Agency Update

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DOE Regional Trainings
June 2014

Georgia Student Finance Commission
LOANS ◢ SCHOLARSHIPS ◢ GRANTS

Topics

- State Programs Update
- Life$ense
- FAFSA Completion Tool
- New Website

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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

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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**

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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**

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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

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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

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

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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**

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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**

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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**

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LiFe$eNSe

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20 Years of HOPE

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)

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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

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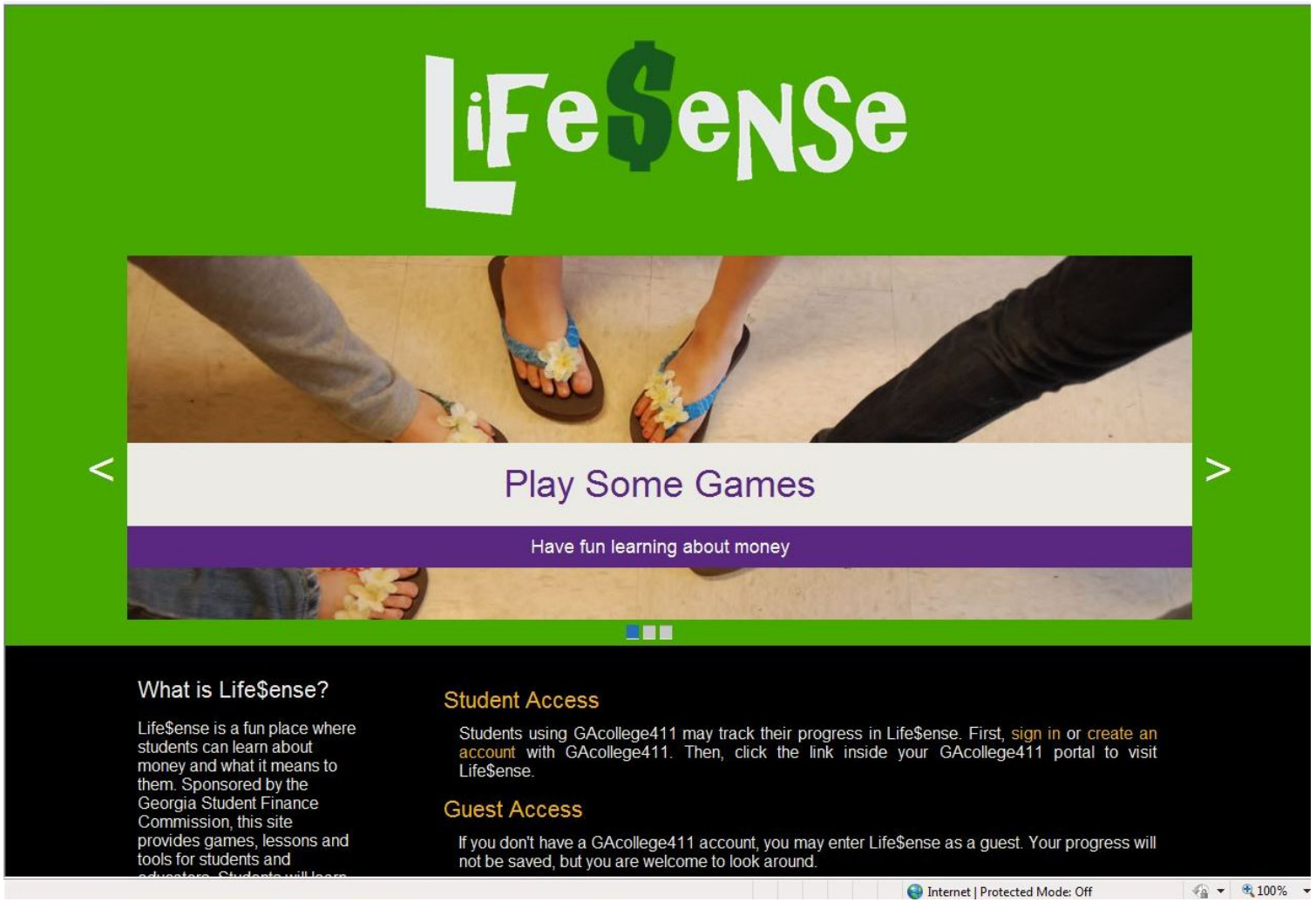
Lifesense411.org



