

Finding Scholarship Dollars for College

Monday, September 19, 2022 | 7:00-8:30 p.m.

7:00-7:05	Welcome & Introduction	DePriest Waddy
7:05-7:15	High School Specific/The Journey to College	Amy Burke, GCPS
7:15-7:25	Financial Aid, Affordability & Scholarships	Elizabeth Umberger, GGC
7:25-7:35	Dual Enrollment/Dual Credit Programs	Karen Howell, Gwinnett Tech
7:35-7:45	Zell Miller/Hope Scholarship and Other Tips and Resources	Hal Wilkinson, GSFC
7:45-8:30	Question and Answer Panel Session	All Speakers
8:30	Closing	DePriest Waddy



LAWRENCEVILLE | ALPHARETTA-NORTH FULTON



High School Counselors & the Journey to College

Amy Burke, Head Counselor
The Gwinnett School of Mathematics, Science, and Technology
Amy.Burke@gcpsk12.org

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. This year, high schools in GCPS are utilizing Naviance to send school documents.

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 Jan 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.



Georgia Gwinnett COLLEGE

www.ggc.edu

Planning for College

Elizabeth Umberger, Financial Aid Advocate



WHAT ARE WE COVERING?

- **What to know about a college search**
- **How do you pay for college**
- **Ways to make college more affordable**

COLLEGE SEARCH

Plan Early!



TASKS FOR HIGH SCHOOL FRESHMEN-JUNIORS

SAT/ACT Tests – take multiple times/consider enrolling in a prep course, send scores to all colleges student is considering to attend/research competitive college requirements.

Enroll in AP/IB/Dual Enrollment courses (research college requirements).

Investigate careers and majors – GAFutures.org, bigfuture.collegeboard.org

Attend College/University Preview Days (freshman – seniors welcome)

Schedule College/University campus visits



TASKS FOR HIGH SCHOOL SENIORS

Finalize college choices

Apply early for admissions (use name as it appears on SSC)

Complete the FAFSA (Opens October 1) – include all colleges of interest

Know college deadlines and submit institutional applications for scholarships

Decide on college choice and attend early orientation

Paying for College



WHAT IS FINANCIAL AID?

Financial Aid is designed to assist families in meeting college expenses

Financial Aid is a combination of programs

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



Financial Aid Programs

Federal (FAFSA application)

Pell Grant – determined as FAFSA is processed

FSEOG Grant – awarded to most Pell eligible at college (limited funds)

Federal Work Study – student must be hired/paid by paycheck

Federal Direct Student Loans

- Subsidized
- Unsubsidized

State (FAFSA or GSFAPPS)

HOPE Program

Student Access Loan (SAL)

Institutional Scholarships (college application)

Outside Scholarships – (individual applications)



WHAT IS THE APPLICATION PROCESS?

FAFSA – Free Application for Federal Student Aid

October 1, every year!!

<https://studentaid.ed.gov>

Application for all federal aid programs and HOPE/Zell Miller

Other Applications

- **CSS Profile (check with each college/university)**
- **GSFAPPS – GAFutures.org (HOPE/Zell Miller ONLY)**
- **Institutional Scholarship applications**
- **Outside Scholarship applications**



TIPS FOR SUCCESS - FAFSA

FSA ID – use name as it appears on Social Security Card

Tax documents needed – 2021 IRS 1040; Schedules 1, 2 and 3; Schedule C and 2021 W2s.

Documentation of asset/investment net value/Bank statements

Understand which parent(s) to include on FAFSA and correct household size

Certain statuses require documentation – Emancipated Minor, Legal Guardianship, Ward of the Court, Orphan, Foster Care, Homelessness



NEXT STEPS

Watch for emails from college Financial Aid Offices – there may be additional requirements to satisfy

Complete all Admissions and Financial Aid requirements, timely. Aid offers are made to accepted students with complete financial aid files

Questions? Reach out to the Financial Aid Office – we are happy to assist. Students need to initiate the contact and use college assigned email as soon as available. Always include your college ID number in emails

AFFORDABILITY



Understanding Your Costs

Direct College Costs

- Tuition
- Mandatory Fees (non-negotiable)
- Housing
- Meal Plan

Indirect College Costs

- Books
- Transportation
- Living Expenses

Estimates can be found on college websites.

