

FISCAL YEAR
2022



ANNUAL REPORT

Adopted September 27, 2022



GEORGIA DRIVER'S EDUCATION COMMISSION

WWW.GAHIGHWAYSAFETY.ORG/GDEC

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Georgia Driver's Education Commission

In accordance with O.C.G.A. § 15-21-181(b), the Georgia Driver's Education Commission (GDEC) submits this report to the Governor, the President of the Senate, the Speaker of the House, and the committee chairpersons for the standing committees in the Senate and House of Representatives that are assigned issues related to motor vehicles. This report contains data regarding funds collected from the additional penalty imposed on traffic citations for driver's education for the previous three fiscal years, the amount of such funds appropriated to the commission for each corresponding year, and the manner and purposes for which such funds have been expended.



MISSION STATEMENT

The mission of the Georgia Driver's Education Commission is to maximize participation in driver's education and training to reduce motor vehicle crashes by making driver's training accessible and affordable to all Georgians.



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Commission Composition

Pursuant to O.C.G.A § 15-21-173, the Georgia Driver's Education Commission consists of eight (8) members who can serve four-year terms. The State Board of Education shall appoint one member of the commission and the Department of Driver Services shall appoint two members of the commission. The director of the Governor's Office of Highway Safety shall appoint one member of the commission. The remaining four members of the commission shall be appointed by the Governor, two of whom shall be public school driver's education providers and the other two shall be private driver's education providers. The Governor shall designate a chairperson of the commission from among the appointed members.



Allen Poole, Chairman
Director
Governor's Office of Highway Safety
Appointed by the Governor's Office of Highway Safety



Kathy L Watts
Owner, New London School of Driving
Represents a Private Driver's Education Provider



Spencer R. Moore, Vice Chairman
Commissioner
Department of Driver Services
Appointed by the Department of Driver Services



Laura Boalch
Chief of Staff, Technical College System of Georgia
Represents a Public Driver's Education Provider



Malika Reed Wilkins
Sr. Principal, Transportation Marketing Manager
Atlanta Regional Commission
Appointed by the Department of Driver Services

One (1) vacancy appointed by the Governor representing a Public Driver's Education Provider due to recent resignation



J. Barry Schrenk
Owner, Taggart's Driving School
Represents a Private Driver's Education Provider

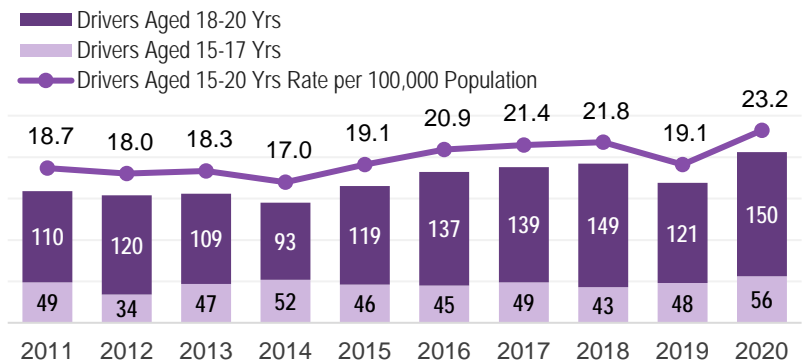
One (1) vacancy appointed by the State Board of Education

Problem Identification

According to the Georgia Young Adult Drivers Traffic Safety Facts¹, there were 206 young drivers (15-to-20 years of age) involved in fatal crashes on Georgia roadways in 2020. This is a 22 percent increase (37 more young drivers) since the previous year. During this same period, the rate of young drivers involved in fatal crashes per 100,000 population also increased by 22 percent (from 19.1 to 23.2). This does not imply that young drivers caused the crash either by their actions or failure to act.

In 2020, young drivers represented 9 percent of all drivers involved in fatal crashes – a slight increase in comparison to previous years. Over the past decade, most young drivers involved in fatal crashes were 18-to-20 years of age (Figure 1). In 2020, 73 percent of all young drivers involved in fatal crashes were in the 18-to-20 age group. The number of 18-to-20 years old drivers increased by 24 percent from 121 drivers in 2019 to 150 drivers in 2020.

