

**Georgia Student Finance Commission  
Presentation to USG  
April 13, 2005**

**Shelley C. Nickel  
President**



**Mission Statement:** To promote and increase access to education beyond high school for Georgians by delivering student financial aid information, services, and funding in a way that is fiscally responsible and understandable.

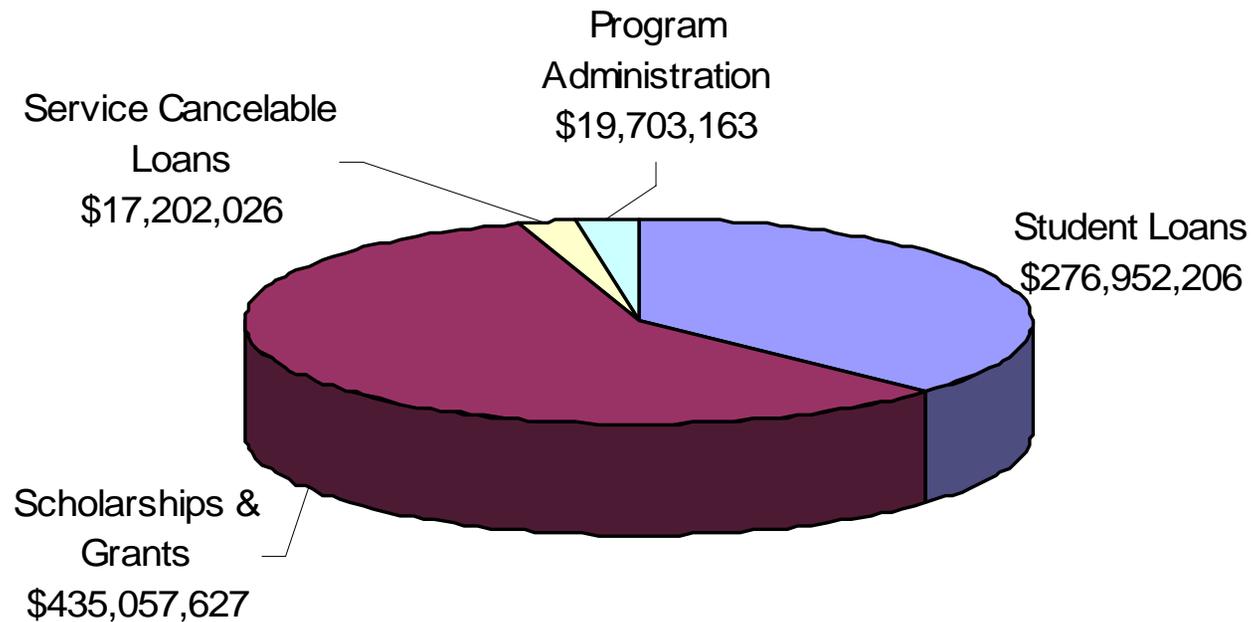
**“Helping Students Is Our Only Business”**

# What is the Georgia Student Finance Commission?



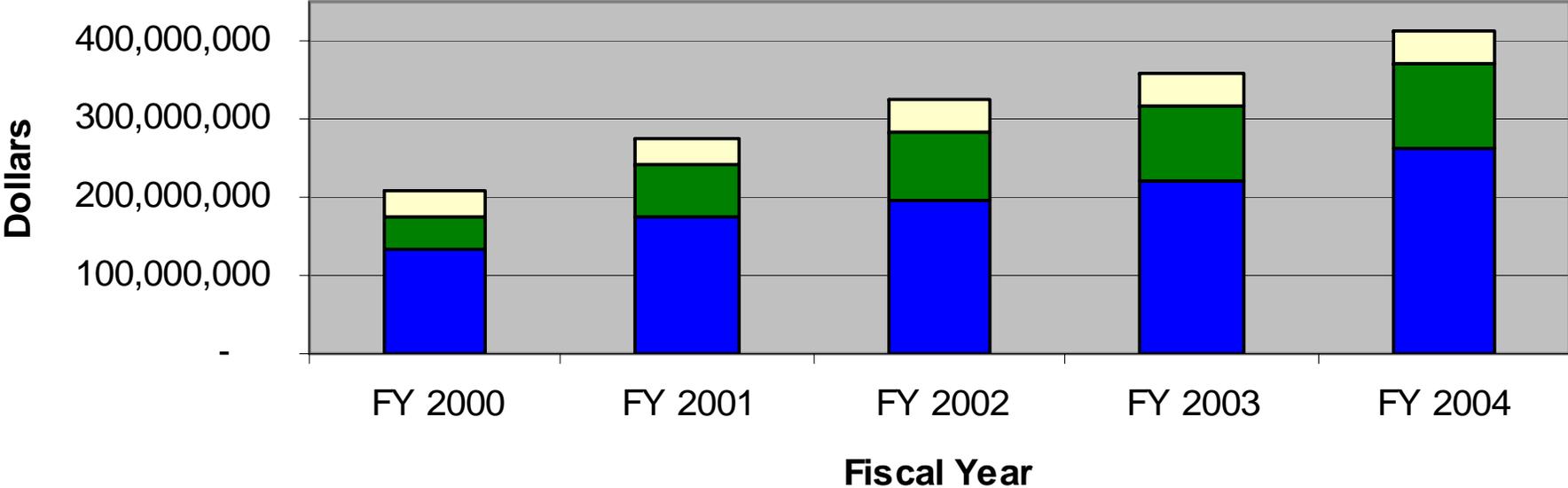
- Bundled Agency
  - Administer state, lottery and private scholarship, grant and service cancelable loan programs
  - Federal Family Education Loan Program - Lender
  - Federal Guarantor
- Provides a savings of over \$2.2 million for the State of Georgia

