

CHOICES AFTER HIGH SCHOOL

The choices you make now about high school and going on to further your education will affect your income and career opportunities for the rest of your life. Here are some numbers about income level, contrasted with unemployment rates for the same education levels.

Education Level	Annual Income of Individuals 25 and older*	Unemployment Rate**
High school dropout	\$19,535	14.9%
High school graduate	\$27,381	10.3%
Associate's degree	\$36,186	8.4%
Bachelor's degree	\$46,931	4.7%
Master's degree	\$60,206	

Sources: *U.S. Census Bureau, Current Population Survey, 2010 Annual Social and Economic Supplement;
**U.S. Bureau of Labor Statistics, Current Population Survey, 2010

Not to say that going on to a college or university for an associate's or bachelor's degree is the right path for everyone. It's not. But it *is* true that you'll have more success and satisfaction in whatever career you choose if you pursue more training and education in that field after high school. Having good options after high school depends on the good choices you make *during* high school. Make sure you do your best work to keep your options open. Whatever you choose, planning will make the difference in how many options you have, and how easy it is to explore them when the time comes.

THE POSTSECONDARY PLANNING CALENDAR

Freshman Year

- Challenge yourself to take the hardest classes in which you can be successful. Consider an Advanced Placement (AP) class if offered.
- Attend the Four-Year Plan orientation with your counselor or advisor. Complete your plan and discuss it with your family, teachers, advisor, and friends.
- Research career possibilities and required schooling.
- Open a “My411” account online and keep up to date on HOPE and other student financial aid programs available through the Georgia Student Finance Commission by visiting the website at www.GAcollege411.org or by calling 1-800-505-4732.
- Study, work hard, and earn the best grades you can.
- Get involved in extracurricular activities and service in your community. Start a portfolio of your best work and a record of achievement. *See worksheets on pages 27–34 to help you keep track of your achievements.*

Sophomore Year

- When registering for this year's classes, take the most challenging classes in which you can be successful. Consider taking AP classes in your best subject areas.
- Participate in a career-interest activity with your counselor. Discuss results with parents, teachers, and peers.

Use Career Cruising (www.careercruising.com) at home and school to continue to investigate careers.

- Take the Preliminary SAT (PSAT) in October to prepare for college-admissions exams and identify your academic strengths and weaknesses.
- Attend college fairs in your area and plan campus visits to colleges and technical schools.
- If you have an after-school or summer job, consider saving part of your paycheck for college expenses.
- Stay involved in school and community activities and keep adding to your record of achievement. Save copies of report cards, awards and honors, and items for your portfolio.
- Continue to update your “My411” account at www.GAcollege411.org, and keep up to date on changes to financial aid and admissions requirement.
- Consider dual enrollment— Accel or Move On When Ready— to earn both high school and college credit next year. *See page 10 to learn more.*

Junior Year

- Continue to give your best efforts in the classroom. The rigorous classes you registered for in the spring will help you develop the knowledge and skills you'll need for college.