Figure 1. Number of Young Drivers (15-to-17 and 18-to-20 Years) Involved in Fatal Crashes



Source: Fatality Analysis Reporting System (FARS) 2011-2020

According to the Centers for Disease Control and Prevention², teens are at a higher risk of being in a motor vehicle crash compared to any other age group. This fact also holds true for Georgia where the overall rate of young drivers involved in fatal crashes was among the highest compared to other age groups. In 2020:

- 325.1 out of every 100,000 crashes involving drivers ages 15-to-20 were fatal
- 27.1 out of every 100,000 licensed drivers ages 15-to-20 were involved in a fatal crash
- 23.2 out of every 100,000 Georgia residents ages 15-to-20 were involved in a fatal crash

In 2020, there were 63,361 crashes that involved young drivers in Georgia—84 percent of all crashes involved other vehicles (multi-vehicle crashes), and 16 percent were single-vehicle crashes. The most common harmful event in single-vehicle crashes was a confirmed inattentive driver (distraction). In 2020, 35 percent of all young drivers involved in a traffic crash were confirmed or suspected of distracted driving. The top contributing factors among young drivers and other drivers involved in multi-vehicle crashes were following too closely and failure to yield. Crashes caused by these top contributing factors can often be avoided with the proper training.

Fortunately, teen and young driver motor vehicle crashes, injuries, and fatalities are preventable and there are proven strategies that can improve the safety of young drivers on the road through effective driver's education. While our highway safety partners across Georgia will focus on other techniques to reduce injuries and fatalities on our highways, fostering and facilitating strong driver's education remains a paramount and effective component in the fight to reduce crash injuries and fatalities among young Georgia drivers.

¹ Georgia Crash Outcomes Data Evaluation System. (2022, August). Young Adult Drivers: 2020 data. (Georgia Traffic Safety Facts). Atlanta, GA: Governor's Office of Highway Safety.

² "Teen Drivers: Get the Facts." Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 30 Oct. 2019, www.cdc.gov/motorvehiclesafety/teen_drivers/teendrivers_factsheet.html.

Young Driver Licensing

The Teenage and Adult Driver Responsibility Act (TADRA) was enacted on July 1, 1997. TADRA established a Graduated Driver’s License program for young drivers ages 15-to-18 in Georgia. The law significantly changed the way young motorists earn and maintain their driving privileges (Class D Provisional License).

The methods available to young drivers to obtain their license includes a combination of 30-hour course with instructors, behind-the-wheel training, supervised driving, and the use of the Parent Teen Driving Guide. These methods are designed to gradually introduce young drivers to Georgia roadways and reduce high-risk driving situations. Young drivers can obtain their licenses using any of the four methods described below.