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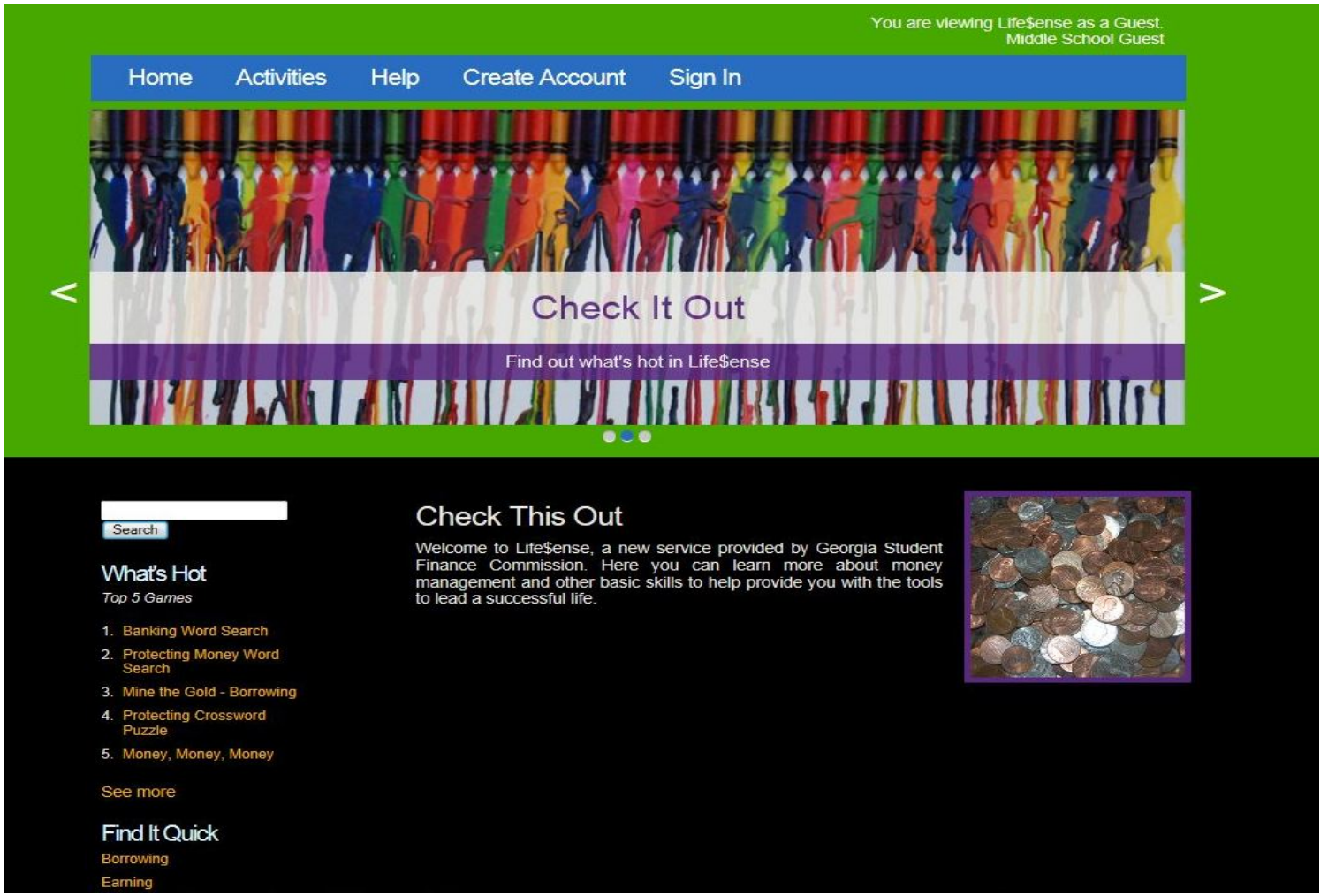
Guest Homepage



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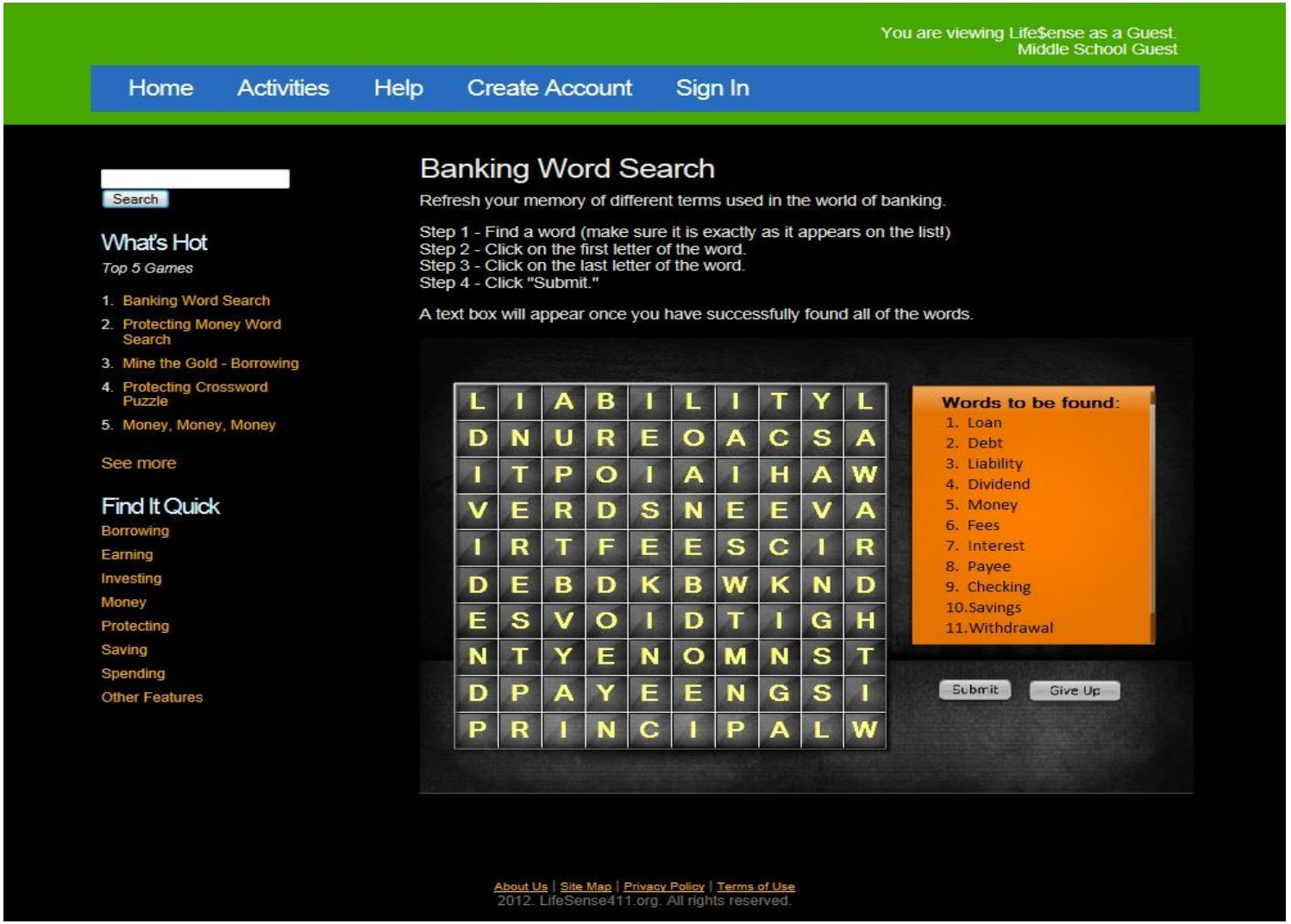
What's Hot