- Register to take the PSAT in October for a small fee (approximately \$15). The junior year PSAT is REQUIRED to qualify for National Merit Scholarship competition and Georgia's Governor's Honors Program.
- Continue to use websites like *www.careercruising.com* to research careers. See sections throughout this booklet for more great online resources.
- Continue to update your "My411" account at *www.GAcollege411.org*, and keep up to date on changes to financial aid and admissions requirement.
- Read your Junior Newsletter and attend college fairs. Request information from colleges that interest you. Look for scholarship opportunities open to juniors. Consider visiting colleges with your family during breaks from school.
- Try out the FAFSA4caster— an online tool that allows you to get an early estimate of your federal aid eligibility. You'll find it at *www.FederalStudentAid.ed.gov*.
- Register for and take the SAT and/or ACT (college-admissions exams) in the winter and spring of this year if you plan to go to college. Take one or both of the tests again in June if you need or want to raise your scores.
- Meet with your counselor to complete the Junior Review of your status toward graduation and to discuss your plans for postsecondary education or training after high school.
- Stay involved in extracurricular activities. Apply for leadership positions and add those to your record of achievement.
- Register for NCAA Clearinghouse if you want to be a college athlete at a Division I or Division II school.
- Begin the application process for a military academy appointment, if interested. In the fall, request a recommendation from your U.S. senator or representative.
- Use your summer wisely— work, volunteer, or take a summer course.
- Continue adding to your college savings.
- Write some of those college application essays during the summer before your senior year. Collect writing samples and assemble portfolios or make audition tapes.
- Stay involved in extracurricular activities and pursue leadership opportunities.
- Attend Application for Graduation session with your counselor to confirm eligibility for on-time graduation and coursework still needed.
- Continue to update your "My411" account at *www.GAcollege411.org*, and keep up to date on changes to financial aid and admissions requirement.
- Retake SAT or ACT in fall. If attending a technical or two-year college, ask when you should take the COMPASS Test for class placement.
- Read your Senior Newsletter, attend college fairs as you narrow your choices, and familiarize yourself with financial aid information. During the summer before and fall of your senior year, make contacts with your top-choice schools to show your level of interest.
- Know the difference between early action, early decision, and other admissions programs with early fall deadlines. If you feel strongly about a particular school, talk to your counselor and consider whether one of these admission programs is right for you. Meet all deadlines.
- For regular admission, select colleges or postsecondary schools and apply for admission in the fall. Some honors programs require separate applications or earlier deadlines. Meet all deadlines to ensure that your applications will be considered.
- Use the record of achievement you've been updating to help you fill out your college applications. Your teachers, counselor, and coaches also may find this information to be helpful as they write recommendations for you.
- Request letters of recommendation and transcripts well in advance of deadlines. Provide stamped and addressed envelopes to your teachers, counselors, and coaches who are writing recommendations for colleges and scholarships.
- Apply for scholarships and keep an eye on deadlines. Many are due in early spring, but some are due in the fall of your senior year.
- Complete the Free Application for Federal Student Aid (FAFSA) form as soon as possible after January 1. Be aware of financial aid deadlines for schools in which you are interested. FAFSA or the HOPE Scholarship and Grant Application is required for a student to be eligible for postsecondary tuition, books, and fees under HOPE at eligible Georgia schools.
- If applicable, complete the NCAA eligibility process, including sending final transcript.

Senior Year

- Don't let up! Maintain an academically rigorous course of study. Colleges look at your senior schedule during the application process and may take back an offer of admissions if your grades slip second semester.

ONLINE RESOURCES... RESEARCHING POSTSECONDARY OPTIONS

Georgia College 411

(Set up a “My 411” account for postsecondary planning.)
www.GAcollege411.org

College Board Online

www.collegeboard.com

Go College

(Check out Education Options.)
www.gocollege.com

University System of Georgia

www.usg.edu

Federal Student Aid Publications

(Set up a “MyFSA” to explore college and career options.)
www.studentaid.ed.gov/pubs

American Council on Education

www.KnowHow2Go.org

College Guides

www.petersons.com, www.eCampusTours.com

POSTSECONDARY ADMISSIONS AND PLACEMENT TESTING

Because colleges, universities, and technical institutes have varying admission policies, students should carefully research the admissions requirements for institutions to which they plan to apply. Your school counselor and advisor can give you advice on which test(s) may be right for you and how to register. All Georgia public colleges and universities accept either the SAT Reasoning Test or the ACT Assessment for admission, while private institutions, as well as colleges outside of Georgia, may prefer one test over the other. Be aware of the admission and testing requirements and deadlines for the schools in which you are interested.

College-bound students are encouraged to take one or both of these college-admissions tests in the winter or spring of their junior year. Some students choose to take the tests more than once to increase their score with additional practice and time in the classroom. Most institutions will accept a student’s highest subtest score from different test administrations to combine for the highest composite score. Some students choose to submit scores for both the ACT and the SAT to give colleges a more complete picture of their abilities. College-admissions tests require a fee, though fees may be waived for students from families with low incomes. Ask your counselor for more information about fee waivers if you think you might qualify.

PSAT/NMSQT

The PSAT/NMSQT is a shorter, 130-minute version of the SAT. The PSAT includes critical reading, writing, and mathematics sections. The PSAT is administered in October. Budget permitting, GCPS covers the cost for PSAT for all 10th graders. For a small fee, GCPS 11th graders have the option to take the PSAT in order to qualify for the National Merit Scholarship Program or for the National Achievement Scholarship Program for African American students. Only PSAT scores from the 11th grade administration may be used for these scholarship programs. PSAT scores also are required for consideration for the Georgia Governor’s Honors Program if SAT scores are unavailable. Students should ask their counselors for specific test dates or check the College Board website at www.collegeboard.com.

SAT Reasoning Test

The SAT Reasoning Test is a national college-admissions test accepted by most institutions, including those in the University System of Georgia. The SAT consists of three parts— Critical Reading, Mathematics, and Writing— and requires approximately three hours and 45 minutes of testing time. The SAT includes several different question types, including a required essay, multiple-choice questions, and student-produced responses. For details regarding content of this test, registration, test preparation, test center locations in Gwinnett and metro Atlanta, testing dates, and fees, go to the student section of www.collegeboard.com.

