Agency Update

Angie Newell
Vice President, Student and School Services and GAcollege411.org

DOE Regional Trainings
June 2014
Topics

- State Programs Update
- Life$ense
- FAFSA Completion Tool
- New Website
State Programs Update
Reminder: Academic Rigor Requirements

• Requirements for HOPE and Zell Miller Scholarship eligibility
  – Two full credits in 2015
  – Three full credits in 2016
  – Four full credits in 2017

• Course list can be found on GAcollege411.org
  – System will check high school transcripts for the course number, not course name
House Bill 405

- HB 405: “(g) At the conclusion of each school year, the local school system shall provide to each freshman, sophomore, and junior student or to his or her parent or guardian the grade point average calculated by the Georgia Student Finance Commission in accordance with the provisions of this Code section to determine HOPE eligibility.”

- Schools are required to upload transcripts to GSFC
- GSFC calculates the GPAs
- Schools are then required to provide this information to the students and/or their parent/guardian
House Bill 810

- HB 810: Students that complete an unaccredited home study program, graduate from an ineligible high school, or earn a General Educational Development diploma (from TCSG after June 30, 1993) may be eligible for HOPE at Tier 1, if they score in the eightieth percentile (80%) on a single national test (SAT or ACT)

- Lowers HOPE eligibility for unaccredited graduates
- Current: SAT/ACT scores in the 85th percentile eligible for HOPE
- Effective July 1: SAT/ACT scores in the 80th percentile eligible for HOPE
Zell Miller Grant

- New program effective Fall 2014
- Students pursuing a certificate or diploma at TCSG and USG schools
- GPA requirement
  - Minimum 3.5 cumulative postsecondary GPA
  - First term of enrollment will be paid retroactively if the student has the required 3.5 GPA
  - GPA checked at the end of each term
    - Students that lose the Zell Miller Grant at the end-of-term checkpoint, may regain it if they have the required minimum 3.5 GPA at the end of the next term
Zell Miller Grant

- Award amount is the standard undergraduate tuition, up to 15 hours
- Students may receive the Zell Miller Grant up to 63 paid or combined paid hours (HOPE Grant and Zell Miller Grant)
- Joint or Dual Credit Enrollment students are not eligible for Zell Miller Grant
- Zell Miller Grant students are eligible for Strategic Industries Workforce Development Grant (SIDWG)
## HOPE Grant vs. Zell Miller Grant

<table>
<thead>
<tr>
<th>HOPE Grant</th>
<th>Zell Miller Grant</th>
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<tbody>
<tr>
<td>Minimum 2.0 cumulative GPA</td>
<td>Minimum 3.5 cumulative GPA</td>
</tr>
<tr>
<td>Checkpoints: 30/60 paid hours</td>
<td>Checkpoints: End of term</td>
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<tr>
<td>Award Amount: Portion of tuition based on per credit hour rate, up to 15 hours</td>
<td>Award Amount: Full standard tuition, up to 15 hours</td>
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<tr>
<td>Joint or Dual Credit Enrollment students are eligible</td>
<td>Joint or Dual Credit Enrollment students not eligible</td>
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<tr>
<td>First term paid immediately if requirements met</td>
<td>First term is paid retroactively if student has the required 3.5 GPA</td>
</tr>
<tr>
<td>Eligible for Strategic Industries Workforce Development Grant</td>
<td>Eligible for Strategic Industries Workforce Development Grant</td>
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</table>
Student Access Loan Programs

• Includes Student Access Loan (SAL) and Student Access Loan – Technical (SALT)

• SALT created from FY 2015 budget, House Bill 744

• FY 2015 budget
  – SAL: $19 million
  – SALT: $10 million

• Interest rate 1% for the life of the loan, including repayment

• In the event of default, interest rate reverts irrevocably to 5%

• TCSG applicants must apply for SALT prior to consideration for SAL
SAL Application and Selection Cycles

• Application Cycle 1: May 19 – September 2, 2014

• Application will be open every day during Cycle 1

• Four random selection cycles will take place during Application Cycle 1

• On the selection dates, the selected applicant list will be placed in SURFER inboxes and in SAL section for school certifications
SALT Application and Selection Cycles

- Application Cycle 1: May 19 – September 2, 2014
- Application will be open every day during Cycle 1
- SALT applications will be selected on a first come, first served basis and the time and date will be electronically recorded
- The applicant list will be placed in SURFER inboxes and in the SALT section every two weeks on Wednesdays for school certification
2014 Final HOPE GPA Processing

- Review Profile data in the Professional Center before processing final transcripts
- Deadline: Monday, June 30, 2014
  - Upload transcripts
  - Complete verification process
- HOPE GPAs must be verified before students can review their GPAs through their GAcollege411.org accounts
- HOPE Eligible Scholars Report and the HOPE Ineligible Report must be verified to complete the 2014 HOPE GPA processing by the deadline
Background

- Only 7 states (Georgia is one) implement personal finance instruction and assessments of student financial literacy as a graduation requirement from high schools.

