Whether you are a student or adult supporter picking up this brief handbook, we hope you find it to be an informative and useful starting point for asking many more engaging questions about the future. All too often students simply aren’t sure how to continue their educational journey. Hopefully this helps!

Georgia’s ETV Team hopes you will ask questions, engage in the process, and provide feedback to us on how we can better support students. We work with some of the best professionals in the state. Those include Independent Living Specialists, state administrative staff, and administrators on numerous college and technical school campuses. With that in mind, always feel free to reach out to us:

Email- etv@fanning.uga.edu
Online- https://embarkgeorgia.org/etv

If we can’t answer your question, we will direct it to the person or office that can. We look forward to the dreams of our students becoming reality. The state of Georgia is a great place to achieve the goal of higher education and we are excited to support.
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<tr>
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</tr>
<tr>
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</tr>
</tbody>
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Hopefully a student discovers all of this information and more well before it’s time to decide what to do after high school, but if not, there are still plenty of options to plan and prepare. Each section will provide applicable information to students at various stages of the education process. For those not sure exactly what they want to do, “What’s Next” is a great place to begin exploring. Here, students will begin to break the ice of possibilities and develop a vocabulary for options available to them.

From there, education is hopefully a part of that plan. Paying for an education can be a challenge. We are here for you. Today’s world offers so many resources to inform and help navigate the great expense of higher education. Check out the “Paying for Your Education” section to feel more informed and prepared.

For eligible students, the “Education and Training Voucher Program (ETV)” may be the greatest financial supporter while completing a post-secondary education. While ETV is often not able to cover all costs of higher education, it can greatly offset those costs so students don’t feel such a heavy burden. View this section to help answer your ETV specific questions.

Lastly, provided in this handbook is a “Resources” section that may be useful. The stress of finances, decisions and planning can seem like more than one student can handle. Fortunately, no student completes their education without support and tools to make this process easier. Find just a few resources here.
Graduate High School or complete a GED program—Congrats!!

Now What?! Let’s Talk More about School

Why Attend a College or Technical School?
- Decrease likelihood of unemployment
- Increase lifetime earnings
- Greater access to healthcare
- Achieve independence
- Identity exploration

The goal of ETV is to increase the number of foster youth who attend college and graduate with a degree or certificate

Foster Care Youth
84% of foster care youth who graduate high school say they want to attend college—only 20% actually attend college

Foster Care Youth
About 4% of foster care youth graduate with a degree or certificate

Georgia Youth
51% of high school graduates in the state of Georgia attend a post-secondary institution

Georgia Youth
About 44% of young adults in Georgia graduate with a degree or certificate
Types of Schools

Universities
Offer Bachelor’s, Master’s, and Doctoral degrees, and sometimes have professional schools such as a law school or medical school. Tend to be larger than colleges

Colleges
Offer four-year Bachelor’s degree in the arts (such as English, history, drama) or sciences (such as biology, computer science, and engineering) along with other programs

Community/Junior College
Community colleges and junior colleges award Associate’s degrees. Usually less expensive than a college or university. Many people transfer to a larger college after receiving their Associate’s degree

Trade/Career/Technical Schools
Technical schools teach the science behind the occupation, while Vocational/Trade schools focus on hands-on application of skills needed to do a specific job. Usually programs last two years. Students receive either an Associate’s degree or a certificate
The state of Georgia is a great place to achieve the goal of higher education. Here are just a few great post-secondary education institutions:

**Universities**
- University of West Georgia
- University of Georgia
- Kennesaw State University
- Savannah State University
- Clayton State Lakers
- Georgia State
- Georgia Tech
- Georgia Southern University

**Colleges and Junior Colleges**
- South Georgia State College
- Georgia Gwinnett College
- GMC College
- Georgia Military College
- Atlanta Metropolitan State College
- East Georgia State College
- Dalton State
- College of Coastal Georgia

**Trade/Career/Technical Schools**
- Athens Technical College
- Southern Crescent Technical College
- West Georgia Technical College
- Coastal Pines Technical College
- Georgia Northwestern Technical College
- Central Georgia Technical College
- Atlanta Technical College
- University System of Georgia
- Technical College System of Georgia
Public vs. Private Institutions

Public schools are operated or funded with state and local government funding.

