

Finding Scholarship Dollars for College



Tuesday, October 6, 2020 | 6:30-8:00 p.m.

6:30-6:35	Welcome and Introduction	Randy Redner
6:35-6:45	High School Specific/The Journey to College	Amy Burke, GCPS
6:45-6:55	Financial Aid, Affordability & Scholarships	Elizabeth Umberger, GGC
6:55-7:05	Dual Enrollment/Dual Credit Programs	Karen Howell, Gwinnett Tech
7:05-7:15	Zell Miller/Hope Scholarship and Other Tips and Resources	Hal Wilkinson, GSFC
7:15-8:00	Question and Answer Panel Session	All Speakers

*Presented by the Community Foundation for Northeast Georgia
in partnership with Gwinnett County Public Schools*

High School Counselors & the Journey to College

Amy Burke, Head Counselor
The Gwinnett School of Mathematics, Science, and Technology
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High School Counselor's Role

- Track student progress toward high school graduation
- Meet with students to discuss post-secondary options
- Provide classroom guidance, advisement lessons, and other group sessions to outline college process
- Send transcripts, recommendation letters, school profiles to colleges

High School Counselors “Can...”

- Work with families to broaden options for students
- Identify safety schools and discuss realistic expectations
- Help resolve issues if all efforts have been exhausted
- Discuss what test might be better for a student
- Send out notices for scholarships they hear about
- Target students who may meet requirements for great scholarships

High School Counselors “Cannot...”

- Go through the application step-by-step with students
- Memorize every deadline for every college
- Know every scholarship in the world (there are SO many!)
- Force students to read/research/listen to counselors

High School Resources and MONEY

- Find out how your counseling department sends out information – Twitter, Email, Instagram, website?
- READ these notices!
- Use counseling websites for other schools to see scholarship listings
- Ask counselors if the scholarship seems odd
 - If a scholarship application requires a fee, it might not be a good one
 - Pay attention to the source

Timeline

- College applications FIRST
 - Finish at least one application by November 15
 - All essays and other applications finished by Dec 1
 - Pay attention to whether the school requires earlier applications for scholarship consideration.
- Seeking money NEXT
 - Turn focus to scholarship searches
 - Spend time each week devoted to searches and scholarship applications
- PARENTS and STUDENTS, complete the FAFSA beginning October 1
 - Gather tax/financial documents for previous year
 - Research FAFSA by going to www.fafsa.gov

Scholarships – Types

- College Based Scholarships
 - Merit based offered through colleges
 - Deadlines typically October/November
 - Some require additional applications
- Where?
 - College websites, in the Financial Aid section
 - Some are also listed in the Admissions section
 - Try searching for "[College/University Name] Scholarships" or "[College/University Name] Financial Aid."
 - Check out the Academic Common Market

Scholarships – Types

- Non-College Based Scholarships
 - Community offerings, national offerings, local organizations
 - Deadlines often Spring or even later!
 - Found in many, many places
 - In Gwinnett, pay attention to GCPS Foundation Scholarships
 - HOPE/Zell Miller will be covered in greater detail by Mr. Wilkinson
- Where?
 - Scholarship databases – tons of searchable lists
 - www.goingmerry.com
 - www.fastweb.com
 - www.scholarships.com
 - School counseling websites
 - Google and other “generic searches”

Final Thoughts...

- Start this process NOW and dedicate a little time each week. Do a personal “cost-benefit analysis” to decide whether or not to apply.
- Paying for college is a family decision...YOU decide what you are willing and able to afford
- Discuss finances EARLY and come up with plans based on what may happen with financial aid.

COLLEGE PLANNING

ELIZABETH UMBERGER
FINANCIAL AID ADVOCATE

FALL 2020



WHAT ARE WE COVERING?

- How to conduct a college search
- How do you pay for college
- Tips to get ahead

WHERE DO I START?



TASKS FOR HIGH SCHOOL UNDERCLASSMEN

1. Take SAT/ACT Tests – put all colleges under consideration as a recipient of scores (may consider enrolling in a prep course). Research competitive college requirements.
2. Take AP/IB level courses or participate in Dual Enrollment (research college requirements)
3. Investigate careers and majors
4. Attend College/University Preview Days
5. Visit College/University campuses

College choices should include all schools that the student is interested in attending. Don't be concerned with costs at this point. Be sure the list contains dream schools and those the student would consider attending.