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Find It Quick

Search

What's Hot

Top 5 Games

1. Banking Word Search
2. Protecting Money Word Search
3. Mine the Gold - Borrowing
4. Protecting Crossword Puzzle
5. Money, Money, Money

See more

Find It Quick

Borrowing
Earning
Investing
Money
Protecting
Saving
Spending
Other Features

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

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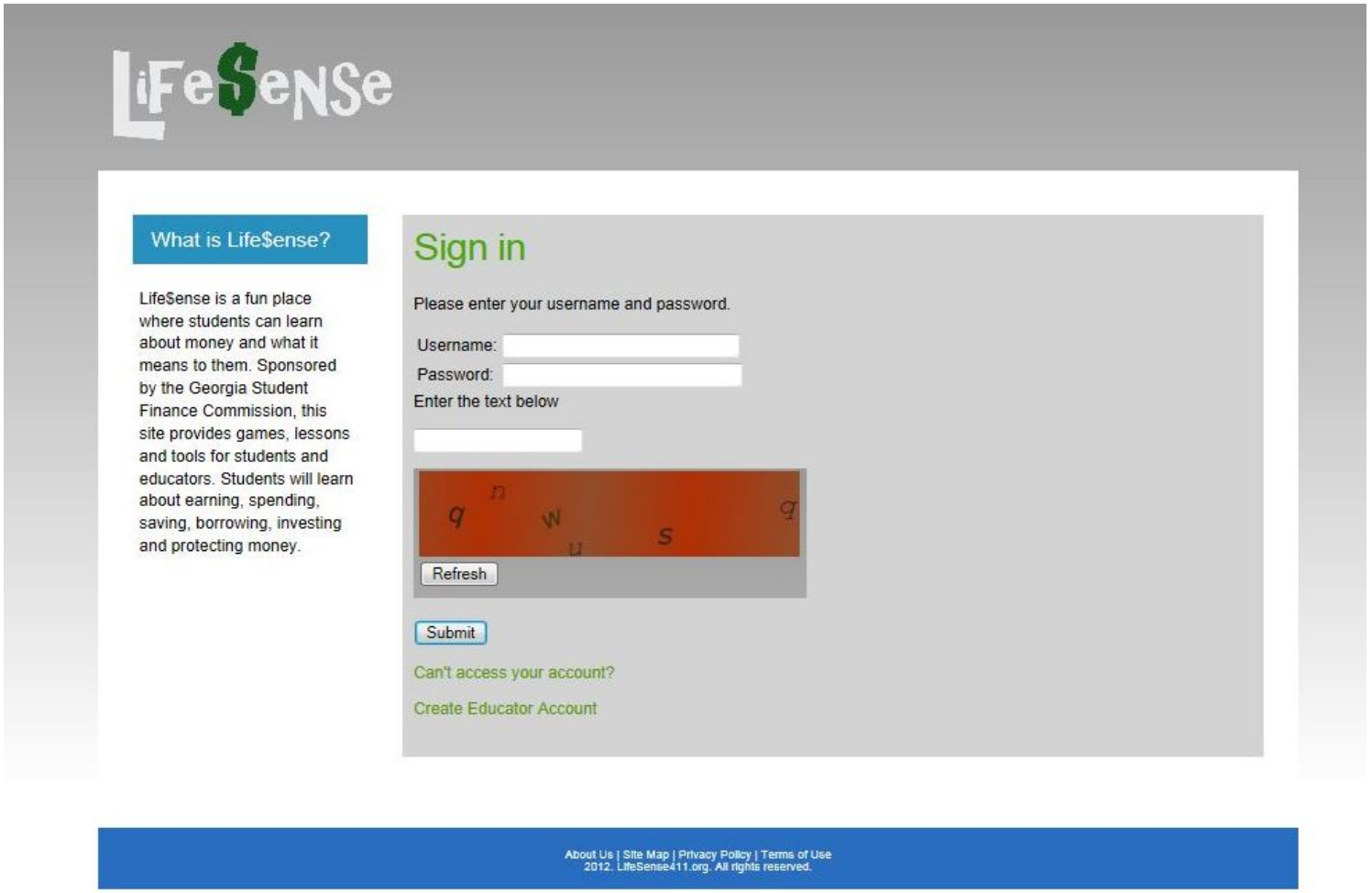
Educator Portal Sign In



