

📍 Georgia Student Finance Commission Programs

State and Federal

Program	Objective	Under-Graduate/Graduate	Georgia Residency Requirement	Application Procedures
📍 Georgia's HOPE Scholarship Program	To provide scholarships and grants to recent high school graduates and non-traditional students attending public and eligible private institutions in Georgia.	U	Yes	Contact the school's financial aid office for the appropriate application.
📍 Governor's Scholarship	To assist students selected as Georgia Scholars, STAR Students, valedictorians, and salutatorians.	U	Yes	Contact your high school counselor.
Federal Pell Grant	To provide non-repayable funds to students for educational expenses.	U	No	Complete the Free Application for Federal Student Aid.
📍 Leveraging Educational Assistance Partnership (LEAP) Grant	To provide non-repayable funds to students for educational expenses.	U	Yes	Complete the Free Application for Federal Student Aid.
Federal Supplemental Educational Opportunity Grant (SEOG)	To provide non-repayable funds to students for educational expenses.	U	No	Complete the Free Application for Federal Student Aid.
Federal College Work-Study Program	To provide jobs for students who must earn part of their educational expenses.	U/G	No	Complete the Free Application for Federal Student Aid.
Federal Perkins Loan	To provide low-interest repayable funds to students for educational expenses.	U/G	No	Complete the Free Application for Federal Student Aid.
📍 Federal Stafford Loan: A Federal Family Education Loan Program (FFELP)	To provide low-interest repayable funds to students for educational expenses.	U/G	No	Complete the Free Application for Federal Student Aid and the Federal Stafford Master Promissory Note (MPN).
📍 Federal PLUS Loan: A Federal Family Education Loan Program (FFELP)	To provide repayable funds to parents of dependent undergraduate students.	N/A	No	Complete the Free Application for Federal Student Aid and the Federal PLUS Loan Application.
Federal Direct Loans: Stafford Loan and PLUS Loan	To provide low-interest repayable funds to students and parents for educational expenses.	U/G	No	Complete the Free Application for Federal Student Aid.
📍 PROMISE Teacher Scholarships and HOPE Teacher Scholarships	To assist undergraduate and graduate students majoring in education. Graduate level students must concentrate in a critical shortage teaching field.	U G	No Yes	Complete either the PROMISE (undergraduate) or HOPE (graduate) Teacher Scholarship Application.
📍 Georgia Tuition Equalization Grant (GTEG)	To provide non-repayable funds to Georgia residents attending eligible private institutions in Georgia.	U	Yes	Complete the Georgia Tuition Equalization Grant Application.
📍 Scholarship for Engineering Education (SEE)	To provide service-cancelable loans to engineering students.	U	Yes	Complete the Scholarship for Engineering Education (SEE) Application.
📍 Georgia Service-Cancelable Loans	To assist students enrolled in critical fields of study (e.g., Nursing, Physical Therapy, Pharmacy, etc.).	U/G	Yes	Complete the Free Application for Federal Student Aid and the Federal Stafford Master Promissory Note (MPN).
Regents Opportunity Grant	To assist graduate and professional students who need financial assistance.	G	Yes	Contact the school's financial aid administrator for an application.
📍 Georgia National Guard Service-Cancelable Educational Loan	To assist Georgia National Guard members pursuing higher education.	U	Yes	Complete the Georgia National Guard Service-Cancelable Educational Loan Application and promissory note.
📍 Georgia Military Scholarships	To assist Georgia students seeking a military career at Georgia Military College or North Georgia College & State University.	U	Yes	Complete the college's Military Scholarship Application. The student must also be nominated by a Georgia state legislator.
📍 North Georgia College & State University ROTC Grant	To assist students enrolled in the Army ROTC program at North Georgia College & State University.	U	Yes	Complete the North Georgia College & State University ROTC Grant Application.
📍 Law Enforcement Personnel Dependents Grant (LEPD) and Georgia Public Safety Memorial Grant	To assist children of Georgia law enforcement officers, fire fighters, prison guards, and Georgia public safety officers who have been permanently disabled or killed in the line of duty.	U	Yes	Complete the Georgia Public Safety Memorial Grant/LEPD Grant Application.
📍 Other Georgia Student Finance Commission scholarship, grant, and loan programs	Includes Robert C. Byrd Scholarships, Osteopathic Medical Loans, and Intellectual Capital Partnership Program (ICAPP).	U/G	Yes	Contact the Georgia Student Finance Commission for the appropriate application.