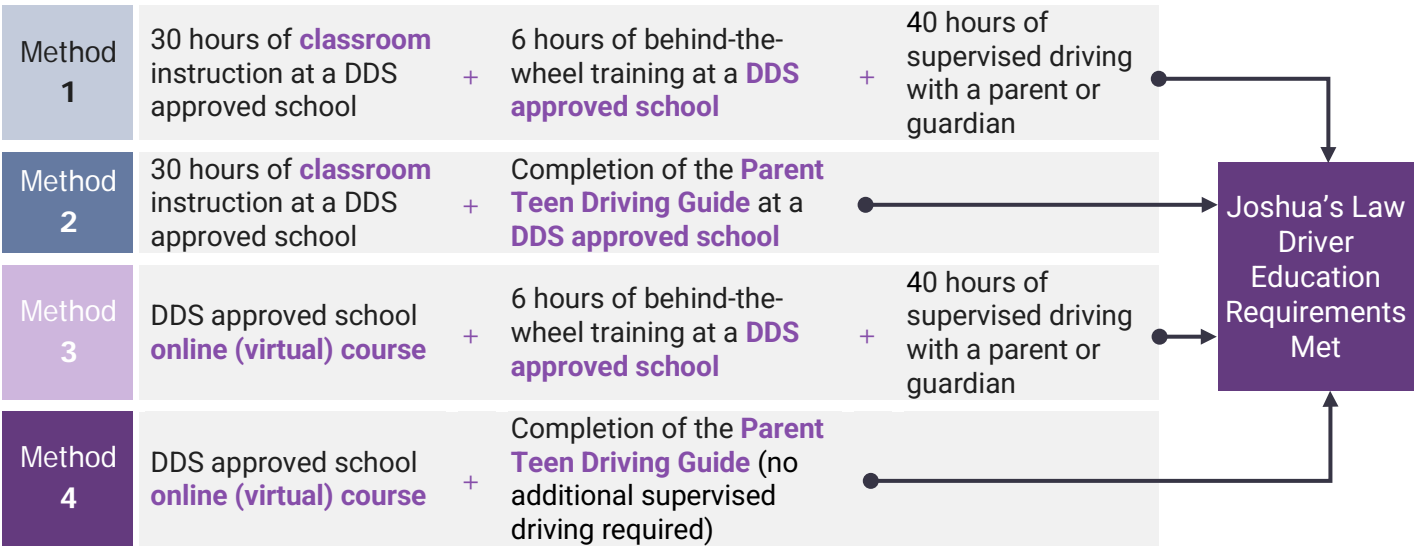


Figure 2 shows how young drivers obtained a Provisional License (Class D) across the various methods in FY2022. Despite, the public health responses to the COVID-19 pandemic, the distribution remained nearly the same as in previous fiscal years.

- **11** out of every 20 young drivers (55%) used Method 4
- **6.5** out of every 20 young drivers (33%) used Method 1
- **1.5** out of every 20 young drivers (7%) used Method 3
- **1** out of every 20 young drivers (5%) used Method 2

According to the Georgia Driver’s Education Commission’s research study of Joshua’s Law, young drivers that use **Method 1** to complete the GDL requirement **demonstrated better and safer driver outcomes** in comparison with the other methods. Method 1 young drivers had fewer crashes and crashes with serious injuries or fatalities compared to other young drivers that completed the GDL requirement using other methods.

Figure 2. FY2022 Class D Licenses Issued by GDL Method (July 2021- June 2022)

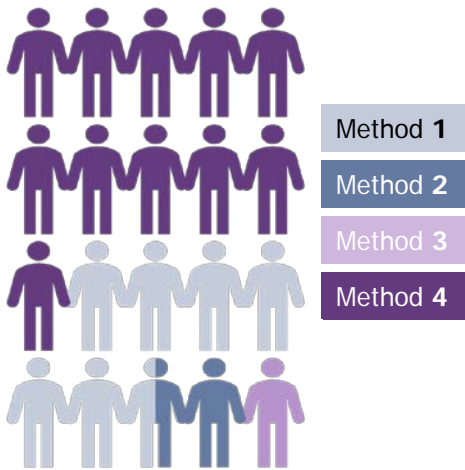


Figure 3 shows the percentage of young adults (15-to-20 years old) with an instructional permit, Class D provisional license, or Class C license by county. Young drivers generally obtain their licenses for the first time under a Graduated Driver Licensing program as they learn driving skills. In 2020:

- There were 8.3 million licensed drivers in Georgia, and young drivers (ages 15-to-20 years old) accounted for **9.1 percent (759,520)** of all licensed drivers.
- Across the state, **52 percent** of all youth (ages 15-to-20 years old) held either an instructional permit or driver's license.
- The percentage of young adults that held an instructional permit or driver's license in rural counties (**56 percent**) was higher compared to young adults in the Atlanta region or other urban counties³ (**52 percent** and **50 percent**, respectively).

Figure 4 compares the types of licensing obtained across various age groups between FY2020 and FY2022. Between FY2020 and FY2022:

- The number of teens issued an instructional permit at age 15 **decreased by 12 percent** (Figure 4a, circle icons).
- The number of teens issued a Class D license under the age of 17 years **decreased by 30 percent** (Figure 4b, diamond icons).
- The number of teens (16-17 years) waiting until 18 to obtain a full license (Class C) **decreased by 32 percent** (Figure 4c, square icons).
- The number of teens issued a Class D license at age of 17 years **decreased by 63 percent** (Figure 4d, triangle icons).

