

Page 2009-10	Page 2010-11	Section	Change, Add, Delete, or Move
All	All	All	
3 of 21	5 of 25	Program Overview	*Overview wording rearranged added: The HOPE Teacher Scholarship Loan Program was created beginning with the 1995-1996 Award Year (State Fiscal Year 1996). The program is fully funded by the Georgia Lottery for Education and administered by the Georgia Student Finance Authority, in accordance with the Official Code of Georgia Annotated § 20-3-519.8. et. seq., in its entirety.
5 of 21	6 of 25	Definition of "Administrative Review:	*Add "Administrative Review" means a formal written request from a student to the Authority for a review to determine if a program rule, policy, or regulation was applied correctly in the student's specific case.
5 of 21	6 of 25	Definition of "Award Year"	*Change "Award Year" means four consecutive quarters or three consecutive semesters that begins with the summer term and ends with the spring term to ""Award Year" means four consecutive quarters or three consecutive semesters that begins with the summer term and ends with the spring term, or the Non-Standard or the Non-Term equivalent.
5 of 21	6 of 25	Definition of "Award Year Reconciliation"	*Delete from end of sentence "immediately following the completion of an Award Year."
5 of 21	6 of 25	Definition of "Board of Regents"	*Add definition "Board of Regents" means the governing body of the University System of Georgia.
	6 of 25	Definition of "Compliance Review"	*Add "Compliance Review" means an assessment by the Authority of an Eligible Postsecondary Institution by evaluating the Eligible Postsecondary Institution's compliance with the regulations governing programs administered by the Authority, in accordance with the Commission's Compliance Review Process and Procedures document.
	7 of 26	Definition of "Deferment"	*Add ""Deferment" means a period of time approved by the Authority during repayment in which the borrower, upon meeting certain conditions, is not required to make payments on the loan and during which time interest does not accrue on the loan principal."
	7 of 25	Definition of "Exception"	*Add "Exception" means a formal action by the Authority to waive a specific program regulation for a student.
	7 of 25	Definition of "Federal Title IV Regulations"	*Add "Federal Title IV Regulations" means federal regulations governing Title IV of the Higher Education Act of 1965, as amended by the Higher Education Amendments of 1998, found in Chapter Six of Title 34 of the Federal Register.
	7 of 26	Definition of "Forebearance"	*Add ""Forebearance" means a period of time approved by the Authority during which the borrower, upon meeting certain conditions, is permitted to temporarily cease making payments on the loan. The borrower is liable for the interest that accrues on the loan during the forbearance period. "

6 of 21	8 of 25	Definition of "Georgia Resident or Georgia Residency"	*Change means an individual or the status of such individual who is a United States citizen or Eligible Non-Citizen and is domiciled in the State of Georgia and meets the in-state Tuition requirements " to means means an individual or the status of such individual who is a United States citizen or Eligible Non-Citizen and meets the in-state Tuition requirements"
7 of 21	8 of 25	Definiton of "Grace Period"	*Delete this definition
	8 of 25	Definition of "Graduate"	*Add "Graduate" means a postsecondary program of study beyond the Baccalaureate Degree.
7 of 21	8 of 25	Definition of "HOPE"	*Change "HOPE" means Helping Outstanding Pupils Educationally a State of Georgia student financial aid program that provides non-repayable scholarship and grant assistance to Georgia Residents attending Eligible Postsecondary Institutions in Georgia. The components that comprise HOPE are the HOPE Scholarship Program, HOPE Grant Program, and HOPE GED Grant Program. HOPE is authorized by the Official Code of Georgia Annotated § 20-3-519, funded by Georgia Lottery appropriations, and administered by the Commission in accordance with the HOPE Scholarship Program Regulations, HOPE Grant Program Regulations, and HOPE GED Grant Program Regulations. to ""HOPE Scholarship Program" or "HOPE Scholarship" means a State of Georgia student financial aid program that provides merit-based scholarship assistance to Georgia Residents seeking Baccalaureate Degrees from Eligible Postsecondary Institutions. The HOPE Scholarship Program is authorized by the O.C.G.A. § 20-3-519 et seq., funded by Georgia Lottery appropriations, and administered by the Commission in accordance with the HOPE Scholarship Program Regulations.
7 of 21	8 of 25	Definition of "HOPE Teacher Scholarship Loan Program" or HOPE Teacher"	*Add "HOPE Teacher Scholarship Loan Program" or HOPE Teacher" means the service cancelable loan program provided by the State of Georgia for Graduate students enrolled in teacher education programs of study, in accordance with the Official Code of Georgia Annotated § 20-3-519.8. et. seq., in its entirety.
7 of 21		Definition of "Learning Support"	*Delete this definition
	9 of 25	Definition of "Non-Standard Term"	*Add "Non-Standard Term" means a term where all coursework is expected to begin and end within a set period of time, but is not a semester, trimester, or quarter term. Non-Standard terms may be of unequal length within an Award Year.
	9 of 25	Definition of "Non-Term"	*Add "Non-Term" means a program of study measuring progress in clock hours, or a program of study measuring progress in credit hours and has courses that do not begin and end within a set period of time, or has courses that overlap, or has sequential courses that do not begin and end within a term.
7 of 21		Definition of "Postsecondary Cumulative Grade Point Average"	*Delete this definition