Actual charges post after class registration.



Financial Aid Award Offer

Available when admissions and financial aid requirements are complete.

Includes eligibility for all aid – grants, scholarships and loans.

Usually not negotiable. High cost private colleges may have some wiggle room – institutional funds.



Options for Reducing Costs

Local college for all or part of undergraduate degree

Instate vs. Out of State

Public vs. Private

Commuting vs. Living on Campus

Choosing less expensive campus housing/meal plan



GETTING AHEAD - DUAL ENROLLMENT/AP

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

FREE College Credit!!!

Check college admissions for preferences on Dual Enrollment and AP.



OUTSIDE SCHOLARSHIPS

Apply early and constantly!!

- **High School Counselor Office**
- **FREE scholarship search engines – GAFutures.org, FastWeb.com**
- **Community organizations**
- **Employers – scholarships or tuition reimbursement**



Enrolling out of state?

Check out the Academic Common Market – sreb.org

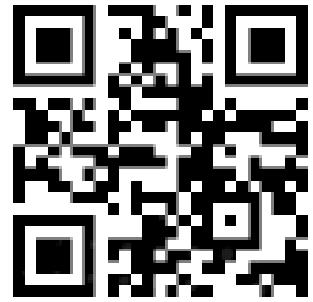
Receive instate tuition at other state's public institutions if studying a field not offered in Georgia in a participating state

QUESTIONS?



**DUAL
ENROLLMENT**
© GWINNETT TECHNICAL COLLEGE

*Scan the
QR code for
more info on
our website!*



EARN COLLEGE CREDIT WHILE IN HIGH SCHOOL

www.GwinnettTech.edu/DualEnrollment

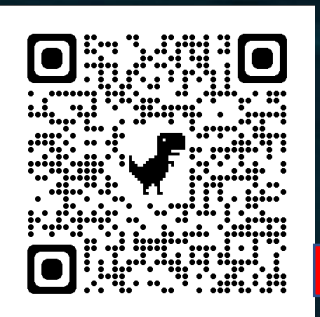
www.GwinnettTech.edu/DualEnrollment


Karen Howell

Director, Dual Enrollment

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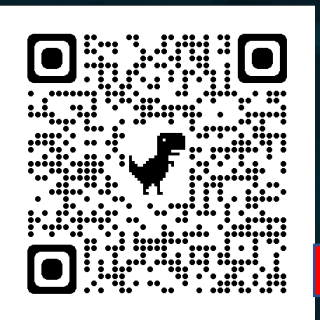


 GwinnettTech.edu/DualEnrollment/Contact

WHAT IS DUAL ENROLLMENT?

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

Credits can be transferred to other colleges/universities



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SAVE TIME & MONEY



1 year of high school
=
1 semester of college



Campus classes
are usually
2/week,
90 minutes a day



Funding covers
30 credits
(approx. 10
classes) of
eligible
coursework



28 core
classes
guaranteed to
transfer to any
USG school

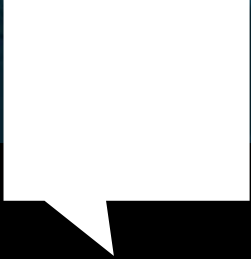


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WHO CAN PARTICIPATE?




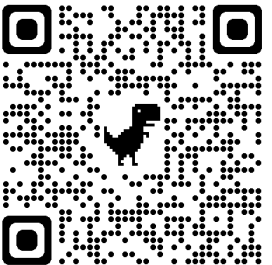
**Attend
high school
in Georgia**



**Public School
Private School
Home-study**



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



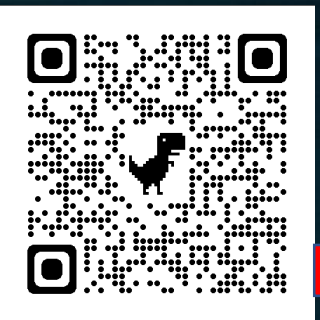
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WHEN DO CLASSES OCCUR?

