

Application Process continued from previous panel

- Check that your full name, address, Social Security number, and date of birth are correct and legible. Errors on these items will significantly delay the processing of your application.

- Do not use nicknames.

- If your parent has been divorced or widowed and has remarried, his or her marital status is married. Parental questions (including income data) must include step-parent's information.

## Completing the Application Process

- After your completed application is received by the processing system, the processor will produce a Student Aid Report (SAR). The SAR will report information from your application and, if there are no questions or problems, will report your Expected Family Contribution (EFC)—the number used in determining your eligibility for need-based student aid. Your EFC will appear in the upper right portion of your SAR. The schools listed on your application will electronically receive the information provided on the SAR. **Do not send the SAR to Georgia Tech.**

- You may be asked to submit other types of documentation to Georgia Tech. The following are some of the most commonly requested forms:

- Signed copies of parents' federal income tax returns (if you applied as a dependent student)

- Signed copies of the student's federal income tax return (and spouse's return if you are married and separate returns were filed)

- Verification statement

- A copy of your permanent resident alien card if you are an eligible non-citizen

- Further verification of your registration status with Selective Service (Note: You may be required to provide a letter from Selective Service indicating your registration number or your exemption from registration status. The Selective Service phone number is 847.688.6888. Their Web site is [www.sss.gov](http://www.sss.gov).)

- If additional documentation is requested, it is your responsibility to provide correct and complete information. Responding promptly and including your gTID number will prevent delays.

## Loans

Student and/or Parent loan(s) are just one option for meeting college expenses and should be considered only after scholarship and grant eligibility has been finalized. The OSFP&S will calculate eligible loan amount(s) for each student who completes all the steps outlined in "Application Process."

Our office will contact you about finalizing the loan process, which includes certification of each loan by our office and the transmission of loan data to your lender. This process typically begins in late May/early June. We strongly recommend that you contact our office and discuss loan options and programs with a financial aid advisor before applying for any student/parent loan from any source.

Selecting a lender for your Stafford Student Loan is an important decision. Reasons for selecting a particular lender vary from person to person. Many students and/or their parents already have a banking relationship with a specific bank/lender and want to choose that institution for their student/parent loans.

Georgia Tech participates in the Federal Family Educational Loan Programs (Stafford Subsidized and Unsubsidized Student Loans; the Parent PLUS Program; and the Grad PLUS program) so that you can have a choice of lender. Questions about the loan application process should be directed to a financial aid advisor in the OSFP&S.

## What are Critical Dates and Deadlines for Financial Aid?

### NOVEMBER 1

Georgia Tech Application for Financial Aid and Scholarships is available. See [www.finaid.gatech.edu/forms](http://www.finaid.gatech.edu/forms).

### JANUARY 1

The FAFSA form is available. See [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

### MARCH 1

Both of the above forms must be completed, processed, and received by the OSFP&S.

### APRIL 1

Award letters are mailed.

### MAY 1

Admission deposit is required.



## Student Rights and Responsibilities

- Complete all forms accurately and truthfully.

- Know and comply with the application deadlines.

- Read and understand all documents and forms that must be signed, and keep copies of them.

- Submit any additional requested documents, e.g. tax returns, citizenship documents, in a timely manner.

- Report as taxable income on your tax return all scholarship/grant funds **exceeding** payment for tuition, fees, books, supplies, and equipment.

- Visit [www.finaid.gatech.edu](http://www.finaid.gatech.edu) for additional information on students' rights and responsibilities.

## General Financial Aid Policies

- The student and his/her family are expected to make a reasonable effort to finance educational expenses. Financial assistance from Georgia Tech and other sources should be viewed as a supplement to the efforts of the family/student.

- In selecting aid recipients, the OSFP&S places emphasis on meeting financial need and recognizing academic achievement.

- Financial aid is only awarded to students who are fully admitted to Georgia Tech.

- Financial need is evaluated and aid awarded on an annual basis. The student must reapply for financial aid by the priority deadline **each year**.

- The student must report to the OSFP&S any scholarship, grant, fellowship, or loan received, or to be received, from an outside source.



The receipt of such aid may result in the cancellation, reduction, and/or repayment of awards.

- The OSFP&S may cancel, reduce, or require repayment of any award because of changes in financial or academic status, academic program, residency status, or enrollment status. Students must notify OSFP&S of all such changes.