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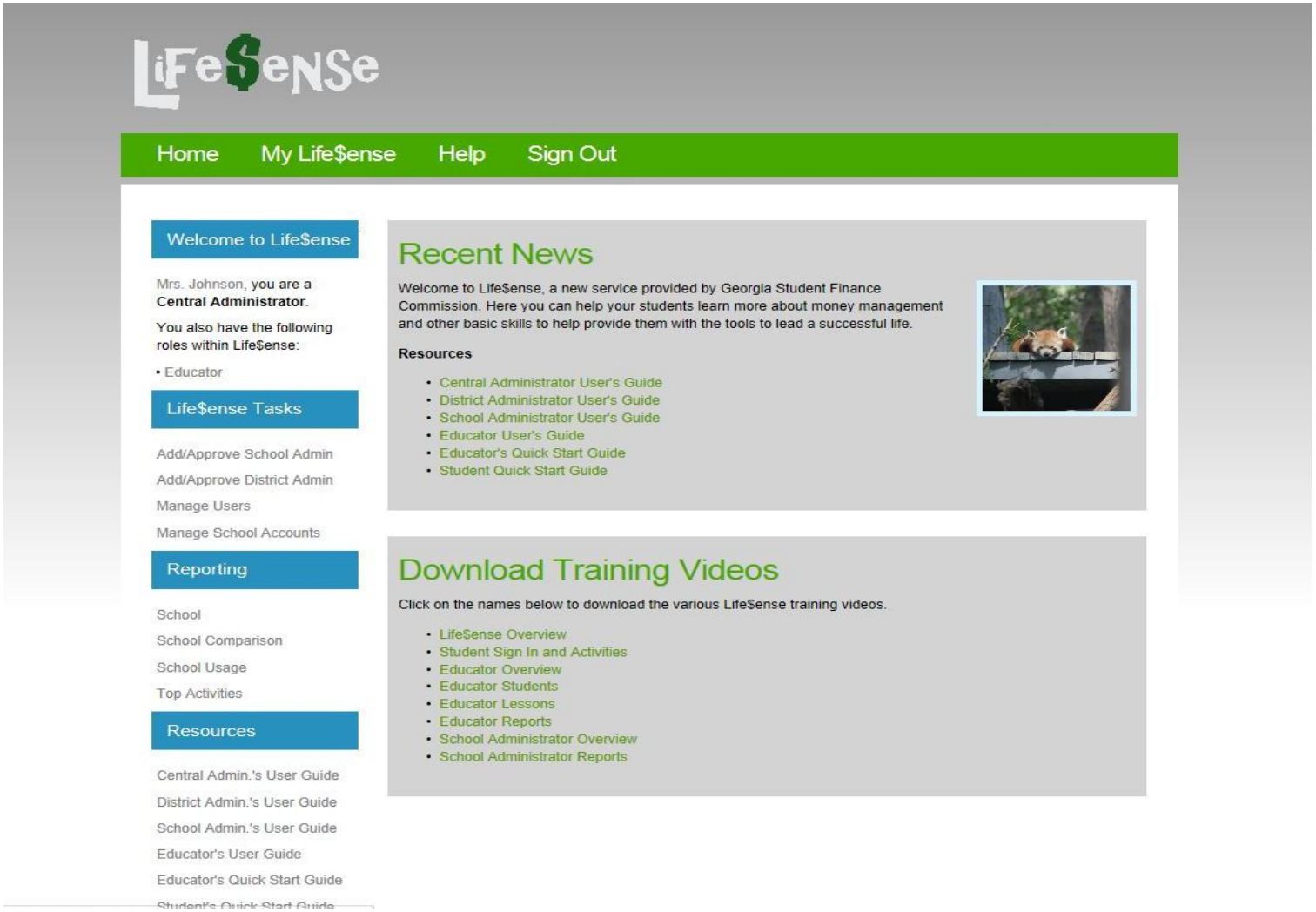
Central Administrator Homepage



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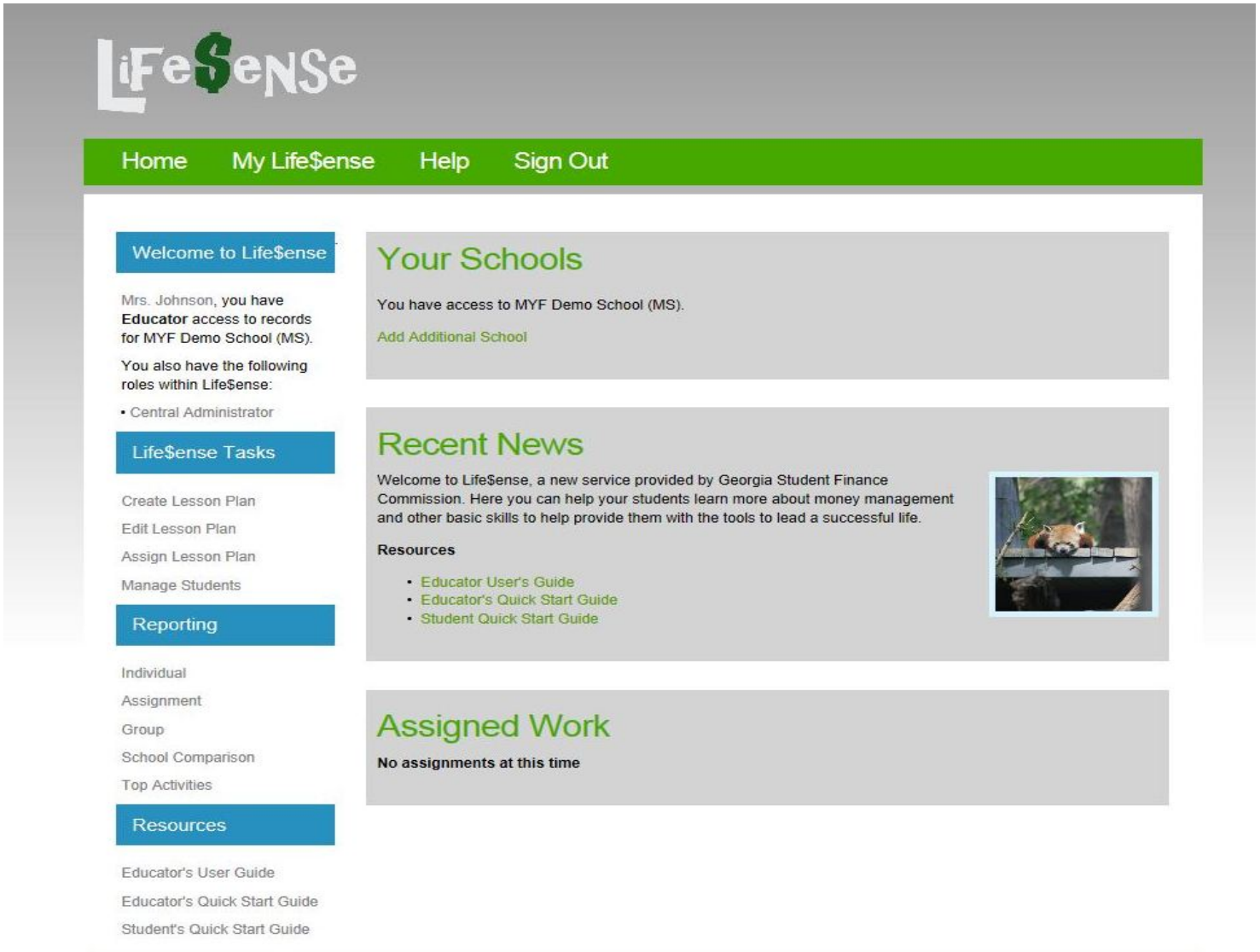
Educator Portal Homepage