Fall
Spring
Summer

Morning
Afternoon
Evening
Saturday

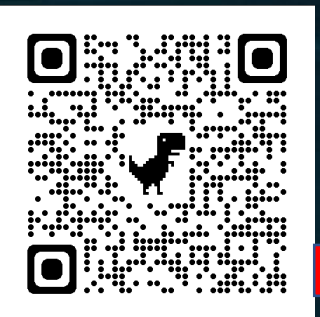
In-person,
Hybrid,
On-line
(Synch/
Asynch)




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WHAT MAJORS ARE OFFERED?

- HVAC
- Construction
- Drafting
- Engineering
- Horticulture
- Mechatronics
- Welding
- Early College Essentials:
(Core classes only)
- Healthcare
- EMS/Paramedicine
- Barbering
- Cosmetology
- Criminal Justice
- Early Childhood
- Interior Design
- Automotive
- Heavy Diesel
- Business
- Culinary
- Marketing
- Management
- Computer Programming
- Cybersecurity
- Game Development
- Networking
- Web Design



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HOW TO GET ACCEPTED

1

Admissions Application
(one time)

2

GaFutures funding application
(annually)

3

DETA: Dual Enrollment Tuition Acknowledgement Form
(one time)

4

Eligible Test Scores
(one time)

5

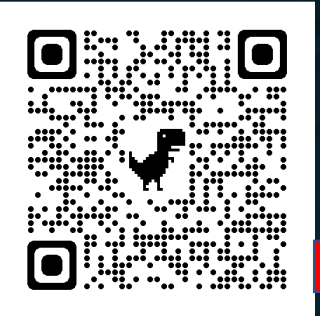
DOI
if applicable
(annually)



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TEST SCORE ADMISSIONS REQUIREMENTS

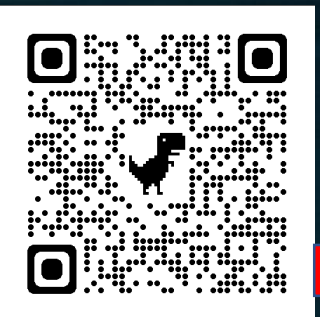
	GPA (completion of grade 9)	PSAT (Grade 10 or later)	SAT	ACT
	<i>Transcript via GaFutures or Parchment</i>	<i>Unaltered pdf of all pages of PSAT score report</i>	Sent directly from CollegeBoard	Sent directly from CollegeBoard
Degree Program	2.6	Reading 17 Writing 17 Math 21	Reading 17 Writing 17 Math 21	English 14 Reading 16 Math 17
Diploma or Certificate Program	2.0	Reading 16 Writing 15 Math 18	Reading 16 Writing 15 Math 18	English 13 Reading 14 Math 14



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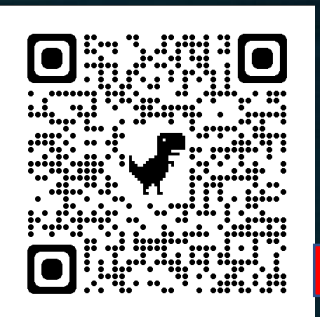
DATES AND DEADLINES:

	Spring 2023	Summer 2023	Fall 2023* (dates not finalized yet)
Application available	Around June 2022	Around September 2022	Around January 2023
Registration begins	Sept 20	March 21	Approx. April 12
Classes	January 9 – May 6	May 22 – July 22	Approx. Aug 15 – December 10



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GWINNETTTECH.EDU/DUALENROLLMENT

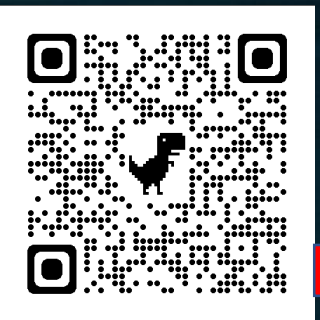


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GWINNETTTECH.EDU/DUALENROLLMENT

Thank you!