Figure 3. Percent of Young Adults (Ages 15-to-20 Years) with an Instructional Permit, Class D Provisional License, or Class C License⁴ by County, 2020

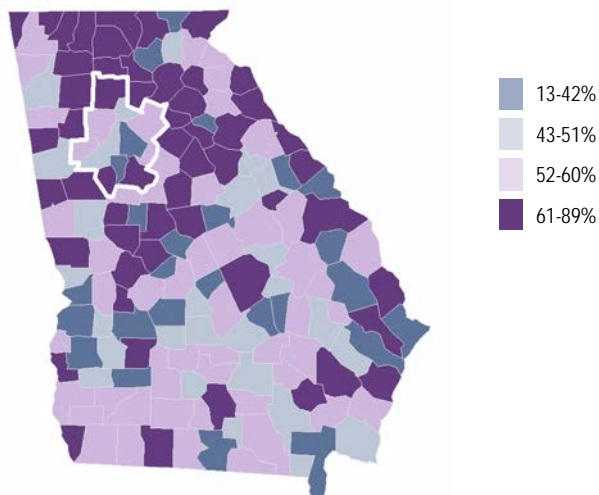
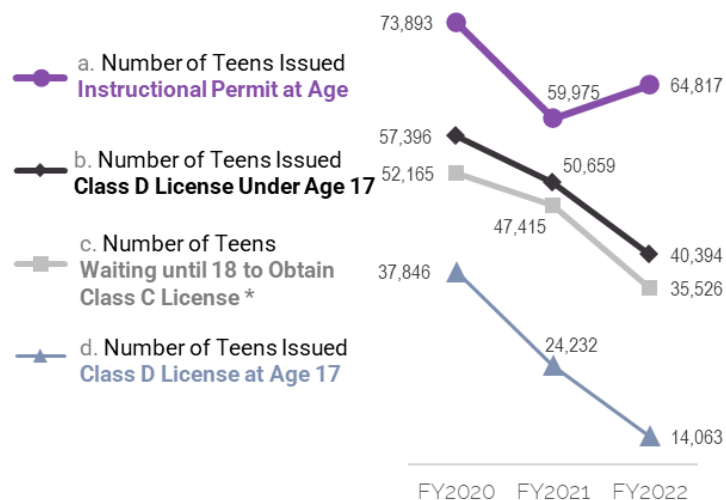


Figure 4. Young Driver Age by License Type (FY2020 - FY2022)



Note: Vertical axis is not drawn to scale

* Class C licenses are not required to complete driver's education

³ Rural counties are counties that have a residential population less than 50,000 persons. This is different than roadway classifications where urban road systems can be located in urban clusters (or metropolitan areas) of at least 2,500 persons within the rural counties.

⁴ Source: Drivers licenses information obtained from the Department of Driver Service (Dec 2019); Estimated young adult population obtained from Georgia's Online Analytical Statistical Information System (OASIS)

Commission History

The timeline below describes the key historical milestones and events since the creation of the Georgia Driver's Education Commission (GDEC) in 2005.