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FAFSA Completion

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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

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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**

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How to Access

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Sample Aggregate Report

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Class of 2013 FAFSA Completion Data
Current data as of: April 4, 2013

High School Name	Total Seniors	City	County	District	FAFSA Completed	FAFSA % Completed
APPLING COUNTY HIGH SCHOOL	195	BAXLEY	APPLING	APPLING COUNTY SCHOOLS	8	4.1
ATKINSON COUNTY HIGH SCHOOL	92	PEARSON	ATKINSON	ATKINSON COUNTY SCHOOLS	3	3.26
ALONZO A CRIM HIGH SCHOOL	146	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	2	1.36
BOOKER T WASHINGTON HIGH SCHOOL EARLY COLLEGE	39	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	11	28.2
BOOKER T WASHINGTON HIGH SCHOOL OF BANKING FINANCE	53	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	14	26.41
BOOKER T WASHINGTON HIGH SCHOOL OF HEALTH SCIENCE	13	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	8	61.53
CARVER EARLY COLLEGE	72	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	30	41.66
CARVER SCHOOL OF ART	66	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	13	19.69
CARVER SCHOOL OF TECHNOLOGY	71	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	10	14.08
CARVER SHCOOL OF HEALTH SCIENCE RESEARCH	96	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	17	17.7
DM THERRELL SCHOOL OF ENGINEERING MATH & SCIENCE	23	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	4	17.39
DM THERRELL SCHOOL OF HEALTH SCIENCES AND RESEARCH	35	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	3	8.57
DOUGLASS HIGH SCHOOL	205	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	22	10.73
HENRY GRADY HIGH SCHOOL	371	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	92	24.79
MAYNARD JACKSON HIGH SCHOOL	170	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	23	13.52
MAYS, BENJAMIN E HIGH SCHOOL	83	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	23	27.71
NORTH ATLANTA HIGH SCHOOL	213	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	64	30.04
S. ATL EDUCATIONAL COMPLEX SCHOOL OF COMPUTER ANIM	55	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	7	12.72
SOUTH ATLANTA SCHOOL OF HEALTH-MEDICAL SCIENCES	57	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	11	19.29
SOUTH ATLANTA SCHOOL OF LAW AND SOCIAL JUSTICE	43	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	7	16.27
THERRELL-SCHOOL OF LAW, GOVERNMENT & PUBLIC POLICY	43	ATLANTA	FULTON	ATLANTA CITY SCHOOLS	6	13.95
BACON COUNTY HIGH SCHOOL	116	ALMA	BACON	BACON COUNTY SCHOOLS	4	3.44
BALDWIN HIGH SCHOOL	252	MILLEDGEVILLE	BALDWIN	BALDWIN COUNTY SCHOOLS	17	6.74