Private schools are not affiliated with a government organization. Since private schools receive less (or no) money from state and local governments, tuition rates are typically higher.

https://www.youtube.com/watch?v=EUn3yJsc4Cs

Non-Profit vs. For Profit (Proprietary) Institutions

Non-Profit schools are owned and run by a private organization or corporation and have the purpose of producing goods and services that are not a source of income for the organization.

For-Profit (also called Proprietary) schools refers to educational institutions operated by a private profit seeking business.

Students should be aware—while For-Profit schools can provide another higher education option, they can also require much more financial planning, depending on the program. For more details, check out the following Vox report here:

https://www.youtube.com/watch?v=wBEZnvU2mz8&t=133s

Or the PBS report here:

https://www.youtube.com/watch?v=ytIVj-KuhEc
Comparing Schools

If you are trying to choose between a couple of schools, **College Navigator** provides a great resource for comparing

https://nces.ed.gov/collegenavigator/

**Reasons students choose a School**

- **Costs**: tuition, books, housing, meals
- **Location**: local, far away, **in-state** vs. **out-of-state**
- **Degree/Programs Offered**
- **Size**: Campus size, class size and community size

*Search a school and click “Add to Favorites”*

*Select schools you want to compare*

*Compare costs, admissions, graduation rates and more*
Questions to Consider

What should a student be looking for in a college they plan to apply to?
- Available majors
- Location
- Size
- Cost
- Culture
- Housing options
- Academic reputation

What does a college application usually include?
- Grades/transcripts
- Standardized test scores
- Personal statement
- Letters of recommendation
- Extracurricular activities

How should a student address major academic faults in an otherwise strong application?
- Explain them in the personal statement
- Talk about circumstances that caused a bad semester or class
- Emphasis lessons learned and any later improvements
- Include strong letters of recommendation that speak to their resolve or improvement

Don’t forget to Explore GAfutures for excellent resources in college planning:
https://www.gafutures.org/

Founded in 1965, the Georgia Student Finance Commission has become one of the most successful state student aid operations in the nation. First created to provide loans, the agency progressed to state- and lottery-funded scholarships, grants, service cancelable loan programs and providing free financial aid consultation. GSFC’s mission is to ensure Georgians have an opportunity to access education beyond high school.
Why should a student try and take honors and AP classes when possible?
- Can give a student additional GPA points
- Provide preparation for college
- Illustrates commitment to academics
- They may distinguish a transcript in applications to competitive schools

What are some good ways to raise SAT scores?
- Practice tests
- Reviewing vocabulary and math concepts
- Prep books
- Enrolling in a study course
- Taking the test more than once

“Start where you are. Use what you have. Do what you can.”
Arthur Ashe Hall of Fame Tennis Player

A few skills a student should have by the time they start college:
- Be able to balance a checkbook
- Be able to do laundry
- Be able to cook a few basic meals
- Be able to study effectively
- Be able to get along with other people
- Be able to manage time
GAfutures provides clear and detailed guides for students beginning in middle school and progressing through a student’s summer after senior year.

12th Grade - Fall Semester

https://www.gafutures.org/college-planning/college-decision-guide/college-planning-timeline/12th-grade-fall-semester/

9th Grade Checklist
https://www.gafutures.org/media/187673/9th-grade-checklist_digital.pdf

10th Grade Checklist
https://www.gafutures.org/media/187678/10th-grade-checklist_digital.pdf

11th Grade Checklist
https://www.gafutures.org/media/187680/11th-grade-checklist_digital.pdf

12th Grade Checklist
https://www.gafutures.org/media/187679/12th-grade-checklist_digital.pdf
Here are a few highlights from those checklists:

**9th Grade Highlights**

- Create a GAfutures account at GAfutures.org. GAfutures is a great resource to help explore and plan for college and career
- Students, introduce yourself to the school counselor. Make an appointment to discuss classes and ask questions about education options after high school
- HOPE GPA begins calculating as soon as a student set foot into high school. Be sure to develop good study habits. Create a schedule and stick to it

**10th Grade Highlights**

- Discuss classes and review graduation, college entrance and academic rigor requirements with a guidance counselor
- Check HOPE GPA to stay on track to be eligible for the HOPE or Zell Miller Scholarship
- Take the PSAT/NMSQT to help prepare for the real thing
- Think about how to spend the summer: work, volunteer or take a college-level course. Update a high school portfolio with all achievements and activities