- **JOSHUA'S LAW CREATES GDEC (2005)** Senate Bill 225 (2005), known as Joshua's Law, created the Georgia Driver's Education Commission (GDEC) for the purpose of recommending to the Governor and General Assembly changes in state programs, statutes, policies, budgets and standards relating to the provision of driver's education and training. Since its inception, the GDEC has worked to identify options for teen drivers to satisfy the driver's education requirements mandated by state law for young Georgians. Joshua's Law created a surcharge on all traffic citations in Georgia (originally 5 percent in 2005, then 1.5 percent in 2013, and zero percent effective July 1, 20223), to establish funding to support driver's education programs throughout Georgia.
- **GOHS FACILITATES ALLOCATION OF GDEC FUNDS (2007)** In April of 2007, through an agreement between the Georgia Department of Driver Services and the Governor's Office of Highway Safety (GOHS), GOHS facilitated the allocation of the GDEC funds by way of grant funding to support driver's education programs. During FY2007 through FY2010, 58 programs received grant funding to create or support existing driver's education programs at public schools and libraries.
- **GDEC TEMPORARILY SUSPENDED (2011)** In FY2011, the grant program was suspended due to a lack of budget appropriation during the economic recession. The surcharge on traffic citations continued to be collected and appropriated to the State's general fund.
- **SENATE BILL 231 REDUCES SURCHARGE COLLECTION (2013)** During the 2013 legislative session of the Georgia General Assembly, Senate Bill 231 extended the sunset of the GDEC until June 30, 2016 and reduced the amount of the surcharge collection from 5 percent to 1.5 percent.
- **BUDGET APPROPRIATIONS RESUMED (2015)** Budget appropriations resumed to the Commission in FY2015 and the Commission has since provided training to over 21,000 Georgia students. After budget appropriations resumed, the Commission continued support of existing driver's education programs at high schools and executed a contract with the Technical College System of Georgia to establish a scholarship program for driver's education.
- **HB 806 ASSIGNS GDEC TO GOHS (2016)** HB 806 during the 2016 legislative session extended the sunset to June 30, 2019 and assigned the GDEC to the GOHS for administrative purposes.
- **GDEC STARTS THE SCHOLARSHIP PROGRAM (2017)** In FY2017, the Commission suspended the support of driver's education programs and launched the Georgia Driver's Education Commission Grant Scholarship Program in March of 2017. The program, open to the public (public high schools, technical colleges, universities, and other state-owned driver education programs) and privately owned entities (commercial, for-profit driving schools and non-profit organizations, and private schools), awards driver's education grant scholarships to students ages 15-to-17 years old who seek to complete a 36-hour driver's education program (also known as Method 1 that requires 30 hours of classroom instruction and 6 hours of behind the wheel instruction with an approved instructor). The Georgia Driver's Education Grant Scholarship Program was continued from

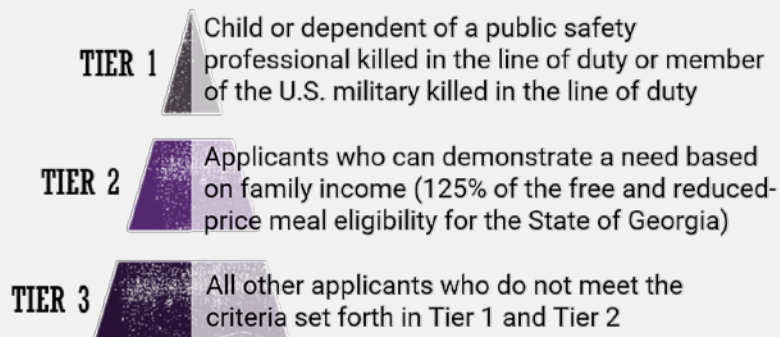
FY2018 to FY2023 (using funds collected from surcharges applied before the discontinuation of the surcharge on citation effective July 1, 2022)

CITATION SURCHARGE EXPIRED (2022) The additional penalty imposed on traffic citations expired on July 1, 2022, after HB 202, which would have increased the surcharge from 1.5% to 3% and eliminated the sunset provision, died after the legislation failed to be considered on the Senate Floor on Sine Die. Unless the surcharge is reinstated or other appropriations are provided, the grant scholarship program will be suspended in future fiscal years.

GDEC SCHOLARSHIP PROGRAM SELECTION PROCESS

For scholarship applications submitted between July 1, 2021 and June 30, 2022, scholarships were awarded on a tiered priority system. The first priority (**Tier 1**) was given to grant scholarship applicants who are a child or dependent of a public safety professional or member of the United States military killed in the line of duty. Second priority (**Tier 2**) was given to scholarship applicants who demonstrated a need based on family income (financial need eligibility was based on 125 percent of reduced-priced school meal eligibility for Georgia). Third priority (**Tier 3**) was given to all applicants who did not meet the criteria set forth in Tier 1 and Tier 2 outlined above.