- Student financial aid is awarded based on the assumption that students will enroll for at least twelve credit hours per semester. Awards may be adjusted for any other enrollment status.

- Eligibility for aid is limited to coursework required for a degree program.

## Reapplying for Financial Aid

All applicants (including HOPE recipients) must reapply for financial aid every year. All financial aid awards are made annually based upon the timely completion of the financial aid application process, continued demonstrated financial need, maintenance of Satisfactory Academic Progress, good standing at the Institute, and availability of resources. Additionally, most Institute scholarships require a cumulative grade point average of 3.0.

For more information on the reapplication process, visit [www.finaid.gatech.edu/reapply](http://www.finaid.gatech.edu/reapply).



## Contact Information

If you need more detailed information, please contact the Office of Student Financial Planning and Services.

Phone: 404.894.4160

Fax: 404.894.7412

Mail:

Office of Student Financial Planning and Services

Georgia Institute of Technology

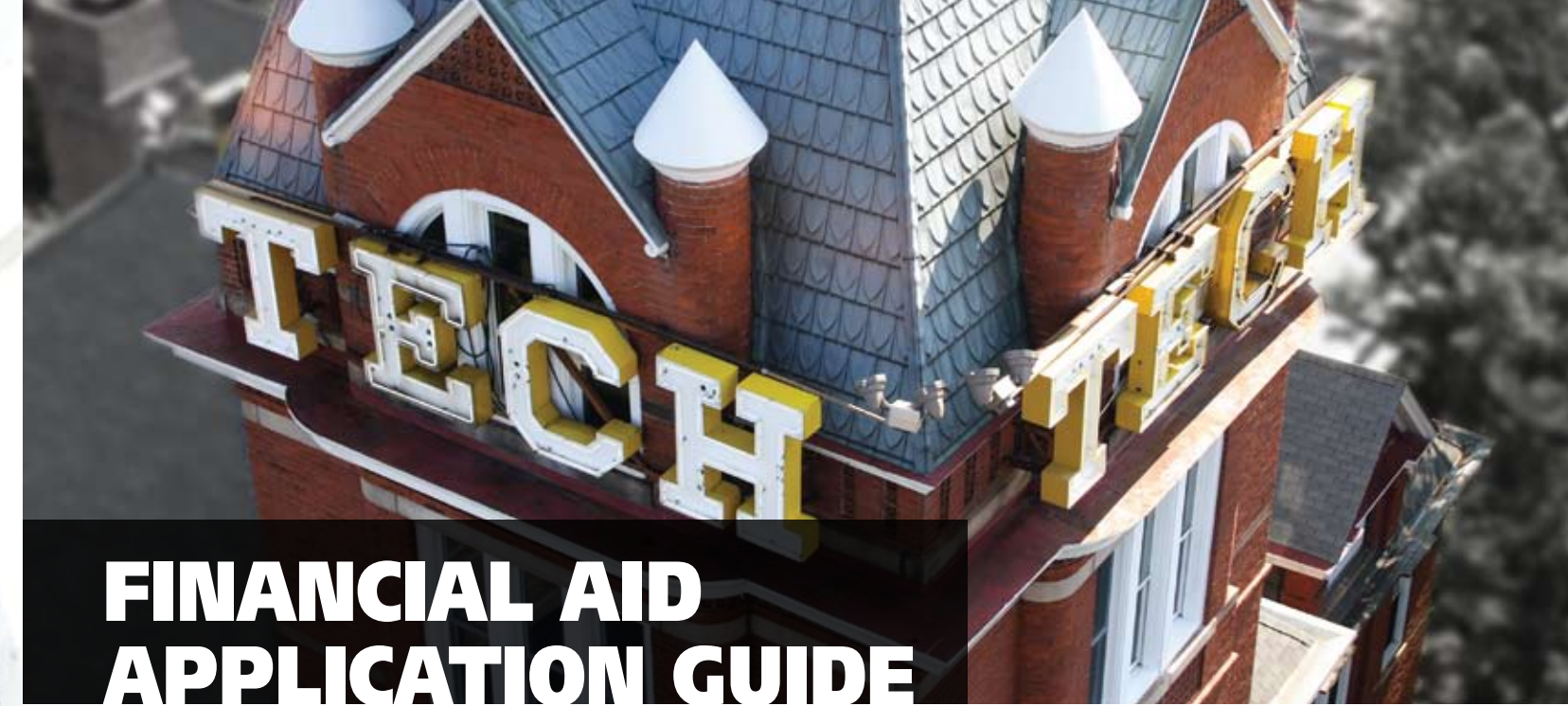
225 North Avenue, NW

Atlanta, GA 30332-0460

Visit our Web site at:

