

Georgia State Aid Cheat Sheet (2026-2027)

A two-page reference for counselors and families. Free to copy, print, and share.

Georgia aid runs off two things: a financial aid form (FAFSA, or the state-only GSFAPP) and the calculated HOPE GPA that high schools report to GSFC. There is no separate application for HOPE or Zell Miller. Four items on handouts printed before spring 2026 are now wrong. Georgia has need-based aid for the first time in its history: the **DREAMS Scholarship** pays out this fall, alongside a new **Foster Care Scholarship**. The Zell Miller **ACT minimum is now 25, not 26**. And HOPE has **slipped below 100% of tuition** at every University System campus. Verified against GSFC and GAfutures, August 2026, using the FY 2027 award charts.

The Programs at a Glance

Program	What it pays and who qualifies
HOPE Scholarship (merit, lottery-funded)	\$1,605 to \$5,256 per semester at 15 hours, by campus. \$2,985 per semester at a private college. Requires a 3.0 calculated HOPE GPA and four rigor course credits . No test score of any kind . Degree-seeking Georgia resident; full-time enrollment not required. Pays tuition only.
Zell Miller Scholarship (top-tier merit)	Full standard tuition at a public. \$250 per credit hour, up to \$3,750 per semester, at a private. Requires a 3.7 HOPE GPA plus a 1200 SAT or the current ACT equivalent, a 25 , from a single administration before graduation. Valedictorians and salutatorians qualify with no test score at all.
DREAMS Scholarship (need-based, new fall 2026)	Up to \$1,500 per semester, \$3,000 a year, toward remaining unmet need. Pell-eligible Georgia residents at least half time in an associate or bachelor's program at a public or technical college. No separate application; file the FAFSA. Requires online Financial Toolkit sessions and 60 hours of paid or unpaid work per term . Caps at eight semesters. Not available at private colleges.
HOPE Grant and Zell Miller Grant (certificate and diploma)	\$107 per credit hour at a technical college, which is 100% of tuition this year. Neither has any high school GPA requirement . HOPE Grant: maintain a 2.0, checked at 30 and 60 hours, 63-hour ceiling, regainable once. Zell Miller Grant: 3.5 cumulative postsecondary GPA at the end of every term.
Dual Enrollment (college credit in high school)	Tuition, mandatory fees, and required books, capped at 30 semester hours for life. Any approved course for 11th and 12th graders. 10th graders: technical courses, or core courses with a 1200 SAT or 26 ACT in one sitting. Apply on GAfutures before enrolling. Withdraw from two funded courses and funding stops for good.
Tuition Equalization Grant (private colleges)	\$550 per semester, up to three semesters a year, for Georgia residents enrolled full time at an eligible private Georgia college. No GPA test and no need test . Stacks with HOPE. The legislature resets the amount every session.
Foster Care Scholarship (new fall 2026)	Direct costs in a certificate, diploma, or associate program, six or more credit hours. Several statutory pathways, including six months under Georgia DFCS supervision after the 14th birthday. Must be under 26 and meet SAP. Requires the FAFSA plus a one-time application and documents uploaded to GAfutures.
Also worth knowing	HOPE Career Grant : add-on for HOPE Grant students in approved high-demand fields. REACH Georgia : nomination happens in middle school, so parents usually hear too late. Public Safety Memorial Grant : for children and spouses of officers and school employees killed or disabled on duty. UNG Military Service Scholarship : \$85,000 total, first consideration November 15.

Deadlines to Post on Your Wall

Program	Deadline	Where it's submitted
All four HOPE-family programs	Form on file by the last day of the term you want paid	FAFSA or GSFAPP. No separate form.
DREAMS Scholarship	File the FAFSA as early as possible. Colleges award from a fixed allocation, so it runs out.	FAFSA only. Pell eligibility required.
Tuition Equalization Grant	Set by each private college, term by term	FAFSA or GSFAPP, then the college
Dual Enrollment	Before enrolling in the courses, every term	GAfutures funding application
Foster Care Scholarship	One-time application, submitted before the term	FAFSA, plus application and documents on GAfutures
Georgia Match	Letters mail in October. Claim a spot at up to three colleges.	GAfutures student dashboard

Say this out loud to every senior: Georgia's state deadline is the last day of the term, so it will never save you and it will never cost you. The colleges set the deadlines that decide the bill. Georgia College & State closes Oct 15, Mercer Nov 1, Georgia State, UNG and Emory Nov 15, UGA Dec 15.

The Rules That Trip Families Up

- **HOPE needs no test score. Zell needs a 25, not a 26.** The test myth belongs to Zell and it talks families out of HOPE every year. Under a 2023 law the Zell ACT bar is whatever GSFC concords to a 1200 SAT, republished every January 15. It is currently a 25. Many college and district pages still print 26.
- **The HOPE GPA is not the report card GPA, and it does not round.** GSFC calculates it from core academic courses only, unweighted, with a half point added for AP and dual enrollment core courses and nothing above a 4.0. A 2.99 is not a 3.0. It lives in GAfutures, not on the transcript.
- **The fourth rigor credit is the one that disappears.** Four full credits from the Academic Rigor Course List are required for both scholarships, and it is the only requirement that cannot be fixed after graduation. Check it in tenth grade and again in eleventh.
- **Attempted hours include the ones nobody counts, and the 90-hour miss is permanent.** Withdrawals, repeats, transfers, and self-paid semesters all advance the counter, which ends eligibility at 127 hours against a 120-hour degree. GPA is rechecked at 30, 60, and 90 hours and each spring: HOPE needs a 3.00, Zell needs a **3.30**, not the 3.7 that won it. The first two misses are recoverable. The third is not. Dual enrollment credit earned before graduation does not count, which is why it is worth stacking.