For monthly allocations of scholarships, all of the applicants in Tier 1 were awarded a grant scholarship before the second priority applicants, and all Tier 2 applicants were awarded before Tier 3 applicants were awarded. If more grant scholarship applications are submitted than grant scholarships available in each tier, grant scholarships were awarded using a computer-generated random selection method within each priority level. Grant scholarships were evenly distributed among Georgia's United States congressional districts to ensure that all Georgians were considered despite their geographical location.



FISCAL YEAR 2022
PRIORITY TIERS
GDEC Scholarship
Program
Selection Process



NEW CRITERIA FOR FY2023 APPLICANTS

As of July 1, 2022, the grant scholarship tier selection was altered.

- **Tier 1** now gives priority to applicants who are a Georgia first responder disabled or killed in the line of duty or member of the United States military killed in action and to applicants who are in state custody under the care of the Georgia Department of Family and Children Services.
- **Tier 2** now gives second priority to applicants who can demonstrate a need based on family income. Financial need eligibility is based on 175% of the Free and Reduced Price Meal Eligibility program for the State of Georgia.

Fiscal Year 2022 Activities

July 1, 2021 to June 30, 2022

SCHOLARSHIPS AWARDED

In FY2022, there was a **6 percent decrease** in appropriated funding (approximately \$160,000 less than the FY2021 funding); however, GDEC experienced a **16 percent increase** in the number of applications seeking grant scholarships (1,359 additional applicants). In FY2022, **10,097** applicants applied for the Georgia Driver's Education Grant Scholarship program, and the Commission awarded **4,712** driver's education scholarships. In FY2022, **five out of every ten** applicants were awarded a scholarship — this is a **12 percent decrease** compared to the FY2021. Of the 4,712 scholarships awarded, 845 students forfeited their scholarships or chose not to complete driver's education through an authorized provider in the program. The remaining 3,867 students (**82 percent**) who redeemed their driver's education represent a value of **\$1,653,416.54** paid in driver's education grant scholarships.



5 out of 10 applicants

were awarded a scholarship in FY2022



Scholarships
awarded through
the GDEC
Scholarship program



Student scholarship
recipients compared
to FY21



Students redeemed
their scholarships at an
authorized provider
(3,867 out of 4,712
students)



Awarded in driver's
education grant
scholarships

CHALLENGES IN FY2022

GDEC Providers Continue to Address Backlog

In FY2022, GDEC providers continued to address the impacts of the COVID-19 public health emergency response. Most providers made significant changes to when and how the driver's education curriculum and training were delivered in FY2020 and FY2021. This approach often resulted in a backlog of students waiting to complete their training. To assist providers and student award recipients, the Commission has allowed students to request a 150-day extension (normally a 60-day extension) to complete the driving course with authorized GDEC providers. The backlog will likely be further compounded by the passage of HB 466 (2021-2022 Session and effective July 1st, 2021) which requires 17-year-olds to complete Joshua's Law driver training prior to being issued a Class D driver's license. The full impact of COVID-19 on the GDEC Driver's Education program cannot be determined at the time of this report.

FUTURE of GDEC Scholarship Program Uncertain

In FY2021, third-party researchers examined the effectiveness of the GDEC scholarship program. The key findings showed that (1) GDEC drivers experienced significantly fewer crashes per year and slightly higher Road Skills Test scores compared to their counterparts; (2) Drivers who obtained their license using Method 1 had safer driver outcomes compared to the other three methods that can be used to satisfy Joshua's Law; and (3) Drivers who had behind-the-wheel training with an approved instructor were involved in fewer traffic crashes, severe traffic crashes, and convictions than those who did not receive this training. The executive summary of this research initiative is available online (www.gahighwaysafety.org/gdec/).

Despite these key findings, the GDEC legislation was not passed during the 2022 legislative session of the Georgia General Assembly, and the surcharge on traffic citations will **not** be collected and appropriated to the State's general fund for FY2023. As a result, the GDEC program is suspended and nearly 4,500 students (aged 15-to-17 years) per year will no longer receive scholarships for their drivers' education starting in FY2024.



"Thank you for the recent grant for my son to attend driving classes. This took a huge financial burden from me, and I am so grateful for this program. Know that what you do is appreciated."