[www.finaid.gatech.edu](http://www.finaid.gatech.edu)

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# FINANCIAL AID APPLICATION GUIDE

A Georgia Tech education is an excellent investment in your future. Why? Because Tech does everything possible to address two very important concerns: exceptional quality and acceptable costs. In fact, because of our status as a public institution, we are able to keep costs lower than most other

universities with comparable academic reputations. Even so, a college education represents a significant expense. For this reason, each year more than 11,000 Tech students receive assistance from our Office of Student Financial Planning and Services to help offset the cost of their college education.

## What is Financial Aid?

All funds awarded to assist students in meeting their educational costs are considered financial aid.

There are four types of student financial aid:

- Scholarships
- Grants
- Loans
- Work

These types of aid are available from one or more of the following sources:

- Federal Government
- State Government
- Institutional/Georgia Tech
- Private/External Organizations

Specific program descriptions are available on the OSFP&S Web site at [www.finaid.gatech.edu](http://www.finaid.gatech.edu).

## What are the Basic Eligibility Criteria for Students to Receive Financial Aid?

- The student must be a citizen of the United States or a permanent resident.
- The student must maintain standards of "Satisfactory Academic Progress" specific to financial aid programs.
- The student must be registered with Selective Service, if applicable.
- The student must be accepted as a regular student in a degree-seeking program.
- The student must meet specified enrollment status criteria.

## The application process for financial aid begins November 1.

At the Office of Student Financial Planning and Services (OSFP&S), we hope that no student will fail to consider Georgia Tech due to financial concerns. The OSFP&S staff is available to work with families to help plan for college, evaluate costs, and assist in the application process. We encourage you to e-mail, call, or visit your financial aid advisor. See [www.finaid.gatech.edu/contacts](http://www.finaid.gatech.edu/contacts).



[www.finaid.gatech.edu](http://www.finaid.gatech.edu)

# APPLICATION PROCESS

To be considered for all federal, state, and Georgia Tech programs

This is the most widely used application process and the one recommended to ensure consideration for ALL programs administered by the Office of Student Financial Planning and Services (OSFP&S), including the HOPE scholarship for Georgia residents. This application process

is required for all federal, state, and institutional grant and educational loan programs, and all institutional scholarships awarded by the OSFP&S. The HOPE scholarship will also be awarded as a result of using this application process.

Complete and submit both of the following forms to apply for all aid:

1. **Georgia Tech Application for Financial Aid and Scholarships:** The Georgia Tech application may be completed online after November 1, 2007, at [www.finaid.gatech.edu/forms](http://www.finaid.gatech.edu/forms).

**Priority deadline: MARCH 1**

2. **Free Application for Federal Student Aid (FAFSA):** The FAFSA is available online after January 1, 2008, at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**Priority deadline: MARCH 1**

For priority consideration, both applications must be completed, processed, and received in our office by March 1. Please note: Federal FAFSA processing can take from one to three weeks.

## Completing the FAFSA

You may submit a FAFSA in one of two ways:

1. **Through the Internet by using "FAFSA on the Web"** ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) is a free U.S. Department of Education Web site where you can complete a FAFSA online. This process submits your data directly to the U.S. Department of Education. Allow one week for processing.

Help with completing the FAFSA is available on the Department of Education Web site. Visit <http://studentaid.ed.gov> and select the "funding" tab. The OSFP&S staff is also available to answer any questions you may have. See [www.finaid.gatech.edu/contacts](http://www.finaid.gatech.edu/contacts).

2. **By mailing a paper FAFSA** If you apply by mail, it will take about three weeks for your application to be processed. You may check on the status of your application through the "FAFSA on the Web" site, even if you didn't apply using "FAFSA on the Web." You can also call toll free at 1.800.433.3243.



## FAFSA Tips

The Free Application for Federal Student Aid (FAFSA) is required each year when applying for need-based funds. The following list is a guide for completing the FAFSA. By adhering to these suggestions, students and parents will prevent unnecessary delays. Accurate reporting and attention to detail are the key elements in completing your application.

