Georgia’s HOPE SCHOLARSHIP and HOPE GRANT

Planning ahead to help pay for College!

By Lue Healy
HOPE Scholarship vs FAFSA

**HOPE Scholarship**
- State of Georgia funded
- Based on academics – NOT on financial need
- Must apply only once
- Can only be used to cover tuition

**FAFSA**
- Federally funded
- Based on parental income not grades
- Must apply every year
- Can be used for any college expenses
Georgia HOPE Program is Funded by the Georgia Lottery!

**HOW CAN HOPE FUNDS HELP ME GO TO COLLEGE?**

Getting the HOPE Scholarship is HUGE
There are two different HOPE Programs

• The HOPE Scholarship
• The HOPE Grant
What Costs Will I have in College?  
How can HOPE Help?

**HOPE CAN HELP WITH THESE COSTS:**

- **Tuition** – the cost of attending class! Cost is $3000-10,000 per year at public schools in GA. Hope will pay about 70-85% of this year’s tuition costs depending on the college you select. The amount paid and percentage paid depends on lottery receipts.

**HOPE CANNOT HELP WITH THESE COSTS:**

- **Room** – the cost of a place to live (expensive!)
- **Books** (about $500 per semester)
- **Fees** – these may run $800-1200 per semester
- **Board** – the cost of food
- **Spending money**
- **Transportation expenses**
- **Tutoring help**
THE HOPE SCHOLARSHIP

- Can be used at Technical Colleges, 2 year colleges or 4 year colleges!
- Must be used in the state of Georgia! HOPE cannot be taken out of state!
- Must be earned
- Covers around 70-85% of the tuition cost based on the 2016-17 fiscal year tuition cost.
- HOPE is now tied to lottery revenue receipts and the percentage of tuition that HOPE pays is expected to decrease!
How do I earn the HOPE Scholarship?

• You must graduate from high school with a 3.0 GPA in your academic subjects – only Math, Science, Social studies, English and Foreign Language classes count in this calculation.
Go Figure!
Who Calculates my HOPE GPA?

• While your counselor can look at your numbers with you, only the GEORGIA STUDENT FINANCE COMMISSION can calculate HOPE. You are able to check this preliminary calculation on your GaCollege411 account. This is a preliminary HOPE Calculation. **Your FINAL HOPE GPA is not determined until after you graduate** so all your academic grades count! Go to www.gacollege411.org
Example of HOPE Scholarship Calculation

• Remember you get these points for academic subjects (Courses that begin with 23, 26, 27, 40, 45 and 60 on your transcript)

• 90-100 = A = 4 points
• 80-89 = B = 3 Points
• 70-79 = C = 2 points
• Below 70 F = 0 points
Example

• Government  99 =   A =  4
• Math II           89 =   B =  3
• Chemistry      79 =   C =  2
• Spanish II      89 =   B = 3
• English          79=    C=  2

14 / 5 = 2.8 HOPE

Even though this student has an 87 academic GPA, he will not be HOPE Eligible!
What if I took an **Honors** Class?

- If you took an honors class, we added 5 points to your ECHS GPA.
- You **will not lose** this five points when we calculate class rank, honor graduate, etc.
- You **will lose these five points when HOPE is calculated by the state**. For example, Honors Bio Grade on transcript = 92 (A) Hope calculation is 92-5 = 87 = B (You will have a 3.0 for this class for HOPE calculation)
What if I took an **AP Class**?

- If you took an AP class, we added 5 points!
- For Hope Calculation, you will lose those five points. Example:
  - AP Bio Grade on transcript = 92 (A)
  - Hope will subtract 5 points
  - 92 - 5 = 87 (B) or 3.0
- For AP Classes: You will get a .5 added back by GSFC 
  - 3.0 + .5 = 3.5 used in calculation for this AP class
What if I took an **Academic Dual Enrollment Class**?

- If you took an **academic** dual enrollment class through ACCEL or MOWR, you will not receive 5 extra points.

- When GSFC calculates your HOPE GPA, they will add .5 of a point to each dual-enrollment academic class calculation.

- For example, let’s say your transcript grade for a dual enrollment class is an 89. For a regular class, you would receive a 3.0 for the HOPE calculation. For a dual enrollment class, you would receive a 3.5 in the HOPE calculation.
When I average my academic classes, I am VERY close (2.9 or above) to having the HOPE Scholarship! Is there anything I can do now to help it?

• Maybe. Work very hard on your academic classes this semester and make A’s to boost your academic GPA! **HOPE DOES NOT ROUND UP! A 2.999999 is not good for HOPE!**
What about Georgia Public Colleges? How much tuition will the HOPE Scholarship cover?