- 7 out of 10 college seniors graduated with an average student loan debt of $29,400 (College Access and Success, 2013).

- 37% of first-year college students said finances are a significant source of stress (Inceptia National Financial Capability Study, 2012).

- 61% of adults do not have a budget (2014 Financial Literacy Survey, National Foundation for Credit Counseling).
Background

- Create a web-based tool to assist middle, high school, postsecondary students and adults improve their financial literacy

- Provide tools that can be incorporated into our website that will be easily accessed to provide students, parents and educators with a one-stop solution for financial literacy

- Partner with schools to integrate the financial literacy module into their curriculum
Background

- Facilitated focus groups with students and educators
- Conducted pilot testing at three schools prior to launch
- Middle and high school component rolled out February 2013
- Postsecondary component rolled out April 2014
- Continue to grow and enhance Life$ense
Features

- **Students**
  - Play games and activities
  - Explore more about money by reading brief lessons
  - Discover tools such as calculators and worksheets to reinforce knowledge

- **Counselors and educators**
  - Create lessons or use pre-planned lessons
  - Assign lessons to individual students or groups
  - Track progress through various report options

- **School administrators**
  - Manage the educators associated with the account
  - Monitor progress through various school-wide report options
Lifesense411.org

What is LifeSense?

LifeSense is a fun place where students can learn about money and what it means to them. Sponsored by the Georgia Student Finance Commission, this site provides games, lessons and tools for students and educators. Students will learn...

Student Access

Students using GAcollege411 may track their progress in LifeSense. First, sign in or create an account with GAcollege411. Then, click the link inside your GAcollege411 portal to visit LifeSense.

Guest Access

If you don't have a GAcollege411 account, you may enter LifeSense as a guest. Your progress will not be saved, but you are welcome to look around.

Play Some Games

Have fun learning about money.
Guest Homepage

Check This Out

Welcome to LifeSense, a new service provided by Georgia Student Finance Commission. Here you can learn more about money management and other basic skills to help provide you with the tools to lead a successful life.

Check It Out

Find out what's hot in LifeSense
What's Hot

Banking Word Search

Refresh your memory of different terms used in the world of banking.

Step 1 - Find a word (make sure it is exactly as it appears on the list!)
Step 2 - Click on the first letter of the word.
Step 3 - Click on the last letter of the word.
Step 4 - Click "Submit."

A text box will appear once you have successfully found all of the words.

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2012. LifeSense411.org. All rights reserved.
Find It Quick

Borrowing
Borrowing money can help you make large purchases in your life, such as buying a house. In this section you will learn how to borrow wisely, so you don't borrow more than you can afford to pay back.

Play
- Banking Word Search
  Refresh your memory of different terms used in the world of banking.
- Borrowing Terms Crossword
  Test your knowledge about terms used with borrowing.
- Mine the Gold - Borrowing
  Test your knowledge about borrowing money and try to mine the gold.

Explore
- Avoid High Costs of Borrowing
  You can borrow money to purchase almost anything to help improve your lifestyle, but learn more about the high costs of borrowing so you don't burden yourself with more debt than you can afford.
- Borrowing
  Borrowing money can help you purchase things such as a house or other large ticket items.
- Building a Good Credit Score
  Learn more about steps you can take to build a good credit score.
- Credit - Keep Score On What Matters
  Your credit report and credit score affect many different areas of your life.
- Credit Cards
  Credit cards can be a useful tool if used wisely.
- Prepaid Cards
  Learn more about prepaid cards, which are an alternative to carrying cash.
- Repaying Different Types of Loans
  Different Loans Have Different Types of Repayment Requirements

See High School activities
See College activities
Educator Portal Sign In

LifeSense is a fun place where students can learn about money and what it means to them. Sponsored by the Georgia Student Finance Commission, this site provides games, lessons and tools for students and educators. Students will learn about earning, spending, saving, borrowing, investing and protecting money.

Sign in

Please enter your username and password.