## GSFC Total Uses of Funds: FY 2004



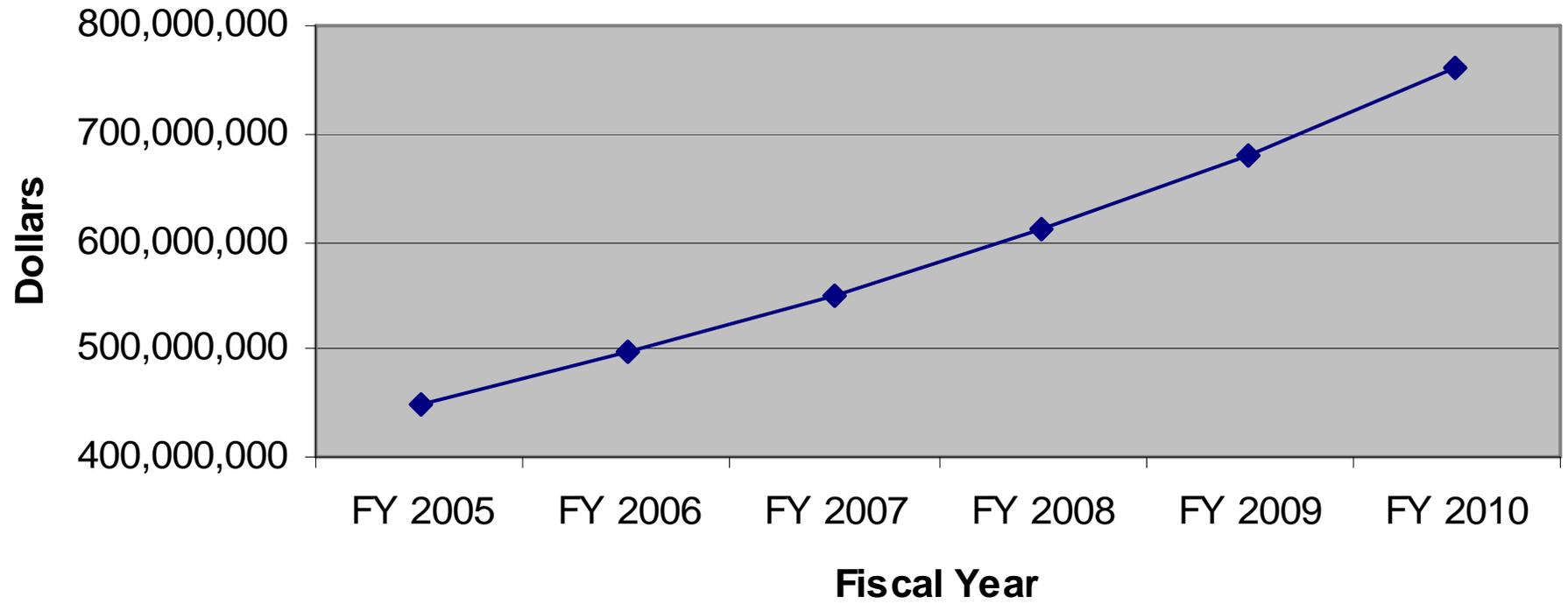
**Total: \$748,915,022**

**HOPE Scholarships and Grants:  
FYs 2000 -- 2004**



■ University System ■ Technical Colleges ■ Private Colleges

## HOPE Scholarship and Grant Projections: FYs 2005 -- 2010



## HOPE Changes from HB 1325



- Freeze mandatory fee payment amounts at the 2003-2004 award year;
- Combined 127 hour cap;
- Establish spring eligibility check;
- Three triggers in place to cut costs by reducing benefits if necessary;
- New “Early” HOPE – Accel Program; and
- GPA calculation computed by GSFC.

