

**Financial Aid Process**  
**10<sup>th</sup> Grade TAA Activity**  
**Estimated time: 20-30 Minutes**

**Georgia Teachers-As-Advisors Framework**

Goal 10-1.3 - Use accurate, current, and unbiased career information from the local, state, and national levels during the career exploration and planning process.

a. Locate and utilize career information that includes occupational, education and training, employment, and economic information.

**Objectives:**

- Students will be able to locate financial aid resources available on GACollege411

**Materials:**

- Handout, “Financial Aid Information and Resources” Order GACollege411 brochures as a supplement to this information at “Communications” at the bottom of the homepage: *Your Complete Guide to Financial Aid in Georgia* and the brochure, *The HOPE Program*.

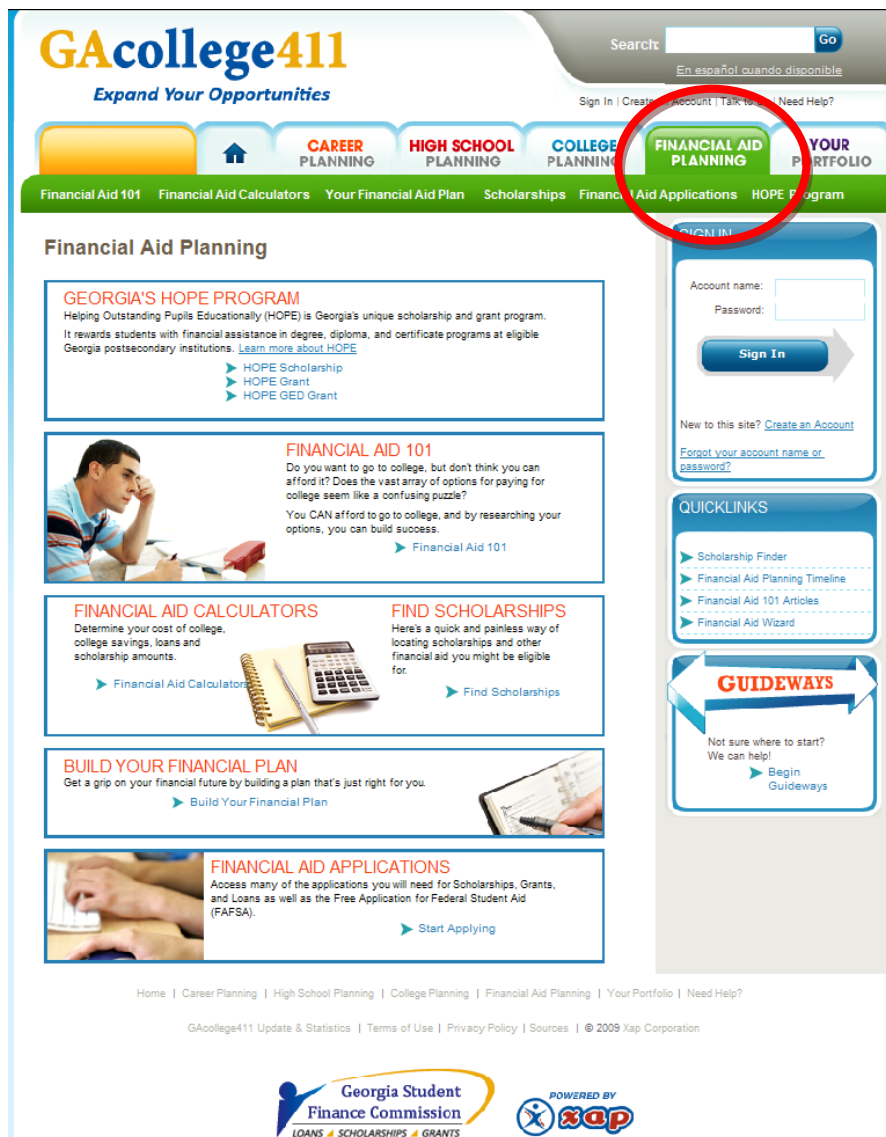
**Activity:**

- *Say:* “Good morning. Welcome to advisement. Today we are going to discuss where you can find financial aid information on GACollege411 at [www.GACollege411.org](http://www.GACollege411.org)
- *Say:* “Let’s talk about the cost of your education after high school. Your postsecondary education choice is a significant investment of your money and your time. It’s important that you make the right choice so that your time and money are well spent. *Distribute the handout.*
- *Say:* GACollege411 should be your primary source for financial aid information.  
*Refer to the handout and say:* The FINANCIAL AID tab will provide you and your parents the following information and resources:
  - Financial Aid 101-questions regarding the financial aid process
  - HOPE Scholarship and Grant-Information about the HOPE Program in Georgia
  - Financial Aid Glossary-a list of financial aid-related terms and definitions
  - Financial Aid Calculator-a tool to assist parents and students budget for postsecondary education
  - Federal Application for Student Aid (FAFSA)-federal form necessary to receive federal and some state aid
  - CSS Profile-financial aid forms necessary for selected schools (mostly private colleges and universities)
- *Say:* We will discuss some terms that are primary to the process.
  - a. “What do you know about the HOPE scholarship and HOPE grant?” Entertain discussion. *Say:*” The HOPE Scholarship is a program in the State of Georgia that is financed by the Georgia Lottery. If you maintain a 3.0 cumulative grade point average (GPA) on a 4.0 scale for all English, math, science, social studies and foreign language coursework in high school, you will receive the HOPE Scholarship. The HOPE pays for tuition and a separate allowance for books and fees for any public college or university in the state of Georgia. There is a separate award for students who choose a Georgia private university. Students who choose to go to a technical school can receive the HOPE grant for certificate and diploma programs. This is a major reason for you to do your best in high school. It can save you and your family lots of money and means you can complete your postsecondary education sooner! Remember, the more education and training one has the more income potential they have. *Distribute the brochure.*
  - b. *Say:* “Grants are gifts of money usually by the institution to which you apply. Generally they are dependent upon your academic achievement. Your parents’ ability to pay is also

a factor. *Explain:* The HOPE Grant will pay for education at schools that offer certificate and diploma programs.

