married to each other?



Your parents' marital status is married (not separated), and both of your parents' information must be included on the FAFSA® form. If your parents did not file taxes jointly, then both of your parents are contributors. Their individual information, consent and approval, and signatures will be required on the FAFSA form. If your parents filed taxes jointly, only one parent is required as a contributor and will report information for both parents.



Your parents' marital status is unmarried (both legal parents living together), and both of your parents are contributors, even if they were never married, are divorced, or are separated. Their individual information, consent and approval, and signatures will be required on the FAFSA® form.

Did one parent provide more financial support than the other over the past 12 months?



The individual information, consent and approval, and signature of the parent who provided more financial support over the past 12 months will be required on the FAFSA® form, and this parent will be identified as a contributor.



The individual information, consent and approval, and signature of the parent who has the greater income and assets will be required on the FAFSA® form, and this parent will be identified as a contributor.



Has this parent married/remarried?



Your parent's marital status is married/remarried. Your stepparent will also be identified as a contributor on the FAFSA® form if they didn't file their taxes jointly with your parent.



Your parent's marital status is single (never married), separated, divorced, or widowed. An additional parent will not be identified as contributor.

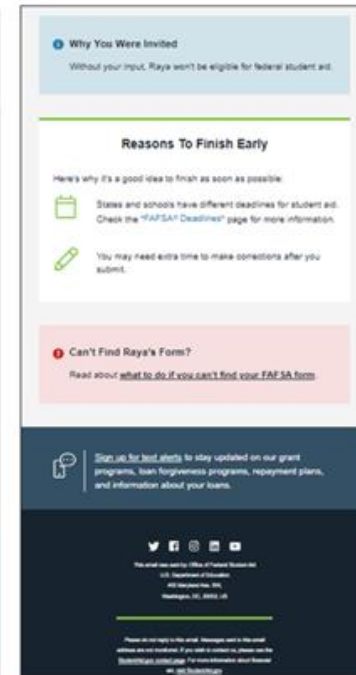
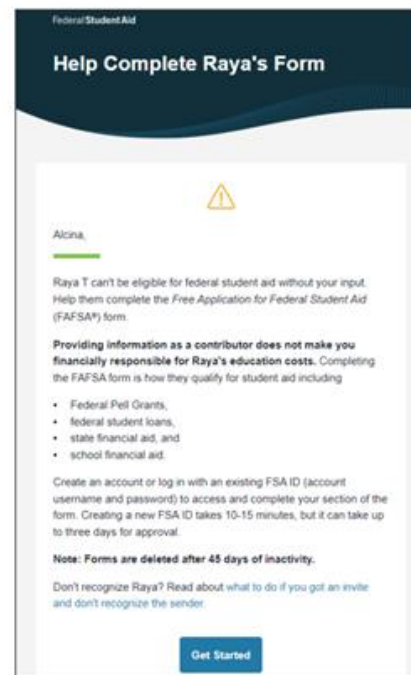
Note: Dependent students are required to report parent information on the FAFSA® form, and in most cases, a parent will be identified as a contributor for these students. All contributors are required to provide their information, signature, and consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. Being a contributor on the FAFSA form does not mean an obligation to pay for the student's education.

September 2023

Dependent Student's Parent Email

Dependent Student's Parent Email

This is NOT a view within [StudentAid.gov](https://studentaid.gov) nor the FAFSA® form. This view demonstrates a parent opening the FAFSA invitation from their email. The parent selects "Get Started" and is taken to [StudentAid.gov](https://studentaid.gov).