# ACCEL PROGRAM



## Purpose:

- To accelerate progress toward earning a high school diploma and college degree.
- Starting HOPE clock ticking earlier:
  - Continues promise of providing the equivalent of a bachelor degree.

## ACCEL PROGRAM



- Courses must be in one of the five CPC areas (English Language Arts, Mathematics, Science, Social Science, Foreign Language).
- Course Directory is available on GSFC's Web site ([www.gsfc.org](http://www.gsfc.org)).
- Electronic application for 2005-2006.
- Awards are restricted to regular academic year – **No Summer Term.**
- Neither hours nor grades are included in the 127 semester/190 quarter HOPE Attempted-Hours limit.
- Hours paid by Accel are included in the 127 semester/ 190 quarter HOPE Combined-Paid-Hours limit.

## Grade Point Average Change



- Starting May 2007, GSFC will calculate HOPE GPAs for all students from transcript data supplied by high schools.
- The high school academic requirements for the HOPE Scholarship will be a 3.0 GPA on a 4.0 scale, rather than an 80 numeric average, for all core curriculum courses.
- Weighting will be applied by GSFC for Advanced Placement and International Baccalaureate coursework only.
- New standard counts all core courses including failed courses and uses only a 4.0 grading scale.
- HOPE Scholars from 1993-2006 who did not begin receiving the HOPE Scholarship until after May 1, 2007 must meet the new requirement.

**[GAcollege411.org](http://GAcollege411.org)**

State of the State Address  
Governor Sonny Perdue -- January 2005



*“Soon our students will get another powerful tool to help them with the entire process of getting ready for college. It's called GAcollege411.”*

*“This website will provide students, parents and counselors the tools they need to stay on track for college. Using GAcollege411, students will be able to research Georgia colleges and careers, prepare for the SAT, apply for admission, submit transcripts and apply for financial aid - all online.”*

## **The Strategic Vision** *What We Are Building...*



**A Student Portal** that will  
**Improve Access** to and  
**Increase Participation** in  
**Post Secondary Education** offerings

**A One-Stop Shop**  
to Help Students  
**Plan, Apply, and Pay** for College

**[GAcollege411.org](http://GAcollege411.org)**

## Statewide Partners

*Who are the Builders....*



- Georgia Student Finance Commission
- Public Colleges
- Technical Colleges
- Private Colleges
- K-12
- Georgia's 529 Savings Plan
- Governor's Office
- Professional Standards Commission
- Public Libraries
- Georgia Association of School Counselors
- Private High Schools
- Georgia Public Broadcasting

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- [College Test Prep](#)
- [Student Support](#)
- [HOPE Info](#)

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- [Financial Aid Administrators](#)
- [Printable Info & Forms](#)
- [Education GO Get It](#)
- [Events Calendar](#)



View a message from Governor Sonny Perdue



### It's Time to File Your FAFSA

#### Available Now Coming Soon

**New to GAcollege411?**  
Our "Getting Started" guide is where to begin.  
[learn more](#)

**Need help on the SAT/ACT?**  
Our Test Prep section is the solution.  
[learn more](#)

**Education GO Get It**  
Education GO Get It (GO) strives to enable and motivate all Georgia students to reach their potential through education.  
[learn more](#)

**Need money for college?**  
"Financial Aid 411" gives you all the information you need to get started.  
[learn more](#)

**Unsure what careers match your interests?**  
Our Career Info section helps you make the connections.  
[learn more](#)

**Looking for a college that is right for you?**  
The GA Colleges section helps you choose.  
[learn more](#)

**Apply for your College of choice online**  
Facilitates applying to more than one college.  
[learn more](#)

**Send your transcripts in a click**  
Allows transcripts to be requested and submitted online.  
[learn more](#)

**Enhanced Career Info**  
Provides information about hot jobs in GA.  
[learn more](#)

**Student Planner**  
Tracks progress towards meeting entrance requirements.  
[learn more](#)

**Enhanced services for School Counselors and Financial Aid Professionals**  
Helps you assist your students.  
[learn more](#)

# Portfolio Management



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## My 411

There's a wealth of information available on GAcollege411 that does not require you to have a GAcollege411 account. However, in order to access some of the more valuable tools and information, you will need to set up a secure, private account.