**11th Grade Highlights**

- Register for and take exams like the SAT, SAT Subject Test, and the ACT for college admission. Check for free test prep classes in the area
- Start drafting essays to use for scholarships and college admissions applications. Search for scholarships to help pay for college on GAfutures, as well as through a guidance counselor, community, family and friends
- Schedule campus visits or contact colleges to request information about financial aid, admission requirements, applications and deadlines
- Make sure you’re on track to graduate and fulfill all graduation, admissions and academic rigor requirements
- Pay attention to deadlines and apply to the colleges. Ask teachers and counselors to submit required documents (letters of recommendation) to preferred colleges
- Submit a request through a My GAfutures account for your high school to send an official transcript to any college you’ve applied to
- Beginning October 1, plan to complete the FAFSA. Attend a FAFSA Completion event to get help filling it out (don’t forget to create a FSA ID)
- Stay involved in after-school activities and work hard all year. Grades can still impact scholarship and other financial aid eligibility
- Complete any additional scholarship applications
- Decision time! Review college acceptances, compare financial aid offers and plan visits where you have been accepted
- If you have questions about the aid being offered, contact that college’s financial aid office. When you decide which college to attend, notify the school and submit any required financial deposits. Also, notify the other colleges you were accepted to and withdraw your application
Higher Education is Expensive!!

So is it worth it?

...........................

YES!!

- Decrease likeliness of unemployment
- Improve self-reported health
- Create new and engaging opportunities

More education can......

A four year college education can cost upwards of $100,000. That includes paying for tuition, fees, housing, books, food and other living expenses, but we don’t want that to stop students!! Our program and resources can point you to the support needed.
First things first... **Fill out a FASFA.** All opportunities listed in this handbook require filling out a FASFA on a yearly basis.

[FAFSA—Free Application for Federal Student Aid](https://fafsa.ed.gov/)

Select “Start Here” and complete the application to gain access to financial aid. Make sure to save along the way and remember login credentials.

Students will need help completing!! Be prepared to call and email counselors, support staff, administrators and others. This will take some time. Start early!!

There are several questions on the FAFSA that students with experience in foster care will need to be considered "independent". When a student is considered "independent" they may qualify for specific financial resources.

Question #53 (in section 2) on the Free Application for Federal Student Aid asks: "At any time since you turned age 13, were both of your parents deceased, were you in foster care or were you a dependent or ward of the court? "If the answer is yes, the student will be considered "independent" and will then qualify for a number of financial resources.
<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Grants</strong></td>
<td>Financial aid, often based on financial need that does not need to be repaid (unless, for example, you withdraw from school and owe a refund)</td>
</tr>
<tr>
<td></td>
<td>Pell Grant, Hope Grant, Zell Miller Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Academic Competitiveness Grant, SMART Grant</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.collegescholarships.org/grants/federal.htm">http://www.collegescholarships.org/grants/federal.htm</a></td>
</tr>
<tr>
<td><strong>Scholarships</strong></td>
<td>Money awarded to students based on academic achievements and personal attributes to help pay for education expenses</td>
</tr>
<tr>
<td></td>
<td>Scholarships generally do not have to be repaid</td>
</tr>
<tr>
<td></td>
<td>HOPE, Zell Miller, NSORO, Community Foundation for Greater Atlanta, Scholarship America’s Dream Award, Gates Millennium Scholars, The National Foster Parent Association</td>
</tr>
<tr>
<td></td>
<td><a href="https://embarkgeorgia.org/students/scholarships">https://embarkgeorgia.org/students/scholarships</a></td>
</tr>
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<td></td>
<td><a href="https://www.gafutures.org/scholarship-search">https://www.gafutures.org/scholarship-search</a></td>
</tr>
<tr>
<td><strong>Loans</strong></td>
<td>Money borrowed from a bank or institution that MUST be paid back with interest</td>
</tr>
<tr>
<td></td>
<td>Federal student loans will likely have a better interest rate than loans from credit lenders, but beware:</td>
</tr>
<tr>
<td></td>
<td>In 2017, students averaged over $37,000 in debt. ETV and other resources hope to keep students from major financial struggle</td>
</tr>
<tr>
<td></td>
<td>AVOID Loans if at all possible!!!!</td>
</tr>
<tr>
<td></td>
<td><a href="https://studentaid.ed.gov/sa/types/loans">https://studentaid.ed.gov/sa/types/loans</a></td>
</tr>
</tbody>
</table>
Loan Calculator

A loan is money borrowed from a bank or institution that MUST be paid back with interest.

