

UNDERSTANDING GEORGIA'S HIGHER EDUCATION AFFORDABILITY CRISIS



College should be accessible to every Georgia student, regardless of their income.

Georgia's current scholarship programs help some students access higher education, but their **eligibility requirements** — high GPA cutoffs, course mandates, and standardized test score requirements — **create barriers** for students from disadvantaged and underserved backgrounds, including Black, first-generation, low-income and rural students. Without support, they are often left facing higher debt burdens, attending out-of-state schools, or forgoing college altogether.

A comprehensive need-based system would help place opportunity within reach for all Georgia students.

BY THE NUMBERS

- Even with relatively low costs of college compared to states nationwide, Georgia still has the **second highest average student loan debt** of any state and college remains unaffordable for many.
- Georgia ranks **fourth** in the nation in total spending on financial aid for students, yet remains **one of two** states that fails to offer need-based aid.
- **Florida and North Carolina** invest **more than \$300 million** annually in need-based financial aid. In Georgia, **less than \$10 million** each year is dedicated to need-based aid.
- Only **78%** of Georgia students attend college in Georgia, the **lowest home-state college attendance rate** in the Southern region.

AN UNEQUAL EQUATION

- In Georgia, students seeking state-based aid can apply for either the HOPE Scholarship or Zell Miller Scholarship, both of which include strict eligibility requirements that can disadvantage students with limited access to AP, honors, or dual enrollment classes and fewer test prep resources.
- For example, Zell Miller Scholarship recipients must earn at least a 3.7 GPA and a 1200 SAT or 26 ACT—benchmarks strongly correlated with higher family income and school quality. Test score requirements are **especially biased** against Black and low-income students.
- Affordability challenges disproportionately impact **low-income students, first-generation students, Black students, rural students, and other students from underserved, under-resourced communities**.
 - ➔ **44%** of undergraduate students in Georgia receive the **HOPE Scholarship or Zell Miller Scholarship** — but a disproportionate percentage of those students are from **higher-income families**.



Support efforts to create a comprehensive, need-based financial aid system in Georgia, or get involved by reaching out to **GAHigherED@naacpldf.org** for more information.

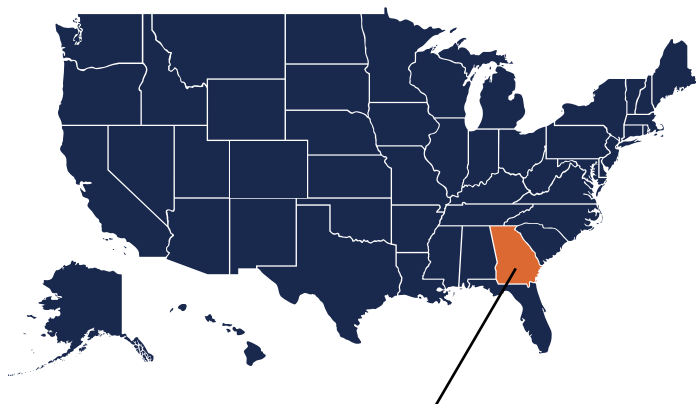
➔ More than **90% of students** from families with **income greater than \$120,000** received either **HOPE or Zell Miller** from 2013-14 to 2018-19.

➔ Over **30% of students** from families with **income above \$120,000** received the full-tuition **Zell Miller Scholarship** at least once in a five-year span, compared to **under 10 % of students** from families **earning less than \$30,000**.

➔ **Rural counties** are often the least likely to see high HOPE-eligibility rates: in 16 Georgia counties, **fewer than 30% of students** are eligible for the HOPE scholarship.

- Additionally, policies such as time limits on aid eligibility and strict GPA checkpoints make it difficult for nontraditional or first-generation students to retain support.

Without a **comprehensive need-based system**, the state risks widening equity gaps that would undermine all Georgians' futures.



Nationwide

74% need-based aid

26% merit aid

Georgia

1% need-based aid

99% merit aid

A comprehensive, need-based program in Georgia would ensure cost does not determine if students can achieve their full potential.

Georgia should:

 **Establish a statewide need-based grant program** — Use Georgia's lottery reserve funds to create a grant program that provides direct financial support to students attending college.

 **Prevent prohibitive eligibility restrictions** — The program should have minimal eligibility restrictions beyond demonstrated financial need, ensuring broad access for Georgia students who need it.

 **Maximize awareness and access** — Coordinate with school districts, counselors, and community organizations statewide to ensure that eligible students and families know about the grant, how to apply, and the deadlines.

Georgia's current financial aid system rewards **privilege over potential**, leaving many capable students unable to pursue their dreams of attending college.

Together, we can chart a path for all Georgians to access opportunity.



Learn more about
Georgia's Higher Education
Affordability Crisis