SAT Subject Tests

SAT Subject Tests are one-hour tests that measure the student's knowledge of a particular subject and his or her ability to apply that knowledge. Subject tests are available in 23 specific subjects. Some colleges and universities require one or more SAT Subject Tests for admission. Some colleges offer credit or allow students to be exempt from certain courses for high scores on SAT subject tests. Be aware of SAT Subject Test requirements and deadlines for the colleges or universities of your choice. Check www.collegeboard.com to learn more about the available subject tests, test center locations in Gwinnett and metro Atlanta, testing dates, and fees.

American College Test (ACT)

The ACT also is used for college admissions. The ACT consists of four multiple-choice tests in English, Mathematics, Reading, and Science Reasoning. Test-takers have 175 minutes to complete the test. Students also may take the optional 30-minute Writing test for an additional fee. Go to www.actstudent.org to register and to learn more about the test, test preparation, test center locations in Gwinnett and metro Atlanta, testing dates, and fees.

Advanced Placement (AP) Exams

Optional subject-specific AP exams are given at the end of the school year and graded by the College Board. Many colleges either award college credit for passing the exams or allow a student to be exempt from certain courses. However, some colleges do not honor AP credit. Students should check with their college of choice. The cost to take each exam is approximately \$87. Budget permitting, GCPS covers the cost of one AP exam for each of the county's AP students. (Students are required to pay a nominal registration fee). Students who choose to take additional AP exams are responsible for exam fees. Students with documented need may qualify for financial assistance to cover exam fees. The College Board sponsors the AP program. Learn more about the tests, exam fees, exam calendar, and more at www.collegeboard.com.

COMPASS TEST

COMPASS is an untimed, computer-based test that helps colleges evaluate skills and place students in appropriate courses. This test does not have a fee for the student. COMPASS offers tests in Reading, Writing, Math, Writing Essay, and English as a Second Language (ESL). COMPASS is not scored in the traditional sense, but rather provides a report of a student's academic strengths and weaknesses, allowing for the most appropriate placement in college classes and additional support, if needed.

Most colleges administer COMPASS during freshman orientation, before students register for classes. In Georgia, technical colleges (including Gwinnett Technical College), most two-year colleges, and many four-year colleges and universities use COMPASS in the admissions process. Talk to your counselor or advisor to learn more or go to www.act.org/compass/student/index.html.

ONLINE RESOURCES... PREPARING FOR COLLEGE TESTING

One of your best options when preparing for college-admissions tests is www.GAcollge411.org. The state's free, one-stop site— sponsored by a number of state agencies and community partners— allows students to “plan, apply, and pay” for college.

On the site, you'll find free, online test preparation resources for the SAT (requires an access code from your school), ACT, and COMPASS, including tutorials, vocabulary help, and more. In addition, test prep is available for the Georgia High School Graduation Tests and End of Course Tests. (Note: You must set-up a free account to use GAcollge411.)



The following websites also offer test prep resources. Look for “Test Prep” links on these pages:

www.collegeboard.com

www.actstudent.org

www.careersandcolleges.com

www.4tests.com

www.number2.com

ONLINE RESOURCES... APPLYING TO COLLEGE

www.GAcollge411.org (see above)

Apply to one or many of the state's colleges with one application.

www.commonapp.org The Common Application

Apply to one or many private and out-of-state public colleges and universities with one application.

Check your school's counseling web page or talk to your counselor for more resources on the college application and admissions process

COLLEGE FUNDING

Many funding options are available to help families and students in financing further education after high school graduation. While postsecondary costs continue to rise, money *is* available. However, you have to apply. You and your family should review these pages for an overview of available college funding options. You can find additional information regarding these and other programs on the websites listed on page 21, in publications from state and federal financial aid agencies, and through your advisor or counselor at your local school.

TYPES OF FINANCIAL AID

Loans: A loan is money that you (or your parents) borrow and must repay with interest to the lender. You may apply and qualify for federal direct loans, federally guaranteed loans from private lenders, institutional (college-backed) loans, or private loans. It's important to know the differences between loan programs, terms for repayment, how interest and fees are calculated, and your rights and responsibilities as a borrower.

Grants: A grant is money that is awarded as financial aid that does not have to be repaid (unless, for instance, a student withdraws from school before the end of the term and owes a refund).

Scholarships: A scholarship is money that is awarded to a student who meets the criteria for the award. Scholarships may be a one-time award or renewable if a student meets set criteria. Many scholarships are based on some combination of leadership, financial need, and/or academic achievement. For entering college freshmen, high school averages and SAT/ACT scores are considered. Generally, scholarship money is not repaid, unless the student does not fulfill all requirements. Scholarships may be offered by a postsecondary institution, agencies, clubs and organizations, businesses, and individuals. Gwinnett high school students receive announcements regularly regarding the availability of scholarships and the criteria for selecting scholarship recipients.