Imagine, over the course of getting a 4 year degree, a student takes out just over $6,000 each year to help get through school—fair enough right?!

Over the those 4 years, that’s going to amount to a nearly $25,000 loan. Now, let’s imagine that student is able to get a good interest rate—7.00%—and that’s a good rate!

That student then completes or leaves school and has up to 10 years to pay back that loan.

The student MUST pay back the $25,000 borrowed plus an additional $9,832.61. Students be aware that there are other options available to you!!

Before considering a loan, talk with an ILS or counselor to make a best decision.
In order to avoid student loans, a plan is needed!! For financial information regarding that plan, students can turn to College Navigator.

“Plan for what is difficult while it is easy, do what is great while it is small.”

-Sun Tzu
Chinese general, writer and philosopher
ETV Eligibility Requirements

Student must have been in foster care for at least 6 months (whether or not the months are consecutive) with at least one day of that 6 months coming on or after the student’s 14th birthday.

If a student entered kinship guardianship or was adopted after attaining the age of 16, they must have been in foster care for at least 6 months (whether or not the months are consecutive) with at least one day of that 6 months coming on or after the student’s 14th birthday.

If a student was reunified with one or more of their biological parents after attaining age 16, they must have been in foster care for at least 6 months (whether or not the months are consecutive) with at least one day of that 6 months coming on or after the student’s 14th birthday.

Additional Criteria

- Student must attend an accredited college or tech school
- Student is limited to a maximum of 5 years of ETV support
  - One “Year” is utilized when a student spends ETV dollars between July 1st and June 30th of the following year
- Student must be under the age of 26
- ETV funds are ‘last dollar’ funds, meaning all other sources of financial aid are applied first and ETV funds can be used to meet unmet need

Students must attend educationally accredited institutions in order to receive ETV. To check school accreditations, visit: https://www.ed.gov/accreditation or https://nces.ed.gov/collegenavigator/
Eligible students can receive...

$5,000 per year

These are funds typically paid directly to an accredited school or institution on a student’s behalf.

Notable eligibility criteria...

⇒ Must be ILP eligible
⇒ Must be under age 26
⇒ 5 Year maximum limit for support
⇒ Must meet GPA requirements

Additional Support

$200 per month

Student's living on campus or in a DFCS paid placement

$400 per month

Student's living off campus in a non-paid placement

Must be under age 23 to receive stipend

NOTES:

A...As part of Georgia’s Division of Family and Children Services, the Independent Living Program serves to support eligible students in their transition from students into adulthood.

B...A year is used when any ETV dollars are spent between July 1st and the following June 30th.

C...A student must be enrolled full-time in an accredited school or educational institution to receive benefits for that month.

Students should connect with their Independent Living Specialist for access and information...

www.garyse-ilp.org
The Education and Training Voucher (ETV) Program helps pay for Cost of Attendance which often includes:

- Tuition
- Meal Plans
- Housing
- School Supplies
- Books

**ETV Expenses are paid to...**

**Institutions (Schools)**
- Tuition, housing and meal plans on campus, books, supplies, tools, and equipment related to current coursework, (after aid is applied, e.g., Pell and HOPE Scholarships)
- ETV will work with an ILS to pay these expenses directly to the school
- The student will be responsible for providing applicable

**Students**
- Payments that cannot be paid directly to the school but are considered cost of attendance can potentially be paid by the student and then reimbursed
- ETV will work with an ILS to pay these expenses directly to the student through a check or direct deposit
- The student will be responsible for providing applicable receipts, information and pa-

**Getting Approval**

The student MUST communicate and coordinate with their Independent Living Specialist consistently to determine what expenses are covered.

Students will also have to work closely with their financial aid and/or student accounts office at their school to make sure the school has everything they need to authorize payments correctly and make sure schedules/classes
In order to access ETV support, eligible students must...

1) Connect with their ILS

2) Be accepted into college or technical school

3) Graduate high school or get their GED

ILS: Independent Living Specialist; view page 19 or go to:
http://www.garyse-ilp.org/

Once students begin receiving ETV support, they must...