Karen Howell
Director, Dual Enrollment
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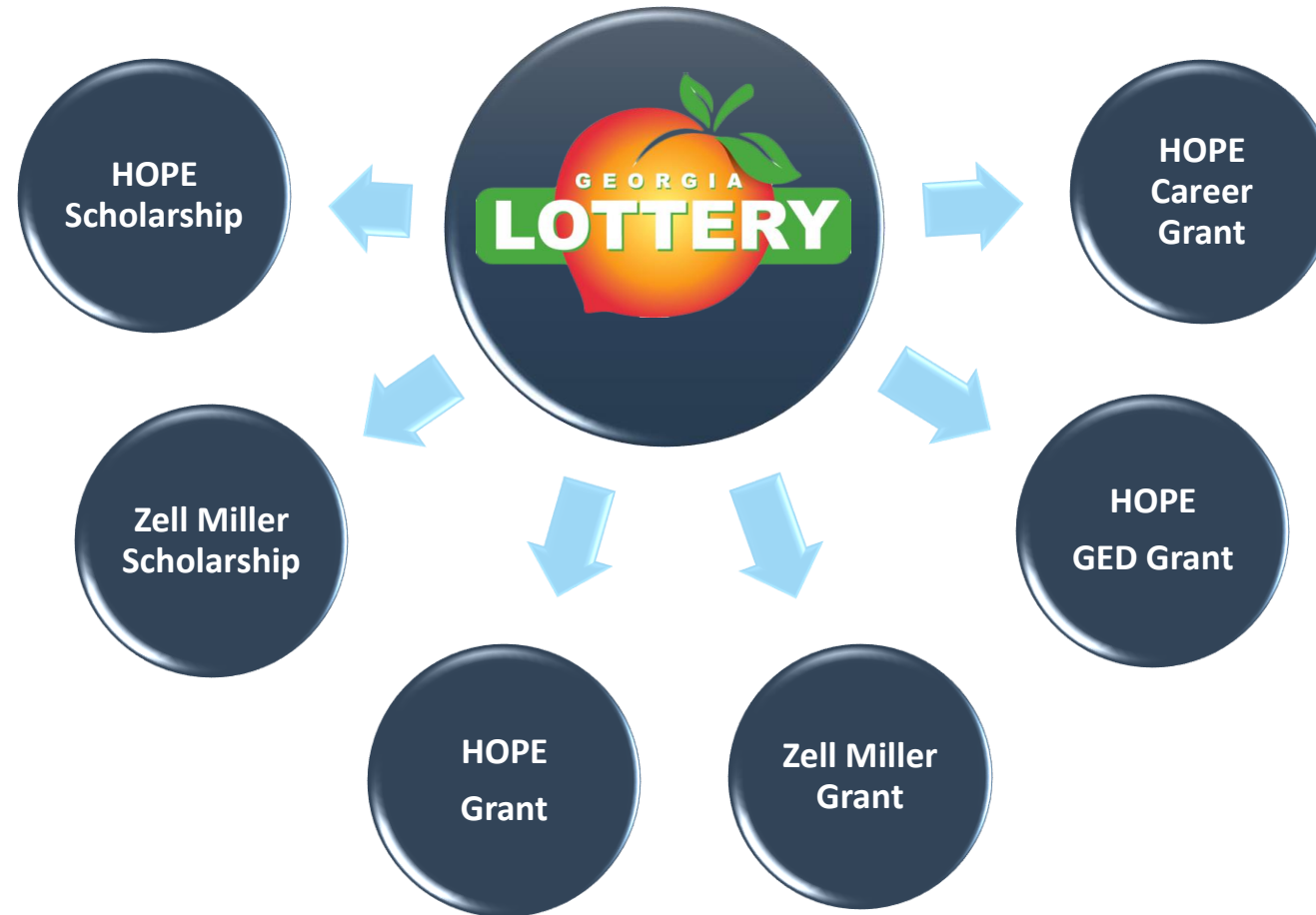
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State Aid/HOPE Program