Work-Study: Postsecondary work-study programs offer jobs to eligible students who show financial need and who must earn a part of their educational expenses. Work-study is offered as a portion of a student's financial aid package. Federal work-study jobs may be on- or off-campus. Students are paid at least federal minimum wage for federal work-study jobs. Some colleges may offer or require work-study programs. Pay and available hours may vary for school-based programs.

Note: This is a general guide on college funding.

Not all postsecondary institutions participate in these financial aid programs. Talk to a financial aid advisor at the college of your choice to learn about your options.

SOURCES OF FINANCIAL AID

State Financial Aid

Graduates of Georgia high schools may be eligible for state aid through the HOPE Program, which offers both scholarships and grants.

HOPE Program

The Helping Outstanding Pupils Educationally (HOPE) Program is funded by the Georgia Lottery and provides postsecondary financing for qualifying students through both the HOPE Scholarship and the HOPE Grant. To be eligible for HOPE funding (scholarship or grant), students must submit a completed Free Application for Federal Student Aid (FAFSA) *or* a HOPE Scholarship and Grant Application. (Note: The HOPE application is accepted only for HOPE funding and only in Georgia. If you expect to need federal financial aid, will apply for a loan of any kind, or are applying to schools outside of Georgia, you should submit the FAFSA instead.) Both applications are available online and can be accessed through www.GAcollge411.org. Students' transcripts must include their social security number to be eligible for HOPE funding. Application confirms eligibility for HOPE and is required to receive funding. *Following, you'll find more about the HOPE Scholarship and the HOPE Grant:*

- **HOPE Scholarship:** The HOPE Scholarship is a four-year program (capped at 127 attempted semester hours) for qualifying Georgia residents (HOPE grade point average of 3.0 or higher in required and elective core classes). The scholarship pays a portion of tuition at in-state public colleges and universities. Students must meet certain criteria to qualify for the scholarship and to maintain eligibility. Eligible students enrolled in a Georgia private college or university may qualify for a private HOPE award covering a portion of tuition, plus a Georgia Tuition Equalization Grant.
- **Zell Miller Scholarship:** Students who graduate from high school with a GPA of 3.7 or higher and have received a score of at least 1200 on combined Critical Reading Score and Math Score on the SAT, or a score of at least 26 on the ACT; or are the valedictorian and salu-

tatorian of their graduating class, receive full tuition at Georgia's public institutions and the full private HOPE award at private Georgia colleges and universities.

Important Note: *Students graduating on or after May 1, 2015, will be required to earn credit in rigorous high school coursework to qualify for the HOPE Scholarship. The class of 2015 (your class) must earn at least two high-rigor credits, with three credits required for 2016 graduates, and four credits for those graduating in 2017. Students earning credit for courses in GCPS' regular sequence for advance math and science— as well as advanced foreign language and college-level Advanced Placement and International Baccalaureate classes— would meet the HOPE rigor requirements. Go to www.GAcollge411.org for more information.*

- **HOPE Grant:** The HOPE Grant is a program for Georgia residents pursuing a diploma or certificate program through an approved public technical college. The grant pays a portion of tuition. No specific high school GPA is required, but students must meet entrance requirements of the postsecondary institution to which they apply, and earn a 3.0 cumulative GPA by the first HOPE checkpoint, once enrolled.

Federal Financial Aid

Programs administered by the federal government comprise the nation's largest source of student aid, including three types of federal financial aid:

Federal Grants: Several types of federal student aid grants are awarded to students with financial need: Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant (ACG), and National Science and Mathematics Access to Retain Talent (SMART) Grant. A student must qualify for a Pell Grant in order to receive any of the other three grants. The amount of offered grants is based on financial need, enrollment status, and full or partial academic year. The federal TEACH Grant requires a teaching service commitment. Surviving children of a U.S. Servicemember who died as a result of service in Iraq or Afghanistan also may be eligible for a grant.

Federal Work-Study (FWS) Program: FWS provides jobs for students with financial need. In on-campus jobs, students work for the school. Off-campus jobs most often are for non-profits or a public agency, emphasizing community service. A total FWS award is dependent on when you apply, your level of need, and your school's funding level. Generally, students are paid by the hour, at least

once a month, and directly to the student. The amount you earn cannot exceed your total FWS award.