1. Narrow down college choices.
2. Apply early for admissions (and housing if needed) at college choices.
3. Apply for financial aid with FAFSA and any other form college requires – include all colleges on FAFSA.
4. Decide and attend early orientation.

How do I make a college selection?

- Investigate different majors and careers
- Research colleges that offer these programs of study – Gafutures.org and bigfuture.collegeboard.org
- Don't discount a college based on cost

HOW DO I PAY FOR
COLLEGE?



Financial Aid is designed to assist families in meeting college expenses

Financial Aid is a mixture of programs designed to provide this assistance.

- Scholarships
- Grants
- Work Study
- Student Loans Requires repayment
- Parent Loans Requires repayment

FAFSA – Free Application for Federal Student Aid

October 1, every year!!

<https://studentaid.ed.gov>

Or mobile app – myStudentAid

Application for all federal aid programs and HOPE/Zell Miller

Other Applications

- CSS Profile (check with each institution)
- GFSAPP at GA Futures (for HOPE/Zell only)
- Institutional Scholarship Applications

DOCUMENTATION NEEDED

Academic Year

- Terms beginning Fall 2021

FAFSA

- 2021-22 FAFSA

IRS Tax Return

- IRS 2019 1040
 - Schedules 1, 2 and 3
 - Current Bank statements
 - Real Estate/Investments

Create your FSA ID (log in) – student and 1 parent <https://fsaid.ed.gov>

- Social Security Number – Be sure it is correct and matches your SS Card!
- Name – Use the same legal name consistently. It, too, must match your SS Card!
- Date of Birth – Use correct date!

FAFSA - hints

- Know your parents' correct marital status as of the date you complete the FAFSA.
- Know who lives in your household that are supported more than 50% by your parent(s).
- Know the tax filing status of your parents. It must match their marital status, with few exceptions.
- These statuses REQUIRE court documentation. If you have no documentation, you are not one of these – Emancipated Minor, Legal Guardianship and Ward of the Court. Custody agreements do NOT support these statuses.

- The email from Federal Student Aid that your FAFSA has processed successfully does NOT mean you are finished. You must stay in touch with your school's Financial Aid Office.
- Be sure all admissions requirements are met and the student is accepted for admissions.
- Complete all financial aid requirements – verification, award acceptance, student loan entrance counseling, etc. Ask questions if unsure how to complete the requirement.

HOW DO I GET AHEAD?



529 Plan

- State administered college savings plans
- May have tax incentives on state returns

ROTH IRA/other Investments

Approved college level coursework for credit towards both high school and college graduation requirements.

FREE College Credit!!

Check your college admissions for preferences on Dual Enrollment and AP.

Apply constantly!

High School Counselor Office

FREE scholarship search engines – GAFutures.org, fastweb.com

Community organizations

Employers – scholarships or tuition reimbursement

Study in a specialized field at an out of state college paying instate tuition rates.

sreb.org (Southern Regional Education Board)



DUAL ENROLLMENT

@ GWINNETT TECHNICAL COLLEGE

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www.GwinnettTech.edu/DualEnrollment

WHAT IS DUAL ENROLLMENT?

A state funded program that allows high school students to earn college credit that is applied towards high school graduation




Promotes access to post-secondary opportunities and prepares a skilled workforce

WWW.GwinnettTech.edu/DualEnrollment

WHO CAN PARTICIPATE



**Attend
high school
in Georgia**



**Public School
Private School
Home-study**



**10th Grade
11th Grade
12th Grade**

WWW.GwinnettTech.edu/DualEnrollment

BENEFITS OF GWINNETT TECH

**ACADEMIC &
CTAE
COURSES**

**GUARANTEE
TRANSFER OF
ACADEMIC
COURSES TO
USG 4-YEAR
SCHOOLS**

**ONLINE &
FACE-TO-
FACE
COURSES**

**ASSOCIATE
DEGREE,
DIPLOMA &
CERTIFICATE
OPTIONS**

WWW.GwinnettTech.edu/DualEnrollment

SAVE TIME & MONEY



1 college semester =
1 high school year



No minimum credit hours needed each semester



Funding covers tuition, mandatory fees and books for 30 credits



10th graders can use funding for CTAE courses, or self-pay for Academic courses



11th and 12th graders can use funding for CTAE & Academic courses

WWW.GwinnettTech.edu/DualEnrollment

GWINNETTECH.EDU/DUALEENROLLMENT

I want to participate

I have been accepted

I want to be successful

What else should
I know?