By: Hal Wilkinson

Helping Outstanding Pupils Educationally Program



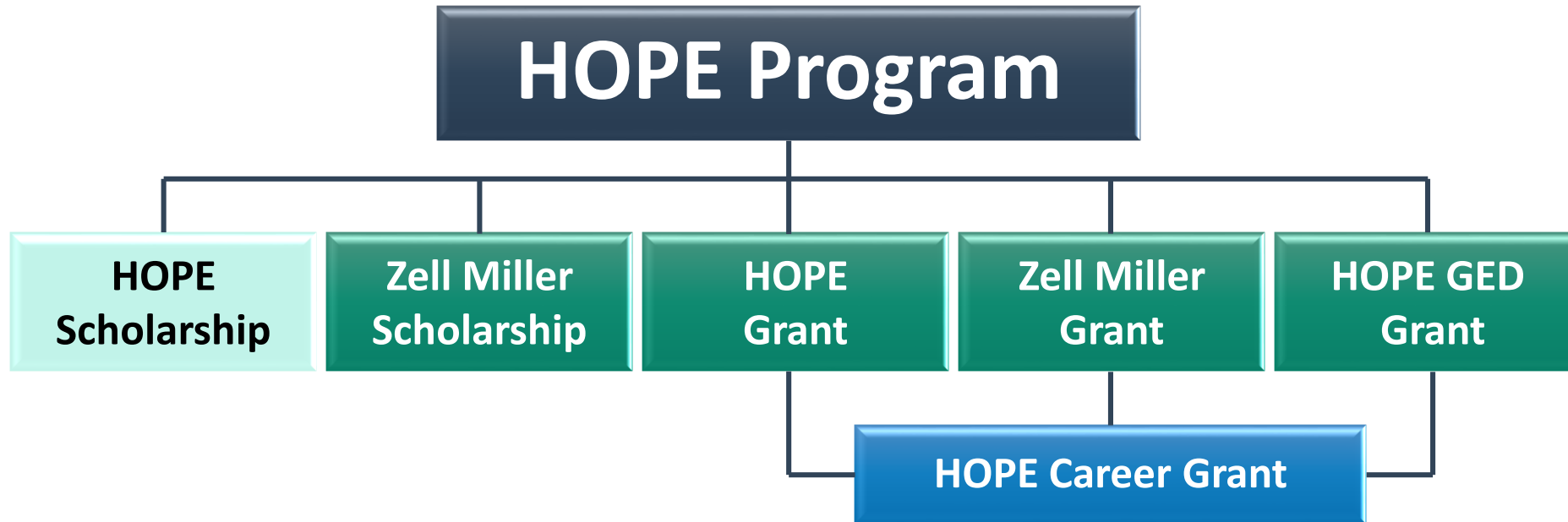
HOPE Program

- 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:

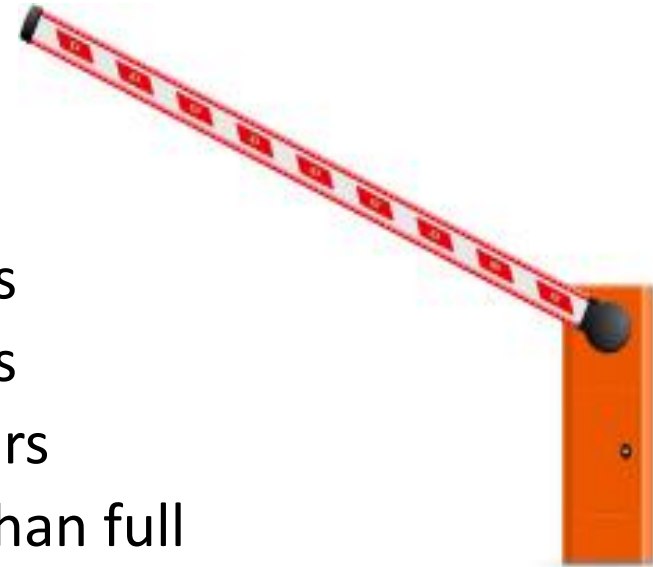
- Advanced Placement (AP)
- International Baccalaureate (IB)
- Dual Enrollment in degree level core subjects
- Advanced math
- Advanced science
- Foreign language II or higher