Federal Loans: Student (and parent) loans are borrowed money and must be repaid. The Perkins Loan is a federally guaranteed loan through your school. The U.S. Department of Education is the lender for the Direct Loan Program, which includes Stafford and PLUS loans. Types of loans include Federal Perkins Loans, Direct Stafford Loans (subsidized and unsubsidized), and Direct PLUS Loans for Parents. (Note: Interest on a subsidized Stafford Loan is paid by the government while a student is in school. Interest accrues and is paid by the borrower with an unsubsidized Stafford Loan.) Students who complete the FAFSA (see *Financial Aid Terms You Need to Know* on page 20) will be considered for both the Perkins and Stafford loan programs. To accept the loan, the student must sign a legally binding promissory note. Parents of dependent students can borrow from the PLUS Loan program. Eligibility, award amounts, interest rates, and the length of repayment vary for these loans. Students are urged to learn more about their options and their rights and responsibilities as borrowers before taking out any loan.

Find out more about these programs from Federal Student Aid, an office of the U.S. Department of Education. A number of useful publications are available from them, along with FAFSA4caster, an online tool to estimate your eligibility for federal student aid. Call 1-800-433-3243 or go to www.FederalStudentAid.ed.gov.

School-Based Financial Aid

Some colleges and universities offer additional school-funded financial aid to qualifying students, including scholarships, grants, fellowships, and work-study. While many institutions automatically consider a student for school-based aid— using FAFSA and/or CSS Financial Aid PROFILE to determine eligibility— some schools require additional applications, especially for school-funded scholarships with specific criteria and qualifications. Be aware of the requirements and deadlines of the schools in which you are interested.

Other Funding Options

In addition to financial aid available from state and federal sources and school-based aid, there are some additional options, including scholarships, private loans, and programs that forgive or repay loans based on service or work in specified areas. Check out the options in this section and talk to your counselor or advisor.

Scholarships from Other Sources: Hundreds of scholarships are available from clubs, community organizations, businesses and corporations, civic groups, foundations, and individuals. However, beware of scholarship scams and services that offer to search for scholarships for a fee or guarantee that you'll receive a scholarship. This information is available free of charge from many reputable sources. Your school maintains a list of scholarships that you may want to pursue. In addition, a number of online services compile scholarship opportunities that you can tap into at no cost. Here are a few potential scholarship resources to keep in mind... Do you work? Your employer may have a scholarship program for student employees. Does your parent or someone in your family belong to an organization or work for a company that offers scholarships for family members? Are you involved with a club or organization, in or out of school, that offers scholarships? Do you have a talent or ability that you could turn into scholarship money? The key to earning scholarships is to look for the opportunities that best meet your strengths and abilities, complete applications to specifications, and meet deadlines.

Credit-Based Loans from Private Lenders: Borrowers must be considered credit-worthy in order to be eligible for a credit-based loan program. These loans are not guaranteed by the federal government. As with any loan, make sure you understand terms and conditions of the loan.

Service-Cancelable Loans: Service-cancelable loans can be repaid through service in specific fields identified as critical needs by the agency offering the loan. If a student accepts a service-cancelable loan and does not go into or stay in the field, or otherwise meet the commitments of the loan, he or she is responsible for repaying the loan and interest. Learn more about options in Georgia.

Federal Loan Forgiveness/Deferment/Repayment Options: The federal government will forgive (cancel) all or part of a federal educational loan under certain circumstances. Loan-forgiveness programs are available for certain types of volunteer work (AmeriCorps, VISTA, Peace Corps), military service, teaching or practicing medicine in certain types of communities or with certain specialties, some law enforcement work, or meeting other criteria specified by the forgiveness program. The

FINANCIAL AID TERMS YOU NEED TO KNOW

FAFSA: Free Application for Federal Student Aid, required for any student seeking federal financial aid, including federal grants, federally backed student and parent loans, and federal work-study. Applying for federal student aid is free, as is help completing the FAFSA, if needed. To complete the FAFSA, you will need information from your family's federal tax forms for the current and previous years.

Student Aid Report (SAR): A summary of the information you provided on the FAFSA. Schools that receive your SAR will use this information to determine your eligibility for financial aid.

Expected Family Contribution (EFC): An amount that is used to determine your eligibility for aid, based on information provided on the FAFSA. Savings, loans, prepaid college accounts, and outside scholarships are among the sources that families may use to pay the balance between the cost of attendance and offered financial aid.

Cost of Attendance (COA): The total amount it will cost to attend a school, usually expressed as a yearly figure, including tuition and fees; room and board (or a housing and food allowance for off-campus students); allowances for books, supplies, loan fees, and transportation; and miscellaneous and personal expenses.

Financial Need: Cost of attendance minus expected family contribution. The school uses federal and other aid to help meet your financial need. A school may not fully meet your financial need.