HOW TO GET ACCEPTED

1

Admissions
Application
(one time)

2

Submit official
eligible
admissions test
scores
(one time)

*details on next slide

3

Submit the Dual
Enrollment Tuition
Acknowledgement
Form
(one time)

4

Complete the
GaFutures funding
application -
student and parent
section
(annually)

See www.GwinnettTech.edu/DualEnrollment/Participate FAQ#2 for more information

Test Score Admissions Requirements

ACCUPLACER (1 of 6)

Degree:
Reading 236
Writing 249
Math 229

Diploma/Certificate:
Reading 224
Writing 236
Math 229

SAT (2 of 6)

Degree:
Reading 17
Writing 17
Math 21

Diploma/Certificate:
Reading 16
Writing 15
Math 18

ACT (3 of 6)

Degree:
English 14
Reading 16
Math 17

Diploma/Certificate:
English 13
Reading 14
Math 14

WWW.GwinnettTech.edu/DualEnrollment

Test Score Admissions Requirements

PSAT
after 9th grade
(4 of 6)

Degree:
Reading 17
Writing 17
Math 21

Diploma/Certificate:
Reading 16
Writing 15
Math 18

HOPE
GPA
after 9th grade
(5 of 6)

Degree:
2.6

Diploma/Certificate:
2.0

High School
GPA
after 9th grade
(6 of 6)

Degree:
2.6

Diploma/Certificate:
2.0

WWW.GwinnettTech.edu/DualEnrollment

A person is shown from the chest down, holding a white smartphone. They are wearing a blue and white striped tank top and blue jeans. The background is a blurred outdoor setting. A semi-transparent blue overlay covers the entire image, and a white rectangular border frames the central text.

THANK YOU

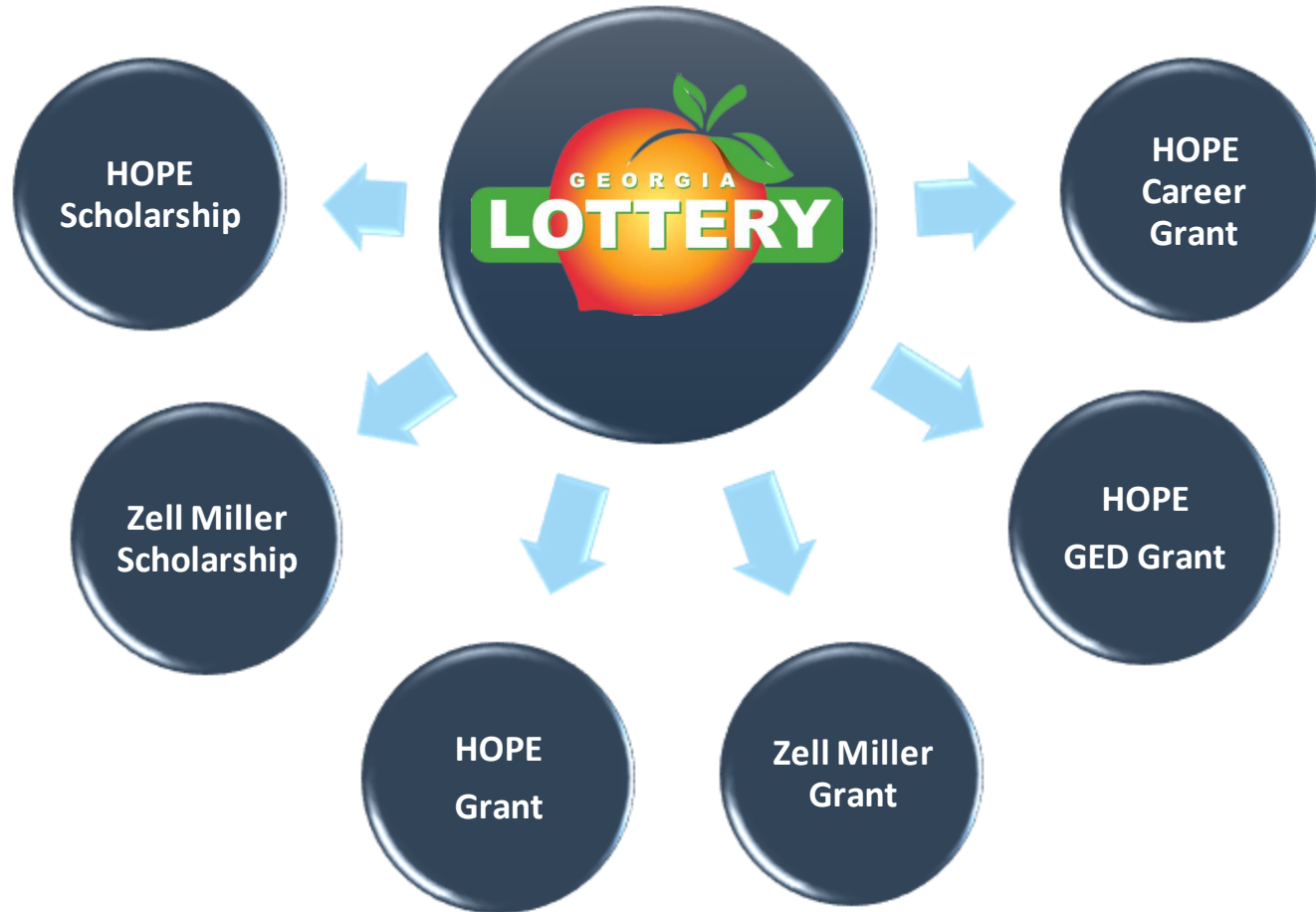
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www.GwinnettTech.edu/DualEnrollment