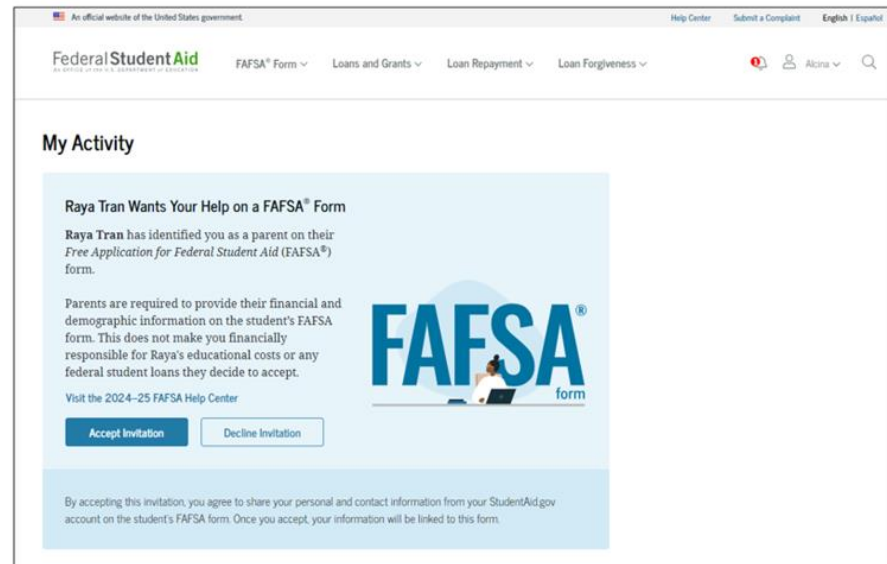
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Parent Invitation To Be A Contributor

FederalStudentAid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

Parent Status Center – My Activity

After successfully logging in, the parent is taken to their "My Activity" page. The parent sees an invitation to be a contributor on the student's FAFSA® form.



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Dependent Student's Parent Provides Consent and Approval

Dependent Student's Parent Provides Consent and Approval


FederalStudentAid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION



This page informs the parent about consent and approval and their federal tax information. By providing consent and approval, the parent's federal tax information is transferred directly into the FAFSA® form from the IRS to help complete the "Parent Financials" section.

The screenshot shows the FAFSA 2024-25 "Parent of Dependent Student" page. The main heading is "Provide Consent and Approval or the Student Will Be Ineligible for Federal Student Aid". Below this is a "Summary" box with the following text: "Your consent and approval is needed to receive and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA® form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return at all." Below the summary are three bullet points: "Get your 2022 tax return information for the 2024-25 FAFSA form.", "FTI is used to determine the student's eligibility for federal student aid.", and "Tax return information is required to complete the FAFSA form." Below the summary box is a section titled "By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information (FTI) and to the U.S. Department of Education's (ED) redisclosure of my federal tax information, as described below." followed by a list of three numbered items: 1. ED may disclose my Social Security number (SSN) Taxpayer Identification Number (TIN); last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" i.e., specifically designated officers and employees of ED and its contractors (as defined in 26 U.S.C. § 6103(k)(13)(E)) for the purpose of determining eligibility for, and the amount of, federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended; for myself or an applicant for federal student aid who has requested that I share my federal tax information on their Free Application for Federal Student Aid (FAFSA®) form. 2. Authorized persons at ED and its contractors (as defined in 26 U.S.C. § 6103(k)(13)(E)) may use my federal tax information for the purpose of determining the eligibility for, and amount of, federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or a FAFSA applicant who has requested that I share my federal tax information on the FAFSA form. 3. ED may redisclose my federal tax information received from the IRS pursuant to 26 U.S.C. § 6103(k)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid: • Institutions of higher education participating in the federal student aid programs authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended.

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Dependent Student's Parent Financials

FAFSA[®] FORM 2024-25  Parent of Raya Tran

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Your Finances


The FAFSA form helps schools determine the student's ability to pay for college without financial aid, so we ask in this section if you receive any federal or state entitlement benefits and if you have any investments, real estates, or other assets.




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Confirmation Page

FAFSA[®] FORM 2024–25  Parent of Raya Tran  Save  FAFSA Menu






Congratulations, the FAFSA[®] Form Is Complete!



 **Raya Tran**

Completion Date
10/12/2024

What Happens Next

-  **Email sent**
Confirm that the student received an email version of this page.
-  **The Student Will Receive Notification of Processing**
In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's schools.
-  **The Student Will Receive School Communications**
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