Here are some of the things you can access with your private account:

- Learn which careers match your interests and personality
- Keep a record of your high school grades, honors, test scores, and activities
- Track your progress toward meeting specific college entrance requirements
- Apply online to colleges in Georgia
- Submit financial aid applications online

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## Career Information

- [Introduction to Career Info](#) - Learn how the GAcollege411 Career Info can help you find your dream job.
- [Career Key](#) - Find a career that matches your abilities and personality
- [Student-Career Matching Assistant](#) - Take an interactive test to discover which occupations match your goals.
- [List of Careers](#) - Find detailed information on specific occupations and where to get the necessary education.
- [Fastest Growing Careers](#) - Discover Georgia's fastest growing careers.
- [Career Portfolio](#) - Create your own individual career portfolio.

# Career Description w/Link to Colleges Offering Related Degrees



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- [Career Key](#)
- [Student-Career Matching Assistant](#)
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## List of Careers

[Add Career to My 411 Careers](#)

Clicking this button will also add any majors and/or institutions that you selected.

### Registered Nurses

#### Description

Assess patient health problems and needs, develop and implement nursing care plans, and maintain medical records. Administer nursing care to ill, injured, convalescent, or disabled patients. May advise patients on health maintenance and disease prevention or provide case management. Licensing or registration required. Includes advance practice nurses such as: nurse practitioners, clinical nurse specialists, certified nurse midwives, and certified registered nurse anesthetists. Advanced practice nursing is practiced by RNs who have specialized formal, post-basic education and who function in highly autonomous and specialized roles.

#### Experience

A minimum of two to four years of work-related skill, knowledge, or experience is needed for these occupations. For example, an accountant must complete four years of college and work for several years in accounting to be considered qualified.

#### Education

Most of these occupations require a four-year bachelor's degree, but some do not.

# Student Planner



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[Add your Counselor](#)

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## Student Planner

This section of GAcollege411 gives you all the tools and resources you need to plan your high school education to meet the entrance requirements of colleges and universities in Georgia. We can't take your Algebra test for you, but we can offer some very powerful tools to help you reach your higher education goals.

If you're new to GAcollege411, we recommend you start with the [Getting Started](#) section which explains why you should go to college and helps you understand how to use GAcollege411. Additionally, to get the full benefits of the Student Planner you should create an account.

If you are ready to begin planning your future, click on one of the links below:

- [College Test Prep](#) - Most colleges in Georgia require you to take some sort of entrance exam to be admitted. GAcollege411 offers comprehensive FREE test prep courses for the SAT, ACT, and GRE.
- [Student Planner Timeline](#) - Provides a timeline to planning for college with the tasks you need to be completing from the 9th grade through to your acceptance to college.
- [Add Your Counselor](#) - Lets you allow your High School Counselor to view your My 411 information to assist you in planning and applying for college.

Helping Students Plan, Apply, and Pay for College

# High School Planner - Output



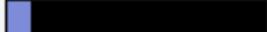
## East Carolina University

High School Units	Agriculture	Art	English	Foreign Language	History / Social Studies	Math	Natural / Physical Science	Elective	Other	Total
Required:	0	0	4	2	2	3	3	0	0	14
Recommended:	0	0	0	0	0	0	0	0	2	2
Completed:	0	0	2.5	0.5	1.5	1	0	0	0	5.5
Completion Status:	C	C	<a href="#">NC</a>	<a href="#">NC</a>	<a href="#">NC</a>	<a href="#">NC</a>	<a href="#">NC</a>	C	C	

## North Carolina Wesleyan College

High School Units	Agriculture	Art	English	Foreign Language	History / Social Studies	Math	Natural / Physical Science	Elective	Other	Total
Required:	0	0	0	0	0	0	0	0	0	0
Recommended:	0	0	4	0	3	3	0	0	0	10
Completed:	0	0	2.5	0.5	1.5	1	0	0	0	5.5
Completion Status:	C	C	C	C	C	C	C	C	C	

## SAT Companion Home

Category	Tutorial	Practice questions	Percentile ranking
<u>Sentence Completion</u>	 9%	 50%	<a href="#">91%</a>
<u>Reading Passages</u>	 20%		<a href="#">.....</a>
<u>Arithmetic</u>			<a href="#">.....</a>
<u>Algebra</u>			<a href="#">.....</a>
<u>Geometry</u>	 3%		<a href="#">.....</a>
<u>Data Analysis</u>			<a href="#">.....</a>

SAT Companion extras: [Vocab Builder](#) :: [SAT Essay](#) :: [Customize My Account](#)

### Where should I start?

We suggest that you [finish the sentence completion question set](#) which you have already started. Alternatively, you might want to [start working on the reading passages introduction](#).