An application allows students to share their goals and plans and changes (ex. transfer schools)

Complete Application

Students must maintain a cumulative GPA of 2.0 or higher to continue receiving ETV. They must provide that grade report at the end of each semester

Submit Grades

Schedules help confirm enrollment, grades and plan for ETV spending each semester

Submit Class Schedules

Communicate with their ILS

Submit Invoices

Some schools will work directly with an ILS to submit invoices and some will require students to submit those to their ILS

Developing strong, positive relationships with an Independent Living Specialist is the most important component to a student receiving ETV support consistently and timely
<table>
<thead>
<tr>
<th>Region</th>
<th>Independent Living Specialist</th>
<th>Counties Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>Region 1</td>
<td>Bridgette Jones</td>
<td>Catoosa, Chattooga, Cherokee, Dade, Fannin, Gilmer, Gordon, Murray, Pickens, Walker, Whitfield</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Bridgette.Jones1@dhs.ga.gov">Bridgette.Jones1@dhs.ga.gov</a></td>
<td></td>
</tr>
<tr>
<td>Region 2</td>
<td>Fallecia Gee</td>
<td>Banks, Dawson, Forsyth, Franklin, Habersham, Hall, Hart, Lumpkin, Rabun, Stephens, Towns, Union, White</td>
</tr>
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<tr>
<td>Region 3</td>
<td>Shakeria Jones</td>
<td>Bartow, Douglas, Floyd, Haralson, Paulding, Polk</td>
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<tr>
<td></td>
<td><a href="mailto:Shakeria.Jones1@dhs.ga.gov">Shakeria.Jones1@dhs.ga.gov</a></td>
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<tr>
<td>Region 4</td>
<td>Denaea Lawrence</td>
<td>Butts, Carroll, Coweta, Fayette, Heard, Lamar, Meriwether, Pike, Spalding, Troup, Upson</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Denaea.Lawrence2@dhs.ga.gov">Denaea.Lawrence2@dhs.ga.gov</a></td>
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<tr>
<td>Region 5</td>
<td>Aisha Joseph</td>
<td>Barrow, Clarke, Elbert, Greene, Jackson, Jasper, Madison, Morgan, Newton, Oconee, Oglethorpe, Walton</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Aisha.Joseph@dhs.ga.gov">Aisha.Joseph@dhs.ga.gov</a></td>
<td></td>
</tr>
<tr>
<td>Region 6</td>
<td>Latrice Bakon</td>
<td>Baldwin, Bibb, Crawford, Houston, Jones, Monroe, Peach, Putnam, Twiggs, Wilkinson</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Latrice.Bakon@dhs.ga.gov">Latrice.Bakon@dhs.ga.gov</a></td>
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</tr>
<tr>
<td>Region 7</td>
<td>Larissa Thompson</td>
<td>Chattahoochee, Clay, Crisp, Dooly, Harris, Macon, Marion, Muscogee, Quitman, Randolph, Schley, Stewart, Sumter, Talbot, Taylor, Webster</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Larissa.Thompson@dhs.ga.gov">Larissa.Thompson@dhs.ga.gov</a></td>
<td></td>
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<tr>
<td>Region 8</td>
<td>Angela Davis</td>
<td>Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Charlton, Clinch, Coffee, Cook, Echols, Irwin, Lanier, Lowndes, Pierce, Tift, Turner, Ware</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Angela.Davis2@dhs.ga.gov">Angela.Davis2@dhs.ga.gov</a></td>
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<tr>
<td>Region 9</td>
<td>Ishmael Rouse</td>
<td>Bryan, Bulloch, Camden, Chatham, Effingham, Glynn, Liberty, Long, McIntosh</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Ishmael.Rouse@dhs.ga.gov">Ishmael.Rouse@dhs.ga.gov</a></td>
<td></td>
</tr>
<tr>
<td>Region 10</td>
<td>Leandrea Taylor</td>
<td>Cobb, Gwinnett</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Leandrea.Taylor@dhs.ga.gov">Leandrea.Taylor@dhs.ga.gov</a></td>
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<tr>
<td>Region 11</td>
<td>Caitlin Giles</td>
<td>Clayton, Henry, Rockdale</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:Caitlin.Redmon@dhs.ga.gov">Caitlin.Redmon@dhs.ga.gov</a></td>
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<tr>
<td>Region 12</td>
<td>Julie Lewis</td>
<td>Fulton</td>
</tr>
<tr>
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<td><a href="mailto:Julie.Lewis@dhs.ga.gov">Julie.Lewis@dhs.ga.gov</a></td>
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<tr>
<td>Region 13</td>
<td>Shante Campbell</td>
<td>DeKalb</td>
</tr>
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<tr>
<td>Region 14</td>
<td>Jo R. Thomas</td>
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<td><a href="mailto:Jo.Thomas@dhs.ga.gov">Jo.Thomas@dhs.ga.gov</a></td>
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<tr>
<td></td>
<td>Tashita Mcghee-Moses</td>
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<td></td>
<td>Hannah Harris</td>
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<td>Adrian Cole</td>
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<td><a href="mailto:Adrian.Cole@dhs.ga.gov">Adrian.Cole@dhs.ga.gov</a></td>
<td></td>
</tr>
</tbody>
</table>
Students will utilize the ETV Website to keep track and upload information as needed

