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LDF Media
media@naacpldf.org

Georgia Advocates and Leaders Urge Lawmakers to Fully Fund \$325 DREAMS Scholarship Program

Georgia advocates and community leaders gathered at the State Capitol today to call on Governor Brian Kemp and the Georgia General Assembly to fully fund the DREAMS Scholarship at its proposed \$325 million allocation, warning that any reduction would undermine a long-overdue effort to address the state's college affordability crisis.

Georgia remains one of only two states in the nation without a comprehensive, statewide need-based financial aid program. While the state invests in merit-based scholarships such as HOPE and Zell Miller, students with the greatest financial need, despite their talents and abilities, are too often left without sufficient support. As a result, Georgia students graduate with the third highest average student loan debt burdens in the country despite the state's comparatively lower tuition rates.

"We urge Georgia lawmakers to fully fund DREAMS at \$325 million so that financial hardship does not stand in the way of opportunity," said **Hamida Labi, Senior Policy Counsel at the Legal Defense Fund (LDF)**. "Cutting this historic investment in a statewide need-based aid program would leave thousands of students behind, including Black students and other students from underserved communities who too often face barriers to accessing college. Our state must ensure costs do not continue to determine students' futures."

The DREAMS Scholarship represents Georgia's first commitment to need-based aid in the state. As proposed, the \$325 million allocation includes \$25 million in funding to launch direct student scholarships and \$300 million to establish a long-term endowment to sustain the program.

Advocates warn that reducing the proposal to \$100 million would severely limit the program's reach and weaken its ability to close persistent affordability gaps.

"The college affordability crisis in Georgia is urgent and must be addressed," said **Ashley Young, Senior Education Policy Analyst at Georgia Budget Policy Institute**. "One of only two states without a need-based financial aid program, Georgia ranks third in the nation for student loan debt per borrower despite lower tuition and fees compared to other states. Black students in the University System of Georgia alone carried \$359 million in student loan debt in 2024. Georgia must establish fully-funded, comprehensive need-based aid so that more financially marginalized students can access higher education with the support they deserve."

Advocates emphasize that an effective need-based program in Georgia must:

- Prioritize students with the greatest demonstrated financial need;
- Apply toward the full cost of attendance, including housing, books, and transportation;

- Eliminate burdensome barriers, such as work requirements that may undermine academic success; and
- Ensure long-term, sustainable funding to support its success.

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Founded in 1940, the [Legal Defense Fund \(LDF\)](#) is the nation's first civil rights legal organization. LDF has been completely separate from the National Association for the Advancement of Colored People (NAACP) since 1957, though it was founded under the leadership of Thurgood Marshall while he was at the NAACP. LDF's Thurgood Marshall Institute (TMI) is a division of LDF that undertakes innovative research and houses LDF's archive. In all media attributions, please refer to us as the Legal Defense Fund or LDF (do not include NAACP) and refer to the Institute as LDF's Thurgood Marshall Institute or TMI.

[Georgians for College Affordability \(GCA\)](#) is a coalition of organizations and institutions committed to making postsecondary education affordable for Georgians. GCA seeks to advance policies, programs, and practices that address the barriers to postsecondary enrollment, persistence, and completion in our state.