

State Program Updates Summary

THIS INFORMATION IS PROVIDED FOR STUDENTS GRADUATING FROM HIGH SCHOOL IN 2011 OR LATER.

HOPE Scholarship

- Students must graduate from high school with a 3.0 GPA as calculated by the Georgia Student Finance Commission for a college prep diploma or a 3.2 for a career tech diploma. Students graduating under the single diploma type must have a 3.0 GPA as calculated by GSFC.
- Students must maintain a 3.0 GPA in college.
- If a student falls below a 3.0 GPA in college, they may only regain the HOPE Scholarship one time.
- The HOPE Scholarship will not pay for remedial or developmental courses.
- A student may receive the HOPE Scholarship until the first of these events:
 - The student has earned a baccalaureate or first professional degree;
 - The student has attempted at any postsecondary institution a total of 190 quarter hours or 127 semester hours;
 - The student has received a total of combined payment of 127 semester hours or 190 quarter hours from the HOPE Scholarship, HOPE Grant, and Accel program (Accel payments made beginning with Fall 2011 term are excluded from the 127 hour cap); or
 - Beginning with those students receiving HOPE for the first time on or after July 1, 2011, seven years from a student's graduation from high school or the equivalent; provided, however, that for a student that serves on active duty in the military during such seven-year period such active duty service time will be credited back to the seven years.
- The HOPE Scholarship will pay:
 - At an eligible public postsecondary institution, for FY2012, a percentage amount of the standard tuition charges from the previous year. In subsequent years, the award amount will be a percentage of the immediately preceding year's HOPE Award Amount.
 - At an eligible private postsecondary institution, a percentage amount of the HOPE award amount for private colleges.

Creation of the Zell Miller Scholar Program

Students are eligible for the Zell Miller Scholar program:

- As an incoming freshman:
 - Having graduated from an eligible high school with a grade point average of at least 3.7 as calculated by Georgia Student Finance Commission and having received a score of at least 1,200 combined critical reading score and math score on a single administration of the SAT or an ACT score of at least 26; or
 - Having graduated from an eligible high school as the valedictorian or salutatorian; or
 - Having completed a home study program meeting the HOPE eligibility requirements, having received a score of at least 1,200 combined critical reading score and math score on a single administration of the SAT or an ACT composite scale score of at least 26, and earning a cumulative grade point average of at least 3.3 at eligible postsecondary institution at the end of the quarter or semester in which the student has attempted 45 quarter hours or 30 semester hours, provided that such student shall be eligible to receive a retroactive scholarship for such student's freshman year to be paid at the end of the freshman year.
- A student must maintain a 3.3 grade point average in college to maintain the Zell Miller Scholar program. If the student falls below a 3.3 grade point average, they remain eligible for the regular HOPE Scholarship if the student's GPA is still a 3.0 or above.

- A student meeting the requirements to be a Zell Miller Scholar must also meet all the requirements to be a HOPE Scholar.
- If a student loses eligibility for the Zell Miller Scholar program for any reason, they may regain that eligibility one time.
- The Zell Miller Scholar Program will pay:
 - At an eligible public postsecondary institution, 100% of the standard tuition charges;
 - At an eligible private postsecondary institution, 100% of the HOPE award amount for private colleges.

HOPE Grant Program

- Only available for students seeking a certificate or diploma at a branch of the Technical College System of Georgia or a unit of the University System of Georgia.
- Students must meet achievement standards by earning a cumulative grade point average of at least 3.0 at the end of the quarter or semester in which the student has attended 30 or 60 semester hours or 45 or 90 quarter hours of courses towards a diploma or certificate for which the student received HOPE Grant funds HOPE Grant will pay:
 - A percentage amount of the standard tuition charges from the previous year.
 - No students with a baccalaureate degree can receive the HOPE Grant.

The Student Access Loan Program

- Low interest loan program targeted to students who experience unmet need or a gap in their college financing.
- Students must be able to demonstrate that they have exhausted other financial aid sources including federal grants and loans and must have completed the Free Application for Federal Student Aid for the academic year in which they seek this loan.
- Students must be a resident of Georgia and a United States Citizen or eligible non-citizen.
- Students must be attending an eligible postsecondary institution in Georgia
- Students may borrow up to \$10,000 per year and \$40,000 in their lifetime.
- Certain students who teach in Science, Technology, Engineering or Mathematics (STEM) fields may be eligible to have all or a portion of their Student Access Loan forgiven.
- The annual interest rate is 1% and borrowers will be required to pay interest while they are in school.
- Students may apply online at www.GAcollge411.org. Online applications will be available on or about June 20th, 2011. Postsecondary schools will be required to certify the loan and disbursements will be sent to the postsecondary institution.
- For more information, students should check the GAcollge411 website periodically.

In addition to the requirements listed above for all of these aid programs, students must still meet the basic eligibility requirements of:

- Be a legal resident of Georgia;
- Meet academic achievement standards required by the program or the college;
- Be registered with the Selective Service, if required;
- Be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990;
- Meet HOPE's U.S. citizenship or eligible non-citizen requirements;
- Be in good standing on all student loans or other financial aid programs;
- Not have exceeded the maximum award limits for any HOPE program;
- Meet enrollment requirements; and
- Attend an eligible Georgia school.