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Website

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Background

- **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**

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Current Features

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

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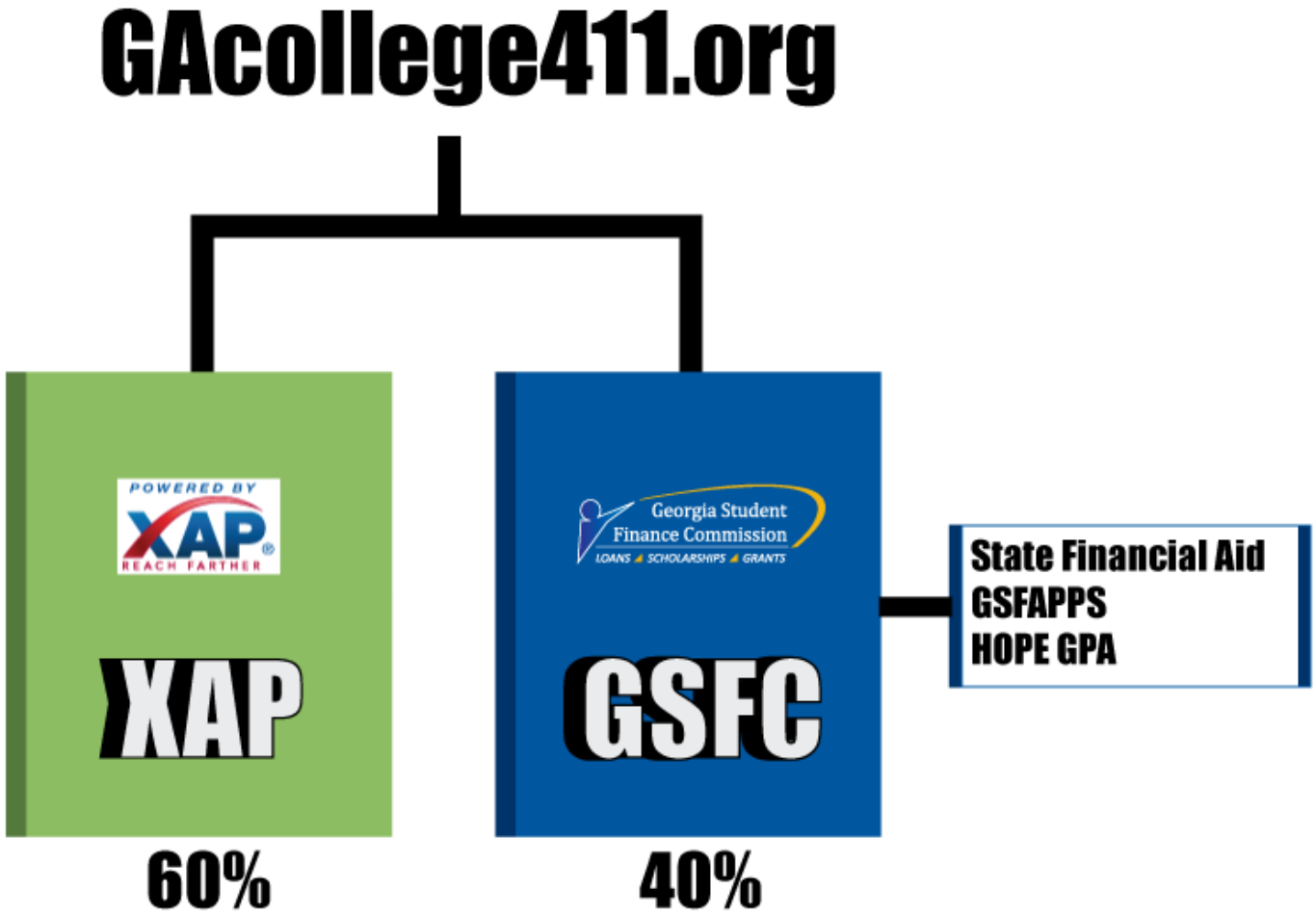
Original Agreement with XAP



Decision to Change

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

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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**

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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

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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

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Creative Process

GAcollege411.org	New Website
Complicated/outdated technology	Functional requirements based on customer feedback
Limited content management capabilities	Efficient/effective content management system
Challenging user interface	User interface design based on industry best practices
Poorly organized layout	Strategic information layout
Site access limited based on role	Users able to navigate entire site

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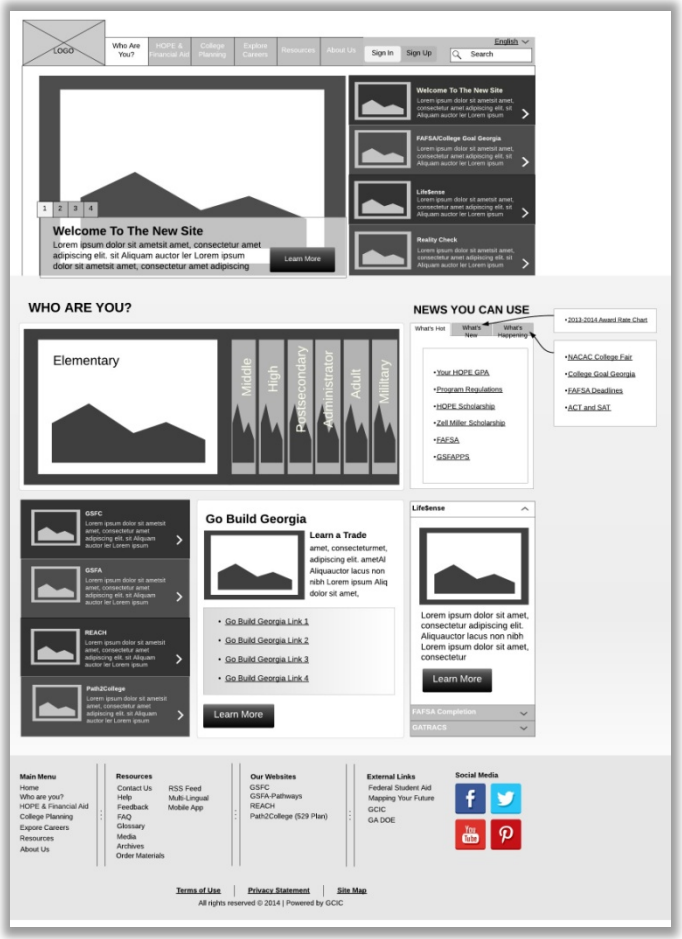
Landing Page Wireframe

- **Landing Page**
  - Users first introduction to the site
  - Well-organized
  - Components and layout coexist in order of importance