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



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	\$2,282 per semester (fall, spring, summer) \$1,523 per quarter (fall, winter, spring, summer)	\$2,977 per semester (fall, spring, summer) \$2029 per quarter (fall, winter, spring, summer)

	HOPE Grant	Zell Miller Grant
Public Institutions	portion of tuition	full standard tuition

HOPE/Zell Miller Scholarship Updates

For the 2022-2023 Award Year, the HOPE Scholarship covers **approximately** 90% at University System of Georgia (USG) colleges and universities.

The scholarships award amounts have increased for private institutions in Georgia (2022-2023 Award Year):

- HOPE Scholarship award amount is 2,282 per semester (12-15 semester hours)
- Zell Miller award amount is 2,977 per semester (12-15 semester hours)

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

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

The screenshot shows the GAfutures website interface. At the top, the GAfutures logo is on the left, and a navigation menu contains links for Home, HOPE & State Aid Programs, Federal Aid & Scholarships, College Planning, Career Exploration, Resources, About Us, and My GAfutures. Below this is a secondary menu with links for State Aid Applications, HOPE & Zell Miller Scholarships, HOPE & Zell Miller Grants, Loans, Scholarships & Grants, Military, Scholarship Search, and Award Recipients. A large blue banner reads 'HOPE & State Aid Programs'. Below the banner, the URL 'GAfutures.org / HOPE & State Aid Programs' is displayed. The main content area is divided into two columns. The left column is titled 'HOPE & STATE AID PROGRAMS' and features three cards: 'State Aid Applications' (with a document icon and a red arrow pointing to it), 'HOPE & Zell Miller Scholarships' (with a dollar sign icon), and 'HOPE & Zell Miller Grants' (with a dollar sign icon). The right column is titled 'NEWS YOU CAN USE' and has two tabs: 'Trending' and 'Shortcuts'. Under 'Trending', there are links for '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', and 'Peach State Tour College Information'. At the bottom of the right column is a dark blue button labeled 'College Money Matters' with a close icon.

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 list of links and a main text area. The sidebar links are: [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 a welcome message, options for paper applications, conditions for use, and instructions for a tutorial. At the bottom of the page, there are links for "Terms of Use", "Privacy Statement", "Site Map", and "Need Help?", along with the copyright notice "All rights reserved © 2016" and logos for GSFC, GSFA, and GHEAC.

GAfutures
Explore. Plan. Succeed.

[Home](#) [Sign Out](#)

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

The screenshot shows the GAfutures.org website homepage. At the top, there is a dark blue header with the GSFC logo (Georgia Student Finance Commission) on the left, and links for 'Create an Account', 'Sign In', and 'Help' on the right. Below the header is a navigation bar with icons and labels for 'Home', 'HOPE & State Aid Programs', 'Federal Aid & Scholarships', 'College Planning', 'Career Exploration', 'Resources', 'About Us', and 'My GAfutures'. The main content area features a large banner with a megaphone icon and the text 'Keep up-to-date on your GAfutures Account'. Below the banner is a 'Learn more' button. To the right of the banner are four smaller promotional cards: 'SAT/ACT Test Prep Information', 'Keep up to date on your GAfutures Account', 'Prepare to go back to school!', and 'UPDATE: Scheduled Maintenance Notice'.