• The HOPE Scholarship covers 70-85% of the current cost of tuition at Georgia’s PUBLIC Colleges. This will change from year to year!

• If tuition increases next year, HOPE will probably pay a lesser percentage of the year’s tuition. So you would be responsible for the additional money. The HOPE amount will be adjusted each year dependent on lottery revenues.
I want to attend a Private College in Georgia and I am eligible for the HOPE Scholarship... will it cover my tuition? NO

• At eligible private schools (check this out for your particular school) you will receive approximately $3600 through the HOPE Scholarship and Tuition Equalization portions of the HOPE Program. For example, Tuition at many GA private schools is now $35,000 per year. You would still owe about $32,400 per year after HOPE pays.
The Zell Miller Scholarship

Will pay the full cost of tuition at a public Georgia College for:

• Valedictorian and the Salutatorian of each Georgia high school.

• It will also pay for students who graduate with both a 3.7 HOPE GPA and have a 1200 verbal and math combined score on the SAT (at one administration) or a 26 composite on the ACT (these must be earned BEFORE graduation).

The Zell Miller Scholarship will be renewable for the recipients who maintain a 3.3 GPA in college.
Help! I can already tell that I am NOT going to be eligible for the HOPE Scholarship!

Is there any HOPE for me getting money for college without the HOPE Scholarship?
ABSOLUTELY!

There is HOPE without the HOPE Scholarship!
While many students don’t finish high school eligible for the HOPE Scholarship,

Most of you are eligible for the HOPE GRANT!
The HOPE GRANT

• Does not require a specific GPA – it does require a high school diploma or GED
• You can receive the HOPE Grant to attend Georgia public TECHNICAL COLLEGES!
• You cannot receive the HOPE Grant to attend 2 year and 4 year colleges
• HOPE Grant will cover about 70-85% of this current year’s tuition at technical schools. If the tuition increases next fall, your costs will be higher.
How can I become eligible for the HOPE Grant for technical school?

• Graduate from high school with a general education diploma (not individualized or Certificate of Performance) or get a GED.

• Remember no specific GPA is required to begin technical school with the HOPE Grant.

• You must keep a 3.0 in technical school to keep the HOPE Grant after the first year.

• Apply for the HOPE Grant on GACollege411.org
How do I apply for the HOPE Scholarship or HOPE Grant?

- Apply for the HOPE Scholarship or HOPE Grant by **FILING FAFSA** ([www.fafsa.gov](http://www.fafsa.gov)) and/or submitting the HOPE application on the [www.GACollege411.org](http://www.GACollege411.org) site.

- If you are a male and 18 years old, you must **apply for the Selective Service** and print out your selective service number.

- **List your college choices on the FAFSA and HOPE application** when you file. Otherwise, the right school may not receive your information.
HOPE Changes:

• If you graduate HOPE eligible, HOPE will pay a certain percentage of this year’s tuition.
• If tuition rises next year, the amount you will be paying will be even more!
• HOPE awards each year are tied to the Georgia Lottery revenues.
• HOPE no longer covers any books or fees!
HOPE CHANGES....

HOPE will no longer pay for remedial courses at the 2 year or 4 year colleges. If you have less than a 430 in Verbal and a 400 in math on the SAT, or below English 17 and Math 17 on the ACT, or below minimum admissions scores on the COMPASS test, you will have to pay for the remedial classes you will be required to take.
Hope Changes……

**HOPE will continue to cover the cost of remedial classes at the technical colleges.**
ON TIME FOR HOPE

HOPE FUNDS ONLY 127 semester hours of credit.

HOPE eligibility expires 7 years after graduating from high school.

If you lose HOPE during college, you can only regain it ONE time
HOPE SCHOLARSHIP RIGOR REQUIREMENTS

• New academic requirements are included in HOPE Legislation. Students graduating on or after May 1, 2015 must meet these academic requirements to qualify for HOPE!
Class of 2015 (and later) graduates must receive credit in the following types of courses:

1) Advanced placement courses in core subjects
2) Academic courses taken at a University System of Georgia college
3) Advanced science – chemistry, physics, biology II, anatomy etc.
4) Advanced Math: Calculus, Math IV
5) Advanced foreign language courses (French II, French III, Spanish II and III)

Here is a link to the courses that qualify for courses of rigor in the state of GA:
# HOPE SCHOLARSHIP RIGOR REQUIREMENTS

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<th>Number of Rigorous courses required</th>
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<tr>
<td>May 1, 2016</td>
<td>3</td>
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<tr>
<td>May 1, 2017</td>
<td>4</td>
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Quiz: Question 1

I am a student with a 3.3. GPA on my transcript but I have a 2.987 HOPE GPA in my academic subjects. Can I attend a 2-year college like East Georgia or Middle Georgia using the HOPE Scholarship?
Quiz Answer 1!