https://etv.embarkgeorgia.org/

**NOTICE:** Login/Account credentials are only available by connecting with an ILS

Students are expected to use the site to...

- Track ETV yearly spending progress
- Complete annual application
- Upload schedules and grade reports
- Upload Invoices
Embark is a project based at the J.W. Fanning Institute for Leadership Development at UGA designed to increase college access for youth who have experienced foster care or homelessness. Embark works collaboratively with a number of agencies and organizations to improve the educational options for young people who have experienced foster care or homelessness.

https://embarkgeorgia.org/home

Explore the Embark website for resources and connections at campuses across Georgia.

Make sure to view the Designated Points of Contact map for contact information for many of Georgia’s college and technical college campuses.
<table>
<thead>
<tr>
<th>Other Resources</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Georgia Independent Living Program</strong></td>
</tr>
<tr>
<td><strong>Federal Student Aid</strong></td>
</tr>
<tr>
<td><strong>The University System of Georgia</strong></td>
</tr>
<tr>
<td><strong>GAfutures</strong></td>
</tr>
<tr>
<td><strong>Technical College System of Georgia</strong></td>
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<tr>
<td><strong>NCES College Navigator</strong></td>
</tr>
<tr>
<td><strong>Other Resources</strong></td>
</tr>
<tr>
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</tr>
<tr>
<td><strong>Scholarship Academy</strong></td>
</tr>
<tr>
<td><strong>FAFSA</strong></td>
</tr>
<tr>
<td><strong>Purdue Owl Writing Lab</strong></td>
</tr>
<tr>
<td><strong>Georgia ETV YouTube Channel</strong></td>
</tr>
<tr>
<td><strong>Khan Academy</strong></td>
</tr>
<tr>
<td><strong>Grammarly</strong></td>
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### Comparing Schools

<table>
<thead>
<tr>
<th>Name of School</th>
<th>Location</th>
<th>Type</th>
<th>Admission Requirements</th>
<th>Other</th>
<th>SAT:</th>
<th>ACT:</th>
<th>SAT:</th>
<th>ACT:</th>
<th>SAT:</th>
<th>ACT:</th>
</tr>
</thead>
<tbody>
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</table>

**Total School and Housing Costs:**

<table>
<thead>
<tr>
<th>Costs</th>
<th>Tuition</th>
<th>Housing Costs</th>
<th>Books</th>
<th>Other</th>
<th>Other</th>
<th>Other</th>
<th>Other</th>
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</thead>
<tbody>
<tr>
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</tbody>
</table>

**Total Need for First Year of School:**

### Important Dates

<table>
<thead>
<tr>
<th>FAFSA Start</th>
<th>October 1st of Senior Year</th>
<th>Send Decision Letter</th>
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</thead>
<tbody>
<tr>
<td>FAFSA Completion</td>
<td></td>
<td>Pay Deposit for School</td>
</tr>
<tr>
<td>Application 1 Due</td>
<td></td>
<td>Orientation</td>
</tr>
<tr>
<td>Application 2 Due</td>
<td></td>
<td>Move in Day</td>
</tr>
<tr>
<td>Application 3 Due</td>
<td></td>
<td>First Day of Classes</td>
</tr>
<tr>
<td>Scholarship 1 Due</td>
<td></td>
<td>Deadline to Pay for Classes</td>
</tr>
<tr>
<td>Scholarship 2 Due</td>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>Scholarship 3 Due</td>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>Scholarship 4 Due</td>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>Scholarship 5 Due</td>
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<td>Other</td>
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</table>

<table>
<thead>
<tr>
<th>Important Dates</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay Deposit for School</td>
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<tr>
<td>Orientation</td>
<td></td>
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<tr>
<td>Move in Day</td>
<td></td>
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<td>First Day of Classes</td>
<td></td>
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<tr>
<td>Deadline to Pay for Classes</td>
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<td>Other</td>
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<td>Other</td>
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</table>
## Cost of Attendance Ledger