- 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

Scholarship examples:

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

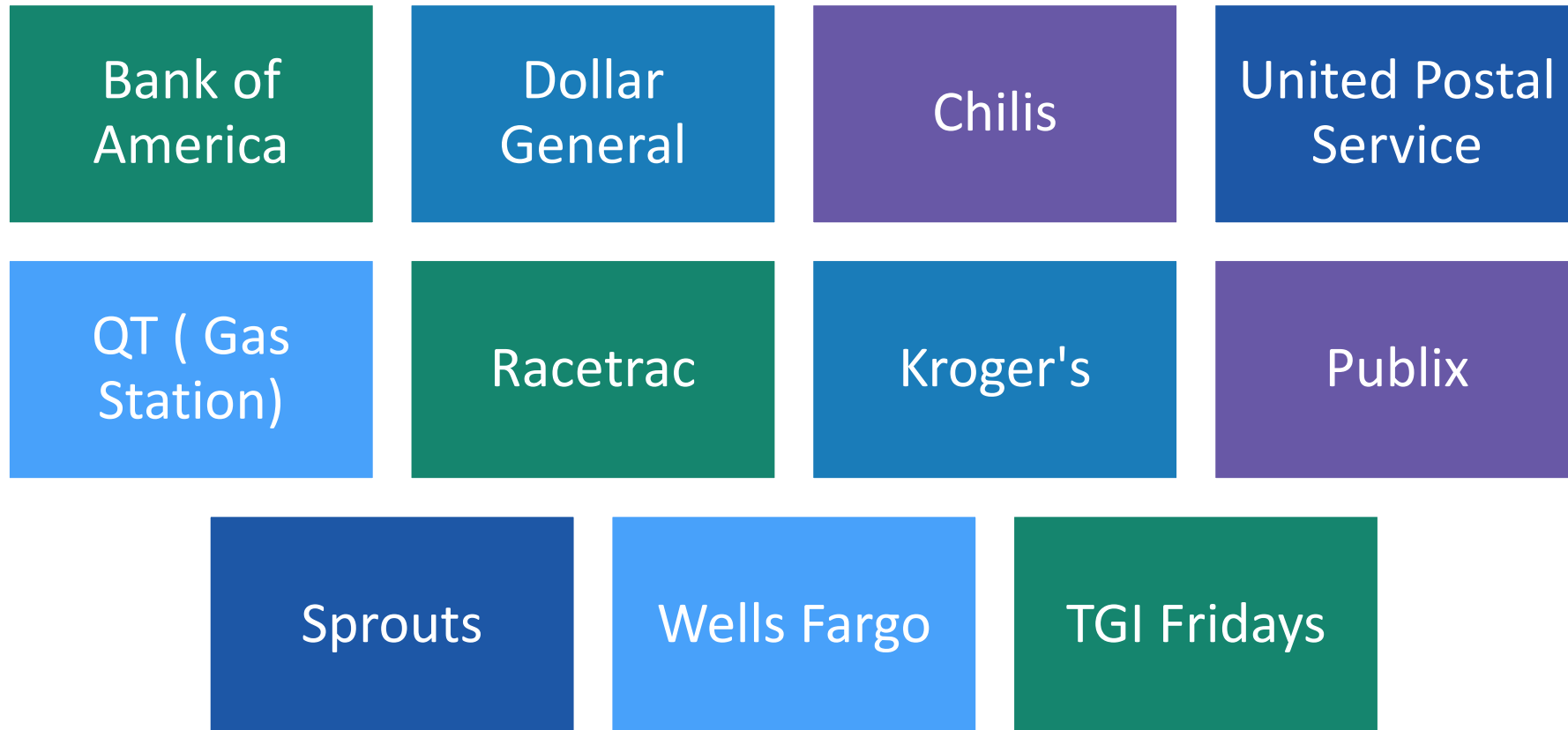


Duct Tape Scholarship

- 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



Tuition Assistance



Scholarship Search

GSFC | Georgia Student Finance Commission

Create an Account Sign In Help ?

GAfutures Explore. Plan. Succeed.

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

Scholarship Search

GAfutures.org / Scholarship Search

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

Location

College

Miscellaneous



Additional Scholarship Resources

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



Contact Us



Contact your GSFC Representative



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