8 of 21	9 of 25	Definition of "Satisfactory Academic Progress"	*Delete last sentence The standards must include a qualitative component, such as grades, and a quantitative component with a maximum time frame for completion of a student's program of study (no longer than 150% of the length of the program.
18 of 21	19 of 25	Section 3508.3 Deferment of Repayment	<p>*Change section wording as follows: "A student may apply for deferment of repayment under certain conditions listed below. To qualify for a deferment, a student shall notify the Authority in writing of his or her claim and provide supporting documentation as required by federal law, state law or program regulations."</p> <p>*a. Enrolled for 12 hours of Undergraduate coursework, or 6 hours of Graduate coursework at a postsecondary institution; or</p> <p>*b. Serving, not in excess of 4 years, on active duty as Military Personnel; or</p> <p>*c. Temporarily disabled as established by sworn affidavit of a qualified physician satisfactory to the Authority; or</p> <p>*d. Unable to secure employment for a period not to exceed 12 months by reason of the full-time care required by a disabled child of which the student is the legal guardian, student's spouse, or student's parent; or</p> <p>*e. The recipient is still within the Grace Period, which is defined as a period in which the student is unable to find a qualifying position within 12 months immediately following the student's completion of his or her Approved Teacher Education Program.</p> <p>*f. The Deferment options available under the Federal Family Education Loan Program or the William D. Ford Federal Direct Loan Program as authorized by Title IV of the Higher Education Act of 1965 as amended.</p>
19 of 21	19 of 25	Section 3508.4 Forbearance of Repayment	<p>*Change section wording as follows: "A student may apply for a forbearance of repayment under certain conditions listed below. To qualify for a deferment or forbearance, a student shall notify the Authority in writing of his or her claim and provide supporting documentation as required by federal law, state law or program regulations."</p> <p>*a. The Forbearance options available under the Federal Family Education Loan Program or the William D. Ford Federal Direct Loan Program as authorized by Title IV of the Higher Education Act of 1965 as amended.</p>

	24 of 25	Section 3512. "Administrative Reviews and Exceptions."	<p>*Add 3412.1. Administrative Reviews and Exceptions.</p> <p>*3512.1. Administrative Reviews.</p> <p>*The HOPE Teacher Scholarship Loan Program Regulations are applied to each student considered for HOPE Teacher Scholarship Loan funds by appropriate officials and by the administrative staff of the Authority. If a student believes a HOPE Teacher Scholarship Loan rule or regulation was incorrectly applied in his or her case, the student has the right to file an Administrative Review with the Authority. The Authority will review the case and determine whether the rule or regulation was applied correctly and notify the student and institution of the determination.</p> <p>*In order for an Administrative Review to be considered, the student must write a request for an Administrative Review to the Authority office within 45 days of receiving notice of denial. If additional information is requested from the student, it must be provided within the time frame specified by the Authority. The Authority decides a case based only on documentation provided, rather than a personal presentation.</p> <p>*3512.2. Exceptions.</p> <p>*Requests for Exceptions to the HOPE Teacher Scholarship Loan Program Regulations cannot be considered, reviewed, or granted under any circumstances.</p> <p>3412.2. Exceptions.</p> <p>Requests for Exceptions to the PROMISE Teacher Scholarship Loan Program Regulations cannot be considered, reviewed, or granted under any circumstances.</p>
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	25 of 25	Section 3513 "Compliance Review"	<p>*Add 3513 Compliance Reviews.</p> <p>*3513.1. Compliance Review Policy.</p> <p>*The Authority may conduct Compliance Reviews of the HOPE Teacher Scholarship Loan Program in order to assess an institution's administration of the program and compliance with the program's regulations. Compliance Reviews are conducted in accordance with the Commission's Compliance Review Process and Procedures document, which is available on the gsfc.org website under School and Lender Information-Compliance Documents.</p> <p>*3513.2. Compliance Review Process.</p> <p>*The Authority selects a sampling of an institution's recipients, for the Award Year under review, and the institution's files and records for the sample are examined to assure compliance. The institution must have all student-records, which document and support the eligibility of that institution's recipients, available for review by the Authority on the institution's campus.</p> <p>*3513.3. Institutional Repayment.</p> <p>*a. If a recipient is determined to be ineligible for payment, the institution may be required to repay to the Authority the funds awarded to the recipient.</p> <p>*b. If later evidence, not available at the time of awarding, indicates that a student should not have received HOPE Teacher Scholarship Loan payment, then all future awards must be canceled. An institution is held harmless by the Authority, if the student's file is appropriately documented with available evidence and it is determined by the Authority that the institution was not at fault. Evidence is considered unavailable at the time of awarding if it is not available in the student's institutional files (i.e. financial aid, admissions, registrar, etc.). The institution must notify the student and the Authority of a refund due. The student is ineligible to receive additional state aid from the Authority until the refund is paid in full, in accordance with Section 3508. If the student's file is determined not to be adequately documented by the Authority while conducting a Compliance Review, then the institution may be responsible for the repayment.</p>
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