Award Letter: A letter from a school detailing a student's financial aid package, noting the type and amount of aid the school is willing to offer if the student accepts admission and registers for classes.

Financial Aid Package: The total amount of financial aid (federal and nonfederal) that a student is offered by the school. A financial aid package may fall short of what a student needs to meet the full cost of attendance. Federal student aid is affected by other sources of aid (scholarships, state aid, etc.).

Promissory Note: A legally binding document that a student must sign for a federal student loan. The note lists terms and conditions of the loan, interest rate, how interest is calculated, and deferment and cancellation provisions.

CSS Profile: An additional financial aid application required by some private colleges and universities. The CSS Profile requires a fee and is administered by College Board.

Federal Student Loan Repayment Program allows federal agencies to repay federal loans on behalf of employees to help in recruitment and retention efforts. Deferment or postponement of federal loan repayment may be available for qualified borrowers who work in certain fields, including teaching. Learn more about all of these options on the Federal Student Aid website.

KEEPING DOWN THE COSTS OF COLLEGE

A postsecondary education is certainly worth the investment, but you and your family may want to look for some ways to reduce the cost of your education after high school. Here are a few tips from Federal Student Aid:

Postsecondary Credit in High School: Students have several options for earning college credit, waiving prerequisite college courses, or earning placement at a higher level of study. Students may earn credit with Advanced Placement (AP) or International Baccalaureate (IB) exams. High school students participating in dual enrollment programs— Accel and Move On When Ready— can earn both college and high school credit for college courses they take. Articulation agreements between GCPS and local technical colleges also may allow students to earn credit or advanced placement. Remember, credit you earn before you get to college may allow you to graduate early (which will save you money) or expand your course of study to a double major or study abroad while still graduating in four years.

Lower-Cost Schools: Consider attending a community college (two-year), then transferring to a four-year college for your junior and senior years. Make sure that your community school classes will transfer to the four-year degree program that interests you.

Work or Volunteer Opportunities: Working part-time while attending classes can help you pay part of your postsecondary costs. However, be aware that financial aid often is tied to your status as a full- or part-time student (based on registered hours) and how many semesters you are enrolled each academic year. If you are not enrolled in classes for one or more semesters in a row, you may be required to start repaying your student loans. Certain volunteer work may qualify you for loan forgiveness.

Tax Breaks: Borrowers may qualify for a tax deduction for interest paid on student loans and for tuition and fees paid. Check with your family's tax advisor or the Internal Revenue Service for details.

Tax Credits: You or your parents also may qualify for an available tax credit. Check with your family's tax advisor or the Internal Revenue Service to learn more.

Loan Forgiveness and Repayment Programs: Both state and federal loans may qualify for special programs that cancel or repay all or part of a loan, based on the borrower's public service work. See the "Other Funding Options" section to learn more.

ONLINE RESOURCES... PAYING FOR COLLEGE

Georgia Student Finance Commission

www.gsfc.org

Free Application for Federal Student Aid (FAFSA)

www.fafsa.ed.gov

Federal Student Aid (including FAFSA4caster)

www.FederalStudentAid.ed.gov

CSS/Financial Aid PROFILE®

<https://profileonline.collegeboard.com/index.jsp>

Guide to Student Financial Aid

www.finaid.org

Georgia Higher Education Savings Plan (529 Plan)

www.path2college529.com

National Association of Student Financial Aid Administration (Check out the Parents and Students section.)

www.nasfaa.org

Scholarship Search

www.scholarship-page.com www.collegeanswer.com

www.iefaf.org/

www.scholarshipamerica.org

www.fastweb.com

www.gocollege.com

Protect yourself from financial aid scams!

1. If you are asked to pay money to get money, it might be a scam.
2. Never give out a credit card or bank account number to submit a scholarship application or to participate in a service.
4. Never invest more than a postage stamp to get information about scholarships.
5. Nobody can guarantee that you'll win a scholarship. Programs that make promises may not be legitimate.
6. Legitimate scholarship foundations do not charge application fees.

Spend the time, not the money!

ABOUT THE HOPE PROGRAM

The passage of House Bill 326 (Preserving HOPE and Georgia Pre-K for Future Generations) brings a number of significant changes to the HOPE Scholarship Program that will affect Georgia students pursuing a postsecondary education in the state. Learn more about the changes and HOPE eligibility on these pages. Talk to your counselor if you have other questions.

With House Bill 326, how has the HOPE Scholarship Program changed?