State Aid/HOPE Program

By: Hal Wilkinson

Helping Outstanding Pupils Educationally Program

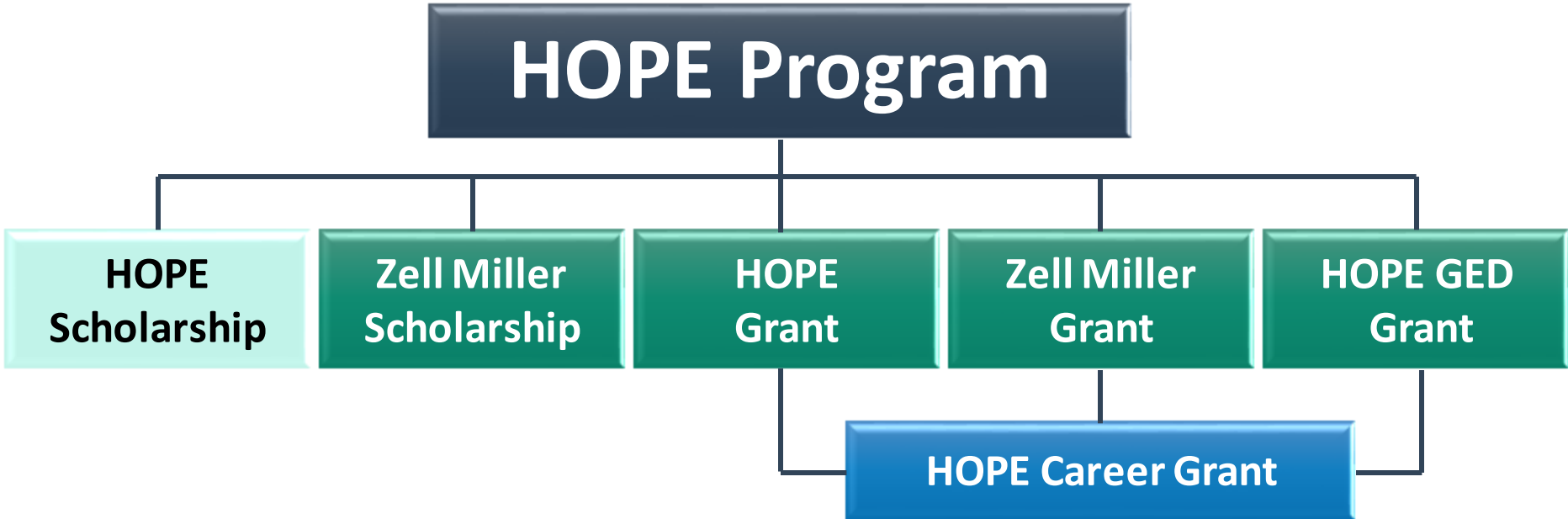


HOPE Program

- 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



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:

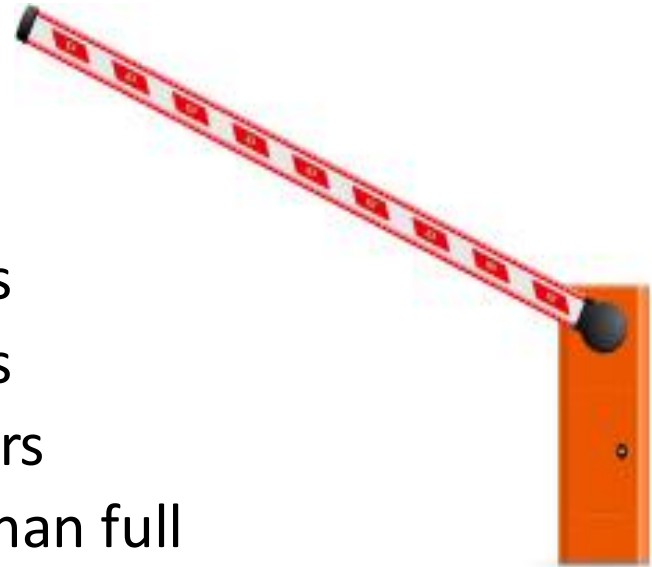
- Advanced Placement (AP)
- International Baccalaureate (IB)
- Dual Enrollment in degree level core subjects
- Advanced math
- Advanced science
- Foreign language II or higher



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



Zell Miller 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

- 26 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



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



REQUIRED

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	<p>\$2,152 per semester (fall, spring, summer)</p> <p>\$1,436 per quarter (fall, winter, spring, summer)</p>	<p>\$2,808 per semester (fall, spring, summer)</p> <p>\$1,914 per quarter (fall, winter, spring, summer)</p>

	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
- Joint or Dual Credit Enrollment students not eligible

- 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

HOPE Career Grant

Enrolled Semester Hours	Award Amounts
1-2 hours	\$125
3-8 hours	\$250
9+ hours	\$500
9+ hours	\$1,000 award per truck driving program

Apply For State Programs



HOPE & State Aid Programs

GAfutures.org / HOPE & State Aid Programs

HOPE & STATE AID PROGRAMS



State Aid Applications

Learn how to properly apply for state financial aid programs administered by the Georgia Student Finance Commission.



HOPE & Zell Miller Scholarships

Georgia's HOPE Program provides merit-based scholarships for eligible in-state postsecondary institutions.



HOPE & Zell Miller Grants

The HOPE and Zell Miller Grants provide financial assistance for college that does not have to be paid back.

NEWS YOU CAN USE

Trending

Shortcuts

2019-2020 Award Amounts

GSFC Financial Aid Events

Learn Skills for a High-Demand Career

STEM Weighted Courses Directory

Find a PROBE College Fair Near You

Repayment Info for Borrowers

State Financial Aid Applications

Peach State Tour College Information

College Money Matters ✕

Apply For State Programs

State Program Applications

GAfutures.org / HOPE & State Aid Programs / State Aid Applications / State Program Applications

STATE AID APPLICATIONS

State Program Applications

State Program Request Forms

State Program Regulations

FAFSA

 Print

State Program Applications

- GSFAPPS
- GSFAPPS (printable paper application)
- Georgia HERO
- Georgia Military College State Service Scholarship
- Georgia National Guard Service Cancelable Loan
- Georgia Public Safety Memorial Grant
- Dual Enrollment funding application (online)
- Scholarship for Engineering Education (SEE)
- Student Access Loan Program (SAL)
- University of North Georgia (UNG) Military Scholarship
- University of North Georgia (UNG) ROTC for Future Officers
- University of North Georgia (UNG) ROTC Grant

The Georgia Student Finance Application (GSFAPPS)

The screenshot shows the GAfutures website interface for GSFAPPS. At the top left is the GAfutures logo with the tagline "Explore. Plan. Succeed." and a home icon. At the top right is a "Sign Out" button. A blue banner below the header contains the text "GSFAPPS". The main content area is divided into a left sidebar with a vertical blue bar and a main text area. The sidebar contains several blue links: "Apply On Line Now", "GSFAPPS Fact Sheet", "GSFAPPS FAQ's", "GSFAPPS Tutorial", "GSFAPPS Presentation", "New Application Deadlines", and "Ask a Question". The main text area contains three sections: "WELCOME" describing the application process, "OPTIONS" for paper applications, and "CONDITIONS" for account requirements. Below these is an "INSTRUCTIONS" section with a link to a tutorial and a note to click "Apply Now". At the bottom of the page, there are links for "Terms of Use", "Privacy Statement", "Site Map", and "Need Help?", followed by a copyright notice for 2016 and logos for GSFC, GSFA, and GHEAC.