– Caroline (Atlanta, Georgia)

GDEC AUTHORIZED PROVIDERS AND SCHOLARSHIPS REDEEMED

In FY2022, 61 authorized GDEC providers served 4,712 scholarship recipients⁵ across 120 locations. The total value of the scholarships redeemed in FY2022 valued \$1,653,416.54. The *median* cost per scholarship recipient across the GDEC authorized providers in FY2022 was \$425 with the average cost ranging from \$275 to \$500 per provider.

Table 1 below provides a listing of the driver's education providers participating in the program, with the number of training locations operated by each provider, the number of scholarships redeemed by each provider, the financial value of the scholarships redeemed, and the average cost per recipient for each FY2022 provider.

Table 1. Number of Scholarships Redeemed, Value of Scholarships Redeemed, and Average Cost Per Recipient by Authorized GDEC Provider, FY2022

FY2022 Authorized GDEC Provider	Number of Locations	Number of Scholarships Redeemed	Value of Scholarships Redeemed	Average Cost Per Recipient
A-1 Driving School, Inc.	19	622	\$ 271,158	\$ 436
West Metro Driving School	1	277	\$ 131,445	\$ 475
Barber's Driving School, Inc.	1	220	\$ 108,900	\$ 495
New London School of Driving Inc.	1	145	\$ 71,775	\$ 495
A+ Driving Services, Inc.	6	143	\$ 70,785	\$ 495
South Cherokee/Jasper Driver Improvement Clinic Inc.	2	122	\$ 55,975	\$ 459
Marietta City Board of Education	1	110	\$ 52,690	\$ 479
Taggart's Driving School	1	97	\$ 48,500	\$ 500
Advance Driving Academy	2	123	\$ 48,240	\$ 392
Kennesaw Driving School	1	90	\$ 44,550	\$ 495
Savannah Technical College	1	109	\$ 38,150	\$ 350
The Wiser Driver	1	81	\$ 34,830	\$ 430
Gwinnett County Board of Education	8	96	\$ 33,120	\$ 345
Southern Regional Technical College	4	84	\$ 29,400	\$ 350
Georgia Driving School, Inc.	1	68	\$ 28,900	\$ 425
Southeastern Regional Driving and Safety Academy Inc	1	71	\$ 28,045	\$ 395
Wiregrass Georgia Technical College	4	79	\$ 27,650	\$ 350
Augusta Technical College	1	75	\$ 26,250	\$ 350
Lanier Technical College	6	72	\$ 25,200	\$ 350
AA Academy of Action Driving School	1	48	\$ 24,000	\$ 500

⁵ The measures taken to prevent the spread of COVID-19 in Georgia resulted in an increase in requests for 60-day or 150-day extensions to complete their driver's training among the GDEC student scholarship recipients.

FY2022 Authorized GDEC Provider	Number of Locations	Number of Scholarships Redeemed	Value of Scholarships Redeemed	Average Cost Per Recipient
Coastal Pines Technical College	4	68	\$ 23,800	\$ 350
A Driving Advantage	1	49	\$ 23,295	\$ 475
Brock's Driver Education School, Inc.	1	48	\$ 22,350	\$ 466
Georgia Northwestern Technical College	6	63	\$ 22,050	\$ 350
DriveSmart Systems, Inc.	3	44	\$ 21,956	\$ 499
North Georgia Technical College	3	61	\$ 21,350	\$ 350
Nathan's Driving School, Inc.	2	40	\$ 19,955	\$ 499
Albany Technical College	2	53	\$ 18,550	\$ 350
Dickerson Driving School, Inc.	1	37	\$ 18,500	\$ 500
Jones Driver Education School of Augusta, Inc.	1	40	\$ 18,000	\$ 450
Central Georgia Technical College	2	51	\$ 17,850	\$ 350
Just Driver Training	1	33	\$ 16,405	\$ 497
Atlanta Technical College	1	46	\$ 16,100	\$ 350
Southern Crescent Technical College	4	46	\$ 16,100	\$ 350
Ogeechee Technical College	2	45	\$ 15,750	\$ 350
Georgia Piedmont Technical College	1	42	\$ 14,700	\$ 350
West Georgia Technical College	1	39	\$ 13,650	\$ 350
Classic VIP Driving School, LLC	1	32	\$ 12,799	\$ 400
1Act Driving Schools, LLC	1	28	\$ 11,891	\$ 425
Duluth DUI and Driving School	1	22	\$ 10,890	\$ 495
Oconee Fall Line Technical College	3	29	\$ 10,150	\$ 350
Safe America Foundation, Inc.	1	21	\$ 9,954	\$ 474
South Georgia Technical College	2	25	\$ 8,750	\$ 350
1st Stop Georgia Driving Academy	1	18	\$ 8,082	\$ 449
FB Driving, Inc.	1	17	\$ 7,225	\$ 425
Athens Technical College	1	18	\$ 6,300	\$ 350
Collins Driving School	1	12	\$ 6,000	\$ 500
Oconee County Board of Education	1	15	\$ 5,999	\$ 400
1st United Driving & DUI School	1	10	\$ 5,000	\$ 500
Pinnacle Pointe DUI & Driving Schools	1	15	\$ 4,919	\$ 328
Southern Defensive Driving School	1	12	\$ 4,740	\$ 395
Southeastern Technical College	2	13	\$ 4,550	\$ 350
Brownhill Enterprises Towne Lake Driving School, LLC	1	7	\$ 3,395	\$ 485