- The amount of the HOPE Scholarship award will be adjusted annually based on lottery revenue. The same holds true for the HOPE award for private college students and for the HOPE Grant for students pursuing a technical certification or diploma. If lottery revenue drops, the amount of the awards would decrease as well. For the 2011–12 school year, officials say the scholarship and grant awards will be about 90% of the previous year's awards. The private school award for 2011–12 will be \$3,600. The awards will no longer adjust upward to cover tuition increases, nor do they cover books and fees. That said, the HOPE Scholarship Program remains a significant source of college funding for many Georgia families.
- Under HB 326, the state's top students may qualify for the new full-tuition **Zell Miller Scholarship**, reserved for high school valedictorians, salutatorians, and graduates with strong GPAs and test scores who plan to attend an eligible public college or university. Zell Miller Scholars attending a private Georgia college would receive an award of \$4,000 per year.
- Georgia college students may no longer use HOPE Scholarship funds to pay for remedial or developmental courses.
- Students in the Class of 2015 and after must earn high school credit in advanced courses to qualify for HOPE.
- Students now have a seven-year window in which to use HOPE after high school graduation.
- Students qualifying for needs-based aid could qualify for the new, low-interest (1%) Student Access Loan Program administered by the Georgia Student Finance Commission. The application is available at www.GAcollge411.org. These loans could be forgiven altogether for recipients who become certified and teach in a public K–12 school in Georgia in the content areas of science, technology, engineering, or mathematics. Each year of classroom service would forgive one year of the student loan.

- Other requirements for HOPE eligibility have not changed. In addition to maintaining an adequate college GPA (a 3.0 GPA or higher during semesters in which 30, 60, and 90 hours of earned credit is reached), HOPE-eligible students must be enrolled in an eligible postsecondary institution; meet Georgia residency requirements; be a U.S. citizen or an eligible non-citizen; be registered for selective service, if applicable; not have a drug conviction; and not be in default on a school loan. Only undergraduates are eligible for HOPE funds, up to 127 semester hours.

What grade point average is required to earn a HOPE Scholarship or the new Zell Miller Scholarship?

To qualify for the HOPE Scholarship, a student must earn a minimum 3.0 cumulative grade point average in all academic classes in high school. Zell Miller Scholars must be their high school's valedictorian or salutatorian, or earn a 3.7 high school GPA or higher and post, in one sitting, an SAT combined score of 1200 or higher in math and reading or an ACT score of 26 or higher.

What high school courses will count in determining HOPE eligibility?

All academic courses attempted in language arts, mathematics, science, social studies, and modern and classical languages, including both required and elective courses in these subjects, would count toward HOPE eligibility. If a student fails a class in a core subject, then retakes the class, both grades would be included in the student's HOPE grade point average. Students entering high school in 2011–12 and after will be required to earn credit in rigorous high school coursework in order to qualify for the HOPE Scholarship in the future. Students earning credit for courses in GCPS' regular sequence for advanced math and science (as well as advanced foreign language or college-level Advanced Placement or International Baccalaureate classes) would meet the HOPE rigor requirements. The Class of 2015 must earn at least two high-rigor credits, with three credits required for 2016 graduates, and four credits for those graduating in 2017.

Will an “80” average in academic classes qualify a high school student for the HOPE Scholarship?

No. Each individual course grade (expressed as a percentage) must be converted to a 4.0 scale, based on Gwinnett County Public Schools’ grading scale. For instance, a 77% has a value of 2.0, an 88% converts to 3.0, and a 94% is a 4.0. *See page 8 or your transcript for Gwinnett’s grading scale.*

Are any high school classes given extra weighting?

For HOPE purposes only, grades in Advanced Placement (AP) and International Baccalaureate (IB) classes will be weighted in the following manner:

- Gwinnett students get a weight of 10 points added to their earned numerical grades in AP and IB courses for determining class rank and GPA for college applications.
- In determining HOPE Scholarship eligibility, the 10 points added by GCPS will be subtracted from the AP or IB numerical grade (for HOPE purposes only).
- For the HOPE average only, the “unweighted” numerical grade will be converted to a 4.0 scale, then .5 points will be added to the converted score. No grades higher than a 4.0 will be awarded.

Example: A student earns an 88 in AP Biology, and has a weighted numerical average of 98 with the 10 points. For determining class rank and GPA for college applications, the grade would be considered an “A” with a 98 numerical average and a 4.0 on the GCPS grading scale. For HOPE Scholarship eligibility only, the *unweighted* numerical average of 88, considered a “B,” would be converted to a 3.0, then .5 would be added back for a 3.5. If the student had a 92 unweighted average (102 with the 10 points), the converted score would be a 4.0 both for class rank purposes and for HOPE purposes.

Who calculates the HOPE average and determines eligibility for the HOPE Scholarship?

