

Page 2009-10	Page 2010-11	Section	Change, Add, Delete, or Move	Notes
All	All	All		The format of these regulations was changed significantly to match the format of the other program regulations
3 of 20	5 of 26	Program Overview	*Added "The PROMISE Teacher Scholarship Loan Program provides service cancelable loans to Undergraduate students enrolled in teacher education programs of study. The purpose of the program is to attract students into the teaching profession and provide them with financial assistance beginning their junior year and continuing through their senior year at a postsecondary institution. It is a merit-based program with specific academic and grade point average eligibility requirements." Also added "The PROMISE 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 § 20-3-519.7. et. seq., in its entirety."	
5 of 20	6 of 26	Definition of "Advanced Degree"	*Deleted this definition	
5 of 20	6 of 26	Definition of "Appeal"	*Delete "Appeal" retiring use of "Appeal"	
5 of 20	6 of 26	Definition of "Administrative Review"	*Add "'Administrative Review" means a review by Commission staff of an eligibility determination made by an Eligible Postsecondary Institution or by the Commission to determine if an Accel program rule, policy, or regulation was applied correctly in a student's specific case. A formal, written request from a student must be submitted to the Commission within 45 days of the notice of eligibility or determination for which an Administrative Review is sought."	
5 of 20	6 of 26	Definition of "Board of Regents"	*Add "Board of Regents" means the governing body of the University System of Georgia	
	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."	
5 of 20		Definition of "Doctorate Degree"	*Deleted this definition	
	7 of 26	Definition of "Exception"	*Add "Exception" means a formal action by the Authority to waive a specific program regulation for a student."	
	7 of 26	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. "	
7 of 20	8 of 26	Definition of "HOPE"	*Change HOPE to "HOPE Scholarship Program" or "HOPE Scholarship"	

7 of 20	8 of 26	Definition of "HOPE"	*Change 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 means a State of Georgia student financial aid program that provides merit-based scholarship assistance to Georgia Residents seeking 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 20	8 of 26	Definition of "Learning Support"	*Deleted this definition
7 of 20	8 of 26	Definition of "Master's Degree"	*Deleted this definition
7 of 20	8 of 26	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.
7 of 20	8 of 26	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.
5 of 20	6 of 26	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."
	8 of 26	Definition of "PROMISE Teacher Scholarship Loan Program or PROMISE"	*Add "PROMISE Teacher Scholarship Loan Program" or "PROMISE" means the service cancelable loan program provided by the State of Georgia for Undergraduate students enrolled in teacher education programs of study in accordance with the Official Code of Georgia Annotated § 20-3-519.7. et.seq, in its entirety."
8 of 20	9 of 26	Definition of "Satisfactory Academic Progress"	*Delete from definition "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."
8 of 20		Definition of "Specialist Degree"	*Delete this definition
17 of 20	19 of 26	Deferment of Repayment	*Item 5. Change The PROMISE recipient is" to "The student is"
17 of 20	19 of 26	Deferment of Repayment	*Add "6. 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."

	19 of 26	Forbearance of Repayment	<p>*Section Added "A student may apply for a forbearance of repayment under certain conditions listed below. To qualify for a 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>	
	25 of 26	Section 3214. "Administrative Reviews and Exceptions."	<p>*Add 3412.1. Administrative Review.</p> <p>*The PROMISE Teacher Scholarship Loan Program Regulations are applied to each student considered for PROMISE Teacher Scholarship Loan funds by appropriate officials and by the administrative staff of the Authority. If a student believes a PROMISE 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>*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>	

		<p>Section 3413 "Compliance Review"</p>	<p>*Add 3413 Compliance Reviews.3413.1. Compliance Review Policy.</p> <p>*The Authority may conduct Compliance Reviews of the PROMISE 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 gsf.org website under School and Lender Information-Compliance Documents.</p> <p>*3413.2. 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>*3413.3. 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 PROMISE 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</p>	
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