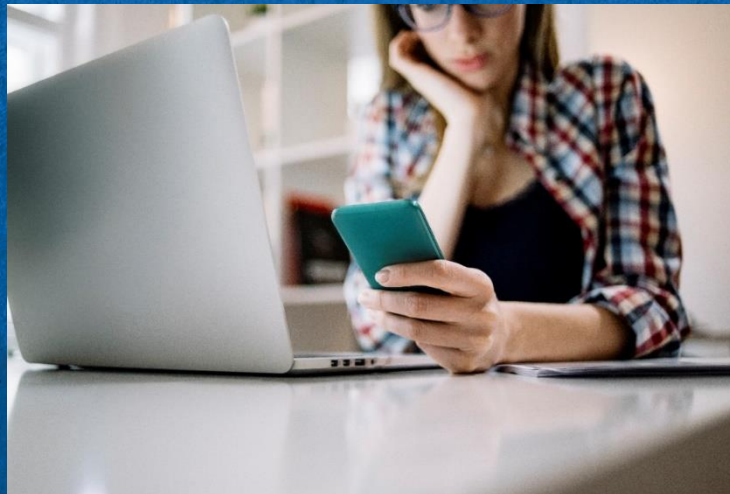
Track and Manage the Student's FAFSA[®] Form

You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.

[View Status](#)

Student Aid Index

- Your SAI is an index number used by financial aid professionals when creating an aid offer. Your SAI is calculated using information that you (and other contributors, if required) provide on the Free Application for Federal Student Aid (FAFSA®) form.



Special Circumstances

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

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

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



GAfutures.org

The screenshot displays the GAfutures.org website. At the top, the GSFC Georgia Student Finance Commission logo is on the left, and navigation links for 'Create an Account', 'Sign In', and 'Help' are on the right. A search bar with the text 'ENHANCED BY Google' is also present. Below this is a main navigation menu with links: Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. The central banner features a keyboard background with a text box titled 'New Features on College Search Tool' that says 'It's never too early to think about going to college. Use GAfutures' new College Search tool to explore your options.' and a 'Learn more' button. To the right of the banner is a 'Trending' sidebar with links to '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'. The footer contains four colored boxes: 'GSFC Financial Aid Events' (blue), 'College Search' (dark blue), 'Scholarship Search' (purple), and 'Make a Payment' (green). A 'Need to Chat?' button is located in the bottom right corner of the footer area.

GSFC | Georgia Student Finance Commission

Create an Account Sign In Help

ENHANCED BY Google

GAfutures
Explore. Plan. Succeed.

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

New Features on College Search Tool
It's never too early to think about going to college. Use GAfutures' new College Search tool to explore your options.
[Learn more](#)

Trending Shortcuts

- ◆ New Features for Student/General Users
- ◆ New Features for Administrative Users
- 2021-2022 Award Amounts
- Your HOPE GPA
- GSFC Financial Aid Events
- Outreach Webinars
- Dual Enrollment Funding Application

GSFC Financial Aid Events
Search for Financial Aid Events throughout the state of Georgia.

College Search
Search Colleges and Universities in the state of Georgia and across the country.

Scholarship Search
Use this tool to find eligible national and local scholarships.

Make a Payment
Click here to make a payment on your GSFA (Pathways) account.

Need to Chat?

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 December 1st

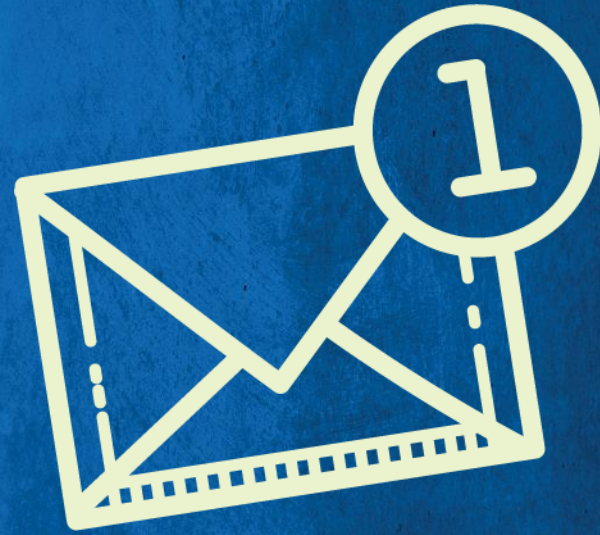


GSFC Representative Map

Contact Us



800.505.4732



outreach@gsfc.org

Our Mission

OUR MISSION

To promote and increase access to education beyond high school for Georgians.

OUR VISION

To be the premier provider of student financial aid and educational services for Georgians.