We also *strongly suggest* that you visit your control panel to customize your account. If you [enter your email address](#), then you can [visit your SAT Control Panel](#) to request that we send you regular emails with words of the day, practice questions, and suggestions of what to do next! You can even pick a coach to help you with your test prep.

## SAT

### Companion Home

- Account Management
- Add a Test

Quantitative  
Critical Reading  
Sample Tests  
Test Tips  
Help

Exam Information  
Word of the Day  
Question of the Day

## ACT

## GRE

## Vocab

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## Contact Us

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[Matching Assistant](#)

[Distance Search](#)

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## GA Colleges

### Finding a College That is Right for You

Georgia has 104 postsecondary schools that are eligible for state-funded student financial aid - a network of public and private universities and colleges, public technical colleges, and special purpose schools located throughout the state.

Two-year colleges offer study programs leading to an associate degree. Graduates of four-year universities and colleges are awarded the baccalaureate degree, which is required for admission to many graduate or professional schools.

Technical colleges offer programs of study that lead directly to employment in more than 85 fields. The programs can last from six weeks to two years, and graduates receive a certificate or a diploma. Technical colleges also offer associate degrees.

Search through the universities, colleges, and technical colleges in Georgia to find the ones that best suit your needs.

- [Comparative View](#) - Compare the colleges and universities in Georgia
- [Campus Tours](#) - Take a virtual tour of the colleges and universities
- [Matching Assistant](#) - View campuses that match your specific requirements
- [Distance Search](#) - Find the campus closest to any zip code

# College Fair - Comparisons



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Comparative View							
Click on a heading to sort		<input type="button" value="▽"/>	Sorts high to low	<input type="button" value="△"/>	Sorts low to high	<a href="#">Help</a>	
<input type="button" value="SORT"/>	Campus	Undergraduate Enrollment	Student to Faculty Ratio	% Receiving Financial Aid	Average Financial Aid Package	In-State Cost to Attend	Out of State Cost to Attend
<a href="#">Abraham Baldwin Agricultural College</a>		3,407	25:1	Not Available	Not Available	\$2,672	\$7,076
<a href="#">Agnes Scott College</a>		869	10:1	80%	\$17,833	Not Available	\$27,200
<a href="#">Albany State University</a>		3,169	16:1	86%	\$6,698	\$6,534	\$13,170
<a href="#">Albany Technical College</a>		3,094	Not Available	Not Available	Not Available	\$1,146	\$2,154
<a href="#">Altamaha Technical College - Jesup</a>		1,292	Not Available	Not Available	Not Available	\$1,246	\$2,154
<a href="#">Andrew College</a>		331	12:1	Not Available	Not Available	Not Available	\$13,935

# Campus Tour



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[➤ Log On](#)

[➤ My 411](#)

[➤ Comparative View](#)

[➤ Campus Tours](#)

Key Facts

Campus Highlights

Admissions

Costs & Financial Aid

Academics

Student Life

[➤ Matching Assistant](#)

[➤ Distance Search](#)

GAcollege411

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## Macon State College - Macon

Macon State College - Macon  
100 College Station Drive  
Macon, GA 31206-5144 USA

Official telephone: (478) 471-2800  
In-state telephone: (800) 272-7619  
Out-of-state telephone: (800) 272-7619  
Fax: (478) 471-5343  
Website: [www.maconstate.edu/](http://www.maconstate.edu/)

### Options:

[Add to My 411](#)

[Campus Tours List](#)

*Current as of: August 2004*

### CAMPUS HIGHLIGHTS

Function type of the institution:	<b>four-year college</b>
Main student body:	<b>coeducational</b>
Academic calendar:	<b>semesters</b>

[See more in Campus Highlights >>>](#)

### ADMISSIONS

Total number of freshman applicants admitted:	<b>1,147</b>
-----------------------------------------------	--------------

[See more in Admissions >>>](#)

### COSTS AND FINANCIAL AID

In-state resident full-time tuition per academic year:	<b>\$1,606</b>
Out-of-state full-time tuition per academic year:	<b>\$5,592</b>

# Online Applications



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↗ Ask an Expert

## Applications & Transcripts

The Applications and Transcripts section of the GAcollege411 website is currently under development. When completed in late-2005 this section will be your "one-stop" shop to applying for admission, loans, scholarships, grants, and submitting your transcripts to colleges you are applying to.