GAfutures
Explore. Plan. Succeed.

GSFAPPS

[Apply On Line Now](#)

[GSFAPPS Fact Sheet](#)

[GSFAPPS FAQ's](#)

[GSFAPPS Tutorial](#)

[GSFAPPS Presentation](#)

[New Application Deadlines](#)

[Ask a Question](#)

WELCOME to the GSFAPPS - the primary means for applying for most scholarships, grants, or service-cancelable loan programs administered by the Georgia Student Finance Commission (GSFC). GSFAPPS has been carefully designed to permit an applicant to quickly and accurately complete an application electronically, in a secure mode, and to receive immediate confirmation that the application has been received by GSFC for further processing. An applicant can also print out a copy of the application they submitted for their records. The instructions are easy to follow, and the System provides help menus throughout to guide completion of the application.

OPTIONS. If you decide not to apply electronically, you can download and print a paper application from GAfutures web site, call the Commission at 800-505-GSFC, or visit your Financial Aid Office. Remember, submitting your application online via GSFAPPS ensures your application has been completed correctly, and, assuming you meet the eligibility requirements, speeds up the approval process. If you are visually impaired, you can call the Commission at 800-505-GSFC to get assistance in completing your application.

CONDITIONS. You must have already established an account and completed your profile in GAfutures and be logged onto that website. If you need to establish an account and complete your profile in GAfutures, [click here](#) and click Create an Account.

INSTRUCTIONS. If you would like a tutorial on how to use GSFAPPS, click [GSFApps Tutorial](#).

Click [Apply Now](#) to Apply Online.

[Terms of Use](#) | [Privacy Statement](#) | [Site Map](#) | [Need Help?](#)

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GSFC
Georgia Student
Finance Commission

GSFA
Georgia Student
Finance Authority




GHEAC
Georgia Higher Education
Assistance Corporation

GAfutures.org



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

GAfutures.org

- Financial Aid & Scholarships 
 - The basics, state and federal programs, calculators, repayment options, financial literacy tips, national scholarship search
- College Planning Tools 
 - Grade-specific checklists, *College Money Matters*, calculators, applications (admissions, financial aid), HOPE-eligible institutions highlighted, national college search
- Career Exploration 
 - Career assessments, interest profiler, Career Clusters and Pathways, skilled trades

Scholarships and Grants

Scholarship examples:

- Height
- Ethnicity
- Religious affiliation
- Gender
- Being a multiple (twin, triplet, etc.)
- Left-handed
- Video on social media



Duct Tape Scholarship

- To enter the Duct Tape Scholarship, you and your partner must be legal residents and at least 14 years old. Either opposite sex or same sex partners may participate. You must attend a high school prom and have your photo taken before, during or after the prom in your attire made using duct tape.
- Costumes must be original and will be judged based on workmanship, originality, use of color, use of accessories, and use of duct tape.
- Photos of the 10 finalist couples will be posted online for online voting.
- For more information about the Duct Tape Scholarship Contest see, duckbrand.com



BAYLEE

DRESS GRAND PRIZE



CHARLIE

TUX GRAND PRIZE

Tuition Assistance

Bank of
America

Dollar
General

Chilis

United Postal
Service

QT (Gas
Station)

Racetrac

Kroger's

Publix

Sprouts

Wells Fargo

TGI Fridays

Scholarship Search



Scholarship Search

GAfutures.org / Scholarship Search

Search by keyword..



Use the filter options located in the left menu to search.

Location

College

Miscellaneous



Search All



Clear All Selections



Additional Scholarship Resources

- www.fastweb.com
- www.collegeboard.com
- www.finaid.org/scholarships
- UNIGO.COM





Contact your GSFC Representative



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Finding Scholarship Dollars for College

QUESTIONS & ANSWERS

Please type your questions for the panelists in the CHAT box below

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Ask the Experts...

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