The number families are not expecting. Georgia aid pays tuition only. A Zell Miller Scholar at a four-year public can owe zero tuition and still face roughly \$16,000 a year in fees, housing, food, and books. Pell is not reduced because HOPE paid tuition, so it can go straight to housing, and DREAMS is aimed at exactly this gap. At a private college, HOPE stacks with the Tuition Equalization Grant.

HOPE and Zell Miller: Check These Things Early

1. Which door is the student already through?

- **HOPE.** A 3.0 calculated HOPE GPA and four rigor credits. Nothing else.
- **Zell Miller.** A 3.7 HOPE GPA plus a 1200 SAT or 25 ACT in a single sitting before graduation. Or valedictorian or salutatorian, which needs no score.
- **Neither yet.** The HOPE Grant at a technical college has no GPA requirement whatsoever, and DREAMS is need-based. A student with no score and a weak transcript still has two funded paths.

Zell does not superscore. One sitting has to produce the number. Several Georgia colleges do superscore for their own awards, including UGA and Georgia College & State, so a student can win college merit on a 26 superscore and still be told they are not a Zell Miller Scholar.

2. What the two awards actually pay in 2026-2027. Zell pays this year's tuition rate; HOPE pays last year's. The Regents raised in-state tuition 1%, so a gap has reopened. Per semester at 15 hours:

Campus	HOPE	Zell Miller	HOPE share of tuition
Georgia Tech	\$5,256	\$5,309	99.00%
University of Georgia	\$5,017	\$5,067	99.01%
Georgia State	\$4,590	\$4,635	99.03%
Georgia College & State / Augusta (Summerville)	\$3,848 / \$3,532	\$3,886 / \$3,567	99.02%
UNG four-year / Kennesaw State	\$2,865 / \$2,850	\$2,895 / \$2,880	98.96%
Ga Southern, West Ga, Valdosta, Columbus St / Albany St, Savannah St, Fort Valley St, Clayton St, Middle Ga St	\$2,805 / \$2,610	\$2,835 / \$2,640	98.94% / 98.86%
GSU Perimeter, Georgia Highlands, South Georgia State, East Georgia	\$1,575	\$1,650	95.45%
Albany State and UNG two-year degree programs	\$1,980 / \$2,145	\$2,325 / \$2,535	85.16% / 84.62%
Every technical college (TCSG)	\$1,605	\$1,605	100.00%

GSFC FY 2027 award chart; prorated below 15 hours. The gap runs about \$100 a year at the four-year universities but \$780 at UNG's two-year degrees.

Counselor Calendar: What to Tell Students When

When	What has to happen
Sophomore and junior year	Confirm all four rigor credits are scheduled. Create the GAfutures account: personal email, name exactly as on the Social Security card, login where a parent can find it. Start dual enrollment, since those hours do not count against the 127-hour ceiling. If Zell is in range, plan the single test date.
October, senior year	Georgia Match letters mail, built off the 11th-grade HOPE GPA. File the FAFSA. Oct 15: Georgia College & State closes.
November and December	The heaviest stretch, and fees are waived at most public colleges all November. Nov 1: Mercer Early Action I, UGA Foundation Fellowship and Ramsey Honors. Nov 15: the whole Georgia State automatic ladder, Emory Scholar Programs, UNG Military Service. Dec 1: Berry priority, Mercer EA II. Dec 15: every UGA automatic award.
January to March	Jan 15: Georgia Southern Honors and Goel, West Georgia Presidential, Berry final. Jan 31: Georgia Tech. Feb 1: Georgia Southern general, Mercer Regular Decision, West Georgia Honors, Augusta, UNG. Mar 1: Kennesaw, and the second fee-waiver month.

Once enrolled: check My College HOPE Profile in GAfutures every term for GPA, hours used, and expiration date. Send outside transcripts the week grades post, since a late one forces a recalculation and can trigger a bill for HOPE already spent. DREAMS students log the 60 work hours from week one.

Three Mistakes That Cost Georgia Students Money

- **Repeating the 26 for Zell Miller.** The bar moved to 25 and is recalculated every January. A student sitting on a 25 who has been told they missed Zell is getting the wrong answer from their own school.
- **Telling Pell-eligible families Georgia has no need-based aid.** True until this fall. DREAMS pays up to \$3,000 a year at public and technical colleges, needs only the FAFSA, and comes from a fixed campus allocation. Early filers get it.
- **Treating the flagship as where a middle transcript gets paid.** HOPE pays about the same everywhere, so the college's own award decides the bill. Georgia State runs the clearest automatic ladder, \$1,000 to \$3,000 a year for residents. UGA's is a \$2,000 Charter Scholarship.

The last-day-of-term mirage

Every Georgia handout prints the same deadline: the last day of the term you want paid. It is accurate, and it is the most misleading sentence in Georgia financial aid, because families pace themselves to it. By the time it arrives, every institutional scholarship decision in the state has been made, most between October 15 and December 15. The state deadline protects the tuition award. The college deadlines decide whether the family can afford housing.

Free Resources: No Account, No Cost, No Data Collection

All Georgia programs and official rules	gafutures.org/hope-state-aid-programs
HOPE and Zell award amounts by campus	gsfc.georgia.gov/award-amounts
Our Georgia guide, this sheet, 400+ colleges	collegereadyparent.org/georgia

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