### Currently Functioning Applications

- **FAFSA** - allows you to complete your FAFSA online and transfers information from your GAcollege411 account directly to the FAFSA to speed up the process.
- **Loan Applications** - if you have selected GSFC as your lender of choice, you can apply online through our website by clicking on this link. If you prefer to download a Stafford application, please [click here](#)<sup>PDF</sup>. For the downloadable PLUS Loan application, [click here](#)<sup>PDF</sup>.
- **HOPE Scholarship/Tuition Equalization Grant** - you can apply for your HOPE Scholarship or TEG online through the GSFC website by clicking on this link. For the downloadable HOPE Application, [click here](#)<sup>PDF</sup>. For the downloadable TEG application, [click here](#)<sup>PDF</sup>.
- **Other Scholarships & Grant Applications** - we are currently developing an online application for all programs administered by GSFC that will be available on this page to make applying for financial aid even easier. In the meantime, you can download the application by clicking on one of the following links:
  - [Promise Teacher Scholarship Loans \(Undergraduate Program\)](#)
  - [Accel Program](#)
  - [HOPE Teacher Scholarship Loans \(Graduate Program\)](#)

# Paying For College



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Financial Aid 411

Determine your Eligibility

APPLY! APPLY! APPLY!

Research Options

Enjoy College & Know Your Responsibilities

9th and 10th Graders

Middle School Students

Families of Children Age 11 or Younger

Financial Aid Planner Timeline

[Repayment Guide](#)

Scholarships &

[Grants](#)

## Paying for College - Putting the Puzzle Together

Do you or your child want to go to college, but don't think you can afford it? Does the vast array of options for paying for college seem like a confusing puzzle?

You CAN afford to go to college, and GAcollege411 can help you put the pieces of the puzzle together.

The links below will help you get started with the financial aid process. If you've already done your homework and know what aspect of financial aid you're looking for, you can just click on one of the links to the left.

### Ready to Go To College?

If you plan to go to college in the near future, you need to begin seeking financial aid today. There are many financial aid opportunities available and many different steps associated with applying, receiving, and keeping aid. The steps listed below will help guide you through the process.

[Step #1 - Financial Aid 411](#)

[Step #2 - Determine Your Eligibility](#)

[Step #3 - Apply! Apply! Apply!](#)

[Step #4 - Research Options](#)

[Step #5 - Enjoy College and Know Your Responsibilities](#)

Helping Students Plan, Apply, and Pay for College

# College Savings Program



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## GA College Savings Plan - It All Starts with an Education!

Higher education is the gateway to a child's future. It opens minds, which leads to endless opportunities. And even if your child receives a HOPE Scholarship or other forms of financial aid when the time comes, saving for college now will be a key step in providing flexibility down the road.

Now, thanks to a program offered by the State of Georgia - the **Georgia Higher Education Savings Plan<sup>1</sup>** - you have a smart and flexible way to help save for future higher education expenses.

It's smart because with the Georgia Higher Education Savings Plan, also known as a 529 Plan, you may be eligible for a state income tax deduction of up to \$2,000 per year for each beneficiary<sup>2</sup>. And unlike many other savings vehicles for college, 529 Plans allow your money to grow tax-free. Best of all, money used for qualified higher education expenses is also free from both federal<sup>3</sup> and state<sup>4</sup> income taxes. Qualified higher education expenses include tuition, fees, certain room and board costs, books, supplies, and equipment required for college enrollment and attendance.

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# Adult Learner



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## Adult Learner

### Coming in July 2005

The Adult Learner section of GAcollege411 is currently under development and will be available in July 2005. Once complete, you will be able to find all the information you need as an adult learner, including:

- Finishing high school - GED
- Career choice information
- Advice for first-time college students
- Information about restarting college
- Information about financial aid for adult learners

Check back with us later.

- **Online Applications**
- **Electronic Transcripts**
- **SIS Integrations**
- **Georgia Customization**
- **Marketing**
- **Full Launch date of July 2005**
- **Regional Presentations throughout the State.**
- **Training**

# Questions