NO! You must have a 3.0 GPA in academic subjects to receive the HOPE Scholarship! You could go to the technical school using the HOPE Grant, however.
Quiz Question 2

I want to go to the University of South Carolina at Bluffton. Can I use the HOPE Scholarship there?
Quiz Question 2: Answer

No! Effingham residents can receive In-state tuition at USCB (cost of tuition this year is about $9000) but this tuition is higher than Georgia tuition. The HOPE Scholarship cannot be taken out of state!
Quiz Question 3

• I want to go to Ogeechee Tech. My HOPE GPA is a 2.3. How can I get my tuition paid?
Quiz Answer 3

Apply for the HOPE GRANT
It will fund the large majority of your first year’s tuition at a technical college regardless of your high school GPA.
Quiz Question 4?

I want to go to Mercer or Savannah College of Art and Design… but they are pricey! They are in GA - Will the HOPE Scholarship pay most my tuition at these schools????
Answer Quiz Question 4:

No! These are not public schools! They are private schools. This fall, the HOPE Scholarship will only pay approximately $3600 per year at a private school. ($4000 if Zell Miller eligible.)
Quiz Question 5: I’ve been accepted at Armstrong, but I am not eligible for the HOPE Scholarship. How can I earn it?

Answer:

Go to Armstrong, Pay your own tuition for your first year. Earn 30 semester hours credit with a 3.0 GPA and you will be eligible for the HOPE Scholarship!
I Don’t have the grades for the HOPE Scholarship…

**Question 6:**
Would it be a good idea to start at a technical college on the HOPE Grant, earn good grades and then transfer to a two year or four year college?
Probably….Possible Transfer of credits

Some students feel that they want to start college at a technical school on the HOPE Grant and then transfer to 2 and 4 year colleges.

Think about this carefully because

• Most academic classes will transfer from a technical college to a public 2 or 4 year college in Georgia. Check out the “transfer credits” portion of the college website where you want to transfer to be sure or the TRACS section of GACollege411 (soon to be GA Futures)!

• Most technical credits will not transfer to a 2 or 4 year colleges. Some technical credits will transfer.
  • Credits transfer well in Georgia between public two year colleges and four year colleges.

• If you must take remedial classes because of high school deficiencies, will NOT transfer because you do not get any credit for them!
Question 7:

I have earned a 3.5 HOPE GPA so I am good for the HOPE Scholarship, right?
No, not really!

You must have at least a 3.0 HOPE GPA 
(not your high school GPA but the way the Georgia Student Finance Commission figures it) 
AND 
3 RIGOR COURSES (3 for class of 2016, 4 for 2017) 

Even if you have the correct HOPE GPA, without the rigor courses, you will not be eligible to receive the HOPE Scholarship.
Question 8: If I earn the HOPE Scholarship, will it automatically be awarded to me?
YOU will NOT receive the HOPE Scholarship or the HOPE Grant unless you FILE FAFSA or the HOPE application found on GACollege411.org.

Put the name of your college on the FAFSA or HOPE application or your college will NOT receive the information.
Question 9. When will the state determine that I am eligible or not eligible for the HOPE Scholarship?
THE HOPE SCHOLARSHIP....

**ALL** your academic (math, science, social studies, English and foreign language) high school grades count in the HOPE Scholarship calculation, so HOPE is not determined until **AFTER** you have graduated!
Question 10!

I am **not** eligible for the HOPE SCHOLARSHIP – Can I use the HOPE GRANT to attend a 2 year college or a 4 year college!
NO!
The HOPE Grant cannot be used at 2 and 4 year colleges – the HOPE Grant can only be used at technical colleges in Georgia!
Remember .......

You have to file FAFSA or the HOPE application to get the HOPE Scholarship or Grant.

BUT HOPE is not based on your parent’s income!
Even if I get HOPE, how will I pay for the rest of my college tuition and other expenses?

- LOANS
- By filing FAFSA after January 1st, you may be eligible for some federal aid
- Scholarships
- Grants the college gives you
- Your own earnings
- Parental funds
- LOANS
HOPE is a promise to help with your education!

You are lucky to live in Georgia where there is still HOPE!