The Georgia Student Finance Commission, a state agency, calculates HOPE averages based on transcript information provided by Gwinnett County Public Schools. The school system does **not** calculate HOPE averages and does **not** have access to the state’s calculations.

Will the HOPE average be included on the Gwinnett County transcripts or report cards?

No. Because the HOPE average is not computed by GCPS, it will **not** appear on a student’s transcript or report card.

How and when do parents and students learn a student’s HOPE eligibility status?

Students will **not** receive automatic or direct notification of their HOPE eligibility status. Students and/or their parents may sign on to www.GAcollege411.org and create a “My411 Student Account.” The state generally makes HOPE eligibility available through these personal accounts in mid-June. After the state posts HOPE eligibility information on GAcollege 411, families may contact the financial aid office of the college or postsecondary school the student is registered to attend in the summer or fall. Financial aid staff will have access to this information directly from the Georgia Student Finance Commission.

What do students have to do to keep the HOPE Scholarship?

To keep the scholarship, college students must maintain a 3.0 GPA or higher during the semesters in which they reach 30-, 60-, and 90-hours of credit earned. A student who loses the scholarship by dropping below a 3.0 average has one year to regain the scholarship by bringing his or her GPA back to a 3.0. Students may regain the scholarship only one time. Zell Miller Scholars must maintain a 3.3 average in college. If the student falls below the required 3.3 GPA, but maintains a 3.0 or higher, the student remains eligible for the regular HOPE award.

What is the HOPE Grant?

As of 2011, the HOPE Grant pays a portion of tuition for qualified students who are enrolled in eligible diploma or certificate programs at a branch of the Technical College System of Georgia, or a unit of the University System of Georgia. No specific high school grade point average is required for the HOPE Grant, but recipients must earn a cumulative 3.0 GPA or higher in the semester in which the student has attended 30 or 60 credit hours toward a diploma or certificate under the HOPE Grant. *See www.GAcollege411.org for more information.*

This section reflects HOPE information as of July 2011. During your high school career, make sure to stay informed about any changes to this statewide program.

Questions? Call 1-800-505-GSFC (4732) or 770-724-9000, or check online at www.GAcollege411.org.

COLLEGE SEARCH WORKSHEET

My career interests are...

My academic strengths and interests are...

Majors to consider are...

Developing my college profile: Things to think about in my college search...

- **School and location:** Public or private? Four-year or two-year? Liberal Arts? Research? Technical/trade? Pre-professional programs? Size? Distance from home? In-state or out-of-state? Urban, small city, suburban, or rural? Co-ed or single gender? Student demographics? Affiliations?
- **Academics:** Policy for accepting AP/IB credit? Majors and minors that interest me? Reputation in my major? National ranking? Student-to-faculty ratio? Percentage of classes with fewer than 20 students? Percentage of large lectures (50+ students)? Percentage of students graduating on time? Percentage of classes taught by professors? Opportunities for internships, special programs of study? Study abroad? Percentage of graduates in jobs or graduate school within six months?
- **Cost and financial aid:** Tuition and fees? Room and board? Average financial aid package? Percentage of freshmen receiving aid? Participant in federal student aid program? Which aid applications are required/accepted? Deadlines?
- **Scholastic strength of admitted students and application/admissions process:** Average high school GPA? Average SAT/ACT scores? Average class rank (top 10%, top 25%, etc.)? Entrance requirements (credits, etc.)? What's required for application (type of application, transcript, essay, recommendations)? Cost for application? Common Application or school application? Online application option? Early action/early decision policy and deadlines? Deadlines for regular admission? Acceptance rate? Notification date?
- **Housing and other issues:** Housing options? Guaranteed freshman housing? Safety and security? Athletics (NCAA to intramurals) and other extracurriculars? Services for students with disabilities? Greek system?

After considering the questions above and developing a profile of what's important to you in a college, start assembling a list of schools to consider. Talk to your counselor, your advisor, and your parents to decide which schools offer you a good shot at admissions, are a good fit academically, and are possible with your family finances/financial aid options. Narrow your list to a handful of schools you could definitely get into, schools that you'd probably get into, and schools you would like to get into. Decide how many schools from each category you'll apply to and develop a plan, noting deadlines, required materials, and application costs. *Good luck!*

Colleges/universities where I could definitely get in (Safety Schools). *I'm at the high end academically for admitted students at...* _____

Colleges/universities where I probably would be admitted (Reach Schools). *I'm in the middle academically so I feel pretty good about my chances at...* _____

Colleges/universities where I would like to be admitted (Dream Schools). *These schools would be an academic stretch for me, but I'd like to try to go to...* _____