FY2022 Authorized GDEC Provider	Number of Locations	Number of Scholarships Redeemed	Value of Scholarships Redeemed	Average Cost Per Recipient
Columbus Technical College	1	9	\$ 3,150	\$ 350
Calhoun City Board of Education	1	8	\$ 2,320	\$ 290
Gordon County Board of Education	2	7	\$ 2,065	\$ 295
Smith Edwards Group, LLC	1	4	\$ 1,880	\$ 470
Rockdale-Newton Driving School	1	3	\$ 1,485	\$ 495
'1EZ DUI School	1	2	\$ 898	\$ 449
White County Board of Education	1	2	\$ 550	\$ 275
AABACUS Inc.	1	1	\$ 500	\$ 500
FY 2022 TOTAL	120	4,712	\$ 1,653,417	\$ 425 Median Avg. Cost



"Thank you. Thank you. Thank you. Without this scholarship, my daughter would not have been able to complete her driving school. I am a single mother and could not afford to pay for the class. She learned so much and enjoyed the teacher and is a more confident driver."

– Shelly (Augusta, Georgia)

Funding History

According to O.C.G.A. § 15-21-181, it is the intent of the General Assembly that, subject to appropriation, an amount equal to such proceeds received from such fines in any fiscal year shall be made available during the following fiscal year to the Commission. In other words, the amount of funds collected in any fiscal year is appropriated to the Commission for the following fiscal year.

The amount of funding collected in FY2022 increased by 62 percent (\$295,430.45) from \$2,489,649.40 in FY2021 to \$2,785,079.85 in FY2022. This equates to approximately 590-695 additional scholarships becoming available in FY2023, based on the maximum scholarship award amount of (\$500) and the FY2022 median cost per scholarship across the GDEC providers (\$425).

The GDEC legislation was not passed in the 2022 Georgia legislative session, and the surcharge on traffic citations will **not** be collected for citations issued on or after July 1, 2022. As a result, the GDEC grant scholarship program faces suspension and nearly 4,500 students (15-17 years of age) annually will no longer receive scholarships for their drivers' education unless legislative action is taken by the Georgia General Assembly.

Table 2 shows the funds collected and appropriated to the Commission from FY2018 to FY2022.

Table 2. Amounts of Funds Collected and Appropriated to the Commission by Fiscal Year

Fiscal Year	Amounts of Funds Collected	Amount of Funds Appropriated to the Commission
FY 2018	\$ 3,004,583.70	\$ 3,095,265.70
FY 2019	\$ 2,978,971.10	\$ 3,004,583.70
FY 2020	\$ 2,649,638.73	\$ 2,978,971.10
FY 2021	\$ 2,489,649.40	\$ 2,649,638.73
FY 2022	\$ 2,785,079.85	\$ 2,489,649.40





Georgia Driver's Education Commission

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