- To complete the FAFSA on the Web, both the parent and the student must obtain a Personal Identification Number (PIN). Visit [www.pin.ed.gov](http://www.pin.ed.gov) for information about obtaining and using a PIN. Securing a PIN before filling out the FAFSA will greatly expedite the process.

- Be sure to include the federal school code for Georgia Institute of Technology (001569) on the FAFSA.

- If possible, do not use estimates. However, if you have not completed your federal tax return, it is better to use estimates than to miss the priority filing deadline of March 1.

- Do not respond with a symbol such as N/A to a question that requires a number. It could invalidate your entire application.

- Be sure all required information has been provided on the FAFSA. If the answer is zero, fill in "0." Leaving it blank could be interpreted as intentionally not providing a correct answer.

- Pay special attention to any questions that are related to Worksheets A, B, and C.

- Be sure to read the instructions carefully to learn who is eligible for inclusion in family size and number in college, according to FAFSA guidelines.

Application Process continued on next panel

## Applying for HOPE Only

To be considered for the HOPE scholarship ONLY

This is the most widely used process for Georgia residents who are seeking only the HOPE scholarship.

Complete and submit two forms:

1. **Georgia Tech Application for Financial Aid and Scholarships** The Georgia Tech application may be completed online after November 1, 2007, at [www.finaid.gatech.edu/forms](http://www.finaid.gatech.edu/forms).

**Priority deadline: MARCH 1**

2. **Georgia Student Finance Application (GSFAPPS)**

To receive your HOPE scholarship, the state requires that you complete an online GSFAPPS application available at the Georgia Student Finance Commission Web site ([www.GAcollege411.org](http://www.GAcollege411.org)). You must select Georgia Institute of Technology as the school you plan to attend.

## Reporting Outside Scholarships

To set up disbursement of outside scholarships ONLY

This process is used for applicants who have been awarded scholarships not based on financial need so that funds from outside entities may be disbursed properly.

Complete and submit one form:

1. **Georgia Tech Application for Financial Aid and Scholarships** The Georgia Tech application may be completed online after November 1, 2007, at [www.finaid.gatech.edu/forms](http://www.finaid.gatech.edu/forms).

**Priority deadline: MARCH 1**

*Note: The national or local awarding entity (i.e. National Merit, Academic College, etc.) may require a separate application.*



## ESTIMATED 2008-2009 COSTS OF ATTENDANCE

Semester Fees	GA Resident	Non-GA Resident
Tuition and Fees	\$3,020	\$12,500
Books and Supplies	\$500	\$500
Housing and Meal Plan	\$3,900	\$3,900
Personal Expenses/Travel	\$750	\$750
Total Per Semester	\$8,170	\$17,650
Total Annual 2008-2009	\$16,340	\$35,300

These figures are estimates only. Tuition and fees are set by the Board of Regents of the University System of Georgia.

## Guaranteed Tuition Plan

Georgia Tech participates in the University System of Georgia's Guaranteed Tuition Plan, which aims to give students and parents more certainty in planning for college tuition. The plan allows students to lock into a fixed-tuition rate at the time they enter Georgia Tech as freshmen and maintain that fixed tuition for four years. Please note that the Guaranteed Tuition Plan will not apply to mandatory fees or other expenses such as housing and meal plans. This is a wonderful opportunity to lock in a tuition rate that will allow students and their families to budget for the next four years at Georgia Tech without any tuition surprises or increases.

## Helpful Hints

The Office of Student Financial Planning and Services (OSFP&S) is committed to the timely and accurate processing of your application for student financial aid. In order to prevent delays in processing, the OSFP&S offers the following suggestions:

- Apply early. Don't wait until you have been accepted for admission. Don't wait until the last minute to complete the financial aid application materials. An early start will leave time to collect information, ask questions, and solve problems.
- Set up a financial aid file and keep copies of all documents.
- The OSFP&S may request additional documents to support your application.
- Carefully read all correspondence from the OSFP&S. Note that e-mail is the official means of communication at Georgia Tech.
- Make sure all documents submitted are complete, accurate, and signed as required.
- Respond promptly to all requests for additional information.
- Print student's name and gtID# on all documents submitted to OSFP&S.
- Don't mail tax forms or other documents to OSFP&S or to the Federal Processing Center unless specifically asked to do so.
- Contact the OSFP&S with any questions about the status of your application.