Username: 
Password: 
Enter the text below

q n w y s g

Submit

Can't access your account?
Create Educator Account
Welcome to LifeSense

Mrs. Johnson, you are a Central Administrator. You also have the following roles within LifeSense:

- Educator

LifeSense Tasks

- Add/Approve School Admin
- Add/Approve District Admin
- Manage Users
- Manage School Accounts

Reporting

- School
- School Comparison
- School Usage
- Top Activities

Resources

- Central Admin’s User Guide
- District Admin’s User Guide
- School Admin’s User Guide
- Educator’s User Guide
- Educator’s Quick Start Guide
- Student Quick Start Guide

Recent News

Welcome to LifeSense, a new service provided by Georgia Student Finance Commission. Here you can help your students learn more about money management and other basic skills to help provide them with the tools to lead a successful life.

Resources

- Central Administrator User’s Guide
- District Administrator User’s Guide
- School Administrator User’s Guide
- Educator User’s Guide
- Educator’s Quick Start Guide
- Student Quick Start Guide

Download Training Videos

Click on the names below to download the various LifeSense training videos.

- LifeSense Overview
- Student Sign In and Activities
- Educator Overview
- Educator Students
- Educator Lessons
- Educator Reports
- School Administrator Overview
- School Administrator Reports
Educator Portal Homepage

Welcome to LifeSense

Mrs. Johnson, you have Educator access to records for MYF Demo School (MS).
You also have the following roles within LifeSense:
- Central Administrator

LifeSense Tasks

- Create Lesson Plan
- Edit Lesson Plan
- Assign Lesson Plan
- Manage Students

Reporting

- Individual
- Assignment
- Group
- School Comparison
- Top Activities

Resources

- Educator’s User Guide
- Educator’s Quick Start Guide
- Student’s Quick Start Guide

Your Schools

You have access to MYF Demo School (MS).
Add Additional School

Recent News

Welcome to LifeSense, a new service provided by Georgia Student Finance Commission. Here you can help your students learn more about money management and other basic skills to help provide them with the tools to lead a successful life.

Resources

- Educator User’s Guide
- Educator’s Quick Start Guide
- Student Quick Start Guide

Assigned Work

No assignments at this time
FAFSA Completion
Background

- As the Federal Student Aid State Administrator, GSFC receives the Institutional Student Information Records (ISIR)

- The ISIR contains processed student information reported on the FAFSA

- GSFC receives all Georgia high school students’ transcripts

- GSFC captures FAFSA completion data for the state of Georgia
Benefits

• Identify students who have or have not completed the FAFSA

• Provide aggregate data by school and district of FAFSA completions

• Students seeking higher education will be knowledgeable of the availability of financial aid

• Postsecondary institutions can use the aggregate data in recruiting efforts for first generation or low-income students

• Increased FAFSA numbers = Increased postsecondary enrollment
FAFSA Completion Tool

- Aggregate data accessible from GAcollege411.org
- Reports updated weekly with most recent FAFSA completion data
- Individual FAFSA completion status posted in STARS 2.0 accessible through GAcollege411.org
FAFSA Completion Tool

• Provide targeted outreach to identify ways to successfully increase FAFSA completion

• Communicate directly with high school seniors and families about the importance of FAFSA completion

• Coordinate efforts with other programs such as College Goal Georgia
How to Access

[Image of the GAcollege411 website]

- How to Complete the FAFSA
- Need Help Completing the FAFSA?
- LifeSense
- HOPE Scholarship Information
- Zell Miller Scholarship Program
- Your HOPE GPA
- Entering Status Report
- Georgia Scholarship/Grant Application (GSP/GSP)
- Loan Service Center
- Aid Program
- ESPC Events Near Me

Who are you?
- Middle School Student
- High School Student
- College Student
- Adult
- Military
- Parents of Students
- Middle & High School Educator
- College Administrators

What's New
- LifeSense
- New State Financial Aid FAFSA Requirement
- Student Access Loan Application 2012-2013
- Programs to the FAFSA
- HOPE Program Changes

Find GAcollege411 on
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- Twitter
- YouTube
- Pinterest

FAFSA Completion Data
- Join Our Mailing List!
Georgia Student Finance Commission  
Class of 2013 FAFSA Completion Data  
Current data as of: April 4, 2013

<table>
<thead>
<tr>
<th>High School Name</th>
<th>Total Seniors</th>
<th>City</th>
<th>County</th>
<th>District</th>
<th>FAFSA Completed</th>
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</tbody>
</table>
• 2004: Agreement signed with XAP