- c. *Say:* Scholarships are money awarded by schools, philanthropic groups, and businesses and organizations based on particular criteria. Generally, these are also competitive. Many are determined by your grade point average. Some scholarships, however, have criteria of ethnic background, special talent, or sports. You should begin investigating possible scholarships. I hope you have already begun your search for additional financial aid. You will be surprised how many are available.
  - d. *Say:* Financial Aid is a process that you complete with the school to which you are applying. There is a form that your parents fill out, called the Free Application for Federal Student Aid (FASFA). This is submitted to the postsecondary school who determines what that school will allocate by a scholarship, grant and or a loan. Scholarships and grants are free money while loans have to be repaid.
- *Say:* Because the cost of your education past high school may seem like an expense you cannot afford, there are other ways to pay for your education. Let's take a look at how the GACollege411 website will provide you and your family with financial aid-related information.
  - *Refer to the handout and say:* *This flyer can help you remember where the financial aid information is located on GACollege411. Use this web site as your primary tool in building your future. The more information you have the better decisions you can make; and, when it comes to "money", you need all the information you can get!*
  - *Dismiss saying:* Where there is a will, there is a way! Begin to collect information so when the time comes, a complex process will be a simple one! Don't wait, start now! AND don't let money keep you from achieving the education you need to reach your career goal. Have a great day!

## Financial Aid at [www.GACollege411.org](http://www.GACollege411.org)



The screenshot shows the GACollege411 website's Financial Aid Planning section. The 'FINANCIAL AID PLANNING' tab is highlighted with a red circle. The main content area includes several informational boxes: 'GEORGIA'S HOPE PROGRAM' (with sub-links for HOPE Scholarship, HOPE Grant, and HOPE GED Grant), 'FINANCIAL AID 101' (addressing affordability concerns), 'FINANCIAL AID CALCULATORS' (for cost determination), 'FIND SCHOLARSHIPS' (for locating aid), 'BUILD YOUR FINANCIAL PLAN' (for future planning), and 'FINANCIAL AID APPLICATIONS' (for FAFSA and other forms). A right-hand sidebar contains a 'SIGN IN' form, 'QUICKLINKS' (Scholarship Finder, Planning Timeline, 101 Articles, Wizard), and 'GUIDEWAYS' (Begin Guideways).

The Financial Aid Planning Tab in GACollege411 provides you with everything you will need to apply for financial aid...

Share this information with your parents so they can get a head start on the process.

Continue to explore scholarship opportunities. Many will require you to do something special or maintain a specific grade point average (GPA).

### Below are samples of the types of information you can use:

- HOPE SCHOLARSHIP-provides for tuition and book allowance in degree programs
- HOPE GRANT-provides for tuition and book allowance in diploma and certificate programs
- HOPE GED GRANT- provides funding for continuing your education

FINANCIAL AID 101- answers multiple questions regarding the financial aid process

FINANCIAL AID CALCULATORS-assist students and parents with budgeting for the cost of postsecondary education

FIND SCHOLARSHIPS-assist students and parents with the scholarship search

YOUR FINANCIAL AID PLANNER-provides students and parents with a financial aid timeline

FEDERAL APPLICATION FOR STUDENT AID (FAFSA)-federal form needed to receive federal financial aid including HOPE.