**Note:** While the gtID# serves as your student identification number, the nature of some of the information we are required to collect will make it necessary for you to provide us with your Social Security number. When such documents are required, they are maintained in a secure environment, and only authorized personnel have access to them.

# TECH Promise

Tech Promise is a debt-free financial aid program designed to ensure that a degree from Georgia Tech is within reach for Georgia students whose families earn an annual income of less than \$30,000. The program is the first of its kind offered by any public university in the state of Georgia.

*"Tech Promise will open the doors of opportunity to all qualified students, especially those from financially disadvantaged families who may be reluctant to apply because of the financial burden attending college could place on their families."  
—Georgia Tech President G. Wayne Clough*

Eligible students must be:

- legal residents of Georgia
- seeking a first undergraduate degree
- on-time financial aid applicants
- eligible applicants for federal financial aid
- dependent students whose parents:
  - earn less than \$30,000 in total annual income/benefits, and
  - are eligible to file an IRS form 1040A or 1040EZ for the most recent tax year

## FAQs

There are a number of scholarships for which I wish to be considered. Do I apply for each one separately?

Scholarships awarded by the OSFP&S do not require separate applications. If you complete the steps in "Application Process," our office will consider you for all programs and award a financial aid package based on your qualifications and fund availability.

How is my financial aid award determined?

Awards are made from a variety of funds to produce what is referred to as a financial aid "package." This package typically includes a combination of scholarships, grants, loans, and work.

The OSFP&S first awards aid to the neediest students who have completed the application process on time. We attempt to meet a percentage of financial need with scholarship/grant funds, a percentage with loan funds, and a percentage with work opportunities. These percentages vary from year to year depending on factors such as the financial need of the applicant pool and the financial resources available. Since students with the highest academic credentials are more likely to qualify for scholarship funds, the percentage of need met with gift aid (grants/scholarships) for these students will likely be higher than for students with lesser academic credentials.

How is my financial need determined?

Applicants applying for need-based aid must submit the Free Application for Federal Student Aid (FAFSA). When the FAFSA is processed, a formula is applied to the information you provide. The U.S. Congress establishes this formula. The result is called the Expected Family Contribution (EFC). The EFC is an indication of a family's financial strength, and is a figure that a family is expected to contribute toward the cost of attendance at Georgia Tech for the 2008-2009 academic year. It is not an amount that must be paid to Georgia Tech. This contribution is deducted from the estimated cost of attendance, resulting in the estimate of your financial need.

When I apply for financial assistance through the OSFP&S, am I also being considered for Georgia Tech scholarships based solely on merit?

Our office does reward academic excellence, but almost all merit scholarships awarded by the OSFP&S are made in conjunction with other selection criteria, i.e., financial need, geographic restrictions, specific majors, specific characteristics that are designated by the donor, etc.

The President's Scholarship is an exclusively merit-based award that is administered by the President's Scholarship Program Office. If you submitted all the elements of the Application for Freshman Admission by October 31, you are being considered for that merit-based award. For more information regarding the President's Scholarship, visit [www.psp.gatech.edu](http://www.psp.gatech.edu).

In addition, certain Georgia Tech Alumni Association clubs and academic colleges offer merit-based scholarships. The Institute also funds National Merit and National Achievement Scholarships.

What options are available if I don't qualify for need-based aid?

Students whose applications result in low need or no need have several options to assist in paying for their Georgia Tech education.

- Students may wish to consider the Federal Unsubsidized Stafford Loan or private educational loans (details available at [www.finaid.gatech.edu/loans](http://www.finaid.gatech.edu/loans)).

- Parents may consider the Parent Loan for Undergraduate Students (PLUS) program (details available at [www.finaid.gatech.edu/loans](http://www.finaid.gatech.edu/loans)).

- Many Georgia Tech students participate in the Cooperative Plan or Internship Program beginning in their sophomore year in order to receive great work experience and earn money to offset some of their college costs. The cooperative program alternates academic terms at school with terms at work. Internships are more flexible, while still offering vital work experience. Visit [www.profpractice.gatech.edu](http://www.profpractice.gatech.edu) for more information.

Will you be a transfer student?

Visit [www.finaid.gatech.edu/transfer](http://www.finaid.gatech.edu/transfer)