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Resources
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WELCOME
TO OUR NEW SITE
Welcome To The New Website
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Reality Check
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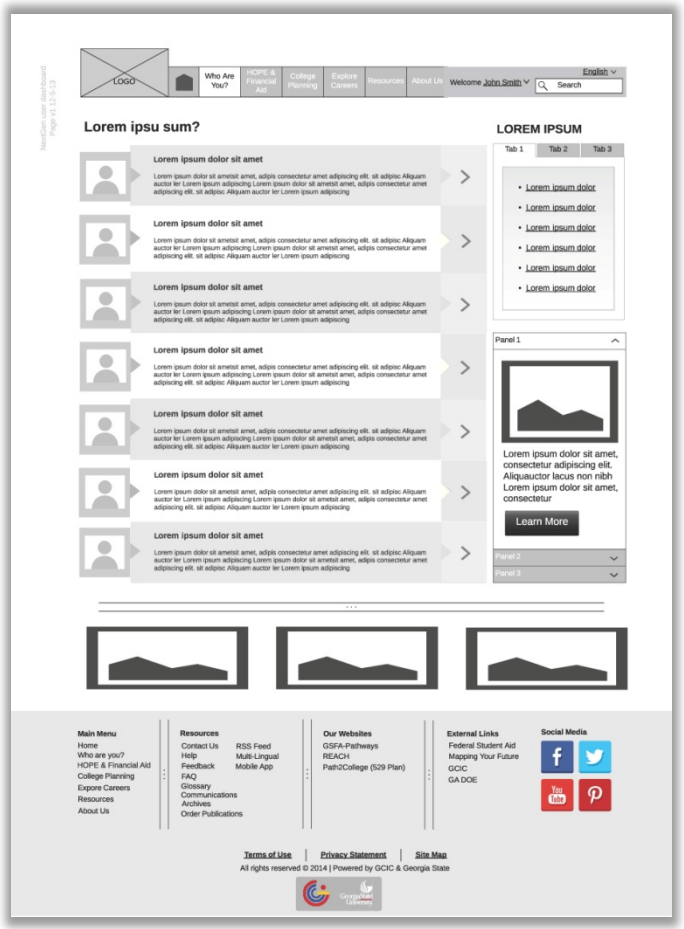
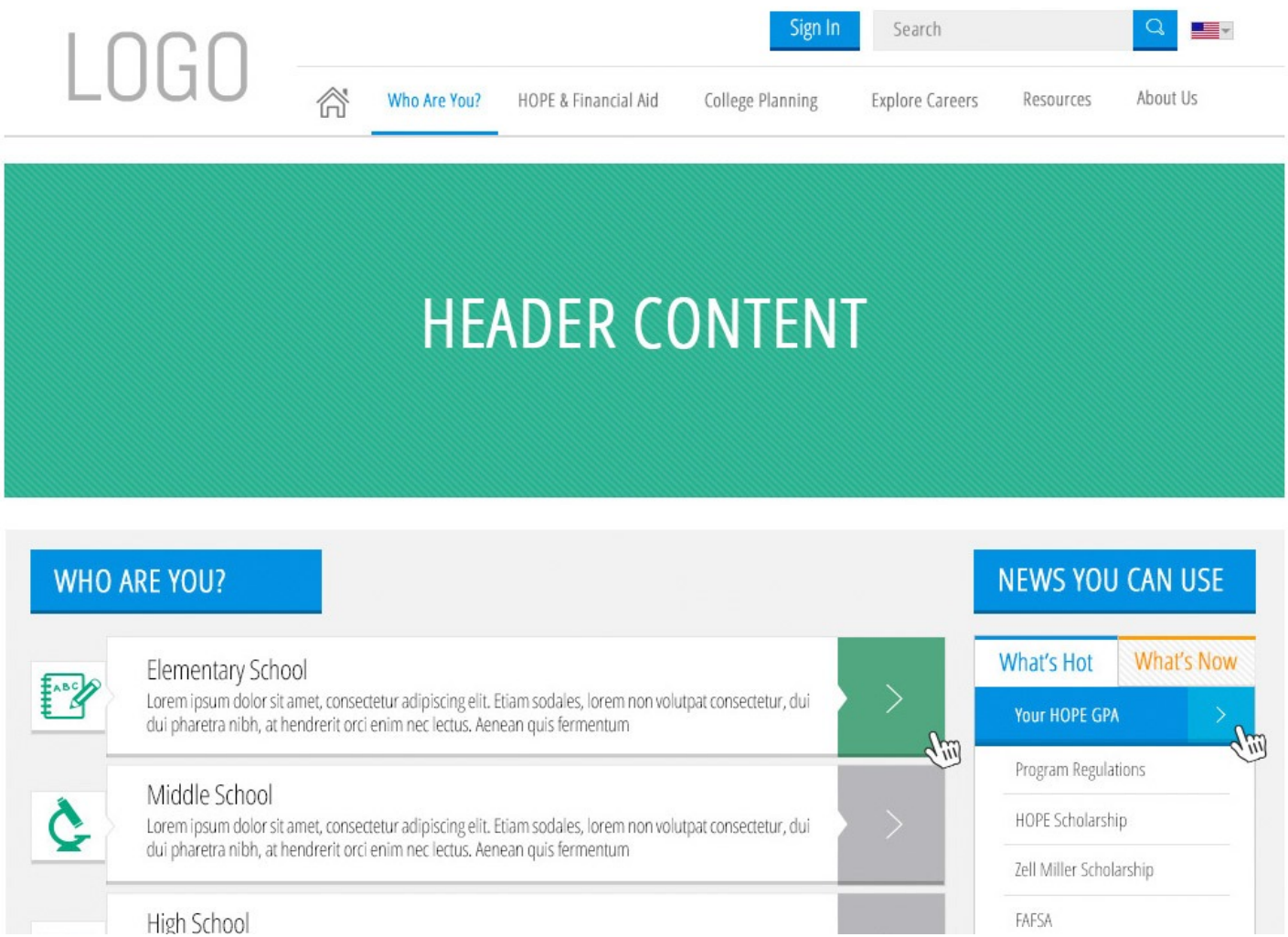
6 comments

- **Second Level Navigation Directory Page**
  - Centralized second level navigation links on a separate page
  - Provides user with more information and direction