<table>
<thead>
<tr>
<th>School Expenses</th>
<th>Anticipated Cost</th>
<th>Actual Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fees</td>
<td></td>
<td></td>
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<tr>
<td>Housing</td>
<td></td>
<td></td>
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<tr>
<td>Meal Plan</td>
<td></td>
<td></td>
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<tr>
<td>Books</td>
<td></td>
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</tr>
<tr>
<td><strong>Total School and Housing Cost:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Living Expenses</td>
<td>Anticipated Cost</td>
<td>Actual Cost</td>
</tr>
<tr>
<td>Laundry</td>
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<tr>
<td>Personal Hygiene Products</td>
<td></td>
<td></td>
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<tr>
<td>Transportation</td>
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<tr>
<td>Other</td>
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<td>Other</td>
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<tr>
<td>Other</td>
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<td></td>
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<tr>
<td><strong>Total Living Expenses:</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>Total Need for First Year of School:</strong></td>
<td></td>
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</table>

## Financial Aid

<table>
<thead>
<tr>
<th>Financial Aid</th>
<th>Anticipated Amount</th>
<th>Amount Awarded</th>
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</thead>
<tbody>
<tr>
<td>Pell Grant</td>
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<tr>
<td>Scholarship</td>
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<td>Scholarship</td>
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<td>ETV</td>
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<tr>
<td><strong>Total Amount of Aid Awarded:</strong></td>
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## Total Need for Year

<table>
<thead>
<tr>
<th>Total Need for Year</th>
<th>Total Aid Awarded</th>
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<th>Unmet Need</th>
</tr>
</thead>
<tbody>
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</table>
Commonly used terms related to post-secondary education and financial aid

Accreditation
Confirms that the college or career school meets certain minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education. Schools must be accredited to be eligible to participate in federal student aid programs.

Associate Degree
An undergraduate academic degree granted after completion of two years of study. Community colleges and career colleges generally award associate degrees.

Bachelor’s Degree
An undergraduate academic degree awarded for a course of study that generally lasts four years. Colleges or universities generally award bachelor’s degrees.

Cost of Attendance (COA)
The total amount it will cost you to go to school—usually stated as a yearly figure. COA includes tuition and fees; room and board (or a housing and food allowance); and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs.

FAFSA
Free Application for Federal Student Aid

Federal Pell Grant
A federal grant for undergraduate students with financial need.

Federal Student Aid
Financial aid from the federal government to help you pay for education expenses at an eligible college or career school. Grants, loans and work-study are types of federal student aid. You must complete the FAFSA to apply for this aid.

Federal Student Loan
A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

Federal Work-Study
A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

Fees
Fees depend upon your school. Examples include activities fees and parking decal fees. Schools can provide a list of fees.
Financial Aid Offer
The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school. The school's financial aid staff combines various forms of aid into a “package” to help meet a student’s education costs.

Free Application for Federal Student Aid (FAFSA)
The FREE application used to apply for federal student aid, such as federal grants, loans, and work-study

Grant
Financial Aid, often based on financial need that does not need to be repaid (unless, for example, you withdraw from school and owe a refund)

Merit-based
Based on a student’s skill or ability. Example: A merit-based scholarship might be awarded based on a student’s high grades

Need-based
Based on a student’s financial need. Example: A need-based grant might be awarded based on a student’s low income

Post-Secondary Institution
Education system that offers a degree or certificate program after high school is completed or GED is received

Proprietary School
A private for-profit school that provides education and training

Room and Board
An allowance for the cost of housing and food while attending college or career school

Satisfactory Academic Progress (SAP)
A school’s standards for satisfactory academic progress toward a degree or certificate offered by that institution. Check with your school to find out its standards

Scholarship
Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid

Tuition
The cost of taking courses. Course costs vary by school

Work-Study
A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses

For a complete list visit https://studentaid.ed.gov/sa/glossary
For information about college access and resources, visit embarkgeorgia.org

For more information about Education and Training Vouchers, visit etv.embarkgeorgia.org

The Georgia Education and Training Voucher (ETV) Program is administered by the J.W. Fanning Institute for Leadership Development at the University of Georgia in partnership with Georgia DFCS

Embark is based at the J.W. Fanning Institute for Leadership Development at the University of Georgia and is designed to increase college access for youth who have experienced foster care or homelessness