Financial Aid Programs

Academic Year Maximums	Institution Restrictions	Need-Based	Comments
Varies	Eligible colleges, universities, and technical colleges in Georgia	No	Contact your high school guidance counselor, college financial aid administrator, or the HOPE Scholarship Program in Metro Atlanta at (770) 724-9030 or toll-free in Georgia at 1-800-546-HOPE. Funded by the Georgia Lottery for Education.
\$1,575	Eligible colleges and universities in Georgia	No	Recipients are selected as entering freshmen. Renewable award.
\$4,000	N/A	Yes	Submit additional documents if requested by the school's financial aid administrator (e.g., tax records).
\$2,000	Eligible colleges, universities, and technical colleges in Georgia	Yes	Submit additional documents if requested by the school's financial aid administrator (e.g., tax records).
Varies	N/A	Yes	Exceptional need is required.
Varies	N/A	Yes	Contact the school's financial aid administrator.
Varies	N/A	Yes	5% interest rate. Contact the school's financial aid administrator regarding the loan amount.
Varies	Participating FFELP colleges, universities, and technical colleges	Yes*	Variable interest rate up to 8.25%. * NOTE: Students who do not demonstrate need may qualify for an Unsubsidized Federal Stafford Loan with in-school interest payments.
Varies	Participating FFELP colleges, universities, and technical colleges	No	Interest rate is variable up to 9%.
Varies	Participating Direct Loan colleges, universities, and technical colleges	Yes*	Variable interest rate up to 8.25%. * NOTE: Students who do not demonstrate need may qualify for an Unsubsidized Direct Loan with in-school interest payments.
\$3,000 for undergraduate study; graduate level awards vary.	Eligible colleges and universities in Georgia	No	Contact your college financial aid administrator or the Georgia Student Finance Authority in Metro Atlanta at (770) 724-9000 or toll-free in Georgia at 1-800-776-6878. Funded by the Georgia Lottery for Education.
\$1,045	Eligible private colleges and universities in Georgia	No	Recipients must be full-time students.
\$3,500	Mercer University	No	Recipients are obligated to work in Georgia in an engineering field one year for each \$3,000 awarded. Funded by the Georgia Lottery for Education.
\$2,000-\$4,500	GSFA-approved colleges, universities, and technical colleges	No	Contact the school's financial aid administrator regarding additional requirements, application procedures, and loan amounts.
\$2,500 - \$5,000	Public colleges and universities in Georgia	Yes	Contact the school's financial aid administrator regarding additional requirements and application procedures.
Varies (Provides tuition only)	Eligible colleges, universities, and technical colleges in Georgia	No	Contact the Georgia Student Finance Authority at (770) 724-9230; Georgia Air National Guard Educational Services Office at (770) 919-4766; or Georgia Army National Guard Educational Services Office at (404) 675-5371.
An amount that covers the cost of tuition, fees, room/board, books, supplies, and uniforms.	Georgia Military College or North Georgia College & State University	No	Recipients are obligated to serve in the Georgia National Guard after graduation. Contact Georgia Military College or North Georgia College & State University for more information.
\$1,500	North Georgia College & State University	No	Contact North Georgia College & State University for more information.
Varies	Eligible colleges, universities, and technical colleges in Georgia	No	LEPD recipients may receive up to \$8,000 for four years of undergraduate study. The Public Safety Memorial Grant award covers the cost of attendance minus any other aid received; funded by the Georgia Lottery for Education.
Varies	Eligible colleges and universities	No	Contact the Georgia Student Finance Commission at 1-800-776-6878.