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HEADER CONTENT
WHO ARE YOU?
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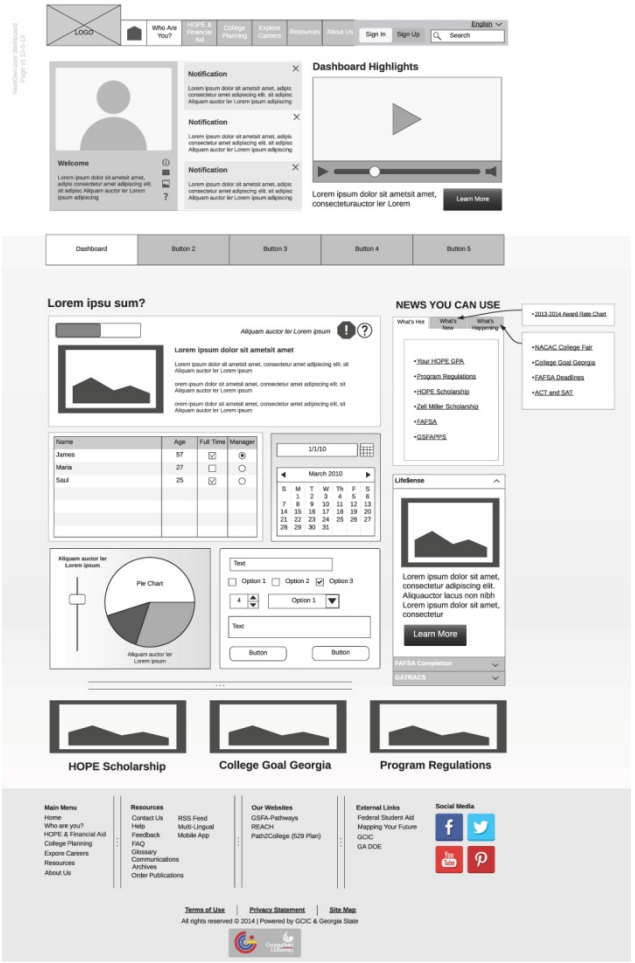
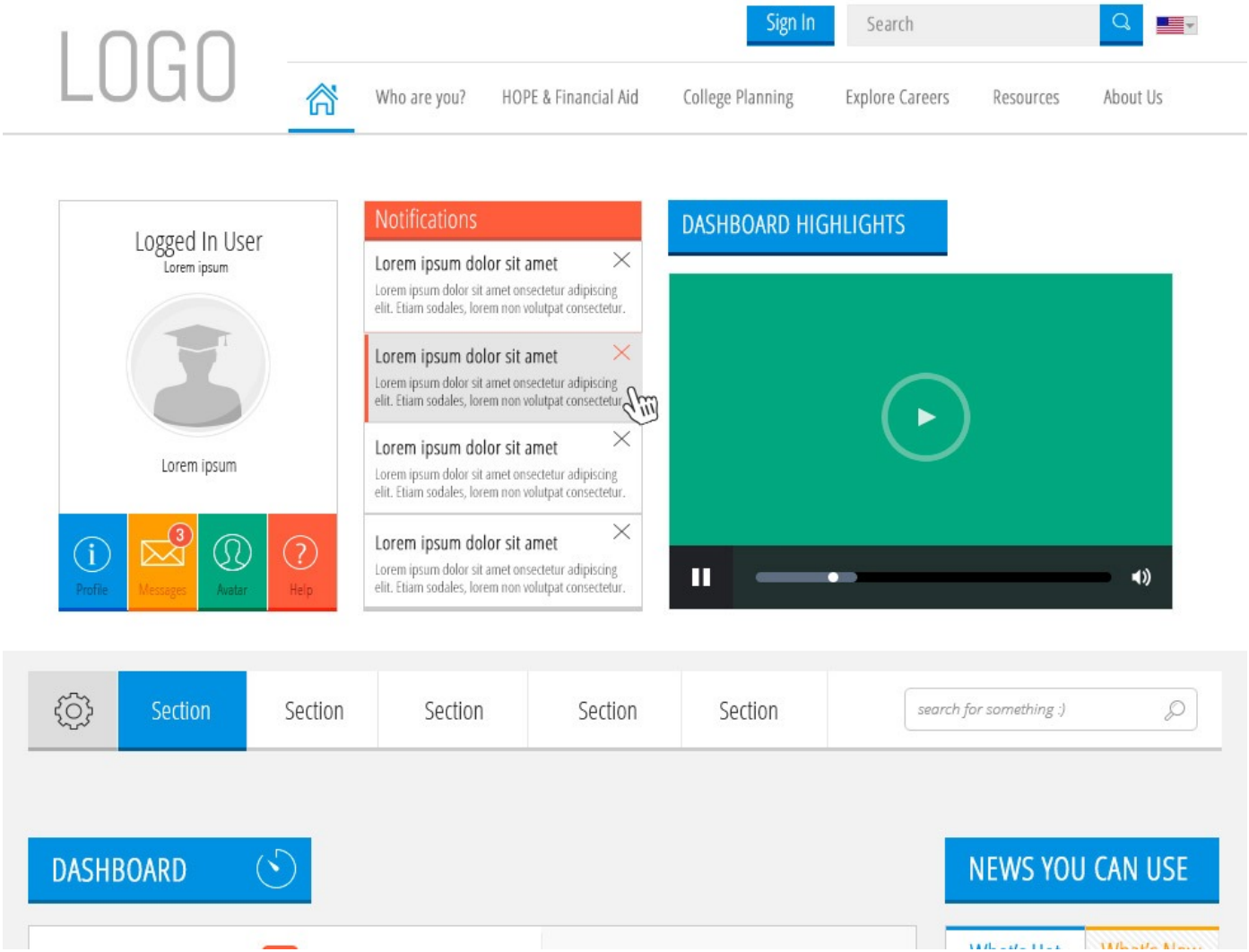
High School
NEWS YOU CAN USE
What's Hot
What's Now
Your HOPE GPA
Program Regulations
HOPE Scholarship
Zell Miller Scholarship
FAFSA

- **User Dashboard Page**
  - Centralized interface
  - Allows user to manage their personal information and activities

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DASHBOARD HIGHLIGHTS
Section
Section
Section
Section
Section
search for something :)
DASHBOARD
NEWS YOU CAN USE

- **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.