• 2005: GAcollege411.org launched as mentor site

• 2009: GAcollege411.org moved to a transitions site
Highlights

• 4.5 million: Accounts created

• 1.4 million: Active accounts

• 12,000: Counselor accounts created

• 1.5 million: Postsecondary applications submitted

• 445,000: FAFSAs submitted using GAcollege411.org
Current Features

- Middle School Career Exploration
- Career Pathways
- Adult Learners
- Military
- High School Planner
- GATRACS
- Transcript Exchange
- FAFSA Completion Tool
- Financial Literacy - Life$ense
Original Agreement with XAP

GAcollege411.org

XAP

60%

GSFC

40%

State Financial Aid
GSFAPPS
HOPE GPA
### Decision to Change

<table>
<thead>
<tr>
<th>Strengths</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>GSFC’s marketing and promotion of website.</td>
<td>XAP as our vendor.</td>
</tr>
<tr>
<td>Established relationships with school counselors, DOE, USG and TCSG.</td>
<td>XAP is slow to respond to request for new features from GSFC, DOE, USG and TCSG.</td>
</tr>
<tr>
<td>Outreach activities of GSFC field staff.</td>
<td>Most projects not completed on time.</td>
</tr>
<tr>
<td>Website has good and useful information.</td>
<td>Website performance is inconsistent.</td>
</tr>
<tr>
<td>Established product, users are familiar with current functions and features of website.</td>
<td>Poor customer service for GSFC and partners.</td>
</tr>
<tr>
<td>Existing infrastructure.</td>
<td>Loss of customers due to persistent technical difficulties.</td>
</tr>
</tbody>
</table>
2014 – 2015 Objectives

- GSFC’s number one objective for 2014-2015: select a new vendor and build a new website
- Improve reliability and performance
- Implement new features and enhancements
Strategy

- Entered into agreement with GSU/GCIC December 2013
- Site is currently under development
- Merge functionality of GAcollege411.org and Georgia Career Information System (GCIS) websites
- Migrate GAcollege411.org data to the new website
- Host new website at GSFC
Benefits

- Improved product
- Improved service
- Flexibility and control
New Features and Functions

- Enable single account login for access to all areas of the website
- Streamline account creation process
- Provide schools the ability to reset passwords
- Eliminate opt in – opt out requirements for data access
- Provide sitewide search and site map for easy navigation
- Enhance “Help” function
Transcript Exchange/GPA Processing

- Calculate HOPE GPAs multiple times on a daily basis
- Enable student transcripts to be printed in batch
- Allow updates to student Social Security number and name on transcripts until final records verified
- Ability to delete transcripts up until final transcript verified
Webpage Mock-Ups
Creative Process

Internal Research
- Mission and vision
- Meetings and interviews
- Past documentation
- Current websites

External Research
- Industry best practices
- Focus groups
- Outreach staff
- Site usage

Multiple Versions
- Reviewed by Branding team
- Reviewed by Project team
- Revised
- Recommended versions
## Creative Process

<table>
<thead>
<tr>
<th>GAcollege411.org</th>
<th>New Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Complicated/outdated technology</td>
<td>Functional requirements based on customer feedback</td>
</tr>
<tr>
<td>Limited content management capabilities</td>
<td>Efficient/effective content management system</td>
</tr>
<tr>
<td>Challenging user interface</td>
<td>User interface design based on industry best practices</td>
</tr>
<tr>
<td>Poorly organized layout</td>
<td>Strategic information layout</td>
</tr>
<tr>
<td>Site access limited based on role</td>
<td>Users able to navigate entire site</td>
</tr>
</tbody>
</table>
• **Landing Page**
  - Users first introduction to the site
  - Well-organized
  - Components and layout coexist in order of importance
• Second Level Navigation Directory Page
  – Centralized second level navigation links on a separate page
  – Provides user with more information and direction
HEADER CONTENT

WHO ARE YOU?

Elementary School
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam sodales, lorem non volutpat consectetur, dui

dui pharetra nibh, at hendrerit orci enim nunc lectus, Aenean quis fermentum

Middle School
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam sodales, lorem non volutpat consectetur, dui

dui pharetra nibh, at hendrerit orci enim nunc lectus, Aenean quis fermentum

High School

NEWS YOU CAN USE

What's Hot
What's Now

Your HOPE GPA

Program Regulations
HOPE Scholarship
Zell Miller Scholarship
FAMSA
• **User Dashboard Page**
  - Centralized interface
  - Allows user to manage their personal information and activities
• Continue site development

• Selection of schools to participate in pilot phase

• Training

• Marketing and promotion
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.