## FACTS

WHAT DOES GEORGIA STUDENT FINANCE AUTHORITY DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. When you are <i>no longer</i> a customer, we continue to share your information as described in this notice. This information can include: Social Security number and Transaction History Account Balances and Payment History Credit History and Account Transactions
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Georgia Student Finance Authority chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Georgia Student Finance Authority share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	We Do Not Share
For joint marketing with other financial companies	No	We Do Not Share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We Do Not Share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We Do Not Share
For our affiliates to market to you	No	We Do Not Share
For non affiliates to market to you	No	We Do Not Share

## What we do

How does Georgia Student Finance Authority protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does Georgia Student Finance Authority collect my personal information? Why can't I limit all sharing?	We collect your personal information, for example, when you         give us your income information         provide employment information         give us your contact information         pay us by check         We also collect your personal information from other companies.         Federal law gives you the right to limit only         sharing for affiliates' everyday business purposes—information about your creditworthiness	
Definitions	<ul> <li>affiliates from using your information to market to you</li> <li>sharing for non affiliates to market to you</li> <li>State laws and individual companies may give you additional rights to limit sharing.</li> </ul>	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. Georgia Student Finance Authority has no affiliates.	
Non affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. Georgia Student Finance Authority does not share with non affiliates so they can market to you.	
Joint marketing	<ul> <li>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</li> <li>Georgia Student Finance Authority does not jointly market.</li> </ul>	